

The real faces of the school property tax issue



In late March 2008 the PTCC and PCTA asked homeowners to send us their real-life stories telling how relentlessly increasing school property taxes are affecting their quality of life. The response to this request was overwhelming; the letters starkly demonstrate the frustration, fear, hopelessness, and anger that is widespread throughout ALL age groups and families from all areas of Pennsylvania over the lawmakers' inaction in addressing this issue.

As I wrote in the request, it's my opinion that many lawmakers tend to view the property tax crisis and other similar issues in the abstract, seeing them simply as pawns to be played on the chessboard of Harrisburg election year politics rather than considering how these problems actually affect the lives of the people who they supposedly represent.

These politicians MUST be shown that their inaction and endless political games are jeopardizing the welfare and the lives of many thousands of Pennsylvanians. They MUST understand that what they are doing (or not doing) is destroying the future for good, honest people who only want to live their lives without the fear of financial ruin.

If the Harrisburg lawmakers truly care about the homeowners of this state, they will consider carefully the letters below that clearly show them the REAL faces of the property tax issue and how their procrastination and cowardice towards eliminating school property taxes is affecting the lives of REAL people.

To all of you who contributed to this compilation, please accept our heartfelt gratitude for your efforts. If you have a story that you'd like to share, please send it to pataxpayers@gmail.com and we'll add it to the compilation.

In their own words: Real-life stories from Pennsylvania homeowners

I am 50 years old now and have been disabled and on SSD for 10 years. It kills me to see my wife get up in the mornings and go to work because all her life she was a stay at home mother. That's what she wanted and that's what was best for our children. For over 25 years I worked hard some jobs I worked 80 plus hours a week that's 2 fulltime jobs but that's what it took to raise 3 children. The house where we live now we rented for about 12 years.

We were with the help of our landlord able to buy the house about 5 years ago. Our taxes and insurance is in escrow with the mortgage co. One thing I am tired of hearing is that people bought more than they can afford!! In our situation we could afford it before the insurance, gas, fuel to heat our home, food prices, all utilities, and taxes increased. When we first bought the home the

payments were about \$1000 a month it's a fixed rate mortgage and is now close to \$1200 a month due to the escrows.

One thing that hasn't gone up is pay. My wife gets a raise that amounts to about \$40 a month and the increase of prices of all bills goes up \$200 a month. We have no savings and no retirement set up and its not like we have a lot. We have cut our phone service and will be considering cutting other things as well like cell phones internet service, and satellite TV. We are just one step away from financial ruin and what a toll that takes on our health and well being. - Anonymous, Lancaster County

The past two years I have had to rely on my married daughter to help me pay my Octorara School Taxes, Chester County. My taxes went up \$500 two years ago and \$480 last year and they anticipate going up again this year. My school taxes are now \$3200 and Borough/County taxes equal almost \$900. (my home is a small rancher built in 1972)

In order for me to stop depending on my children to help me pay, as my retirement and social security is only \$1300/month, I am contemplating getting a reverse mortgage in order to stay in my home. My deceased husband and I worked hard for 20+ years to pay this house off and only when he passed away and the insurance paid it off, was it free and clear. Now I have to re-mortgage it to pay my taxes?????

Please....something must be done to help the Pennsylvania taxpayer. - Carol Moyer, Chester County

My story is not about me... It is about my parents. My mother, a Pennsylvania State Employee, was due to retire this year in hopes of enjoying her golden years. And then the year 2008 arrived. The Jersey Shore School District's out of control property taxing (read any of the local papers, Jersey Shore's School District / Tax Base Issues are more than public record over the past few years), in conjunction with the out of control cost of fuel oil, as well as skyrocketing health care expenses, have forced a decision to continue working to simply 'stay afloat' as the economy continues to sink... and staying afloat is questionable at best.

I am burdened daily with wondering if my parents can afford to eat, let alone afford to heat their home. With a fixed income going into retirement (no cost of living adjustments), how long can my parents afford to be solvent? How long until everything they have worked their entire lives for is taken away by greedy school boards who spend an open-end budget full of someone else's money. Who holds them accountable? Just because they want all the amenities of luxury, IF IT DOESN'T FIT INTO YOUR BUDGET>>>YOU CANNOT HAVE IT. Instead they rob their constituents the following year with the almost routine annual increase of their property taxes!!! How long would each and every one of us survive if we didn't maintain our monthly/annual budgets in our households? But no one holds the endless spending school boards accountable!!!! How does that make you feel? A Career State Government Employee cannot afford to even retire. Will you be able to afford retirement? How long into retirement will it be until you cannot afford your own home? Scary isn't it? – Anonymous, Clinton/Lycoming County

My husband & I are on Social Security now, & though we have some savings, it won't be long before we have to use it for the ever growing taxes that are due in Spring & Fall. The PA school tax is especially burdensome as you well know. We had hoped for a resolution to this long before

now by the abolishment of that tax. If our savings are used up with those taxes, what will we use when an emergency comes along?? With the ever rising prices of gas & oil & food, the money we have to work with is getting less & less.

We urge you to please put into law the END of the huge Property tax before ours & the savings of countless others is gone, homes lost, & hope erased. We have worked hard all our lives to maintain & keep our home, & now the resources we thought we had are like water sadly slipping through our hands. - Richard & Joan Hornberger, Elverson, Chester County

You wanted a real face with a real story. I hope this helps, because the school property tax is a major financial burden for me.

In 2003 I built my house in Lancaster County; I was told my school and county property taxes would be only \$2,800. Five years later, I am now paying over \$4,600 for the same house. The bigger difference from 2003 to now, is back in 2003, I was married with 2 incomes to count on to pay all the bills. But life since then has seriously changed for my family. I am now a single father, struggling every day for the last 3 years raising three very young children ages 5, 8, 9 years by myself.

Aside from the day to day stuff of dealing with bills, school, doctors, house, food shopping, and cooking, I had to try to make money in between. However, from September 2005 to December 2007, I had more money going out than coming in. Thank God, my savings and credit helped me weather the financial storm of red ink. As you can guess, my saving is all now exhausted. We are now just living from paycheck to paycheck.

Last year, to pay my school property taxes on time I had to take a cash advance from my credit card to pay the school property tax bill. This year, I refused to use my credit cards again for school property taxes. At present, I still owe over \$3,700 in past due school taxes. At least I can thank God again, because I am counting on my Federal and State income tax returns. When they come in it will be a big help for me paying off the property tax bill finally.

The only down side is that tax return money could have been better used to pay for braces that my 9 year old daughter that really needs, and has been waiting over a year.

This is my real story. – David, Lancaster County

I am writing to you for all the senior citizens who are getting tired of making a decision if it is going to be food or fuel. We are both in our 70"s and have paid enough taxes to buy or house twice over. We don't mind paying our fare share, but the increases the School board levies on us, increases every year that don't help our budget, which we have to live by, they have no limit to which they can increase your taxes, like the money grows on trees in our back yard. Why this is taking so long to do something about this situation is hard for me to understand. The representatives are supposed to be working for us, that is a laugh. They are filling their pockets with our taxes and not hearing what the people want. - Janice & James DeWald

I cannot afford to retire in 2009 after 30 years of teaching in the public school system because my pension will not be sufficient to cover my house payment which includes my property taxes. The

property taxes are greater than my principal, interest and homeowners insurance. I am 57 with health issues which require me to work until my SS kicks in which is at least 5 years away. I could work close to home and part time, but I can't afford to with not only the property taxes but all of the other problems with the economy. I can't afford to do simple home improvements like new sliders because the old ones are deteriorating.

I will never own this home even when the mortgage is paid. I am only the grounds keeper for the state of Pennsylvania. I am not even a paid employee; I am a volunteer grounds keeper. If I for any good reason cannot pay my property taxes the state will fire me and take away my home. I am really considering selling when the economy improves and find a nice rental property and let someone else volunteer to work and pay to work to the state. - Donna Alford, York County

My personal story! I am a senior female 77 years old. I lost my husband last September. When he died, he took half of our income with him. The property tax is \$7600. I prepared years ago living on a budget, but always had enough to cover expenses. His death has been difficult for me. We were married 59 years. Our property tax will force me to leave my home. I do not believe this will ever be solved. Hope I am wrong. – Fran, Boothwyn, Delaware County

I can't afford to live anymore. I have a mortgage to pay, medicine to buy, utilities to pay for and taxes to pay, which I can't afford. I am a disabled widow on Social Security Disability. The SS takes \$100 out of my check before I even get it.

The property taxes and school taxes, I don't understand why I have to be punished and made to pay. Yes, I own the house and live in it and have to pay taxes I can't afford. I have no kids in school but I have to pay school tax, which I can not afford. It is a little bit ridiculous isn't it? A homeowner is being punished for owning a home.

Can't you do away with property and school taxes? Please think about it as someday you might be in the same spot!!!! - J., Columbia County.

My story pales in comparison to the example in your letter I received today but I did want to share my story if it helps. I am in the National Guard and have been in since 1988. I've been working full time with the Guard for 15 years. I love my job and I love my country. My wife and I decided when we had kids, she would be a "stay at home mom" and take care of the children. Well, that happened a little over 12 years ago. As time passed, we realized that we also wanted to homeschool because of the demise of the moral values in our school systems and the subjects that the schools were teaching kids. We have strong Christian values so opted to homeschool. It has been a blessing to our lives but it has come with sacrifices.

I work full time plus have my National Guard requirements on the weekends. We live in a modest house, drive vehicles that are older but paid off and just have normal living standards. Our motto is that we don't spend money we don't have. I have a great paying job but after our monthly bills, we have about \$400 to \$500 each month to live on. The meaning of "live on" includes buying groceries. If we are lucky, we may get a family outing once each month. It is hard to get two children ages 12 and 6 to understand that. They see me working all of the time but don't understand how much things cost. My fall school taxes are \$1999 each year. The spring taxes for the county are \$800. If we did not have to pay those school taxes, it would give me almost \$200 more each month- a 50% increase in my monthly budget. We do not get any breaks from the

school district for homeschooling. All extra costs are out of pocket expenses. Anyway, school taxes only affect actual homeowners which seems unfair. As a homeowner, I feel penalized for being taxed because I own a home. School tax relief is desperately needed. Thank you for your time. - Sean Livolsi

Two years ago York County re-assessed all residential properties in the county for the strict purpose of raising more revenue without raising the tax rate (though they attempt to deny this).

While I was sitting in the waiting room to protest my new assessment, I talked to a 75 year old retired farmer who was there to protest his assessment. He told me that he does not have the money to pay the county, the township and his school district the increased property taxes caused by the re-assessment. He stated firmly and unequivocally that when "they" come to foreclose his house because he can't pay his property taxes, "they" had better bring some fire trucks as he would burn his house to the ground before allowing "them" to take it from him. He was deadly serious about this. Of course, "they" and "them" are the mini-bureaucrats who claim to represent the taxpayers, but in fact whose sole purpose is to take care of themselves and the local government employees with excellent salaries, free or low-cost health insurance, fancy new buildings for their offices and more vehicles than they have employees to drive. So it is not just school property taxes that need to be abolished, but ALL property taxes including those imposed by townships, boroughs and counties.

Please do what you can to get these property tax problems resolve or we will see many fire trucks traveling the countryside of Pennsylvania.

Thanks for listening, too bad my state representatives don't. - Anonymous, York County

We, a retired couple in Chester County, are experiencing a very unexpected situation now. We carefully planned our senior years by saving and purchasing CD's with all the interest feeding into an account to pay property taxes and medical insurance. By now the property taxes are so high and still rising that interest income does not begin to meet them. We are forced to take \$600 or more out of Social Security each month to pull the tax money together. We need S.S. checks to meet all utility bills, buy food and meet co-payments for medical bills. Isn't it time to stop taxing at the age of 80? WE'VE DONE OUR JOB! - Anonymous, Chester County

What is happening to the elderly who cannot pay the outrageous property taxes?

