

**Sayers, Margery**

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**From:** C. Alan Sharp <calansharp@gmail.com>  
**Sent:** Monday, March 15, 2021 4:56 PM  
**To:** CouncilMail  
**Subject:** Written Testimony CB 19-2021

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

Council Members,

I support the passage of CB 19-2021 as its enactment will facilitate the preservation and continued agricultural use of 24.3 acres of highly productive farmland. The property is located on Jennings Chapel Road in the vicinity of many other agriculturally preserved lands and Patuxent State Park. It was my intent to put the property into the Agricultural Land Preservation Program and I went as far as receiving an offer letter from the County before becoming aware that I must either construct a dwelling before entering the program, which I have no need for or desire to build, or lose the ability to do so in the future due to the property being less than 50 acres. If the status-quo remains, the economics of putting the property into ALPP isn't viable; the only viable option would be to do 4 lot minor subdivision. However, with the passage of CB 19-2021 the property can enter the preservation program and I can forgo doing a 4 lot minor subdivision.

Thank you for your consideration.

Alan Sharp  
301-938-2142.

**Sayers, Margery**

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**From:** Susan HAILMAN <shailman@comcast.net>  
**Sent:** Monday, March 15, 2021 12:36 PM  
**To:** CouncilMail; Jung, Deb  
**Subject:** Homesteaders tax credit

[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 am writing to support legislation to expand the homesteaders' tax credit currently offered to those who have resided in 1 home in Howard County to include those of us who have owned multiple homes in Howard County for 40 years. I have owned 3 homes in Columbia since 1982 when we moved here from New Jersey. Our homes have changed as our family grew and as we have aged. Like many young couples with small children, we started in a townhouse, moved to a single family home and now an over 55 community with 1 level.living.

I realize that there are many of us who would benefit, and there is a revenue implication to such a change, but the county would also benefit. Those of us who are long-time owners are committed to progress and maintenance of the county. We volunteer, we vote, We spend disposable income here, we contribute to local charities. We pay attention to what's going on in our schools and health facilities and libraries and we contribute to civic (and civil) discourse. If fewer of us migrated to Delaware and Pennsylvania to escape high taxes, the county would have a more knowledgeable and responsive community. And we size up and down to remain self-sufficient! If we all stayed in our original homes, delaying a within-county move to avoid higher taxes, the county would be spending more on EMS- how many "fall calls" does EMS currently answer? My guess is that many of them are for seniors in homes they should have left due to accessibility issues. I say that because when we were considering downsizing,we toured many homes recently abandoned by seniors who stayed to long and went straight into nursing homes due to broken hips etc These homes were not well maintained and would require quite a lot of work to restore- not good for their neighborhoods, for certain.

I urge you to look at making the homesteading credit transferable for long-term owner-residents. We're keepers!

Susan Hailman  
6426 Hickory Overlook  
Columbia MD 21044

**Sayers, Margery**

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**From:** Max Buffington <MaxBuffington@comcast.net>  
**Sent:** Monday, March 15, 2021 12:16 PM  
**To:** CouncilMail; Yungmann, David  
**Subject:** Senior Tax Credit

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

I want to register my support for fairness in the Senior Tax Credit by changing it to permit aggregating the years a resident lives in different homes in Howard County.

***Max Buffington  
10085 Maplewood Drive  
Ellicott City, Maryland 21042***

## Sayers, Margery

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**From:** agoldscher@comcast.net  
**Sent:** Monday, March 15, 2021 10:49 AM  
**To:** Jung, Deb; CouncilMail; Williams, China  
**Subject:** FW: Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing  
**Attachments:** Testomony Bill 23-2021.pdf

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

Deb,  
I think this is a great idea. We had the tax credit for 1 year at our 6284 Cardinal Lane address and then we downsized practically in our back yard and we lost the tax credit. We will certainly not live here for 40 years!  
Hope all is well,  
Ann Goldscher  
6505 Golden Spring Lane  
Columbia, Md 21044  
410-598-5775

