

Introduced	<u>3-1-2021</u>
Public Hearing	<u>3-15-2021</u>
Council Action	<u>5-3-2021</u>
Executive Action	<u>5-6-2021</u>
Effective Date	<u>7-6-2021</u>

County Council of Howard County, Maryland

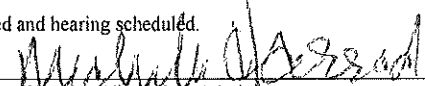
2010 Legislative Session

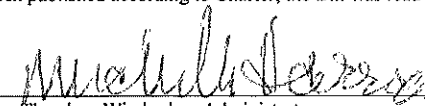
Legislative Day No. 5


Bill No. 23 -2021

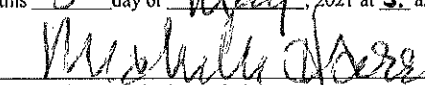
Introduced by: Opel Jones and Deb Jung
 Co-sponsored by: Christiana Rigby, Liz Walsh, and David Yungmann


AN ACT amending the eligibility requirements for a property tax credit for seniors and retired military personnel in accordance with Chapter 332, Acts of the General Assembly of 2019; and generally relating to property tax credits.

Introduced and read first time March 1, 2021. Ordered posted and hearing scheduled.
 By order 
 Theodore Wimberley, Administrator

Having been posted and notice of time & place of hearing & title of Bill having been published according to Charter, the Bill was read for a second time at a public hearing on March 15, 2021.
 By order 
 Theodore Wimberley, Administrator

This Bill was read the third time on May 3, 2021 and Passed Passed with amendments Failed
 By order 
 Theodore Wimberley, Administrator

Sealed with the County Seal and presented to the County Executive for approval this 5 day of May, 2021 at 5:00 p.m.
 By order 
 Theodore Wimberley, Administrator

Approved by the County Executive May 6, 2021

 Calvin Ball, County Executive

NOTE: [[text in brackets]] indicates deletions from existing law; TEXT IN SMALL CAPITALS indicates additions to existing law; Strike-out indicates material deleted by amendment; Underlining indicates material added by amendment.

Tabled April 5, 2021

1 **Section 1. Be It Enacted** by the County Council of Howard County, Maryland, that the Howard
2 County Code is amended as follows:

3 By amending:

4 Title 20 - Taxes, Charges, And Fees.

5 Subtitle 1 – Real property tax; administration, credits, and enforcement.

6 Sec. 20.129E. - Property tax credit for seniors and retired
7 military personnel.

8
9 **Title 20 - Taxes, Charges, And Fees**

10 **Subtitle 1 – Real property tax; administration, credits, and enforcement.**

11
12 Sec. 20.129E. - Property tax credit for seniors and retired military personnel.

13 (a) *Definitions.* In this section, the following terms have the meanings indicated:

14 (1) *Armed Forces of the United States* shall mean the Army, Navy, Air Force,
15 Marines, and Coast Guard.

16 (2) *Dwelling* has the meaning set forth in section 9-105 of the Tax-Property Article
17 of the Annotated Code of Maryland.

18 (3) *Eligible County tax* means the amount of County tax on the lesser of \$500,000.00
19 or the assessed value of the dwelling reduced by the amount of any assessment on
20 which a property tax credit is granted under section 9-105 of the Tax-Property
21 Article of the Annotated Code of Maryland.

22 (b) *Credit Established and Eligibility.* In accordance with section 9-258 of the Tax-
23 Property Article of the Annotated Code of Maryland, the owner of a dwelling may
24 receive a property tax credit against the County property tax imposed on the property
25 containing the dwelling if the property is owned by an individual:

26 (1) Who is at least 65 years old and has lived in the same dwelling for [[at least]]
27 the preceding [[40]] NUMBER OF years SPECIFIED IN SUBSECTION (C) OF THIS
28 SECTION;

29 (2) Who is at least 65 years old and is a retired member of the Armed Forces of the
30 United States; or

1 (3) A surviving spouse, who has not remarried, of an individual described in
2 ~~[[paragraph]]~~ ITEM (2) of this subsection.

3 (c) *LONGEVITY QUALIFICATION.*

4 THE LONGEVITY QUALIFICATION PROVIDED IN SUBSECTION (B)(1) OF THIS SECTION IS:

5 (1) TAX YEAR 2022: AT LEAST 38 YEARS;

6 (2) TAX YEAR 2023: AT LEAST 36 YEARS; AND

7 (3) SUBSEQUENT TAX YEARS: AT LEAST 35 YEARS.