One elderly widower having struggled all his life to finally pay off his modest little home and now on meager social security, a small pension that folded as his little company is out of business, turned to a reverse mortgage some 5 years ago hoping to save the roof over his head. Now he has no equity in his home and must begin paying back interest that has built up on the loan or give them the house, There is no answer for him now but give up his home and seek some kind of shelter that he hopes he can pay. All because of property taxes bleeding an elderly citizen from his home.

I had a ----- that was desperate financially and to keep her home at age 86, she agreed to having her daughter and family move in to her home and help share all the expenses, taxes, heat and light bills or she would have had to sell and go into a senior citizens housing and give up all she had worked for all her life to enjoy a modest little home in her final years.

Another incident, a lady lost her husband, she was 80 years old and although they had struggled and saved all their lives they owned the home. Their last 5 years together were stressed with shortage of income, health costs and with property taxes a major burden. She could not make it and requested that her son and daughter please help. In return she signed the home over to them with the right to continue to live there and that they pay the property taxes, sewage, and up keep on the property as she could not afford it, and she wanted to live out her life in the house, but would have lost it and ended up a ward on the welfare system.

These are the typical of what is happening and can happen to a major numbers of seniors because that they are from the working class of this country and by living longer, they outlive their financial needs by the continued increases in property taxes, and all costs for everything needed to survive. It is a disgrace to hand all these perks to these school teachers, only work 1/2 year, give them high salaries, \$15,000 health insurance free, full pay pensions, on and on, and what we get is a bill that we must pay or they will take your home and it will go to pay for all this crap for who they are calling education of the children?

And I have had no one in the schools for 60 years! Age 86, wife 84. I admire your help and although seniors are a major voting block we cannot get support. Why should I even go to vote, only voting for continuing the corruption? - Anonymous

When we first bought our home in Pennsylvania, our mortgage payments (with a fixed interest rate) was \$1059/month. Now it's almost at \$1300/month (\$1294 to be exact). That's an increase of 22%.

When we first moved up here 5 years ago, the gas prices were \$1.45/gallon. Today's price is \$3.29/gallon. That's an increase of 127%.

The price of heating oil was \$89.00/month and today's price on budget billing is \$154.00/month. That's an increase of 73%.

Our average electric bill was about \$100.00/month. Now it's at \$130.00/month. That's an increase of 30%.

These are actual amounts and not made up. The increases are downright ridiculous.

With these ridiculously rising costs, how can the lawmakers think that people can consistently afford these increases when the average raise or pay increase is about 5% a year?

I know that this isn't about the gas/oil increases; however, I included this information to the lawmakers just to show them how much the average family is paying overall for all of these increases.

If property and school taxes continue to increase in this ridiculous way (the same as the other increases), then how can they expect the economy to ever recover? People will be starting to lose their homes and evidently that is already happening now.

My husband and I work diligently (him in his business and some part-time work) and myself with a full-time job and a part-time selling job. But I'm not quite sure as to how long we can hang on ourselves.

This is what people have to do when these type of increases hit. The ones who suffer the most are our children as working this much means spending less quality time with them.

Retail is also going to be hit hard as people can no longer afford to go out and eat, go to a movie or even go on a vacation. Even clothing is becoming a luxury. Our food prices are even going up which I'm sure is a result of the gas price increases.

Car dealerships (as I work in the insurance industry) are being hit hard first with many locations closing their doors and leaving people out of work. Next will be small retail outlets, restaurants, movie theaters, malls, etc. as people will no longer be able to afford the services they offer.

I sincerely hope that something can be done here. I'm disgusted, exhausted, and up to my (you know what) with all of these increases! - Angry Tax Payer, York County

Yet another struggling senior citizen: 75-year old woman living on \$700/month in a run-down house in a dangerous, drug-infested neighborhood. We helped when the shut-off notice came from a \$260 sewage bill; now the county taxes \$165 and city taxes \$265 are due. Next will be the school taxes (been a while since SHE had anyone in school!) which will be at least \$600. Then there's garbage, per capita tax for the privilege of living in Jeannette (ha!). Then she still has to scrape for the necessities: utilities, food, medicine. She wouldn't have been able to pick up her meds if we hadn't left her some cash. And this woman worked her entire life to raise a family, sometimes working two or three jobs at once -- she worked hard and contributed -- NOT like the ones on welfare looking for handouts! Even worse, she is one of FOUR senior citizens trapped on that street in the exact same situation!! What do the high-paid politicians in our "great state" do for them??? Now is the time to do something!!!! - Anonymous, Westmoreland County

R. H. Shuker, a Berks County Financial Consultant, submitted the following six stories from his clients:

I recently visited with one of my clients to review her financials. Her name is Marie and she is a 74 year old widow, living on a fixed income and her deceased husband's pension, which she uses to pay her school and real estate taxes with. During the review, Marie asked me how long she will be able to pay these taxes with the money she has left in her husband's pension. I told her, based on the annual rate increases we incur each year, she had three (3), maybe four (4) years left. With tears in her eyes, she then said, "What am I going to do then?"

In the past ten (10) years, Marie has paid over \$32,000.00 to school taxes from her husband's pension. There is no mortgage on the home, it was paid off years ago, yet, now she lives with the fear of losing the house she and her husband worked so hard to pay for. School taxes must be abolished before our streets are overrun with elderly homeless people.

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Regarding the financial burden school taxes are causing on our elderly citizens, Jane, one of my clients, who is a 78 year old widow, had a medical problem last year and incurred a substantial bill. To pay this and her school taxes, which were \$2,431.00, she had to withdraw an additional \$14,000.00 from her IRAs. Because of this withdrawal she had to, also, pay federal taxes of \$1,549.00. If she had not had to withdraw the additional \$2,431.00 her federal taxes would have been zero. Instead, the total tax cost to her was \$3,980.00. This is double taxation. The question is, how long will our retired and elderly be able to financially survive before they go broke and are forced to lose their homes?

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Right now I have a male client, 42 years of age, he is going through a nasty divorce and has custody of his four (4) daughters. Three of them are in elementary and junior high schools and one of them is in college. He receives no child support from his wife, so he works all the overtime he can get. With heating oil over \$3.00 a gallon, he cannot afford to fill his oil tank, so he buys oil in 5 gallon containers, as he needs it to heat his house and keep his children warm. During the day, while at work and school, he turns the heat way down to conserve his oil. So far, he has managed to keep his home. The school taxes he has to pay are approximately \$6,000.00 a year. Were it not for that expense, he would have more than enough money to fill his oil tank for the year, with money left to do a little extra something for his children. If taxes continue to increase at their present rate he will be forced to sell his house, but for now, he's praying that it soon warms up.

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I have an eighty (80) year old widow who tells me that she can't afford to comfortably heat her house. She purchased her home in 1945 and, obviously, has no mortgage. However, she pays more in taxes every five (5) years than she paid for the house. To be able to afford to keep her house and pay the taxes on it, she keeps the temperature set at 62 degrees. She is a heart patient and has R.A. A warm environment gives her the most comfort, which she is, obviously, not getting the benefit of. She wears a coat in the house and stays wrapped in blankets to keep warm enough. She won't be run out of her house, she says, but if her condition worsens she won't even be able to walk out of it because she will be too crippled to. If our representatives won't eliminate school taxes, these representatives just might be eliminated by the voters, and without a job they just may find themselves living in a cold house next winter.

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Jeff is a widowed client of mine. Three years ago, at the age of sixty-two, he got the golden hand shake and retired. He'd been working since he was sixteen; during his married life he and his wife built their dream house. Retired and now living on a fixed income, he was forced to sell his home because he could no longer afford the school and real estate taxes. He moved in with a friend to share expenses and took on a part-time job to make ends meet and have a little extra to get some enjoyment out of his 'golden years' of life. Life for our seniors isn't golden anymore, so schools can build Taj Mahals and instruct our children with their 'golden rulers'. If the kids were all graduating with honors and above average grades, maybe it would be justified, but we all know that's not the case, which makes the exchange of tax payers dollars for school taxes just plain wrong.

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Relative to the subject of school taxes, a married couple, ages 39 and both working, who are clients of mine, recently went through the following ordeal. Near the end of 2006, their mortgage was sold to another lender. When they made their first mortgage payment to them, which included their school and real estate taxes for their escrow, the new lender did not have their escrow numbers accurate and returned a check, stating an overage. My clients resubmitted it, explaining the amount they sent was correct. The lender ignored this and applied the overage amount to the principle. In 20 07 my clients received a new payment amount from the lender for an additional \$657.00/month because they now recognize the escrow is short. Jim worked as much overtime as he could get, but they weren't able to hit the number, it was, basically impossible for them to do. Then Jim was hurt at work and was put on light duty, which meant no overtime. The lender would not work with them to rectify this and, consequently, the mortgage went into foreclosure. I got involved and by May was able to stop the foreclosure and establish the correct mortgage payment amount with the lender, but not until they agreed to pay the foreclosure fees in the amount of \$1,683.96. Most folks would have lost their home in this

situation, all because they have to escrow school taxes. We need a fair and just tax to pay for our schools, now!

It is not the teachers unions or the politicians in Harrisburg; these are symptoms of the problem. The real reason we are having our precious savings stolen from us in the name of the law is we have entrusted the most important institution in our society, the education of our children to a group of people known to be corrupt. And it's not just the current office holders, power corrupts, and anyone given the power we give the elected officials will eventually be corrupted. It is time to take our children's education back into our hands and stop the oppressive taxation of OUR land. Privatize education and let US decide where and how our children will be educated! - Anonymous

I live in the Wilkes-Barre area school district and the taxes here are over the top. I live on an SSID check. The 24 dollars I received in relief this year didn't help one iota. Everything else has gone up but my check. I watch on TV the proceedings for the tax break with the hope that I will get a break. All I hear is a break for the seniors. Not one person I've spoken with over 60 knows what the lottery monies does for them yet now they want the gaming money to go to them also. Five years from now they most likely won't know what the gaming money does either.

Here in Luzerne County we have our elected officials spending our money on drinks in strip clubs when that money can help the people. Spending is out of hand.

It's time for a clean slate!!! - Anonymous, Luzerne County

In 1972, I bought a house in Kenhorst, PA. It took only a few years of property tax increases for the property tax escrow amount to equal the amount of the mortgage payment. I, and many other people, wrote to politicians to eliminate property taxes

The Governor Mifflin School District ignored a 2-to-1 referendum vote rejection of the plan to shut down a number of grade schools and build a new intermediate school. They increased the property taxes of everyone by about 25%, and never reduced the rate when construction was completed. The rate increased almost every year since.

In 1982, after promotions and raises at work, I took my savings and paid off my mortgage. This was a good move, because 15 months later, the industry in which I worked, crashed nationwide, and I could no longer have paid the mortgage and the property taxes.

I hit the PA lottery with 5 out of 6 numbers for \$1170 which only partly paid my school property taxes. This was the only time I won this much money, and most other people never did win this much.

I frequently write letters to the editor, to legislators, and to the Governor, giving reasons why property taxes should be abolished. Almost all we got was slot machines. When we get our federal "Economic Stimulus Rebate", ours and many other Pennsylvanians' will probably go toward paying property taxes which should have been abolished thirty-some years ago. - Ron Shultz, Berks County

I have in front of me a reply from the Board of Assessment Appeals. It states my application for homestead/farmstead exclusion for the homeowners tax relief act has been processed. It says my application has been approved. It's not necessary to re-apply, as long as this property remains my primary residence. This notice was mailed on Feb. 17 2005 and I'm still waiting for the deduction. What I do see is increases, not decreases. This homestead rebate is just a joke, to get the older people happy about something that's not going to happen. I'm a senior adult and like most of us we'll all be dead. Just like the lottery money to help us seniors, none. - Anthony P. Zampirri, Oreland, PA, Montgomery County

Please Help!