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**From:** Joan Lipshultz <joanlipshultz@gmail.com>  
**Sent:** Sunday, March 14, 2021 3:24 PM  
**To:** undisclosed-recipients:  
**Subject:** Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing

Dear Fellow Hickory Crest Residents:

As you may or may not know, Howard County provides a real property tax credit to homeowners age 65 or over who have lived in the SAME residence for at least 40 years. The County Council is now proposing to reduce this requirement to 35 years, phased in. The problem is that most homeowners go through more than one home in their homeownership journey. The credit does NOT allow for the counting of multiple homes owned within the County to meet the 40/35 year requirement, severely limiting the availability of the credit.

I have been working to obtain fair treatment in having the law changed to permit aggregating the years a resident lives in a residence in Howard County. Interestingly, if a resident is retired military or surviving spouse of retired military, the SAME residence rule does not apply as the rule takes into account housing movements of such individuals. I believe the same treatment should apply to all residents.

I have submitted the attached written testimony and I am signed up to speak on this issue tomorrow night.

If you want to support the change I am requesting to include multiple dwellings in which an individual has resided in the County, please send an email to the County Council at [CouncilMail@howardcountymd.gov](mailto:CouncilMail@howardcountymd.gov) and [ccwilliams@howardcountymd.gov](mailto:ccwilliams@howardcountymd.gov).

Please feel free to forward this to anyone else you know who may be impacted by this.

Jerry Carr  
10727 Autumn Splendor Drive

## Sayers, Margery

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**From:** agoldscher@comcast.net  
**Sent:** Monday, March 15, 2021 10:49 AM  
**To:** Jung, Deb; CouncilMail; Williams, China  
**Subject:** FW: Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing  
**Attachments:** Testomony Bill 23-2021.pdf

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Hope all is well,  
Ann Goldscher  
6505 Golden Spring Lane  
Columbia, Md 21044  
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**To:** undisclosed-recipients:  
**Subject:** Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing

Dear Fellow Hickory Crest Residents:

As you may or may not know, Howard County provides a real property tax credit to homeowners age 65 or over who have lived in the SAME residence for at least 40 years. The County Council is now proposing to reduce this requirement to 35 years, phased in. The problem is that most homeowners go through more than one home in their homeownership journey. The credit does NOT allow for the counting of multiple homes owned within the County to meet the 40/35 year requirement, severely limiting the availability of the credit.

I have been working to obtain fair treatment in having the law changed to permit aggregating the years a resident lives in a residence in Howard County. Interestingly, if a resident is retired military or surviving spouse of retired military, the SAME residence rule does not apply as the rule takes into account housing movements of such individuals. I believe the same treatment should apply to all residents.

I have submitted the attached written testimony and I am signed up to speak on this issue tomorrow night.

If you want to support the change I am requesting to include multiple dwellings in which an individual has resided in the County, please send an email to the County Council at [CouncilMail@howardcountymd.gov](mailto:CouncilMail@howardcountymd.gov) and [ccwilliams@howardcountymd.gov](mailto:ccwilliams@howardcountymd.gov).

Please feel free to forward this to anyone else you know who may be impacted by this.

Jerry Carr  
10727 Autumn Splendor Drive

## Testimony on Council Bill No. 23-2021

To the Honorable Members, Howard County, Maryland Council:

My name is Jerome Carr. I currently reside with my wife at 10727 Autumn Splendor Drive, Columbia MD 21044. This is within a 55+ community known as Hickory Crest. We have lived in Howard County since 1976, and we have owned a residence in the County since 1978. I am 69 years old.

