

## Sayers, Margery

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**From:** Frantz, Sandra <sfrantz@OldRepublicTitle.com>  
**Sent:** Thursday, April 23, 2020 10:59 AM  
**To:** CouncilMail  
**Subject:** Proposed Recordation Tax Rate

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Good morning,

I am not a resident of Howard County, but I do work for a title insurance underwriter.

I'm not clear on the intent of the way to calculate the taxes.

The way the proposed wording is in the below tax tiered table may lead one to believe that the rate is graduated.

For example if you have a \$750,000 purchase you could interpret this table to mean that the calculations are as follows:

\$750,000

First \$250,000 / 500 = 500 x \$2 = \$1,000

Second \$250,000 / 500 = 500 x \$5 = \$2,500

Third \$250,000 / 500 = 500 x \$8 = \$4,000

\$1,000 + \$2,500 + \$4,000 = \$7,500

Or is the intent of the calculation of the rate meant to be:

\$750,000 / 500 = 1500 x \$8 = \$12,000

Recordation Rate	Real Estate Bracket
\$2 on each \$500 of assessed value for the 1 <sup>st</sup> \$250,000	\$0 - \$250,000
\$5 on each \$500 of assessed value for the 2 <sup>nd</sup> \$250,000	\$250,001 to \$500,000
\$8 on each \$500 of assessed value for the next \$500,000	\$500,001 to \$1,000,000
\$11 on each \$500 of assessed value above \$1,000,000	\$1,000,001 and above

### Sandy Frantz

Underwriting and Agency Assistant

T: 410.953.6763 | C: 410.259.9311 | F: 410.953.6761

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[oldrepublictitle.com](http://oldrepublictitle.com)

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**\*\* NOTE: Email fraud is on the rise. Call your escrow officer to verify WIRE TRANSFER INSTRUCTIONS before sending funds. \*\***

## Sayers, Margery

---

**From:** Chao Wu <chaowu2016@gmail.com>  
**Sent:** Wednesday, April 22, 2020 8:02 PM  
**To:** Jones, Opel  
**Cc:** Rigby, Christiana; CouncilMail; BoE Email  
**Subject:** Re: Recording tax calculation

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Dr. Jones,

Thanks a lot for your detailed reply. I really love it. I agree my plot is over-simplified. If you can give me the whole 4921 transactions, I can compute the exact amount.

I believe the council will make similar evaluation too.

I will give you a call later this week.

Best regards,

Chao

---

Chao Wu, *PhD*  
*Board Member of Howard County Board of Education*  
website: <https://www.chaowu.org>

Note: The opinion in the email does not represent the opinion of the Howard County Board of Education unless it is clearly stated.

On Wed, Apr 22, 2020 at 6:14 PM Jones, Opel <[ojones@howardcountymd.gov](mailto:ojones@howardcountymd.gov)> wrote:

Dr. Wu,

Thank you for the email and analysis.

I would like to echo Ms. Rigby's comments; your data (although correct) is misleading when depicted.

1. You use House\_Value as your independent variable for your graphs for Howard County when the recordation tax is based on real estate transactions that occur in a given time. Although the median "house value" is \$498,000 (it's actually \$498,675 per the website you referenced and thus should be rounded to \$499,000) for Howard

County the recordation tax is only for the actual transactions, say for 2018 or 2019. I would like to note that out of the 4921 real estate transactions last year, 61.7% of those transactions were \$500K or below. And most importantly the **median real estate transaction was \$436,565**, far from the \$498,000 you referenced.

2. Your graphs depict lines that are shooting off the charts as House\_Value increases into the \$1M mark and above. Ironically, out of the 4921 real estate transactions last year, only 190 (or 3.86%) were \$1M and above. What is extremely misleading is that your first set of graphs go all the way up to \$1.4M and above, especially given that there were only 65 out of 4921 real estate transactions that high (or 1.32%). Depicting the blue line (new tax) and the red line (old tax) with such a difference takes over the graph visually, and is not representative of the true nature of this proposed tax restructure. I appreciate the second set of graphs ranging from \$200K to \$800K, but viewers will mostly likely run with the first set, as I have already seen on social media.
3. Both sets of graphs depict somewhat linear growth in the proposed recordation tax in dollars and rate in percentage. I would have appreciated seeing your data reflecting the change with respect to the actual number of real estate transactions. To give a quick breakdown, out of the 4921 real estate transactions last year:
  - a. 501 were \$250K and below (10.18%);
  - b. 2535 were \$250K - \$500K (51.51%);
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  - d. 190 were \$1M and above (3.86%).