My name is Clifford Bell, and I have lived in the same house for over 40 years. In 2001, I became disabled after a lifetime of working hard for my little slice of the American dream. On disability I cannot afford the property taxes they impose upon me and my retirement money is quickly dissipating. If something is not done soon and I mean soon, I will be homeless! I have contacted my representatives repeatedly only to hear what they support and this and that, but still nothing gets done! I cannot afford the runaround much longer. I certainly hope and pray that you can convince them to act now, as more and more people like me are losing their homes and it just isn't right!!!! - Clifford Bell

This property tax thing must be resolved now!

As a retired middle school teacher and college professor, father of four, and grandfather of six, I sometimes must choose between having our family over for a Sunday meal or saving for property taxes! Granted, my wife and I are not among those extreme cases of people who must forgo medicine or eat dog food to save their homes, but, to be honest, sometimes we become overwhelmed at the school property taxes we are forced to pay!

Our school district, Southeastern School District, has, in the past four or five years, raised our taxes to the point that we, a rural and relatively sparsely populated area, are now the highest taxed residents of York County! We desperately need your help! Jinny, my wife, and I will do whatever is necessary to keep our home and support our loved ones even if that means that we must go back to work. But, we feel that we should not be forced to do that. We both have worked many, many years to provide for our family (while also paying taxes on every dollar we have ever earned) and we feel that our state government has let us down.

There was a time when the most serious concern of retirees was payment of medical/health insurance benefits. That is no longer the case. Our major expense these days is our horrendous property tax, most of which goes to our school district. It is a sad state of affairs when our tax bills come packaged with quarterly payment vouchers!

Those of us who have spent a lifetime of hard work and paying our "fair share" of taxes can no longer afford this essentially unfair taxation! Please support School Property Tax Elimination Act of 2007 (HB 1275) and wholeheartedly reject any half-hearted, temporary "fixes" to a long-term problem. There is absolutely no excuse for not resolving this matter quickly (other than sheer politics, maybe). This is a simple matter with a simple solution. Fix it! And, if you can't, I think it is time for us to vote for someone who can! Pennsylvania taxpayers will accept nothing less than complete property tax elimination and we voters will be watching very carefully what happens in this upcoming session. - Claude W. "Gizz" Davis, Jr., York County

I received the "brochure" from Governor Ed Rendell regarding how we as baby boomers should plan for our retirement. Wow, here's a plan.....if the good governor would eliminate the property/school taxes that I pay I could sock away a lot for my retirement. I am 48 and have 17 years to retirement X \$6500 per year in property taxes = \$110,500.00. Now that is a plan!!! - Anonymous

I am not (yet) in quite the desperate straits of many but things are bad. Not long ago I raided some limited and rapidly diminishing savings to buy our heating fuel - cost? ... over \$1,000!! I regulate our heat to max 62° even in coldest weather - so we manage by adding clothes.

All we ever seem to be doing is cutting back and cutting back and we certainly cannot afford any health insurance... and I'd say we are typical of many folks, just not quite yet at the very bottom of the pit like some other unfortunates - but fast approaching perhaps.

I am close to retirement age but as an immigrant from UK (now a citizen) I will not expect or get any Social Security. My wife and I work for ourselves, making even together an income which by many standards these days would be classed as "poor". Fortunately we have some things paid off but even so - the bills get ever larger and yet it is hard to make more income to cover them. Swinging taxes from all directions do not help, not to mention fuel costs and its effect on everything else.

While I want teachers as one example to have fair pay - things have to be kept in perspective and worse still are the "fat cat" payments to people who I cannot believe "EARN" what they get - it's what they "MAKE" - two different things. Some cases - many - are obscene.

And finally, it's time US money was spent at home on things that matter, rather than handouts abroad and on the 12 million or more illegal immigrants. I came in the right way - and it cost me too - what benefits do I get - zilch! - Chris, SW PA

After a meeting of the O. J. Roberts Taxpayers Association, I walked out with one of the attendees to our cars. He is a retired teacher, having taught mostly at private schools including West Chester University. I'm guessing that his income is not a lot because of teaching in private institutions. He told me that his taxes are about \$6000/year, and that because of that, he cannot afford to buy a newspaper or a magazine, and he's also afraid of losing or having to sell his home. That's just not right. Incidentally, he's 85 years old. – Anonymous, Montgomery County

Unfortunately for me I live in a high income area based on per capita incomes and the money that is funneled back through the tax system to our district is actually quite low, so our school taxes are quite high. Unfortunately for my wife and family I am suffering with end stage COPD and must rely on a disability pension of \$320 a month (which pays my health care) from my employer and my meager SSI. That is no ones fault, bad genes, bad choices.

The bottom line is our electric company raised the rates over 40%, my gas bill went up \$1 per gallon over last year, of course gasoline is over \$1 more. I turn off my electric heat at bedtime and turn it back on at 6 in the evening for 4 hours so my wife can be comfortable for the evening

hours, after working a full day. That's 4 hours a day! My house is fairly well insulated so I can maintain 64 degrees most of the time, that saves me money to pay the gas bill. I can not fill my gas tank in the car cause I left it run too low and don't have the money to use for that luxury, true!

Now my taxes come due March 31st, up \$400 from last year, you do the math. I don't want pity, I just want to live out my life in my house and not worry about my wife losing it when I'm gone. The increase in school taxes would have allowed me to keep the heat on a little longer, or filled my gas tank, or fixed things around the house. We have been hearing tax reform for what seems like forever, when will the rhetoric end? I am a life long Pa. resident, a veteran of The Vietnam era, have worked long hours doing community service in my area, Boy Scouts, United Way, YMCA, etc, etc. I have served my country , my state , my community, now it's time to get back, just a fair shake on our taxes, not a handout, a fair assessment of paying a fair share. – Anonymous, Lewisburg, Union County

You don't need me to tell you how seriously many of us take our single largest expense of the year. As we buy our homes back twice a year, we wonder if it should really cost \$10,000 a year to enable a student to sit at a desk, and learn the knowledge and skills he needs to succeed in life. For less than \$200 and a \$400 computer, maybe an internet connection, and with a little parental involvement and self-discipline, a motivated student can gain a K-12 education. We are wasting the taxpayer's money on the public school system. It would be a blessing if all were locked up or converted to retirement centers tomorrow. See <http://www.johntaylorlorgatto.com/underground/> to learn how several generations have been perverted away from real education to become "throw away" consumers, taxpayers, and factory cogs. For the \$200 K-12 education, see <http://www.robinsoncurriculum.com/view/rc/index.htm>. - Walter Schwenk

As a home occupier (we will never really own our home as our property taxes are beginning to own us), a father of three and a husband, I have to take this time to express to my concerns. Pennsylvania residential and commercial property tax owners are suffering as a direct result of the excessive out of control tax bills and spending. Business are leaving Pennsylvania for this reason.

My wife and I built a modest home in October, 2006. We now pay in excess of \$9000.00 a year in school and municipal taxes which have gone up annually. Between the mortgage, utilities, insurance, necessities, etc, we are struggling. We have been raiding our savings to pay the taxes.

Both my wife and I have worked like animals to keep afloat, but I feel like we are sinking. I ask other home occupiers in my community about this issue and they respond with the same. They usually don't write letters or complain other than verbally because they are too tired at the end of the day. Our local senior citizens are resulting to reverse mortgages to pay their taxes. Some are finally selling their homes in this depressed market because they just can't afford it.

So what are we getting for these huge tax bills? Our streets are full of potholes. The highway bridges are literally falling down. Our schools are churning out incompetent students who are less prepared now than ever yet the two plus million dollar ball fields are at the top of the school board agendas. Are we getting reduced property tax assessments in line with the depressed house values? The salaries of municipal entities are ever rising. Law enforcement budgets consume fifty plus percent of annual budgets but crime is higher now than ever. Listen to the news very day about murders, drugs, robberies, assaults and the like.

So what are we getting for these huge tax bills? We are getting the status quo! Higher and Higher taxes every year!

I'm sick of it! Are You? We need another Boston Tea Party. Who wants to join me? Who of you has the strength to impeach and vote out every government official that supports the status quo? Who is willing to keep paying and getting deeper in debt for nothing?

There is only one solution to start with and that is to have The School Property Tax Elimination Act passed now! Either the politicians are with us or they are against us! You decide. - Terry Sinclair, Mohnton, Berks County

I have lived in York County for about a year and a half, prior to this, I lived in Montgomery county MD. This system of school districts is ridiculous to say the least. There should be only one school district per county with THE COUNTY controlling the schools like MD. There should be one school board made up on 7 or 9 members answerable to the COUNTY. This would allow one health plan for all school employees and there should be no right to strike. This fractured system of school districts results in higher taxes. My house in Montgomery County was assessed at \$399,000 and my tax last year was a little over \$4100.00 before the reductions that brought it down to \$2900.00. This was THE TOTAL tax I had to pay. Here in York County, my house is assessed at \$379,000 and the SCHOOL TAX alone was close to \$6000.00. What is wrong with this picture? - Ben Mangus, Hanover, York County

Just to let you know, my wife and I reside in Monroe County, and we just received our oil bill for \$550. and our taxes are due by the end of April. We are both retired, and are having difficulty coming up with the tax payment. - M. Souders, Monroe County

My wife and I live in a small Northwestern Pennsylvania community called Linesville. We are near the shores of Pymatuning Reservoir, and the Commonwealth owned Pymatuning State Park. In addition to being property owners, we also own a small restaurant, a laundromat, a car wash, and a self storage facility. We are largely dependant upon natural gas for most of our businesses, and we know where those prices have gone. Soon, electricity will be following suit, and then in less than two years our municipal authority will be further assailing us with an increase when they construct a new sewage treatment facility. I could go on about how our costs are skyrocketing, but the purpose, I understand, is to tell you why we need real property tax relief. All together, we pay in the neighborhood of \$10,000 in combined county and school taxes, and any kind of relief that could come from reform would be greatly appreciated!

Our problem- as well as the problem of many western Crawford County residents- is, with the rising cost of consumer goods, fuel, and utilities, combined with our school district's unrepentant spending, soon we will be so far into the red that we will not be able to survive in business. The mean household income in our area can only sustain so much pressure. Locally, we no longer have much industry to rely on for good paying jobs. There is a larger base of older citizens who no doubt also feel this crunch, and tourism is lagging because people just can't afford to travel even short distances for recreation. And, as earlier stated with the rising costs of so many things essential to survival, we as business owners are left with some very difficult choices. We can increase the prices of our products and services, but this will further alienate us from our customers. Choices will be made to either wash their car, or put that little bit of change into their gas tank, take the kids out for a pizza, or heat the house; these hard choice comparisons can go

on, but you get the picture. Of course, we can also just give up our dreams and sell, or close the doors. (I might add that recently the Commonwealth undertook a large scale renovation project at the Pymatuning Spillway. This renovation also included a restaurant that now competes with local facilities offering the same types of food; it's hugely unfair that the Commonwealth basically competes against us in this manner. While the Spillway project was designed to increase tourism to our area, this good will was defeated by the Commonwealth's greed for taking all the benefit away from the locals, who rely heavily on this traffic to sustain our businesses.)

