



March 2016



Holidays

MARCH 17TH

ST. PATRICK'S DAY

MARCH 25TH

GOOD FRIDAY

MARCH 27TH

EASTER

March 13, 2016 is the start of daylight savings. Don't forget to set your clocks ahead before going to bed on the 12th

We will be putting up security cameras at all properties, seems that Greene St. in Barry has been getting hit pretty hard lately. If any tenants are seen causing vandalism will be given a 30 day notice. This will not be tolerated.

Beginning in March maintenance will be bringing trailers to each property for tenants to place items they no longer need or want. **Please NO Trash.**

If you have any old Satellite dishes from Dish Network or Direct TV that are not being used please let us know and we will remove them.

We have a great way for you to get in community service hours!! You could start a community garden in your area. If this does not interest you, there are things that can be done around the properties, such as picking up sticks, picking up trash, etc. 8 hours of community service a month is required if you are not employed or going to school at least 30 hours a week. By not doing your community service you could receive a 30 day notice.

**Just a Reminder:
All residents at
Landess Terrace
are to pay \$25 a
month for
electricity in
addition to your
rent.**

We have been randomly reviewing files and have found some things missing. If you have received a letter stating your file is missing something and need paperwork signed and returned, please return the needed items and paperwork in a timely manner. All files will be reviewed in time so please do not think that you are being singled out. This was a condition of clearing our audit finding and we have implemented this permanently.



We are sending out statements every month to remind you of what you owe. When you receive your statement if you have already paid please disregard the statement. If you paid with a credit or debit card your payment does not get processed right away. There is no need to call unless there is a discrepancy.

Please make sure that the office has your correct phone number!!!! We had an issue with one of the properties and we could not get ahold of any of the tenants because we did not have the correct phone number. Please also make sure that we have your correct mailing address, we have to be able to get mail to you.

Just a Reminder:

When sending in extra money for deposits or formal agreements please state that on the payment. We have been having some issues with this.

PLEASE PLEASE when calling the office let Tonya or Michelle try to answer your questions or help you before asking to speak with Chris or Amber, they are very busy and the others in the office are very capable of answering your questions. If they cannot, they will let you know and transfer you.

Just a reminder:

Maintenance takes care of work orders on Mondays, we cannot give a definite time when they will be there.

If you must move from your apartment, you have to give **30 days' notice** or you will forfeit your security deposit. Example: If you call and say you are moving out the first weekend of the month, you are still responsible for at least 3 weeks of rent because you did not give us 30 days' notice. All landlords expect you to give them at least one month notice before you move out.

Office Hours:

**Monday-Friday
8am to 5pm**

**Closed
12-1 for Lunch**

Happy Easter



Pike County Housing Authority

**838 Mason St.
P.O. Box 123
Barry, IL 62312**

**Phone: 217-335-2616
Fax: 217-335-2406**

www.pikehousing.com



PIKE COUNTY HOUSING AUTHORITY

**P.O. BOX 123
838 MASON STREET
BARRY ILLINOIS 62312-0123
(217) 335-2616**

When we are doing your recertification if you are eligible to use insurance for a deduction we need to know what kind of insurance it is and you must provide documentation for the insurance.

Those eligible are head of household that is 62 years of age or older or persons with a disability.

Please see the attached sheets that show what kind of insurance is acceptable and those that are not.

Insurance Premiums

You can include in medical expenses insurance premiums you pay for policies that cover medical care. You cannot include in medical expenses insurance premiums that were paid and for which you are claiming a credit or deduction. Medical care policies can provide payment for treatment that includes:

- Hospitalization, surgical services, X-rays,
- Prescription drugs and insulin,
- Dental care,
- Replacement of lost or damaged contact lenses, and
- Long-term care (subject to additional limitations). See Qualified Long-Term Care Insurance Contracts under Long-Term Care, later.

Medicare A

If you are covered under social security (or if you are a government employee who paid Medicare tax), you are enrolled in Medicare A. The payroll tax paid for Medicare A is not a medical expense.

If you are not covered under social security (or were not a government employee who paid Medicare tax), you can voluntarily enroll in Medicare A. In this situation you can include the premiums you paid for Medicare A as a medical expense.

Medicare B

Medicare B is a supplemental medical insurance. Premiums you pay for Medicare B are a medical expense.

Check the information you received from the Social Security Administration to find out your premium.

Medicare D

Medicare D is a voluntary prescription drug insurance program for persons with Medicare A or B. You can include as a medical expense premiums you pay for Medicare D.

Prepaid Insurance Premiums

Premiums you pay before you are age 65 for insurance for medical care for yourself, your spouse, or your dependents after you reach age 65 are medical care expenses in the year paid if they are:

1. Payable in equal yearly installments or more often, and
2. Payable for at least 10 years, or until you reach age 65 (but not for less than 5 years).

Insurance Premiums You Cannot Include

You cannot include premiums you pay for:

- Life insurance policies,
- Policies providing payment for loss of earnings,
- Policies for loss of life, limb, sight, etc.,
- Policies that pay you a guaranteed amount each week for a stated number of weeks if you are hospitalized for sickness or injury,
- The part of your car insurance that provides medical insurance coverage for all persons injured in or by your car because the part of the premium providing insurance for you, your spouse, and your dependents is not stated separately from the part of the premium providing insurance for medical care for others, or
- Health or long-term care insurance if you elected to pay these premiums with tax-free distributions from a retirement plan made directly to the insurance

6-II.D. MEDICAL EXPENSES DEDUCTION [24 CFR 5.611(a)(3)(i)]

Unreimbursed medical expenses may be deducted to the extent that, in combination with any disability assistance expenses, they exceed three percent of annual income.

The medical expense deduction is permitted only for families in which the head, spouse, or cohead is at least 62 or is a person with disabilities. If a family is eligible for a medical expense deduction, the medical expenses of all family members are counted [VG, p. 28].

Definition of *Medical Expenses*

HUD regulations define *medical expenses* at 24 CFR 5.603(b) to mean “medical expenses, including medical insurance premiums, that are anticipated during the period for which annual income is computed, and that are not covered by insurance.”

PHA Policy

The most current IRS Publication 502, *Medical and Dental Expenses*, will be used as a reference to determine the costs that qualify as medical expenses.

Summary of Allowable Medical Expenses from IRS Publication 502	
Services of medical professionals	Substance abuse treatment programs
Surgery and medical procedures that are necessary, legal, noncosmetic	Psychiatric treatment
Services of medical facilities	Ambulance services and some costs of transportation related to medical expenses
Hospitalization, long-term care, and in-home nursing services	The cost and care of necessary equipment related to a medical condition (e.g., eyeglasses/lenses, hearing aids, crutches, and artificial teeth)
Prescription medicines and insulin, but <u>not</u> nonprescription medicines even if recommended by a doctor	Cost and continuing care of necessary service animals
Improvements to housing directly related to medical needs (e.g., ramps for a wheel chair, handrails)	Medical insurance premiums or the cost of a health maintenance organization (HMO)
Note: This chart provides a summary of eligible medical expenses only. Detailed information is provided in IRS Publication 502. Medical expenses are considered only to the extent they are not reimbursed by insurance or some other source.	

Families That Qualify for Both Medical and Disability Assistance Expenses

PHA Policy

This policy applies only to families in which the head, spouse, or cohead is 62 or older or is a person with disabilities.

When expenses anticipated by a family could be defined as either medical or disability assistance expenses, the PHA will consider them medical expenses unless it is clear that the expenses are incurred exclusively to enable a person with disabilities to work.