This would actually show a bell curve of real estate transactions with, again, the **median real estate transaction as \$436,565**, and not a linear growth shooting off the charts.

Again, I echo Ms. Rigby's comments, that this proposed recordation tax restructure would help prevent reductions in services, prevent layoffs, and maintain (if not increase) support to HCPSS. If you have any questions, please feel free to email me, or call me at 410.300.4822 (for those who may not have my cell).

## Opel Jones

Councilmember, District Two

Howard County Council

3430 Court House Drive, Ellicott City, MD 21043

[ojones@howardcountymd.gov](mailto:ojones@howardcountymd.gov)

(410) 313-2001



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**From:** Chao Wu <[chaowu2016@gmail.com](mailto:chaowu2016@gmail.com)>  
**Sent:** Wednesday, April 22, 2020 12:47 PM  
**To:** Rigby, Christiana <[crigby@howardcountymd.gov](mailto:crigby@howardcountymd.gov)>  
**Cc:** CouncilMail <[CouncilMail@howardcountymd.gov](mailto:CouncilMail@howardcountymd.gov)>; BoE Email <[boe@hcpss.org](mailto:boe@hcpss.org)>  
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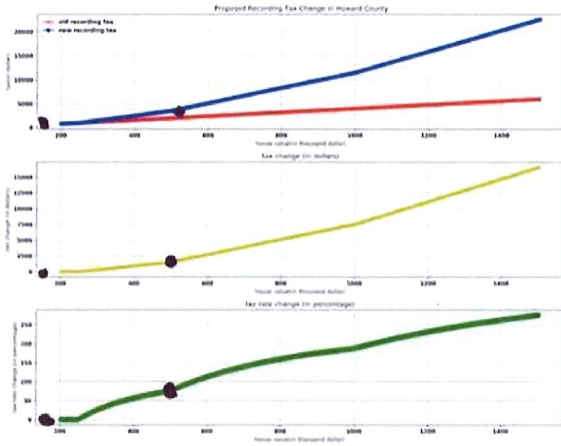
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Yours in service,

Christiana

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**Sent:** Wednesday, April 22, 2020 11:44 AM  
**To:** CouncilMail <[CouncilMail@howardcountymd.gov](mailto:CouncilMail@howardcountymd.gov)>  
**Subject:** Recording tax calculation

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I plotted the new recording tax proposed by Council Members Christiana and Dr. Opel Jones.

My article is <https://chaowu.org/2020/04/22/2020-proposed-hoco-recording-tax-increase/>