So, real property tax relief can and will benefit our community, as well as other communities as well, by putting more money back into the hands of people who are sustaining our small local economies. Through tax relief such as that suggested by Representative Rohrer and others, we will be able not just to survive, but to flourish. Because I also have a full time job with the Commonwealth, we are able to keep our costs low to help those who might not be so fortunate. With some much needed help from our legislators who have the ability to enact these reforms, we can continue to provide affordable goods and services to our community and the citizens who live here. We can also remain contributing members of the local business economy, rather than closing down and surrendering to the spiraling costs of remaining in business.

I appreciate the opportunity to convey these thoughts to you and others about how dire the situation really is in our area. Unfortunately, I can't put into words how really desperate it is, but believe me, we are hurting out here. Please, listen to your constituents on this matter. Put the funds gained from gaming to the best use, and that's to keep business afloat through tax relief, and also put money into the hands of the consumer who will then be able to continue to support small local business. Besides, won't there be a better return, in that sales tax revenues from our goods and services will continue? The lynch pin here is, though, tax reform and relief. - Don and Cheryl Ott, Linesville, Crawford County

My wife and I are close to 60 years old. I am currently working two jobs and my wife got her real estate license last year. She is trying to help, but so far has not been able to create an income. She is limited due to health reasons.

We live in Armstrong County and our school property taxes are completely out of control. We considered moving to a different state or even a different county, but with the real estate market like it is, we are trapped.

I am in sales and do not receive compensation for automobile gas (mileage). Due to the outrageous gasoline prices, unbelievable health insurance, and ever rising food prices, we can barely pay our bills, let alone save any money for this years huge property tax bill coming up soon. We will most likely have to try and get a loan, if possible.

We have worked hard all our lives and raised two kids and have always lived very moderately. It's a shame that we can't even think of retirement. That is out of the question.

We can only hope and pray that we will survive this crisis. We are working as much as we can and doing everything humanly possible, I guess the rest is in the Lord's hands and possibly the legislators to relieve us of this terrible school property tax burden. - Pete J. Benvenuti, Armstrong County

As I look into the most immediate future and then meditate on the long range probabilities of rising Property Taxes, I cannot help but wonder what is to come of our properties hat have been invested in and paid taxes on, for several generations. It has always been the long range plan of

our family to keep the farm intact and continue to pass it on to the next generation. With the situation as it is, and the Legislature's not feeling any responsibility to make a logical decision to just raise the Sales Tax and end all this,

I have truly been thinking of when we might be faced to sell to survive in the long run of things. We, here in Pennsylvania, depend on the farmland and the farmers for the means of producing the milk, beef, and food chain crops necessary for survival of all Pennsylvanians. I don't have to tell you that family farms are disappearing at an alarming rate and the acreage being sold off for whatever... Please use your influence to do whatever is necessary to curtail the increases of taxes and help, not only the Farmer, but all Pennsylvanians. Where one is helped all gain. - Rev. Tom Blackall, Monroeton, Bradford County

Yet another story of a 75-year old woman getting \$700/month living in a run-down house in a dangerous, drug-infested neighborhood. We helped her avoid water shutoff (\$260/year); but now comes County taxes \$170 and City taxes \$265. Not to mention \$600 of school taxes (been a while since SHE had children in school, but still another increase again this year!). Then there's garbage and per capita for the "privilege" of living in her fine town. Oh yeah, then utilities, food and medicine. If we hadn't left her some money, she wouldn't have been able to get her meds refilled. And she's not somebody looking for a handout: she worked two, sometimes three, jobs to raise her family. And she is one of four people on her street in the same situation!! The high-paid politicians need to pay attention to the upstanding, hard-working citizens who have kept this state going for decades -- not the lazy generation of today sitting around demanding handouts! - Anonymous, Westmoreland County

It is down right criminal, what they are doing, I do not see how they can sleep at night, or even look in the mirror, we need to vote out Bill DeWeese and all the rest of them, that are against the property tax reform. - Frank DeWald, Berks County

In relation to the out of control school property taxes, I am writing to express my dismay with the increase in school property taxes. In addition I am also a small business owner who cannot determine when I will be paid for completed work and how long it will take to receive this money. I have been forced to follow the work and this means working an hour and a half away from my home. If you can possibly imagine the amount of money I am putting towards gas to get to work on a daily basis then you can also imagine that money is tighter than it has ever been. Please consider the small business owner in making your decisions regarding this issue. – Anonymous, Berks County

For many years I have had some real health problems cropping up one after another that has prevented me from working in almost any capacity. Even sitting for long periods is a problem.

I collect no disability, or unemployment compensation. I have too little saved toward retirement and can only pray I can eventually return to the working world to catch up. While my wife, God Bless her, is the income provider, I am limited to making home repairs, and doing housework as I am physically able to keep the costs down.

Our roof has leaked into our living room for 5 years, and the exterior of our home is falling apart. Wood is rotting, rain gutters need repairs, and we desperately need to paint, however these tasks are things I cannot physically do, or can financially afford.

We cannot even begin to save enough to get these repairs done. Our average savings generates only \$2.00 of interest a year as we live paycheck to paycheck. A home equity loan has been considered, but the added monthly cost is just too much to bear.

My wife's employer announced it is reverting to a health savings medical plan next year which will make it even more difficult to save. Gas and food prices are also going through the roof.

Despite my wife getting at least a cost of living raise each year our school taxes are rising even faster. We had to pay them late last year, with an added penalty. If they were eliminated it would give us the funds we need to get back on our feet.

Others are feeling the pinch too. Our daughter was married a few years back and for a year they have had difficulty finding a home they can afford in PA that is within a reasonable driving distance from work. The property taxes in the lower cost areas are so high they drive the monthly payment through the roof.

They are considering leaving the state as many of their friends did.

Harrisburg has blinders on and the leadership from the top down should be voted out of office. - Anonymous

About 2 years ago I was forced into bankruptcy because of increased costs of health insurance, gasoline and the never ending school property taxes. I was fortunate to have enough deductions to get a sizable refund in federal taxes each year, but when I get that refund it has always been used to pay my property taxes for the previous year.

We have no savings and my payment plan under Chapter 13 was not much less than what I was paying prior to the bankruptcy because my payment was high due to all the overtime I was working to keep from bankruptcy in the first place.

This last January my wife was in a catastrophic car accident and she will have permanent deficits from a serious brain injury and will not be able to work or drive possibly for the rest of her life. Since the accident I have been unable to work overtime and have been unable to work my second job. The cost of driving to the hospital 127 miles from our home has fortunately been paid by charity from many good friends and relatives. The modifications to my home to accommodate my wife when she is discharged are also being paid the same way. Even though these good hearted people who are far from being wealthy themselves have given several thousand dollars to assist me the burden will not go away without tax relief. My wife will need 24 hour supervision for a long time. I can use 2 months of family medical leave that I have accumulated from work. I have lost my overtime, my second job and her income. My property taxes are almost 10% of my income.

I was able to convert from chapter 13 to Chapter 7 bankruptcy but that will make it hard to refinance my home which will be due in another year. I have been in the work force for 40 years and the burden continues to get worse. I have contacted my Congressman about HB1275 and he claims to be one of the authors yet when he sends his monthly vote buying propoganda all he mentions are the freebies he has secured for the non profits and sportsman associations and not

a word about the needed tax relief. Why has this not been plastered on the front page of every news paper in the state ? Would it not be prudent to publicize the names of all the congressmen and senators that are delaying or are opposed to this bill in every possible media outlet so we can vote these greed stricken imbeciles from office ASAP? - Anonymous, Dalmatia, Northumberland County

My family and I are trying to pay our tax bill, but find it impossible to get enough money together, without borrowing from family, to pay it. We have paid it in the past by home loans, etc, and now have no savings, nothing we can sell, no one to borrow from, and the school district in Kiski area keeps raising the tax burden. They are building buildings for the administration, maintenance, tearing down 10 year old buildings and putting up new, giving the administration 200,000 dollar salaries and janitors \$75,000 a year with no education, just connections.

Please help us. I do not want to move, but Montana is looking awfully good. - J.D., Westmoreland County

Even though to some people my property taxes don't seem that high, for my income and medical expenses it makes it hard for me to pay them. My county taxes are due at the end of April, I know I won't be able to pay them on time.

With the cost of heating oil skyrocketing, gas, food bills climbing and high cost of medicine, etc. I am not going to be able to pay them on time. So that means a penalty will be tacked on, I am not alone in this problem, so many of my friends and neighbors are in the same situation as I am, but our state politicians don't seem to care. Maybe because they have no idea how it is to go without.

Because of costs, I had to give up one of my blood pressure medicines, all of my asthma, osteoporosis, arthritis, and neuropathy medicines. All because it is too expensive and I can't buy them and pay bills.

I am a 64 year old widow and have too many health problems to work anymore, but if I went on disability I would lose my widows benefits and couldn't live on my SS. So I give up medicine in order to pay my taxes. But with the cost of oil, and everything else going so high this year, I still don't have the money for the taxes yet. With the high cost of heating oil, I have resorted to using the wood burner for heat. It is cheaper than oil but it is very hard on my asthma. I keep the oil furnace set at 58 for night time when I can't tend to the wood burner.

Please think of the people who put you in office, not everyone has money, even with the tax rebates it is hard, you have to pay it first to get any thing back. There were several years I couldn't pay them until another year passed and so I missed the rebate.

We need to eliminate school property taxes, it is costing people their homes and something needs to be done----NOW. Not in a few years, with the cost of everything going up more people will not be able to hold onto their homes.

This shouldn't be happening, it is a shame people have to walk away from homes they worked for and dreamed of owing. We aren't talking mansions, but modest homes that the average person owns. We need help now!

My neighbor received a notice her house will go up for tax sales if she can't pay them. The mailman told her there were 150 notices like that delivered that day. - D.F., Columbia County

My name is Earl Metzler and have run Metzlers gymnastics for 32 years in PA. I live in Coatesville and currently owe \$6,480.26 in school taxes from 2007. Plus an interest payment of \$47.63 each month and \$35.00 in fees that adds to this bill. In 2007, we finished paying for my last child to finish her college. I still have to pay school taxes at both my business and home Total per year \$11,824.49 (Downingtown) and home \$6000.00 (Coatesville). I realize I cannot survive in PA much longer. I refinanced my home to pay for business needs, college, weddings, and school taxes. I voted for Ed Rendell on the promise in his first term to do something about school taxes in the first 30 days. Then I voted Democratic because Rendell claimed he needed a democratic house to get the bills passed. I voted against Act 1. I've written letter after letter and still no action.

I spent \$128.00 on gas for my two cars today. That's one week worth of gas. \$6656.00 a year for companies making Billions. My business is losing clients because of our weak economy. My costs are rising and the savings for retirement are long gone. The best part is our government couldn't care less. Why should I have to leave the state that I have built my business, friends, reputation and family in? Because I can no longer afford to live here. I have never asked for a handout. I have worked hard my entire life to provide for my family and future. Our state, our politicians have robbed us of our constitutional rights. In 32 years I have paid over \$512,000.00 in school taxes and another \$250,000.00 in college tuition. Why is this fair? I have no children in school now at 57 years of age. Yet my burden for paying for others continues to rise while the quality of my life goes down. I gave up employees, health care, retirement accounts, and any chance of paying my house off because I trusted the system that says work hard and reap the rewards. Where's the tax relief, real tax relief. Each individual paying their fair share. Not in PA.