I am opposed to County Bill 23-2021, amending the eligibility requirements for the so-called senior property tax credit. I do so because this amendment is flawed as it overlooks those residents who have lived in the County for the past 35/40 years in multiple residences. The reduction in the number of qualifying years from 40 to 35, in the SAME residence, provides only **very limited relief** and continues to treat long-time older residents **differently** simply because they have moved residences. **Current state law allows the County to be creative and establish the credit more fairly and evenly for its long-time residents.**

The same residence language has its genesis in Section 9-258, Maryland Tax Property Article. It applies to non-military retirees or surviving spouses of military retirees. However, while maintain the same residence language, **the most recent amendment to the statute made two important changes.**

- One change, recognized in the Council proposal, allows flexibility in permitting the credit for a qualifying individual living in the same residence for a minimum number of years, not exceeding 40 years.
- The second important change allows the County to add additional eligibility criteria.

Taken together, these 2 changes would permit the crafting of fairer legislation to benefit long-time resident seniors within Howard County.

**The County Council could amend the tax credit requirements for those non-military retirees at least age 65 as follows:**

- Require the individual owner of a dwelling to have lived in the same dwelling in the County at least one (1) year
- Require that the individual have owned and lived in dwellings in the County for at least 35 years [or frankly 40 years if so desired to ensure the benefit only goes to truly long-time residents]

This revised proposal would then provide the sought-after relief for senior, long-time residents without the unfair, unnecessary limitation in the current proposal.

This change in the legislation is something that I have been seeking for several months now, as Council Chair Jung is aware from our numerous email communications. As per her suggestion, I have also communicated through our state legislative representatives, including Senator Lam's office. In response Senator Lam's office advised me that **the kind of change I am seeking is available within the context of the amended state law by virtue of the two changes I noted above**, and I have provided those email communications to Council Chair Jung.

The credit has a sound basis in providing a measure of relief to older residents, generally retired, and with more limited income. It also recognizes additional costs such residents may incur in making

changes to their home to ensure a safer living environment or to address disabling conditions. But again, nothing here has anything to do with living in the same residence.

As Council members are fully aware, Howard County has seen a significant increase in the number of so-called 55-Plus communities, where seniors can move into homes better designed for age in place living. Older residents should not be denied the senior tax credit because they have moved into a home with a friendlier first floor master bedroom, accessible bathroom facility, elevators or other improved design for first floor living.

The same residence limitation ignores the reality of what is a typical home ownership pathway. In general, younger residents may start off in an apartment for a bit and then move into a condominium, townhome or small detached single family residence. Such individuals may then move into what might be called their main living home, in one stage or maybe two stages, based upon changes in family, economics or other life circumstances. As such individuals then move into later stages, perhaps becoming empty nesters, suffering a disabling condition, suffering the loss of a spouse or significant other, retiring with limited income, wanting less space or seeking maintenance-free living, residents will move again. This move through a natural sequence should **not** deny the property tax credit. Actually, such movement is a **plus** for the County, as it opens up housing to others seeking more substantial homes for growing families.

I recognize that the current state legislation imposes a same residence requirement for those who are not retired military or the surviving spouse of a military retiree. The logic of that, which I suspect reflects the reality of geographic movement during a military career, applies equally to non-military in the life cycle of home ownership. **People today do not live in one "forever home."**

In closing, I appreciate the focus by the Council in seeking to update the senior age in place tax credit. However, to **make it fairer and more equal for all similarly situated seniors** within the County, I would ask you to **defer approval** of the current proposal and instead seek an amendment that **provides the credit for those who have lived in multiple dwellings** in line with the changes I have noted.