8 (D) *Amount of Credit.* An individual who meets the qualifications of subsection (b) of this
9 section is eligible for a property tax credit equal to 20 percent of the eligible County
10 tax.

11 ~~[[d]]~~ (E) *Duration of Credit.* The credit may be granted for a period of up to five
12 CONSECUTIVE years and as long as the property owner remains qualified under
13 subsection (b) of this section.

14 ~~[[e]]~~ (F) *Prohibition.* A property owner who is granted a credit under this section may
15 not be granted a credit under section 20-129 of this Code during the same fiscal year.

16 ~~[[f]]~~ (G) (1) *Application.* To receive the tax credit, a property owner shall submit an
17 INITIAL application to the Department of Finance:

18 (1) (I) On the form that the Department of Finance requires;

19 (2) (II) That demonstrates that the owner is entitled to the credit; and

20 (3) (III) On or before the date that the Department of Finance sets.

21 (2) AFTER THE INITIAL APPLICATION IS ACCEPTED, THE DEPARTMENT OF FINANCE
22 SHALL AUTOMATICALLY RENEW THE TAX CREDIT FOR FOUR CONSECUTIVE YEARS
23 UNLESS THE PROPERTY OWNER IS NO LONGER ELIGIBLE

24 ~~[[g]]~~ (H) *Administration.* The Department of Finance may adopt guidelines,
25 regulations, or procedures to administer this section.

26 ~~[[h]]~~ (I) *Publicity.*

1 (1) The Director of Finance shall develop and carry out a plan to publicize the credit
2 authorized by this section. The plan shall be designed to reach those taxpayers
3 most likely to be eligible for the credit.

4 (2) The Office on Aging and Independence, or another appropriate unit of County
5 Government that the County Executive selects, shall develop and carry out a plan
6 to educate senior citizens about the credit authorized by this section.

7 ~~[(i)]~~ (j) *Effective Date.* The tax credit authorized by subsection (b) of this section
8 applies to tax years beginning after June 30, ~~[[2017]]~~ 2021.

9.

10 ***Section 2. And Be It Further Enacted by the County Council of Howard County, Maryland that***
11 ***this Act shall not affect any credits granted for tax years before July 1, 2021.***

12

13 ***Section 3. And Be It Further Enacted by the County Council of Howard County, Maryland that***
14 ***this Act shall become effective 61 days after its enactment.***

Amendment 1 to Council Bill No. 23-2021

BY: Opel Jones

Legislative Day 6
Date: April 5, 2021

Amendment No. 1

(This amendment spreads the longevity requirement over 5 years instead of 3.)

- 1 On page 2, strike lines 5 through 7 and substitute:
2 “(1) TAX YEAR 2022: AT LEAST 39 YEARS;
3 (2) TAX YEAR 2023: AT LEAST 38 YEARS;
4 (3) TAX YEAR 2024: AT LEAST 37 YEARS;
5 (4) TAX YEAR 2025: AT LEAST 36 YEARS; AND
6 (5) TAX YEAR 2026 AND SUBSEQUENT TAX YEARS: AT LEAST 35 YEARS.”.

I certify this is a true copy of
Am 1 to CB 23-2021
passed on May 3, 2021
Melinda Johnson
Council Administrator

Failed

Amendment 2 to Council Bill No. 23-2021

BY: Opel Jones

Legislative Day 4

Date: April 5, 2021

Amendment No. 2

(This amendment provides that the credit shall be granted in consecutive years.)

On page 2, in line 11, after "five" insert "CONSECUTIVE".

I certify this is a true copy of

Am 2 to CB 23-2021

passed on May 3, 2021

Michelle Starnes
Council Administrator

Amendment 3 to Council Bill No. 23-2021

BY: Deb Jung

Legislative Day No. 7

Date: May 3, 2021

Amendment No. 3

(This Amendment eliminates re-applications for 4 years after an initial application is accepted.)

1 On page 2:

- 2 • in line 16, after "(G), insert "(1)".
- 3 • in line 17, before "application" insert "INITIAL".
- 4 • In line 18, strike "(1)" and substitute "(I)".
- 5 • in line 19, strike "(2)" and substitute "(II)".
- 6 • in line 20, strike "(3)" and substitute "(III)".
- 7 • after line 20, insert "(2) AFTER THE INITIAL APPLICATION IS ACCEPTED, THE DEPARTMENT
- 8 OF FINANCE SHALL AUTOMATICALLY RENEW THE TAX CREDIT FOR FOUR CONSECUTIVE
- 9 YEARS UNLESS THE PROPERTY OWNER IS NO LONGER ELIGIBLE".