I don't believe these letters will do any good. The politician's pockets are full and they have forgotten about us. Our system doesn't work anymore. Money is all that matters now. It took no time at all to get gambling in PA for so called tax relief. Who benefited from that? The rich, the politicians, the lawyers and ????? It's over for us. I'd be better off if I was an illegal in this country. Good luck America your time has come and gone. - Earl Metzler, Coatesville, Chester County

We are now in the process in changing our mortgage from a 30 to a 40 year mortgage to be able to stay in our home to afford the taxes. We will never own our home but will be able to afford the payments on taxes with the ten years added on. What a joke. - L.B., Berks County

What is the matter with you people in Harrisburg??? Don't you care people are losing their homes because of the ridiculous School taxes??? How would you people like it if your parents or any part of your family were losing their Homes??? Think people, Think. - Anonymous

Its time the Representative of Pennsylvania get off their *** and pass the School TAX Elimination Bill. I have neighbors that are in their 70's having to work just so they don't lose their home to the school boards. I have friends and family who are say enough is enough and selling their homes and leaving Pa. because they can't afford the School Boards wishes for football stadium and Astro turf. It's becoming Taxation without representation. YES you may be elected but once in the

POLITICIANS DO WHAT THEY AND THEIR LOBBYISTS WANT! It comes down to the Hell what the PEOPLE WANT!

Come November. I will be casting my VOTE to Oust any elected official including SCHOOL BOARD MEMBERS who voted against the school tax elimination bill was absent from voting for the school tax elimination bill.

I believe in fair taxation. But the Property owners of PA are getting it up the *** while renters and trailer park dwellers slip by with meager school taxes. I know the property owners of the rental units and trailer park owners pay taxes but I am sure they do not pay the same percentage rate or have tax write offs that counter acts their losses! And they pass some if not all of the cost on to the renters.

My SCHOOL TAX last year was \$5900.00 + \$1400 in property tax =\$7300. Breaking it down that's \$608.34 every month. That's more than some people pay in rent or mortgage. It's like buying a new car that you don't even get to OWN. Let's make taxation FAIR for all! - Anonymous

It is not just the senior citizens who are having difficulty. My husband and I are a stone's throw from being senior citizens, but after losing our jobs two years apart, (thank you NAFTA) and having to absolutely scrape and scrounge for almost 4 years while my husband returned to college and get a degree in a different line of work, and finally land a job, we have suffered tremendously, and while all the while the property tax kept climbing, and has for 15 years while wages stayed stagnant. We just made it by the skin of our teeth after going through ALL our savings and having to start over, and with the heating oil prices going through the roof now, it is another really bad situation

I absolutely cannot believe how anyone can make it much longer. Look around you! Those who you think might be doing okay, are maxing out their credit cards just to pay taxes, eat, pay mortgages, and gas their cars for work! Well get ready, because when the middle class goes down, it will funnel to the very ones who are responsible for this corruption. There will not be any more bones to pick clean. The greed and deceit will finally catch up with this corrupt government here in PA. It is more than obvious that the school board/teacher's union is deplorable. They are stupid, greedy, and totally rigid in their mindset against a "fair" sales tax (the fair and equitable proposal they continue to block) that would end this horror for homeowners, and make it possible for parents to feed, clothe, house, and maybe even relax and de-stress, and spend some quality time for role modeling and doing some teaching with their own children. It would also force responsibility on the part of run-a-way spending. I am sick of my tax money being either wasted down the toilet or downright stolen. At the very least, use the money wisely!!! That has not and is not happening!

It is not the local taxpayers who are fiscally irresponsible either. Most of us are really quite frugal. It is absolutely our lawmakers yielding to special interests, and greasing each others paws who are never held accountable, and get off with a light slap on the hand when they are exposed!

Wake up and look and around you at the state of the economy. We are drowning in this mess.

More people are getting mad. I think the day of the tar and feathers will return. The electorate better listen this time around! - Anonymous

Property taxes take 3 of my 12 Social Security checks this year. This is 25% of my sole income. 6 of our 7 children were educated in the parochial system, the last one over 30 years ago, yet we paid school taxes all these years, and are still paying (increasing) school taxes. This is an outrage!!!! - Anonymous

We are retired senior citizens and are upset with the legislators in Harrisburg. They are totally ignoring the needs of the citizens of Pennsylvania. First of all they get an incredible salary one of the highest in the nation further they get unwarranted perks such as a free new car maybe a Cadillac to run around in, per diem and what are we paying those useless lawmakers for?

They are a self-centered group who do nothing and pass laws to give away money for ballparks and beer companies, for example Governor Rendall signed into law the loan guarantees and money to Pittsburgh Brewing Co in Pittsburgh, guess what Pittsburgh Brewing Co is taking that money and they said they are targeting the younger group with fancy looking beer bottles, how many youngster will drive and drink and be killed and or kill someone in a car wreck?

The loan guarantees and money provided to Pittsburgh Brewing Co is approximately \$750,000, yes that's correct an astonishing \$750,000. Will the state of Pennsylvania ever get that money back from payments, no, Pittsburgh Brewing Co will declare bankruptcy again.

Where has common sense gone and further I see a lot of baseball fields not even being used in the spring and summer months, empty why, thousands of needless money spent and oh yes the ridiculous monuments that are placed costing thousands of dollars, why?

We need to fire half the legislators in Harrisburg, vote them out of office and get someone elected that are concerned about tax reform and abolish the School Tax and other nuisance taxes. Senior citizens are losing their houses every day and live almost in poverty while the greedy legislators in Pennsylvania live the life of rich and other wise useless lawmakers, lets turn that around and get tax reform and help the citizens of Pennsylvania, we deserve better. - Ralph and Katie

I've been a resident of Aston Township, Delaware County for 25 years and will be retiring in just over one year. I'm very concerned about the property tax situation as it is affecting senior citizens in our township.

Many of my neighbors have had to sell their family home and move to the state of Delaware because property taxes have more than doubled over the last few years. I don't wish to sell my house, or work until the day I die, to pay the ever increasing property taxes in this district. There doesn't seem to be any representation on the school board for senior citizens.

My property taxes are presently 45 percent of what my Social Security benefit will be. That's before deductions for Medicare! How will I live? - Bob K, Aston Township, Delaware County

Hi, my name is Barbara Filipiak and I have an Income Tax Service in Fawn Grove/New Park area of York County. I see a large amount of people each tax season, and I am hearing a lot of complaints about our high property tax. My Clients are very concerned about losing their homes due to the increase in property taxes. Clients are telling me if something is not done to eliminate the School Property tax that they will be forced to sale there homes and move out of the state. This is not just seniors it is young and middle class people, all struggling to keep there homes. It

is time to take action and vote for the Property Taxes to be eliminated once and for all. Let our people be released of this uncalled for debt so they can enjoy there homes without the worry of losing them. Take a stand lawmakers to eliminate the School Property Tax by doing the job you were hired to do. - Barbara Filipiak, York County

I sent the following to Rep. Sue Helm and never heard a word back. She was one of those who went to the other side and voted to support Perzel's amendment, when she acted like she was interested in helping abolish property taxes. It really was disappointing to me and my husband that she pretended to be interested by sending us a survey, yet did nothing in the end.

We live in a house in Millersburg, Dauphin County, and I absolutely love living back along the mountain where I can go running through the trails and enjoy the scenery. We paid \$210,000 for our house. It came with 5 acres of land and that is why it is valued higher than most homes in our area. We have to pay a 30 year mortgage like most people, and our income combined totals around \$67,000. But we are frustrated by the fact that we have to pay almost \$5,000 a year in property taxes! My sister lives in California near Los Angeles, has a nice house, valued twice the value of ours, and pays maybe half the amount we pay. Our property tax amounts to approx. \$400 of the mortgage payment we make every month. This is money that we could be putting towards our entire mortgage payment. Instead we struggle with making these payments and are fearful that there will someday be a day that we can't afford to make our mortgage payments because our property tax payments are greater than the actual mortgage amount. It just keeps going up every single year. This year the School Board raised their property taxes which means we will have to dish out another \$170.00 for the year. Take this amount times 10 and in 10 years that is an additional \$1,700.00!!!! We can't keep up with this pace. And that is, if it doesn't go any higher or Dauphin County commissioners decide not to raise theirs as well. That's a double whammy!

In the past 5 years that we have started mortgage payments, our payments went from \$1,299 per month to \$1,375, an increase of nearly \$1,000.00 in five years! We don't receive raises to keep up with this, plus the other cost of living expenses, not to mention gasoline prices, electricity, etc. At this rate, we won't be able to afford to pay our mortgage and may be forced to sell our beautiful house simply because we can't afford to pay the property taxes anymore. Wait until the electric bill rises in a year or two to what they say it will, and what will we do?

Is it any wonder why there are more foreclosures in the US than ever before? Imagine how many people could afford to keep their homes if they didn't have to pay this ridiculous high fee. It could be applied to our mortgage!

I don't understand why the brunt of school education must come upon the homeowners, those who own a house and based on the value of a house! Obviously it may have worked a long time ago, but times have changed and this way is completely antiquated. We have no children yet we are the ones having to foot an almost \$5,000 bill to pay for everyone else's children's education, when people who rent or have smaller properties don't have to worry about paying this amount. I HOPE SOMEONE WILL SOON DO SOMETHING ABOUT THIS! - Janet Smeltz and husband William Lahr, Millersburg, Dauphin County

I bought a home in Berks County in 2002 for me, my wife and three young children to live. We bought a home big enough for my family in an area we could afford for my wife to stay at home and raise the kids. It was important to us that she stays home and raises the children because we place a huge emphasis on being responsible, good parents. We have learned through our own parents and through research that it is so very important for a parent to be home when a child

gets home from school. It is during these after school hours that children are more likely to get involved in alcohol or illegal drug use, gangs or violence, and sexual activity.

Since we have moved in we have watched our property taxes increase nearly \$4000 in just a few short years (we now pay around \$9000 per year). Much more than my small yearly increases pay me at work. We planned for yearly increases in property taxes but could never have imagined it to be this bad. It has forced my wife back to work which has had many bad effects on our family unit. First, several days a week my children are not met by a parent after school. Also, a large portion of her check goes to child care and the rest to help pay the property taxes. Now it is more difficult for them to be involved in after school activities such as sports because transportation back and forth is not guaranteed.

Our ability to save for college and retirement has nearly vanished. We can not move out of the area because houses are not selling in our neighborhood. This is just a short list of how out of control property taxes have impacted my family. The very money collected to improve and help fund public education is responsible for a significant negative impact to our children outside the schools. – Anonymous, Berks County

In response to your compilation of real life stories of folks who are in distress from relentlessly increasing school property taxes, I have decided to add my family's story, in the hope that the legislative leaders and governor are able to comprehend the human side of this problem

Property taxes on my home are in excess of \$6,000.00 each year. I live in constant fear of losing our home of 15 years due to this looming burden each year. Last year, my husband and I had to re-mortgage our home, increasing our monthly mortgage payment by \$160.00 not to mention the additional costs of re-mortgage which included a pre-payment penalty of \$8,000.00 on the mortgage that we had to pay off to re-mortgage to pay for the property taxes. We are both approaching 55 years of age, and are facing the prospect of having to pay for this home into our 80's.

I can recall last year, before we decided to re-mortgage the home to pay the property taxes, waking up each night, in the middle of the night, panic stricken as to where the money would come for the property taxes. I remember one early morning at 4 am, waking up and pulling out the telephone book to look up any place that may purchase old coins, etc., trying to see what I could sell to get this money. It was to no avail, and I really have no property worth selling to get enough money to pay the property taxes, other than my home.

I know of neighbors in our area who are unwilling to improve their homes, because their property taxes will increase, and they cannot afford the increase. We are not alone here.

I wonder if the legislators and governor even consider the citizens who may be constantly worrying, living in fear and panic, and trying to figure out where we will get this money each year, and would hate to lose their home? They have promised to use the money generated from gaming in Pennsylvania to help us with some of the tax burden, but now, I read, that it will only go to senior citizens. What about the rest of us? We work each day, and have to pay more and more in taxes that do not benefit us, i.e., Social Security and Medicare that will be exhausted when come of age.