Respectfully,

Jerome D Carr

## Sayers, Margery

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**From:** Williams, China  
**Sent:** Monday, March 15, 2021 10:22 AM  
**To:** Sayers, Margery  
**Subject:** FW: Tax credit for 40 yrs home ownership

-----Original Message-----

**From:** Louise McLaughlin <lmclaugh@comcast.net>  
**Sent:** Sunday, March 14, 2021 8:37 PM  
**To:** Williams, China <ccwilliams@howardcountymd.gov>  
**Subject:** Tax credit for 40 yrs home ownership

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

I would like to see the Bill No. 23-2021 changed to permit aggregating the years a resident lives in a residence in Howard County to receive tax credit. Interestingly, if a resident is retired military or surviving spouse of retired military, the SAME residence rule does not apply as the rule takes into account housing movements of such individuals. I believe the same treatment should apply to all residents. We have lived in the county since 1975 but in two homes. We should be eligible for the tax credit.

Louise McLaughlin  
10614 Hickory Crest Lane  
Columbia, MD 2104



## Sayers, Margery

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**From:** Williams, China  
**Sent:** Monday, March 15, 2021 10:22 AM  
**To:** Sayers, Margery  
**Subject:** FW: Home owner tax credit

-----Original Message-----

From: Bob Coren <bcoren46@gmail.com>  
Sent: Monday, March 15, 2021 3:49 AM  
To: Williams, China <ccwilliams@howardcountymd.gov>  
Subject: Home owner tax credit

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

Ms Williams:

I just wrote you a brief email re the home owner tax credit. My email was far less clear than Jerry Carr's detailed testimony (copy attached) but my point was to support his objections to the proposed bill and to ask that it be revised to account for people like us who have had to move from our long time homes in Howard County for health reasons.

My point was to support Mr. Carr's proposal, NOT to support the bill as currently written. I apologize for any possible confusion as to my position on the proposed bill.

Sincerely,  
Robert W. Coren  
6424 Hickory Overlook  
Columbia, MD 21044  
443-472-2908

cc: Jerry Carr

Sent from my iPhone

## Sayers, Margery

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**From:** Doug Brooks <dmbrooks47@hotmail.com>  
**Sent:** Monday, March 15, 2021 7:37 AM  
**To:** CouncilMail  
**Cc:** jerry carr  
**Subject:** Senior Tax Credit

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

I want to register my support for fairness in the Senior Tax Credit by changing it to permit aggregating the years a resident lives in different homes in Howard County.

Douglas Brooks  
7104 Waking Dreams Knoll  
Columbia, Md. 21044

## Sayers, Margery

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**From:** Bob Coren <bcoren46@gmail.com>  
**Sent:** Monday, March 15, 2021 3:37 AM  
**To:** CouncilMail  
**Cc:** Ann Coren  
**Subject:** Change in Tax Credit rules for Howard County residents of 35+ years

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

To the Council, I lived in HOWARD COUNTY in the same house since 1981. I recently moved to a condo in Hickory Crest for health reasons because my new home allows me to live on one floor. Under the current rules, my wife and I lose our eligibility for the tax credit. I support changes proposed to allow residents with multiple residences in Howard County for a consecutive 35 years to be eligible for the tax credit now. My wife and I live on a fixed income and will lose our eligibility for the credit simply because we can no longer live in our home. We support the proposal to change the eligibility of County residents for the home owner tax credit to 35 years irrespective of where the house is so long as they have lived for 35 years in Howard County.

Robert W. Coren  
6424 Hickory Overlook  
Columbia, MD 21044  
443-472-2908

Sent from my iPhone

## Sayers, Margery

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**From:** Susan <sdcompher@aol.com>  
**Sent:** Sunday, March 14, 2021 9:15 PM  
**To:** CouncilMail  
**Cc:** Williams, China  
**Subject:** Senior Property tax credit

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

My name is Susan Compher I have owned homes and lived in Howard County since 1979.

My husband Bob and I moved to a new townhouse at 7457 Broken Staff (21045) in April 1979.

In April 1983 we bought property and built a home at 6273 Audubon Drive. (21044) We sold Broken Staff and moved into that home in October 1983.

In October 2002 we sold Audubon, bought and moved to a 55 and older community at 10641 Hickory Crest La. (21044)

I believe that the real property tax credit should be extended to those seniors who have owned and lived in multiple Howard County residences for 35-40 years not just to those who have lived in the same residence.