I certify this is a true copy of

Am 3 to CB 23-2021

passed on May 3, 2021

Michelle Oberad
Council Administrator

BY THE COUNCIL

This Bill, having been approved by the Executive and returned to the Council, stands enacted on May 16, 2021.

Michelle Harrod
Michelle Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, having been passed by the yeas and nays of two-thirds of the members of the Council notwithstanding the objections of the Executive, stands enacted on _____, 2021.

Michelle Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, having received neither the approval nor the disapproval of the Executive within ten days of its presentation, stands enacted on _____, 2021.

Michelle Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, not having been considered on final reading within the time required by Charter, stands failed for want of consideration on _____, 2021.

Michelle Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, having been disapproved by the Executive and having failed on passage upon consideration by the Council stands failed on _____, 2021.

Michelle Harrod, Administrator to the County Council

BY THE COUNCIL

This Bill, the withdrawal of which received a vote of two-thirds (2/3) of the members of the Council, is withdrawn from further consideration on _____, 2021.

Michelle Harrod, Administrator to the County Council

Introduced _____
Public Hearing _____
Council Action _____
Executive Action _____
Effective Date _____

County Council of Howard County, Maryland

2010 Legislative Session

Legislative Day No. 5

Bill No. 23 -2021

Introduced by: Opel Jones and Deb Jung
Co-sponsored by: Christiana Rigby, Liz Walsh, and David Yungmann

AN ACT amending the eligibility requirements for a property tax credit for seniors and retired military personnel in accordance with Chapter 332, Acts of the General Assembly of 2019; and generally relating to property tax credits.

Introduced and read first time _____, 2021. Ordered posted and hearing scheduled.
By order _____
Theodore Wimberley, Administrator

Having been posted and notice of time & place of hearing & title of Bill having been published according to Charter, the Bill was read for a second time at a public hearing on _____, 2021.
By order _____
Theodore Wimberley, Administrator

This Bill was read the third time on _____, 2021 and Passed _____, Passed with amendments _____, Failed _____.
By order _____
Theodore Wimberley, Administrator

Sealed with the County Seal and presented to the County Executive for approval this _____ day of _____, 2021 at _____ a.m./p.m.
By order _____
Theodore Wimberley, Administrator

Approved by the County Executive _____, 2021

Calvin Ball, County Executive

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6 *Sec. 20.129E. - Property tax credit for seniors and retired*
7 *military personnel.*

8 ●
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12 and as long as the property owner remains qualified under subsection (b) of this
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21 ~~[[g]]~~ (H) *Administration.* The Department of Finance may adopt guidelines,
22 regulations, or procedures to administer this section.

23 ~~[[h]]~~ (I) *Publicity.*

- 24 (1) The Director of Finance shall develop and carry out a plan to publicize the credit
25 authorized by this section. The plan shall be designed to reach those taxpayers
26 most likely to be eligible for the credit.

1 (2) The Office on Aging and Independence, or another appropriate unit of County
2 Government that the County Executive selects, shall develop and carry out a plan
3 to educate senior citizens about the credit authorized by this section.

4 ~~[(i)]~~ (j) *Effective Date.* The tax credit authorized by subsection (b) of this section
5 applies to tax years beginning after June 30, ~~[[2017]]~~ 2021.

6
7 *Section 2. And Be It Further Enacted by the County Council of Howard County, Maryland that*
8 *this Act shall not affect any credits granted for tax years before July 1, 2021.*

9
10 *Section 3. And Be It Further Enacted by the County Council of Howard County, Maryland that*
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Amendment 1 to Council Bill No. 23-2021

BY: Opel Jones

Legislative Day 6
Date: April 5, 2021

Amendment No. 1

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6 (5) TAX YEAR 2026 AND SUBSEQUENT TAX YEARS: AT LEAST 35 YEARS.”.

Amendment 2 to Council Bill No. 23-2021

BY: Opel Jones

Legislative Day 4
Date: April 5, 2021

Amendment No. 2

(This amendment provides that the credit shall be granted in consecutive years.)

On page 2, in line 11, after "five" insert "CONSECUTIVE".

Amendment 3 to Council Bill No. 23-2021

BY: Deb Jung

Legislative Day No. 7

Date: May 3, 2021

Amendment No. 3

(This Amendment eliminates re-applications for 4 years after an initial application is accepted.)

1 On page 2:

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- 8 OF FINANCE SHALL AUTOMATICALLY RENEW THE TAX CREDIT FOR FOUR CONSECUTIVE
- 9 YEARS UNLESS THE PROPERTY OWNER IS NO LONGER ELIGIBLE".