Please come up with an alternate plan to fund the school system other than taxing people's homes. The only way is complete tax relief, not partial relief for homeowners. – Anonymous, Earl Township, Berks County

We live in the Coatesville Area School District in western Chester County. We must pay 1/4 of our fixed income for property taxes, and in years past it has reached 1/3 and we have never had any children in the schools. And we are not impressed with the outcomes of the kids we see graduating. We even wrote a column in a local paper about reform ideas.

REFORM IS IMPERATIVE!! Taxpayers ask for help and they call it socialized, yet that approach is everywhere including our military, roads, insurance industry, etc. Payment is not based on need or ability to pay. Soon we will be priced out of our home. Thanks for all you are doing. - Gregory Layton & Deborah Kates, Coatesville, Chester County

In 2005 due to the Lancaster County property reassessment, my Elizabethtown Area School District property taxes increased 21%. The following year, the school district "underestimated" the revenue they would receive from the reassessment, based their budget on the estimate and raised property taxes another 18%. With last year's increase, I am now paying 56% more in property taxes than I did 3 years ago. (The county property taxes have also increased by 37%.) It's a crime that school districts have no limits as to how much they can increase taxes. And you had better hope that you aren't in a school district where all of the farmland has been sold and rezoned residential. Now the school district is planning on more tax increases to pay for new buildings and resources to accommodate the additional students.

I have 2 sons who are attending a public school. I understand the value of funding school districts to provide my sons with adequate education. However, there are so many ways that the Pennsylvania school system could save taxpayer dollars. How many private sector businesses have such good health coverage? The deductible per person for my company's health insurance plan is \$2,500, with employee contributions increasing each year. In the early 1990's my company changed over from a pension plan to an employee contributing/company matching (up to a certain percentage of my contribution) 401K plan. The funding of the school system's pensions and healthcare plans is taking a big bite of each school district's budget and needs to be reevaluated.

I'm trying to save for college for my sons, keep up with the rising cost of groceries and gas and bracing myself for the major price increase to my electric bill when the cap is removed in a couple of years. My company does not give cost of living increases and many times the average increase is below the estimated cost of living. On top of that, we're told we aren't saving enough for retirement. What's left to save?

I noted how few representatives voted for HB1275 that would have totally eliminated property taxes. I was pleased that my representative, Tom Creighton was one of the few who voted for the bill. I'm hoping that more taxpayers are noting how their representatives voted and will cast their electoral votes accordingly. – Anonymous, Lancaster County

As a small business owner and resident of the borough of Ringtown, Schuylkill County, I want to voice my concern about the outrageous school taxes which are imposed upon us by the NORTH SCHUYLKILL SCHOOL DISTRICT. Living and working in my community, both my fiancée and I spend nearly 10,000 dollars a year on school/property taxes. Yes, we are professionals and make a decent living, but our home is over 20 years old, and my business building is 100 years old!!

I understand the formula which states you are taxed upon what you were willing to pay for your property, but combine that with the school district board just raising taxes at their will to compensate for their gluttonous spending habits is outrageous!!

I meet a lot of people in my profession, local residents that is, and they all have one big concern - their taxes! As a businessman in my community I want to make it known that there is definitely a problem with our school taxes and something must be done without delay. - Albert Breznik, Jr., Schuylkill County

We are the Daughtrey's and we reside in York County, PA. We have one daughter who was diagnosed with Expressive Language Disorder and Auditory Processing Disorder. She attends a private school where this problem continued to be unnoticed despite being evaluated by the state funded Lincoln Intermediate Unit facility.

Because we were not satisfied with LIU's findings, we took it upon ourselves to find out what was exactly going on with our daughter. Through much research, my wife determined that it was the aforementioned disorders and after searching for a language therapist in the area, this was confirmed through rigorous testing. However, even though the modifications suggested by the therapist were given to the school, the school refused to meet with us and we have been finding that not all the modifications are being met despite it only being a classroom of 10.

After seeing the test results from the tests given by our personal therapist. LIU agreed to meet with our daughter in school for ½ hr once a week along with 3 other children at the same time. Because this is simply not enough time to make a difference, we found our own therapist who genuinely takes an interest in our daughter's therapy sessions and is given undivided attention with no other children in the room.

Here's how our high property taxes affects this situation:

We had to pay for all the testing and all the therapy sessions given by our personal therapist. (Way over \$1,000). Let me add that LIU didn't give our daughter all the tests needed to come to an accurate conclusion.

We are a one income family due to my wife's health issues. She has severe TMJ and is possibly looking at total TMJ replacement, none of which is covered by insurance, including a new mouth appliance which was \$600.

My wife also was born with a cervical rib on her 7th vertebrae which gives her Thoracic Outlet Syndrome. She sees a chiropractor for this weekly @ \$20 ea. visit which totals another \$80-\$100 month.

We have to pull our daughter out of private school cause of the tuition costs and because she needs a one on one teaching method. This would not be given in the public school or private school.

We had to buy all our home school supplies (\$500). Let me not that we wouldn't be home schooling if it weren't for our daughter's disorders. This will be an annual expense and will increase with each grade.

We don't see why we should have to pay school tax when our daughter will not even be going to public school or using any of their facilities or curriculum. It's not our fault that she has these disorders (she was adopted) and we are trying to do everything we can to make sure she has a chance at succeeding in life despite the disorders which she'll struggle with her whole life.

Needless to say, we don't have the money to make the house repairs on our home and it would

be nice if the property taxes would be eliminated or decreased as to take some of this burden off our shoulders. – York County

My husband and I got married and bought a home in Schuylkill County that we could raise a family in. We have been blessed with 3 children and recently our school district (Blue Mountain) has decided to appeal our "fair market value".

We bought our home before the housing bubble burst and our home is no longer worth what we paid. Yet Blue Mountain wants to tax us on what we paid, not its current value. We both work and scrape by as it is. The reality of the "American Dream" has turned out to be much different than what we had envisioned when we started our family. I pray that people like you will help families across Pennsylvania regain that original vision of the "American Dream". For sakes of our children property tax reform must become the number one priority in our state legislature. – Anonymous, Schuylkill County

It should be noted that I know many people that are living pay check to pay check here in the beautiful endless mountains between taxes and energy costs. Many are carrying balances on their energy bills unable to keep up with them and these are people in some cases who are working 60 hours a week. - Anonymous

I am in total support of eliminating the school tax. It can no longer be tied to anyone's property. It is an unfair, oppressive and harmful tax. It is a cancer on the economy of the state and our representatives need to see it as such. The taxes have grown into an unbearable burden for the majority of homeowners. It is becoming impossible for potential new homeowners to realize the American Dream. There are much better and equitable solutions. If this situation is not settled in the very near future the state of Pennsylvania will suffer needlessly. Its current leaders will be held accountable for their inability to take the steps necessary for reform. The voters will take action by remembering when the current representatives are up for re-election. They need to unite as the solutions already exist and when implemented will benefit everyone who call this beautiful state it's home. Time is of the Essence. – Anonymous

My name is Sean Linville I am a Homeowner in Pottstown, Montgomery County. I am writing in response to a news article in the mercury paper on March 27th. I FULLY AGREE!!!!

For months now I have been trying to express my opinions to certain lawmakers, ones who agree with the amendment and those who do not. I am fortunate to live in Rep Quigley's District as he has co-founded the entire idea. Though I am unfortunate in respect to the idea that I have no school age children and I live in the worst suburban school district there is and to add insult it is also one of the highest in taxes. Our children receive a poor education value while the school board rakes in over an 18% pay increase. Absolutely ridiculous, our principal in Pottstown does the worst job in education and school safety yet he is paid more than his peers in other schools.

Our administrators saw fit to give each other astounding increases in pay and for what scholastic benefit? I am sorry but I don't see how an administrative assistant needs to be making a 6 figure salary it's way too high. Now get this they are eligible for another pay increase in just a few

months but they haven't done a thing to improve our school system or to allay the constituent's worries of where our money is going. I have a very modest single family home with just over 1000 square feet and I pay \$2900 in school taxes alone. My child is only 10 months old but I will be damned if I would send her to any Pottstown school. I could rant for hours about the inabilities of our school system but i have taken up much of your time. thank you for inviting me to speak my mind if I can be of any service in this matter please contact me. – Sean Linville, Montgomery County

Well-----It has finally happened. I now have to put my Home of Tweny-Nine (29) years up for sale. I have been living in the same School District (Owen J. Roberts) in Chester County for all of those twenty-nine years and I have never once seen a year that School Property Taxes didn't increase. Now that I am retired and have been struggling for the past twelve years, to keep my home due to rising property taxes, I am ready to "throw in the towel".

I have earnestly tried to keep the School District from raising our taxes, but all of my efforts have been in vain. I organized a Taxpayers Group, we campaigned via post cards requesting no increases, we wrote a request to the PA Department of Education requesting a Management Assessment be performed on the District (we were refused) and even volunteered at the Voting Polls to get a Majority on our School Board. It appears all of our efforts have fallen on Deaf Ears because each year the District raises Taxes, even though the last few years there has been and EXCESS of Revenue over Costs (8.0 Million Plus in 2006-2007 and 14.0 Million Plus in 2007-2008). It appears that the District just wants to build more buildings and/or renovate and add more Administrators and Directors to the School's Staff.

In my position, as the President of the Taxpayers Alliance, I have heard many, many, many stories whereas Senior Citizens had to sell their homes and move in with their children, go into a home for the elderly, move to another state, away from friends and loved ones, or try to find cheaper housing in order to exist on their paltry incomes. This situation MUST COME TO AN END. Property taxes must be eliminated entirely, as other states have accomplished. We're tired of hearing about empty promises---we're tired of disappointments---we're tired of ineffectual performance---but we're not tired enough not to go to VOTE! - Eugene P. Endress, Chester County

We pay about \$3,000 in taxes, including school, county and municipal. My husband and I are on a fixed income, and live in Bensalem in a modest 55+ condominium community. Since we moved here, I have watched the taxes increase over the last 4 years. My husband has Alzheimer's disease and the cost of care is only going to increase over the years. The cost of living is increasing at an alarming rate, where will this end?

I am a Registered Nurse and because of his need for constant care, I cannot return to work. What has happened to tax relief from the Casino industry? What has happened to our Legislature so that nothing can be done? How many good Senators and Representatives are we going lose due to their frustration with the procrastination of this body? I am sick of this, have heard about tax relief for 4 years, and the taxes still climb. Thank you for this forum. You have my vote and anything I can do to help. - Eloise Tatro, Bensalem, Bucks County

I live in Brentwood, PA. I have a modest house, but the real estate taxes are out of control. My neighbors are having to sell their homes because they can't afford the RE taxes. I helped my

mother-in-law take out a home equity loan against her house JUST to be able to pay the annual RE taxes in the last few years. Enough already. - Paul Kostyak, Brentwood, Allegheny County

Last week I received a call from a 71 year old widow who was forced to raid her tax savings fund to pay for fuel oil and now has no way to pay her property taxes. She keeps her thermostat at 56 degrees, basically lives in one room with a space heater, and has gone back to work cleaning houses so she can afford to buy food. This woman lives in a very modest house in a school district where last year the district was granted an exception to the Act 1 index and raised property taxes by 8.6%; they were granted an exception again this year and will increase taxes 6.7%. That's more than 15% in two years. This woman is despondent from the fear of losing her home and having no place to live. This MUST end! - Anonymous, Berks County

This whole thing just sucks! Working mans speak. No politics, no favors, no feely good bull crap. Plain and simple, something has to be done. The Elderly forced back to work or completely helpless to increase their financial state. The working family, reduced to working more and spending less time with kids, or working less and cutting out necessities. Or even people like me, single, yes single people are getting killed too. My mortgage has gone from \$830.00 to \$1050.00 per month in a 5 year period solely due to property tax increases.