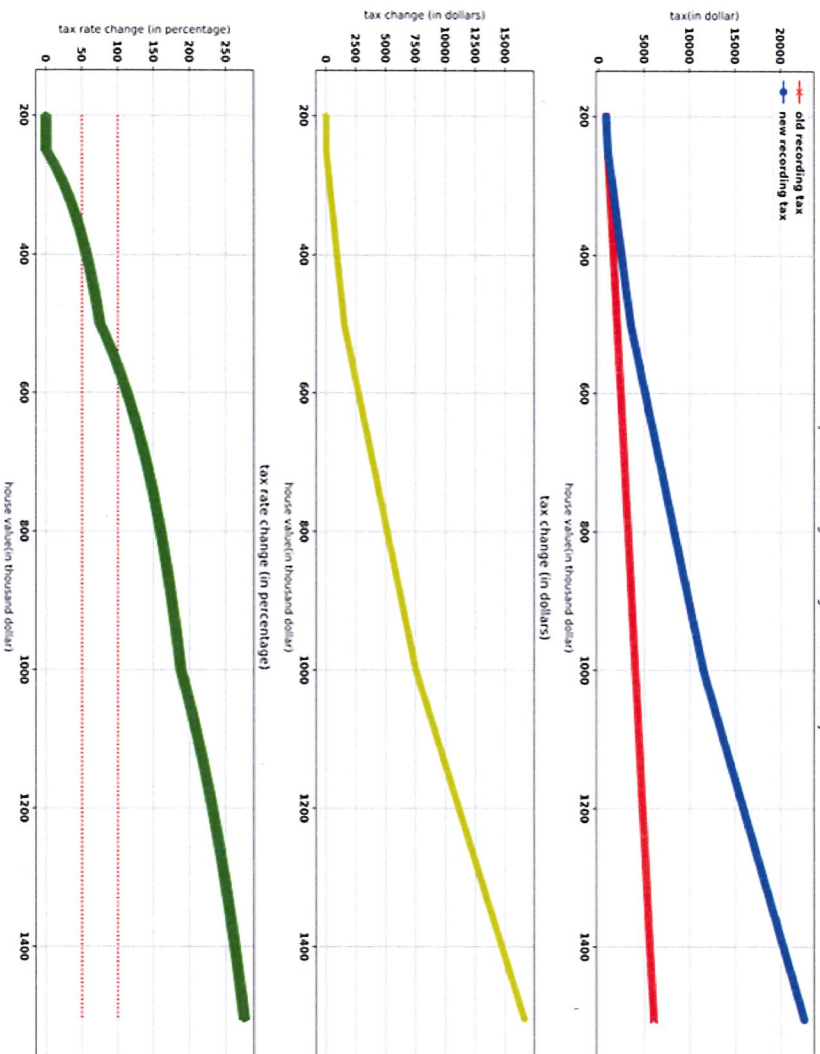
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Thanks.

Chao

Proposed Recording Tax Change in Howard County



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**Cc:** CouncilMail; BoE Email  
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**Cc:** CouncilMail <CouncilMail@howardcountymd.gov>; BoE Email <boe@hcpss.org>  
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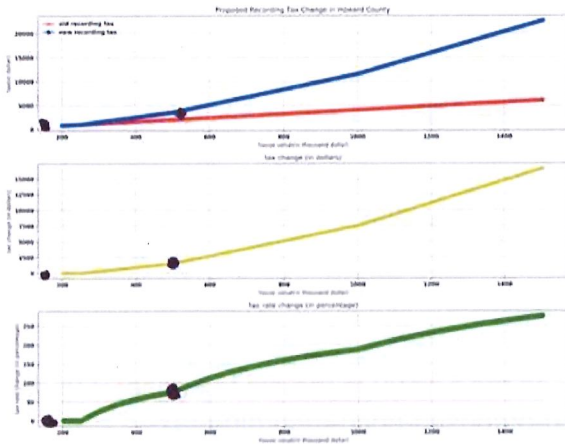
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**Sent:** Wednesday, April 22, 2020 11:44 AM  
**To:** CouncilMail <[CouncilMail@howardcountymd.gov](mailto:CouncilMail@howardcountymd.gov)>  
**Subject:** Recording tax calculation

