Income Tax Issues for Older Clients & Caregivers
(with hyperlink)

Vicky Ann Trimmer, Esq., CPA
Mette, Evan & Woodside
Harrisburg

A chapter from 10th Annual Elder Law Institute

To purchase this book:
• See the PBI Online Bookstore at www.pbi.org
• Email info@pbi.org, or
• Call 1-800-932-4637

© 2007 Pennsylvania Bar Institute. All rights reserved.
This file is licensed only to the person downloading this file from PBI’s website, for printing and for saving
to his or her personal computer. No further use is permitted. This file may not be shared electronically with
any other person without the express written permission of the Pennsylvania Bar Institute.

The Pennsylvania Bar Institute does not render any legal, accounting, or other professional services. The
Institute’s programs and publications are designed solely to help attorneys maintain their professional
competence. In dealing with specific legal matters, the attorney using PBI publications or orally conveyed
information should also research original sources of authority.
Table of Contents

Income Tax Issues for Older Clients & Caregivers  
_Vicky Ann Trimmer, Esquire, CPA_

I. Pennsylvania Property Tax/Rent Rebate ............................................................Z-1
   A. Qualifications..................................................................................................Z-1
   B. Income .........................................................................................................Z-1
   C. Application Deadline ..................................................................................Z-3
   D. Deceased Claimants ..................................................................................Z-3
   E. Proof of Tax Payment ................................................................................Z-3
   F. Proof of Income ..........................................................................................Z-3
   G. Proof of Age ...............................................................................................Z-4
   H. Proof of Rent ...............................................................................................Z-4
   I. Proof of Disability .......................................................................................Z-4
   J. Rebate Table ................................................................................................Z-5
   K. Real Estate Taxes .......................................................................................Z-5
   L. What Is a Homestead? .................................................................................Z-6

II. Keystone Opportunity Zone (KOZ) / Keystone Opportunity Expansion Zone Z-6

III. Federal Personal Income Tax ............................................................................Z-7
   A. Earned Income Tax Credit ...........................................................................Z-7
   B. Credit for the Elderly or Disabled .................................................................Z-8
   C. Child and Dependent Care Unit ..................................................................Z-11
   D. Filing Status ..................................................................................................Z-12
   E. Individual Retirement Accounts .................................................................Z-12
   F. Programs Available to Help.........................................................................Z-12
   G. Medical and Dental Expenses ....................................................................Z-12
   H. Long Term Care Expenses and Insurance ..................................................Z-18
   I. Health Coverage Tax Credit ........................................................................Z-20
   J. Retirement Savings Contributions Credit ....................................................Z-20
   K. Income Tax Consequences for Family Caregiver ........................................Z-21
   L. Annuities .....................................................................................................Z-23
   M. Other Resources .........................................................................................Z-23

_Internal Revenue Bulletin—Exchanges of Insurance Policies_