Five years ago I felt owning instead of renting was the way to go, a small struggle but very doable at \$800.00 a month. But now almost \$250.00 more each month extra, not doable. I, too, have oil heat and have spent my first winter with my thermostat in the low 60's, confining myself mostly to one room with a space heater. Didn't help my electric bill, but better than my last delivery of 280 gallons of oil for \$850.00. When I moved in 5 years ago it cost me \$250.00 to fill my tank.

Oh and I can't wait till the Electricity companies get to raised their rates by 40 to 200 percent??? And Gas prices have almost tripled and I hear talk of another 50 cents tax per gallon for the stupid falsity of global warming. Then the ethanol. JOKE! Food prices out of control, the crap doesn't burn properly, and now the environmentalists claim it's polluting worse than the gasoline. What in the hell is going on?

I'm working 70 hours a week and falling behind. No vacations, no eating out, no new cars, no, no, no. This isn't America anymore. It is supposed to be, the harder you work the further you get. Now the harder you work, the more some one else thinks they have a right to take. And the taking usually derives from our government and their stupid ideas, mandates and laws. Everything I touch, tax, tax, tax. ENOUGH!!! And we need to start with the most outrageous of them all. Please relieve me from being a 24-365 ATM for my school district. And more new schools coming I hear, here comes another \$50.00 per month next year. Unbelievable.....Help!!!!!!!!!!!! - Mark Tobias, Exeter Township, Berks County

We had a retiree from Bethlehem Steel attend our meetings. When Bethlehem Steel claimed bankruptcy, he lost two-thirds of his pension and all of his health care. His wife is diabetic and was on two medications for it. Due to school taxes, they could not afford one of her medications, so she was going without it. Bottom line, they sold their house and moved in with one of their children, which was not the solution any of them wanted.

A widow bought the house trailer and land that she lives in in the 1950's. She receives only social security. She has to save 4 months of her Social Security to pay her taxes and is struggling.

A 49-year old, divorced with 2 children, bought his house and a lot next to it. Two separate deeds. He planned on using the lot to build a small home when he retired and selling the house. He can no longer afford to pay the taxes, so his house is on the market as well as the lot.

I have many more stories like these. – M.L., Taxpayer Advocate, York County

When may PA homeowners expect school and real estate tax relief legislation? We're all still waiting for those dollars from the casinos promised so long ago. Meanwhile we can barely hang onto our homes. My wife and I have had to yearly sell personal property or take out loans just to pay the ever increasing real estate taxes. Being in the fastest growing school district in the state means large, yearly increases to our tax bill that is already so extremely onerous we can barely survive on two incomes.

As a small business owner I've had to sell equipment such as my sawmill just to keep from being delinquent on our school taxes. School taxes prohibit me from investing to grow my business! School taxes discourage me from making home improvements or additions also. I'd like to increase my home equity but I can't afford the subsequent increase in taxes if I should do so. That hurts me, the banks, the stores where I would buy materials, etc.

So I hope you can see the tremendous drain on the entire PA economy due to the constant, shockingly high increases we are burdened with every year. It's enough to make families look for another state to live, work and operate their business in as the prospect of retiring in PA is frightening to say the least.

Please, please, please provide taxpayer relief immediately to the hardworking homeowners of Pennsylvania. Thank you. - James M. Rourke, Pike County

I am one who struggles with the burden of paying school property tax. My story in a nutshell is that I'm a full time plus hard working PA citizen in Southern York County. When I bought this house in 2001 this was an affordable place to live. I had plans of fixing up this old house and making it place that I would retire in someday.

Well, as I make more income, I actually make less. With the continual rising school property tax, as well as heating, fuel and food cost, I barely get by. I'm also now retired from the PA Army National Guard in which total time of service counting full time Army and PA Army National Guard is cumulatively 23 years of service, 18 months of which included recent service in Iraq.

While in Iraq I sustained injury that has left me partially disabled. Not a fact I'm proud of, but nonetheless a fact which limits my abilities. I just don't know how many jobs I should have to sustain the cost of living in PA. Until recent years, one full time job was enough, a job I've been doing over 15 years, and that just doesn't cut it anymore. I've done with minimal heating requirements since being home from Iraq, just warm enough to keep the pipes from freezing, but cold enough to have seen my own breath inside.

I'm not one who wants a handout, nor would I accept it, but it seems the school tax is an abused handout that is greeted with open arms. It seems the schools districts have an endless well from which can be tapped whenever the need arises from the taxpayers. Why should someone who has no children in school pay a school tax when a renter with a household of children pay none?

The elimination of school property tax has been kicked around for quite some time, and each time it fails to be passed. I would like to know how can this be? I know of no resident that has stated "I like paying my school tax." In a sense, that's what not passing the elimination means to me. Is the state saying the citizens agree with the payment of school tax? They are to pass the peoples will.

I would find it hard to believe that even teachers in this state enjoy getting the school tax bill in the mail. School tax seems more along the lines of organized crime. It seems we pay extortion or have your property seized. State government always seems like legalized crime. Very few seem to listen to the voice of the people but instead feel their representation can choose what is best for me. I don't think so. It's seems to be more along the lines of selected kings in the state government rather than elected officials. It seems the public smoking is a more important issue than school property tax.

How is this fair? I have I neighbor that has lived in her house since 1953 and will be moving out this Saturday. Why? She had to sell because she can no longer afford the taxes. Another neighbor who is also a senior citizen built his own home himself. Laid every course of block, framed every stud, and nailed every shingle. He paid tax on the materials as he bought them. If he would have laid the materials in a pile, he would have never been taxed again but being he used the materials in a constructive manner to form his residence, he is penalized every year after. Just doesn't seem right.

Now I agree all should pay their fair share, it just seems the citizens of PA differ with the state government as to what fair actually is. We pay the Legislators to act in our best interest, exercise our voice and carry out our will. Sounds good in theory. It's good to know I contribute to the pay, benefits and needs of our Legislator while citizens go without. Whatever happened to the surplus revenue and how about those good ol' slot machines? Should make a really nice soccer stadium huh?

Here's a thought,,, This state has supplied the War on Terror with more citizen/soldiers than any other state. How about Big Ed giving the soldiers a tax break that have and continue to provide him the freedom to tax and spend it's citizens in to a welfare state??

My choices are to continue to do without or leave this state of corruption. – Anonymous, York County

For our family and many others I know we have been hit harder and harder each year in York County with ever increasing and outrageous school taxes, and the districts keep raising them. We live in Northeastern School District, and we have the highest district tax of all, and they are raising it again. It's abominable. Our population is on the increase, and more and more homes go up, but they keep saying they have to raise it. Why, for 3 brand new schools, new sports fields. Where will it end? The districts have to be held in check. We can't pay it all.

Our family and many others have had to cut expenses, cancel trips, cut down on driving and get second jobs to make ends meet, just because of gas prices and food costs. We just refinanced before the big housing crunch and we are not sure if we can keep things going because of the tax situation. I may soon be looking for another job to help cover the house payment. Our mortgage keeps going up. I'm all for education, but lets get serious folks, these district autocrats need to have some control. The state can't keep bleeding all the money out of its citizens to pay for education. Where's the great relief from gambling Mr. Rendell? Yeah that worked well.

This district needs reigned in, big time!!!! - Mike Mc., Manchester, York County

The rich corporate fat cats don't care how many people lose their home's, that's just more for them to buy up.

My brother and his wife and 2 daughters are losing their home due to high taxes and the price of gas. My brother has worked 27 years at New Cumberland army depot and drives 50 miles each way to work. The cost to heat my brother's home is \$80.00 a day. How can retired citizens possibly pay taxes and heat??? How would you like to make that decision, taxes or heat?

I'm not retired but not far from it. Also a lot of retired citizens that can possibly work somewhere are working as long as they can. There was a 85 year old lady working at Wal-Mart that I talked to. How would you like your 85 year old mother having to work to make ends meet, that's crazy? This is happening all across the state; it's really bad in western PA where my Aunt lives

What has happened, it seems like I woke up one day and the world went crazy. I know we can't change the world and I also know these things must come to pass but it's hard to watch the rich get richer and the poor get poorer, and now with the price of food how will these people eat? I fear it's going to get a lot worse if something isn't done.

WE CAN'T AFFORD ANYMORE TAXES!!!! Wake up out there and GET A GRIP! - Anonymous

I'm in the same place as the 71 year old woman. I was 2 years back in taxes. My husband had a terminal illness and passed in Oct. I took out a loan to pay taxes but now I have another bill to pay. I'm now back in taxes again from last year.

Still paying a mortgage with NO savings. I have no other income and am desperate. When you call anyone they tell you to sell your house. These are hard times and I should not be told I have to sell my home. This is all I have left.

Please somebody help. I've gone back to using my coal stove because I can't afford oil. Please help. - Carole Glanski, Pottstown, Montgomery County

After teaching in NJ for 40 years, and waiting every year for the local taxpayers to approve the school district's annual budget, I am amazed that Pennsylvanians have tolerated the current system so long. School directors suffer from a "pharaoh complex", spending OPM on the outward trappings of the schools, yet battling teachers every contract year in the name of fiscal responsibility. Taxpayers need to have control over school budgets, and caps are fine — but not if every appeal is rubber-stamped "approved". There needs to be a moratorium, or at least severe restrictions on school spending until a better plan can be developed. Unfortunately, the plan will probably be to increase taxation on those in the suburbs and rural areas and a transfer of money to urban schools where it will disappear in a dysfunctional bureaucracy.

The soaring burden of school taxes combined with the unconscionable increases in heating oil and gasoline and the coming 30+% increases in electricity will destroy many —elderly, retired, unemployed, and underemployed alike. — Anonymous

I'm writing my story regarding the outrageous School Property Taxes levied against PA Home Owners. I live in Bucks County PA. I strongly support the School Property Tax Elimination Act (SPTTEA). This would be a strong incentive for PA home Owners to stay in PA.

First and foremost, I don't consider school property taxes as taxes; I consider the taxes as a second mortgage. We moved into our single family home last year. The day before we moved on June 30, I lost my job, can't obtain another one, and don't have unemployment benefits anymore. We're in a severe financial bind. So school property taxes are very important to us

It came to our attention after we moved in, school property taxes in the Morrisville Borough in the last three years have increased over \$400 a year. This has raised school property taxes from about \$2,100 in 2005 to \$3,382 in 2007 with no end in sight. The borough raised school property taxes to build a new school, but the borough never did due to the opposition of the Morrisville residents. We voted in a new school board last year, and the school board promised to only raise school property taxes 4.4% for this school calendar year. However our concern is what's going to happen the next year?

This November the PA Home Owners need to exercise "GRIP". GRIP is the acronym from Get Rid of The Incumbents. If no progress is made, we need to "clean house", and elect state reps who don't submit to special interests, and pass a viable resolution. Instead we have a Governor and a State Legislature with gridlock and unwillingness to resolve this issue. Even though many of these politicians "ran" on a platform to resolve this issue last election. We need "GRIP" to address our Gripe. However we must keep the state reps who support legislation to resolve this issue in office, so we don't "throw the baby out with the bath water".

As a PA Home Owner, I've written to Governor Rendell and the Local PA State Reps Hon. Rep Galloway, Hon. Melio, and Hon. Chris King regarding this issue. So what's their solution? Gridlock and "Smoke Screen" tactics. If you're going to criticize a recommendation, then respond with a viable solution! I consider our governor and state legislature to be "out of touch" with their constituents.