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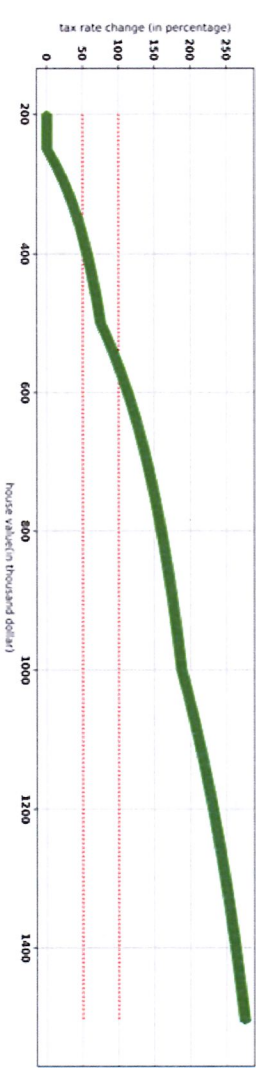
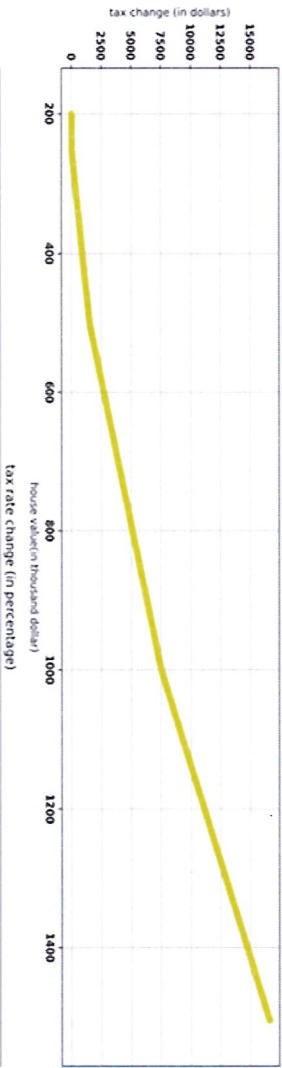
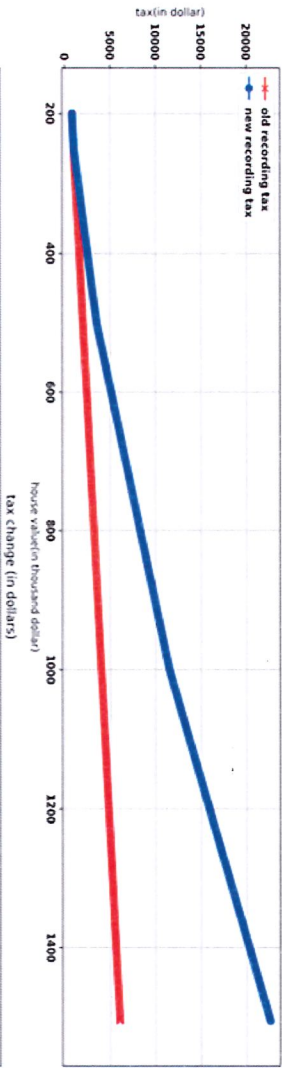
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Thanks.

Proposed Recording Tax Change in Howard County



## Sayers, Margery

---

**From:** Williams, China  
**Sent:** Wednesday, April 22, 2020 12:50 PM  
**To:** Sayers, Margery  
**Subject:** FW: Recording tax increase is ridiculous, please vote NO

---

**From:** Paul H <myoldsmoky@yahoo.com>  
**Sent:** Wednesday, April 22, 2020 12:34 PM  
**To:** Williams, China <ccwilliams@howardcountymd.gov>  
**Subject:** Recording tax increase is ridiculous, please vote NO

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Dear County Council member Ms. Jung,

I learned from the news that a bill is proposed to increase recording tax in Howard county. I strongly urge you to vote NO on this bill. During this pandemic crisis, people are struggling financially and emotionally, this tax increase would put a heavy burden on people who try to sell their property or refinance. How possible can someone come with this idea while the whole country is in this unprecedented crisis? I have no more words to say, please vote NO on this bill.