Thank you for your time.  
Susan and Bob Compher  
410-960-9152

Sent from my iPhone

## Sayers, Margery

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**From:** Louise McLaughlin <lmclaugh@comcast.net>  
**Sent:** Sunday, March 14, 2021 8:33 PM  
**To:** CouncilMail  
**Subject:** tax credit for 40 yrs home ownership

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

I would like to see the Bill No. 23-2021 changed to permit aggregating the years a resident lives in a residence in Howard County to receive tax credit. Interestingly, if a resident is retired military or surviving spouse of retired military, the SAME residence rule does not apply as the rule takes into account housing movements of such individuals. I believe the same treatment should apply to all residents. We have lived in the county since 1975 but in two homes. We should be eligible for the tax credit.

Louise McLaughlin  
10614 Hickory Crest Lane  
Columbia, MD 2104

## Sayers, Margery

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**From:** Nancy Whitelock <nwhitelock@verizon.net>  
**Sent:** Sunday, March 14, 2021 5:34 PM  
**To:** CouncilMail  
**Cc:** williams@howardcountymd.gov  
**Subject:** Council Bill 23-2021

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

To: The Members of the Howard County, MD Council

Re: Council Bill 23-2021 Senior Property Tax Credit

My name is Nancy Whitelock and I reside at 10758 Autumn Splendor Dr. Columbia, MD. I am writing to ask that when changes are made to this bill that you will grant assistance to more seniors by including continuous residence in Howard County for the required time, not limiting it to time in one residence. I moved into Allview Estates in this County in 1965 and lived in that home until 2001 when illness made it necessary to move to this address, which is in a 55 plus community. I have lived in Howard County for almost 56 years. That should mean more in tax revenue than 35/40 years in one house. Additional tax assistance would help me and others like me to remain in our homes as we age and continue to pay real estate taxes instead of moving to an assisted-living facility, probably outside of the County.

Very truly yours,

Nancy Whitelock

## Sayers, Margery

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**From:** Liz's Yahoo Mail <ldebaugh@yahoo.com>  
**Sent:** Sunday, March 14, 2021 4:45 PM  
**To:** Williams, China; CouncilMail  
**Cc:** mobile Theo; jcarr51@verizon.net  
**Subject:** Howard County Senior Tax Credit

[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 would like to advocate for aggregating time spent as a homeowner in Howard county toward the senior tax credit. When a senior moves it is often with a heavy heart because the finances have changed; health is more limited; or, the loss of a spouse. Rarely would someone take on moving if it weren't an absolute necessity. Aging in place is a lovely concept but when a spouse has died, taking care of a home is beyond the abilities of most seniors.

So the County is penalizing seniors who must move due to the conditions stated above. That is quite unfair when one considers that the senior has become disadvantaged because of their living conditions (finances, health or widowhood), and not their own choice.

By counting all the years a person has been a real estate tax paying senior in Howard County toward the tax discount would be only fair.

Thank you,  
Elizabeth Debaugh-Stone  
Theodore E. Stone  
10734 Autumn Splendor Drive  
Columbia, Maryland 21044

Sent from my iPad

## Sayers, Margery

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**From:** Jerome Carr <jcarr51@verizon.net>  
**Sent:** Friday, March 12, 2021 1:38 PM  
**To:** Williams, China  
**Cc:** CouncilMail  
**Subject:** RE: Sign up to address CB23-2021  
**Attachments:** Scan\_20210312 (3) Testimony CB 23-2021 page 1.png; Scan\_20210312 (2)CB 23-2021 Testimony page 2.png

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

Dear Ms. Williams:

As you know, I have signed up to testify before the Council regarding CB 23-2021. I assume I will receive instructions regarding this.

I have also prepared written testimony for the Council Members, which is attached. I would ask that this be distributed to all Council Members.