I know sooner or later, my wife and I will have to leave PA and probably move to DE, a state with the lowest taxes nationally. It's not that far away. My second mortgage, er, my school property taxes, are going to force us to move in a few years if nothing is done. Please vote out of office the politicians who are blocking the viable resolutions like the School Property Tax Elimination Act (SPTTEA). - Edward Grassinger, Morrisville, Bucks County

I have a wife and three children and as it stands right now about 15 percent of my before tax income goes to pay our school property tax bill. I can't even save money for my own kids' future education. - Anonymous

We are both 70, living on a fixed income. Until this year we felt comfortable. We've watched our property taxes (both County and School taxes) double in less than ten years. It hasn't been uncommon to see increases by York County of 25 and 33%. School taxes have on occasion been 25%. We've been on fixed income 8 of the 10 years.

To make matters worse, we had been depending on our nest egg to provide 5% interest income to carry cost of living increases. Lately it's impossible to find CD rates above 3.5%. The difference between 3.5% and 5% is almost a 40% decrease. (1% decrease using 5% is a 20% drop). Point is we have lost that cushion.

Everyday we are "nickled and dimed" at the grocery store, gas pump, and taxes. We've gone from using oil (1000 gal oil tank, used to buy 700 gals, no more) to a pellet insert to save fuel costs. We literally live in front of the pellet stove in our living room. But, this isn't unusual or

unique; a lot of people are a lot worse off. I personally know a few. I used to burn scrap wood in the yard. Now I make sure to give it to a needy neighbor.

All I want to ask is, when the hell does government ever conserve or cut taxes. Never!

We have paid off the mortgage on 3 homes in our life time. Because of property taxes we have never owned one of these houses without an encumbrance (property taxes). So we could be evicted by government any time (think about it all the time). We buy a car, pay the taxes and every year a registration fee. On and on and on. Never stops. We are lucky to "own" the clothes on our backs. - Richard Radecke, York County

I read a lot, follow actions by some of our idiots who allegedly represent us, etc. For the first time in my life, this month April 2008, I have accepted two dividend checks. In other words from two dividend reinvestment plans I no longer reinvest. Is this a sad story? Yes it is! For the first time ever I can't pay my taxes relying on my pension and social security. In addition we have not been taking trips, not going out to dinner, not buying clothes and had to cut back on charitable donations. - Anonymous

It sickens me to think that we the people have to stand by and watch our hands unwillingly be tied behind our backs while the greedy school taxes collectors stick their hands in our pockets and extract hard earned dollars from the tax payers just so they can provide funds for school resources. The school board makes claim that the monies are a necessity when, in fact, all they are doing is over spending their budgets.

Well, why not, all they have to do is set the price and of course, we the taxpayers are financially beaten into submission. This type of taxation is nothing more than legalized stealing by using the laws to justify their crimes.

I know I'm being tough on the system's taxing authorities - but if the shoe fits!!!!!!!

It also sickens me to see that the fine citizens of the communities who live with good will in their hearts - obey that laws of the state - pay their taxes, and have to struggle to provide subsistence for their own well being.

I cannot even fathom some of the experiences of those who are placed in such despicable and desperate financial situations as result of the persistent school tax increases to the point where some home owners are on the brink of financial devastation. The concept of the above occurrences is beyond my comprehension. My heart truly goes out to those individuals who are currently suffering as a result of the disgraceful burden that the system is placing on the taxpayers. As it's been pointed previously, the political system has no conscience when it comes to the consideration of the hardships that are being levied on homeowners. Certainly, if they were in such situations more careful thought would be placed on how tax dollars were collected and spent.

My story is not even in the league of some of those wonderful but unfortunate folks whom I've have just read about.

I am a single man who is striving to save for my soon-to-be retirement. I'm not anywhere near my financial goal yet. I could be - if I didn't have to provide a large amount of my monthly income into an escrow account just so I can have the money available to pay the unwanted Octorara school tax bill when it arrives. Therefore the probability of having to go without in the future is a good

possibility, since I am required provide my hard-earned money to the school tax collector so they can buy football uniforms for their students.

An interesting thought occurred to me sometime ago. If the schools taxes keep increasing, I will eventually be paying more in taxes on the property than the amount of the principal and interest is on my mortgage loan.

At the present time, I'm sure there are home owners who have surpassed that margin - well beyond my room for complaint. To those individuals - I say - "May the Blessing Be". - Tim from Atglen, Chester County

I'm a single 34 year old male with no children and have lost all faith in Government. Recently due to climbing costs of taxes, fuel, and predicting what electricity will cost next year, I'm moving my parents in to my home and they will attempt to sell theirs. Since the housing market crashed because of all the above rising costs and if they can't sell their home, it will be abandoned. This Government better get their heads out of their you know what's and start working for the people! Anyone wanting to lead a revolt, I'm right behind you! - Anonymous, Berks County

Well, we have our home up for sale and when people see it they love it, but... guess what is holding up the sale? Yes, probably you guessed it... THE TAXES. Now not only are they too high for us to keep up with them but it is stopping the sale of our home! Just another way the government in Pennsylvania is hurting its people. Thanks for listening. - Lynn Berg, Berks County

My parents are 82 and receive very small amounts in Social security even though they worked their whole lives. My Mother's drug bill each month is more than she gets in Social Security as she is disabled and blind and in a wheelchair. My Dad is her fulltime caregiver because they cannot afford outside help. They have 3 children - we all work and are struggling ourselves! My Dad's pension from 28 years at the local factory is \$52 per month!

My own husband had a heart attack that disabled 50% of his heart two years ago at age 52. He was forced to retire and we are living on his pension and our three part time jobs now. We cannot afford to help Mom and Dad because we are struggling to pay our taxes while gas, oil and groceries eat up any extra we are earning. We only hope we can get to social security and that a check is still available to us so our income goes up a bit.

Dad and Mom have almost exhausted their small savings paying general upkeep of their home and TAXES! What will they do when the savings is gone? What will we do when we cannot afford to give them extra money? Perhaps we will have to sell their house and they will move in with one of us? We don't really know and the future is scary. - Cheryl, Boyertown, Berks County

Why get rid of property taxes:

1. Property taxes are subjective and unfair. We read about state reps who live houses in Philly that are estimated to be worth about 1 million, yet are valued for tax purposes at 100K. Property taxes are based on home assessments, a variable number dependent on the assessor's whims and the homeowner's political connections. Sales taxes are based on a fixed number that cannot be 'adjusted'.

2. Property taxes are only paid by a subset of Pennsylvania residents. When I traveled to Orlando for vacation recently, I paid a 10 percent tax on hotel and another 8 percent sales tax. We pay little to no sales tax in Pennsylvania, so out of staters don't pay, either. But, a tax on property owners makes sure that only residents of this state pay, and only a subset of those residents. For each person to pay the smallest bill possible, the taxes must be collected from the largest group possible, possibly even including out of staters.

3. Property taxes are not based on ability to pay or controlled by the taxpayer. Income taxes are usually a percentage of income -- the more one makes, the more they pay, so that taxpayers with higher tax bills have the higher income to pay them. Sales taxes are based on what people buy, so that a taxpayer chooses to buy something that he can afford to pay the sales tax on, too. Property taxes are based on a single purchase a homeowner made, usually years or decades ago, when their financial situation may have been different, or the tax rate different. Homeowners have no control over tax rate increases or home value increases, so it doesn't take long for a tax rate that was once affordable to become crippling. – Anonymous

The more stories and feedback I read from fellow Pennsylvanians about the devastating effects of the School Property Tax, the angrier I become. Many of my neighbors are older adults living on fixed incomes and no longer have children in our public education system. They were attracted to our township for the open space and country feel that is abundant in southwestern Chester County. They have ended up paying ever increasing taxes while their fixed incomes do not go up. They are confronted with arrogant, holier than thou, school board officials who believe they know how to spend our money better than we, the wage earners, do.

I am on the opposite end of the spectrum. I am in my early 30's with a stay at home wife and two very young children. They are too young to enroll in our school district. I always knew that PA taxes were ridiculous. However, there were a number of events that made me blow my top.

The first was seeing how the school district wanted to expand and decided to raise our property taxes 34% over 5 years (fortunately good sense prevailed and they realized we wouldn't have the population increase necessary to populate the school). The second is reading every year how we are privileged not to have our tax rates increased. 2008-2009 looks to be a different story as they have decided to raise taxes to the maximum limit under Act 1 that does not required a referendum. What about fair taxation? I have dreams of sending my children to private school to get a well rounded education. I have hoped for years that PA would pass school vouchers. I have hoped that our school boards would show some financial responsibility and find ways to cut costs instead of finding ways to operate within their annual budget. Instead all we get are promises of tax reform, different ideas about how we can get a couple of hundred back here and there (which are immediately eaten up in increases) and no real solutions. Unfortunately, this is practically the one thing Democrats and Republicans can agree on: that real tax relief is not a priority or within their best interest.

I wrote to my State Senator regarding tax relief. I asked Senator Pileggi specifically about the plan offered on this website. I received a response saying that the plan would not work because it would affect some of his poorer constituents by making them pay taxes on items that aren't taxed now and the other constituents would do all of their shopping in Delaware. Interesting....so instead I'm burdened by paying taxes into a system where the residents are ignored by the school board, the politicians promise relief that is immediately eaten up by increased taxes, and I can't have the choice to use the money I would pay in property taxes to pay for a private education.

I ask that each reader support either the Democrat or Republican running for State Government that supports the plan on this website. Send the rest packing! - Anonymous, Chester County

I am a single middle aged woman. Three years ago I set out to find my perfect home in Berks County. I knew exactly what I wanted in a home, how much I wanted to spend and where I wanted to live. I was amazed at the number of homes I could afford but not the property taxes. What's wrong with that picture? I live in Exeter Township where there was the highest increase in school taxes last year and it doesn't look any better this year. School tax reform? I think not, we need school tax elimination. It's time to tell the schools they do not have an unlimited source of money from homeowners' income. As a responsible hard working soon to be eliminated middle class American, it gets harder every day to meet the bills. Something's gotta give. That something may be giving up my house. I agree with Sam Rohrer's plan to shift to a sales tax. Then everyone pays. But that still is not enough. Schools have got to be made accountable for every dollar they spend. It's my money and every other homeowner's. We should have more say in how they spend it. – B.R., Berks County

I am a widower of 79 years of age. My wife passed away on November 15th of 2004. I have no income other than my social security which amounts to One Thousand and Fifty dollars per month...Please if you will contact those who can consider myself and those like me. – J.C., Pike County

I bought my home in 2001. At the time Interest rates were at 9%. In 2003 rates dropped down to 5%. I refinanced and cut my payment almost in half. Taxes went up to the point where at this time my payment is back to the point when I started. I live in a flood zone & twice the creek came over; not once did I get flooded but my Insurance went up \$130.00. At this point I'm paying more than when I started. I hurt my back at work & after TWO operations am now on SSD. Last year's raise gave me \$24.00 more in my check. Everything has gone up so high this year that raise in my check don't even give me a half tank of gas. – Bob, Wilkes Barre, Luzerne County.

I am a divorcee women and I have to work 3 jobs to make end meet, I live alone and with the price of fuel, food and taxes I will soon have to sell my house, I am paying more in taxes than my mortgage a month, I am always a year behind and I pay monthly to the tax collection. Last year it was \$329.00 per month and this year it is \$439.00 and my mortgage is only \$405.00 something doesn't seem right, with the 3 jobs and all my other expenses doesn't even cover all my cost of living and I don't buy anything extra, I don't have a cell phone because I couldn't afford it and just my normal bills, electric, gas, food, telephone, cable and trash by the end of the month I don't have enough money to pay them all.

In a year and half I am at retirement age and can't even think about retiring because I can't afford to, so I agree on the sales tax because even people coming into our state would help us. My daughter lives in DE and don't pay taxes and the state is not out to tax their people to death like PA is, Something must be done, because it isn't fair that we are losing our homes, so please do something fast to help us. – Anonymous, Chester County