Sincerely,

Paul Huang

## Sayers, Margery

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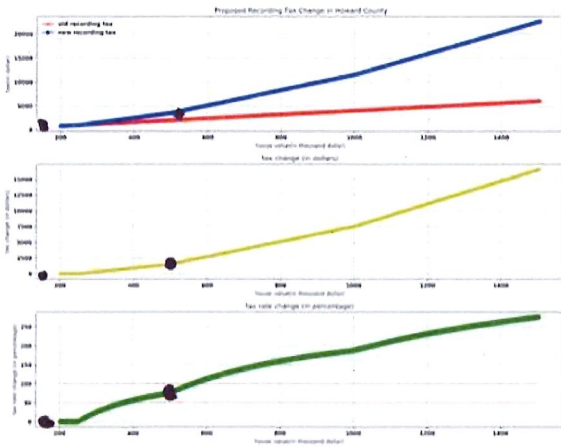
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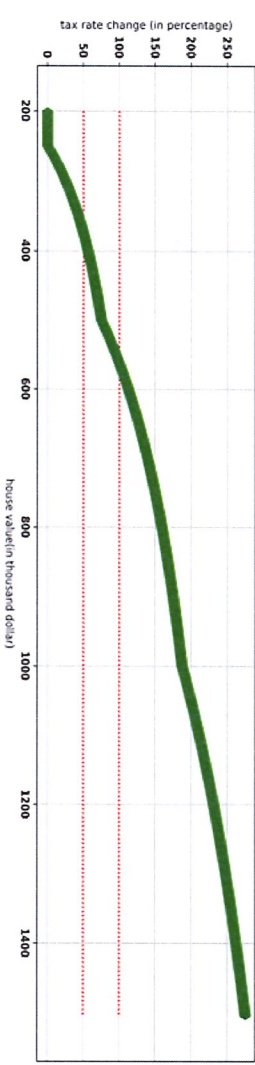
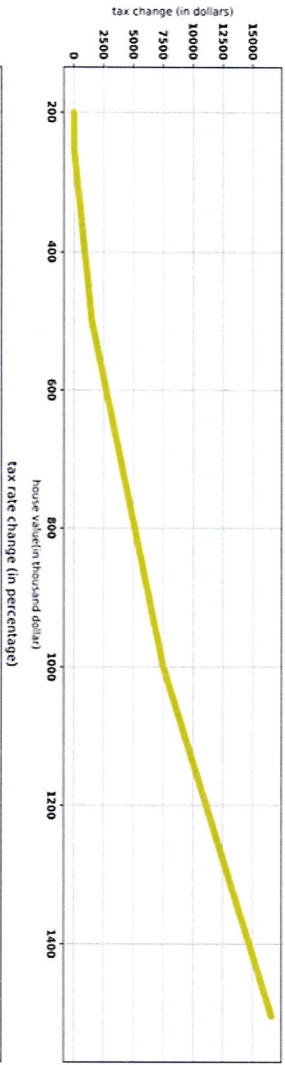
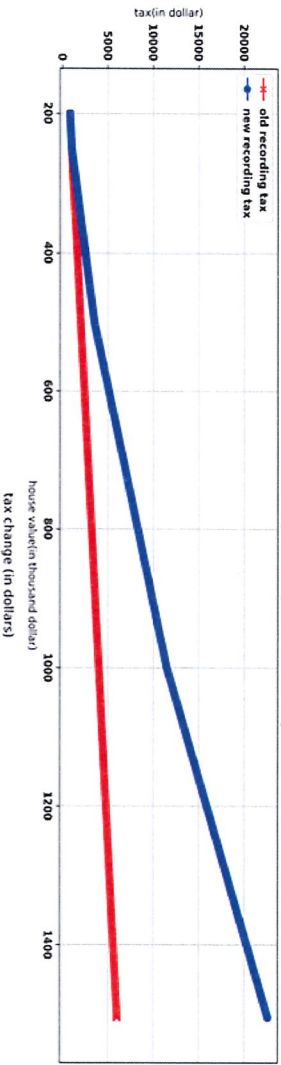