If there is anything else I need to do regarding these matters, please let me know.

Thank you very much.

Sincerely,

Jerome (Jerry) Carr

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**From:** Williams, China [mailto:ccwilliams@howardcountymd.gov]  
**Sent:** Friday, March 5, 2021 2:46 PM  
**To:** Jerome Carr <jcarr51@verizon.net>  
**Subject:** RE: Sign up to address CB23-2021

Hi Mr. Carr –

This is where you can download a pdf version of the legislation:

<https://apps.howardcountymd.gov/olis/LegislationDetail.aspx?LegislationID=12691>

Here is information for signing up to testify: <https://apps.howardcountymd.gov/otestimony/>

Written testimony can also be submitted by emailing [councilmail@howardcountymd.gov](mailto:councilmail@howardcountymd.gov). This email address delivers your email to all Councilmembers.

Your request for review by the Office of Law was forwarded. I will be back in touch when the Councilmember receives a response.

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**From:** Jerome Carr <jcarr51@verizon.net>  
**Sent:** Friday, March 5, 2021 2:27 PM  
**To:** Williams, China <ccwilliams@howardcountymd.gov>  
**Cc:** 'Jerome Carr' <jcarr51@verizon.net>  
**Subject:** Sign up to address CB23-2021



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

Dear Ms. Williams: My name is Jerome (jerry) Carr, and I live at 10727 Autumn Splendor Drive, Columbia MD 21044. I would like to sign up to address the proposed legislation regarding the Senior Age In Place Tax Credit in Howard County, CB23-2021. I understand the public opportunity to testify on this legislation is March 15, 2021.

Please include me on the list of those who want to testify. I may also want to submit a written statement beforehand if that is permitted, although I also wish to testify orally. Please advise of when any such written statement must be submitted, and the instructions for doing so. Please also provide directions regarding testifying and any links if this is virtual.

I look forward to hearing from you.

Thank you.

Sincerely,

Jerome D Carr  
443-257-9929

### Testimony on Council Bill No. 23-2021

To the Honorable Members, Howard County Council:

My name is Jerome Carr. I currently reside with my wife at 10727 Autumn Splendor Drive, Columbia MD 21044. This is within a 55+ community known as Hickory Crest. We have lived in Howard County since 1976, and we have owned a residence in the County since 1978. I am 69 years old.

I am opposed to County Bill 23-2021, amending the eligibility requirements for the so-called senior property tax credit. I do so because this amendment is flawed as it overlooks those residents who have lived in the County for the past 35/40 years in multiple residences. The reduction in the number of qualifying years from 40 to 35, in the SAME residence, provides only very limited relief and continues to treat long-time older residents differently simply because they have moved residences. Current state law allows the County to be creative and establish the credit more fairly and evenly for its long-time residents.

The same residence language has its genesis in Section 9-258, Maryland Tax Property Article. It applies to non-military retirees or surviving spouses of military retirees. The most recent amendment to the statute made two important changes.

- One change, recognized in the Council proposal, allows flexibility in permitting the credit for a qualifying individual living in the same residence for a minimum number of years, not exceeding 40 years.
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Taken together, these 2 changes would permit the crafting of fairer legislation to benefit long-time resident seniors within Howard County.

The County Council could amend the tax credit requirements for those non-military retirees at least age 65 as follows:

- Require the individual owner of a dwelling to have lived in the same dwelling in the County at least one (1) year
- Require that the individual have owned and lived in dwellings in the County for at least 35 years [or frankly 40 years if so desired to ensure the benefit only goes to truly long-time residents]

This revised proposal would then provide the sought-after relief for senior, long-time residents without the unfair, unnecessary limitation in the current proposal.

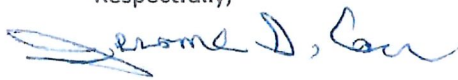
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As Council members are fully aware, Howard County has seen a significant increase in the number of so-called 55-Plus communities, where seniors can move into homes better designed for age in place living. Older residents should not be denied the senior tax credit because they have moved into a home with a friendlier first floor master bedroom, accessible bathroom facility, elevators or other improved design for first floor living.

Council Bill 23-2021 ignores the reality of what is a typical home ownership pathway. **People today do not live in one "forever home."** Younger residents may start off in an apartment for a bit and then move into a condominium, townhome or small detached single family residence. The next move may be to a larger residence as need and finances permit. Maybe another move after that. Then what may be called a down-size move. This move through a natural sequence should **not** deny the property tax credit. Actually, such movement is a **plus** for the County, as it opens up housing to others seeking more substantial homes for growing families.

In closing, I appreciate the focus by the Council in seeking to update the senior age in place tax credit. However, to **make it fairer and more equal for all similarly situated seniors** within the County, I would ask you to **defer approval** of the current proposal and instead seek an amendment that **provides the credit for those who have lived in multiple dwellings** in line with the changes I have noted.

Respectfully,

A handwritten signature in blue ink that reads "Jerome D Carr". The signature is written in a cursive style with a long horizontal stroke at the beginning.

Jerome D Carr

## Sayers, Margery

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**From:** Lisa May <lisavm78@vt.edu>  
**Sent:** Friday, March 12, 2021 1:37 PM  
**To:** CouncilMail  
**Subject:** HCAR Comments on CB 23 - Support  
**Attachments:** HCAR Comments on CB 23-2021.pdf

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

Good afternoon Chair Walsh and Members of the Council,

Attached you will find comments in support of CB 23 from the Howard County Association of REALTORS. We appreciate your support and attention to this issue.

If you have any questions or concerns, please do not hesitate to contact us. Have a very good weekend.

Best regards,

Lisa May  
HCAR



Main 410-715-1437  
Fax 410-715-1489  
Web [www.hcar.org](http://www.hcar.org)

March 12, 2021

The Honorable Liz Walsh, Chairperson  
Howard County Council  
George Howard Building  
3430 Court House Drive  
Ellicott City, MD 21043

RE: CB 23-2021, Amending Property Tax Credit Eligibility for Seniors and Retired Military Personnel

Chairperson Walsh and Members of the Council,

On behalf of the Howard County Association of REALTORS® (HCAR), an organization representing over 2,000 real estate professionals, we write to offer our support for CB 23-2021.

Howard County home prices have more than doubled in the past 25 years. In 1997, the average home sold for just under \$200,000; today, that number approaches \$500,000. While that appreciation benefits homeowners in the form of increased equity, it can also result in higher property tax payments for residents. For seniors on fixed incomes, those tax payments can be difficult to manage.

CB 23 is a reasonable expansion of the County's longevity qualifications from the current 40 years down to 35 years tenure by the 2024 tax year. Because today's homebuyer is now typically in their mid-30s when they their first home purchase, the opportunity to stay in a home for 40 years decreases. The proposed longevity reduction is an important one for this credit to remain available to seniors into the future.

HCAR supports CB 23-2021, and thanks all the members of the Council for their sponsorship of this measure.

Sincerely,

Shirley Matlock, CRS, ABR, ASP, CNE, EcoBROKER, ePRO, GRI, LTG, MRP, PMN, SFR, SRES  
President  
Howard County Association of REALTORS®



HOWARD COUNTY COUNCIL  
AFFIDAVIT OF AUTHORIZATION  
TO TESTIFY ON BEHALF OF AN ORGANIZATION

I, Nelson Pollack, have been duly authorized by  
*(name of individual)*

East Columbia 50+ Center Advocacy Group to deliver testimony to the  
*(name of nonprofit organization or government board, commission, or task force)*

County Council regarding 23-2021 to express the organization's  
*(bill or resolution number)*

support for / opposition to / request to amend this legislation.  
*(Please circle one.)*