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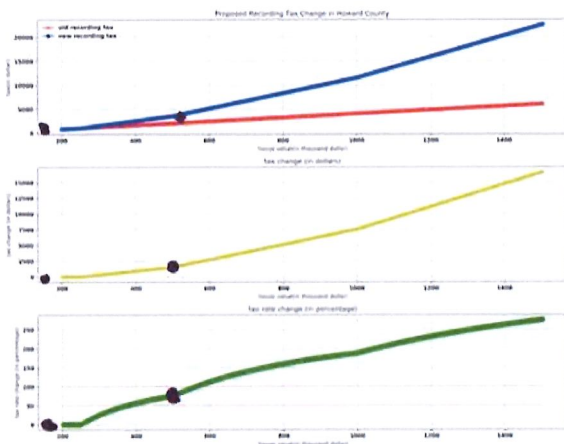
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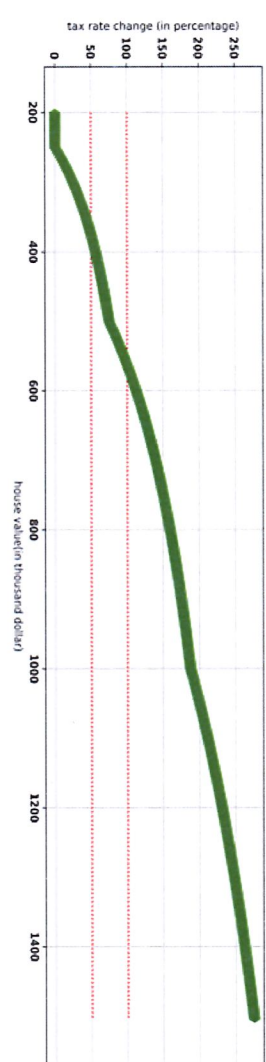
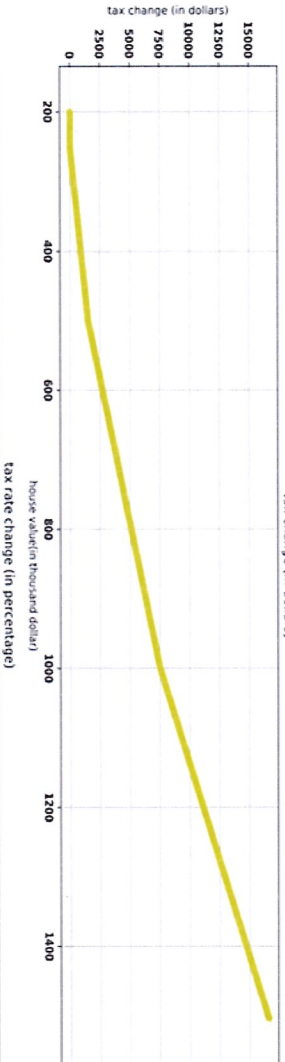
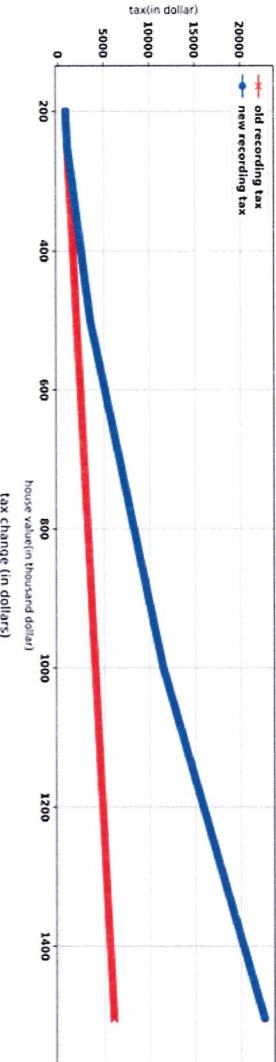
Here is a quick summary:

For house value less than 250k, there is no change. Then the tax increases quickly. After the house value crosses \$375k, there is a 50% increase. After the house value crosses \$562500, there is a 100% increase. For a house value at 1 million dollars, the recording tax increase is \$7500, i.e., 187.5% increase.

Thanks.

Chao

Proposed Recording Tax Change in Howard County



# Sayers, Margery

**From:** Chao Wu <chaowu2016@gmail.com>  
**Sent:** Wednesday, April 22, 2020 11:44 AM  
**To:** CouncilMail  
**Subject:** Recording tax calculation

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Dear Council Members,

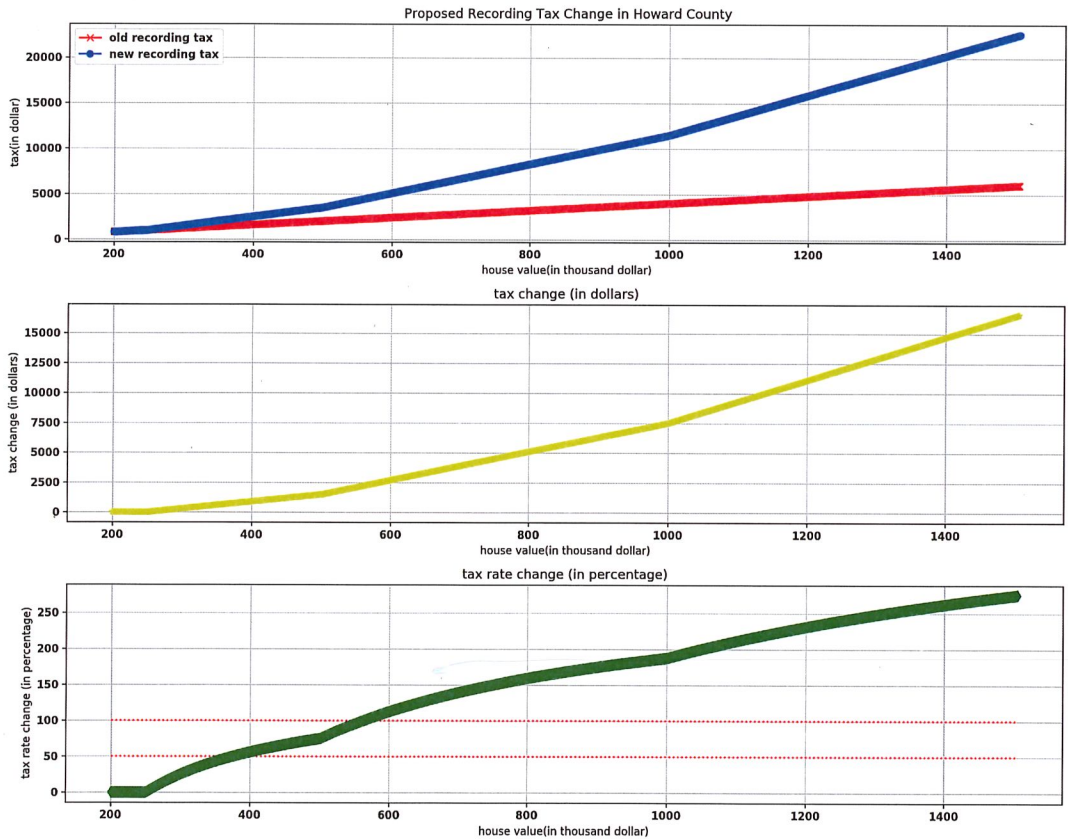
I plotted the new recording tax proposed by Council Members Christiana and Dr. Opel Jones. My article is <https://chaowu.org/2020/04/22/2020-proposed-hoco-recording-tax-increase/>

Here is a quick summary:

For house value less than 250k, there is no change. Then the tax increases quickly. After the house value crosses \$375k, there is a 50% increase. After the house value crosses \$562500, there is a 100% increase. For a house value at 1 million dollars, the recording tax increase is \$7500, i.e., 187.5% increase.

Thanks.

Chao



## Sayers, Margery

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**From:** no-reply@howardcountymd.gov  
**Sent:** Tuesday, April 21, 2020 11:55 AM  
**To:** gwriffle@gmail.com  
**Subject:** District 2 - Proposed Real Estate Tax Increase

**First Name:** Guy  
**Last Name:** Riffle  
**Email:** [gwriffle@gmail.com](mailto:gwriffle@gmail.com)  
**Street Address:** 7028 Mink Hollow Rd  
**City:** Highland  
**Subject:** Proposed Real Estate Tax Increase  
**Message:** Dr. Jones, Any tax increase with worsen any economic downturn, not improve it. I am against the proposed tax increase and will remember the results at the next election.

## Sayers, Margery

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**From:** no-reply@howardcountymd.gov  
**Sent:** Tuesday, April 21, 2020 11:52 AM  
**To:** gwriffle@gmail.com  
**Subject:** District 3 - Real Estate Tax Increase

**First Name:** Guy  
**Last Name:** Riffle  
**Email:** [gwriffle@gmail.com](mailto:gwriffle@gmail.com)  
**Street Address:** 7028 Mink Hollow Rd  
**City:** Highland  
**Subject:** Real Estate Tax Increase

**Message:** Ms. Rigby, The proposed tax increase will make any economic downturn that much worse! I am against this increase and will remember the outcome at the next election.

## Sayers, Margery

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**From:** Brian Edwards <brianledwards@gmail.com>  
**Sent:** Monday, April 20, 2020 10:58 PM  
**To:** Ball, Calvin; CouncilMail  
**Subject:** No Tax increases please..

[Note: This email originated from outside of the organization. Please only click on links or attachments if you know the sender.]

Please at a time like this do not even consider tax increases on Recordation tax or the transfer tax. Many counties do not have a transfer tax. We are taxed an unbelievably high rate already. When you keep raising taxes the people paying the most are the first to flee the county and the end result is less tax revenue. Make the county more attractive for people and business, not less. When I bought here in 2008, my wife's family who live in Harford County tried to tell us not to do it because of the crazy amount of taxes. Please stop increasing and find a way to start decreasing. With all the development and additional tax payers it makes sense at some point you should be able to start lowering them.