Printed Name: Nelson Pollack

Signature: Nelson V. Pollack

Date: 12 March 2021

Organization: East Columbia 50+ Center Advocacy Group

Organization Address: Columbia, MD 21045

Columbia, MD 21045

Number of Members: 200+

Name of Chair/President: Claire Femiano / Allison Korn

*This form can be submitted electronically via email to [councilmail@howardcountymd.gov](mailto:councilmail@howardcountymd.gov) no later than 2 hours prior to the start of the Public Hearing.*



HOWARD COUNTY COUNCIL  
AFFIDAVIT OF AUTHORIZATION  
TO TESTIFY ON BEHALF OF AN ORGANIZATION

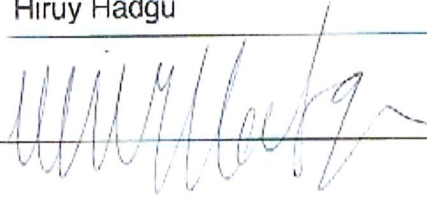
I, Hiruy Hadgu, have been duly authorized by  
*(name of individual)*

Howard County Citizens Association to deliver testimony to the  
*(name of nonprofit organization or government board, commission, or task force)*

County Council regarding CB22 and CB23 to express the organization's  
*(bill or resolution number)*

support for / opposition to / request to amend this legislation.  
*(Please circle one.)*

Printed Name: Hiruy Hadgu

Signature: 

Date: 03/15/2021

Organization: Howard County Citizens Association

Organization Address: P.O.Box 89, Ellicott City, MD 21041

P.O.Box 89, Ellicott City, MD 21041

Number of Members: 500

Name of Chair/President: Stu Kohn

*This form can be submitted electronically via email to  
[councilmail@howardcountymd.gov](mailto:councilmail@howardcountymd.gov) no later than 2 hours prior to the start of the  
Public Hearing.*



**HCCA**

**Howard County Citizens Association**

*Since 1961...*

*The Voice Of The People of Howard County*

Date: 15 March 2021

Subject: CB23-2021: Eligibility requirements for a property tax credit for seniors and retired military personnel

The Howard County Citizens Association is supportive of this legislation and would like to thank Councilmembers Jones and Jung for introducing this legislation. We thank the rest of the councilmembers for co-sponsoring this legislation.

In a 2015 survey conducted by Howard County as part of its “Planning for growth of older adult population in Howard County” study, the needs that scored the highest by older adults are to remain at home while aging and access to quality transportation. It is also one of the goals of Howard County’s 2004 Senior Housing Master Plan.

We think expanding this bill will help older adults in Howard County age in place.

Unfortunately, the eligibility criteria are too restrictive and we hope to see this expanded to residents who have lived in the county shorter than 35 years. Furthermore, it does not make sense for the dwelling to be the same throughout the years.

According to the same report, those 65 and older are more likely to have household income below the median of \$107,821 (2012 number) and 51% of them also still carry a mortgage.

The economic picture becomes even more grim when considering other kinds of debt. A recent study indicated that parents are taking out on average \$21,000 in student debt on behalf of their children (a national trend).

Expanding the eligibility criteria will help older adults as many more face those needs. We understand that funding can be an issue. However, we think that the county can afford to do more and meet the needs of Howard County’s older adults thru these programs than other gimmicky zoning practices that will cost the county more money in the long run.

Instead of building retirement communities that require hundreds of thousands of dollars in down payment, the county can help older adults thru these kinds of targeted programs.

Hiruy Hadgu

HCCA Board of Director



## Sayers, Margery

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**From:** PAUL <pkbmlb@comcast.net>  
**Sent:** Monday, March 15, 2021 6:48 PM  
**To:** CouncilMail  
**Subject:** Support change for seniors

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

We support changing to multiple dwellings for seniors for the new tax property credit.

Paul and Mary Lou Bennett

Sent from Xfinity Connect Application