Office of the County Auditor
Auditor's Analysis

Council Bill No. 23-2021

Introduced: March 1, 2021

Auditor: Michelle R. Harrod

Fiscal Impact:

We cannot ascertain the fiscal impact of this legislation with complete certainty. However, we estimate the fiscal impact of this legislation over a four-year period is approximately \$2.76 million in decreased property tax revenue (see **Table 1**) due to an increase in tax credits using the assumptions noted below.

This impact is dependent on the number of residents who apply and are approved for the tax credit stipulated in Section 20.129E of the County Code. It is offset by a reduction of existing tax credits as those currently receiving this credit will reach the maximum five years of eligibility and drop off, noted in **Table 1** below as "Expired Term."

Assumptions used in calculation include the following:

- Residents are living and remain in their homes for the required number of years.
- Fifty percent of residents would apply, based on historical trends from the data provided by Finance.
- The tax credit would be granted for five continuous years.
- Residents who are currently receiving the Senior Tax Credit are excluded because residents can only receive either a Senior or Aging-In-Place Tax Credit and the Senior Tax Credit is more beneficial to the homeowner.
- No future qualifying homeowners would choose to apply for the Senior Tax Credit instead of applying for the Aging-In-Place Tax Credit.
- Assessments increased 2 percent annually on average.
- Homeowners would all be over the age of 65 or retired military.

Based on data provided by the Department of Finance (Finance) on the number of residents living in the same home for 30 or more years, the Auditor's Office has estimated the following phased-in fiscal impact.

Table 1 – Estimated Phased-in Tax Credit

Tax Year	Estimated Annual Increase AIP Tax Credit	Expired Term Decrease AIP Tax Credit	Net Fiscal Impact of AIP Tax Credit
TY 2022	\$ 669,000	\$ (991,000)	\$ (322,000)
TY 2023	1,203,000	(384,000)	819,000
TY 2024	1,386,000	(279,000)	1,107,000
TY 2025	1,504,000	(353,000)	1,151,000
Total	\$ 4,762,000	\$ (2,007,000)	\$ 2,755,000

Note: In addition to those currently in their homes for 35 to 39 years, the “Estimated Annual Increase Aging-In-Place Tax Credit” includes residents currently in their home for 30 to 34 years who will roll into the program.

Purpose:

The purpose of this proposed legislation is to reduce the number of required years of residency in the same home from 40 to 35 years in order to qualify for the Aging-In-Place Tax Credit noted in the County Code in Section 20.129E - Property Tax Credit for Seniors and Retired Military.

This legislation proposes the following phased-in approach to qualify for the credit:

- Tax Year 2022 - Residents living in their home for 38 or more years
- Tax Year 2023 – Residents living in their home for 36 or more years
- Tax Year 2024 and forward – Residents living in their home for 35 or more years

Other Comments:

Based upon information provided by Finance, we have determined the following:

Data provided Finance does not include the age of a resident or whether or not the resident is retired military, as this information is not available.

There were 2,073 residents receiving a total of \$1.63 million in tax credits during Tax Year 2020. The effective Tax Year 2022 for this proposed legislation begins July 1, 2022, and continues through June 30, 2023.

The estimated tax credit is based upon 1,647 residents living in their home for 35 to 39 years who are not currently receiving a Senior Tax Credit or the Aging-In-Place Tax Credit. In addition, there are 648 residents living in their homes for 30 to 34 years who will become eligible for the tax credit over the four-year period of the phase-in.

Finance clarified that residents are eligible for this tax credit for a total of 5 years. These years are not required to be contiguous. For example, there are residents who received the tax credit in years 2017, 2018, and 2020, which account for 3 years of tax credits. They have 2 years remaining.

Sayers, Margery

From: Jung, Deb
Sent: Wednesday, April 21, 2021 9:52 AM
To: Sayers, Margery
Subject: FW: CB23-2021- Official Testimony

Deb Jung
 Councilmember, District 4
 3430 Court House Drive
 Ellicott City, MD 21043
 410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>
Sent: Thursday, April 1, 2021 10:56 AM
To: CouncilMail <CouncilMail@howardcountymd.gov>
Cc: Williams, China <ccwilliams@howardcountymd.gov>; Ball, Calvin <cball@howardcountymd.gov>
Subject: CB23-2021- Official Testimony

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

Dear Councilmembers,

Per the note I received from Ms. China Williams, I understand that I am not allowed to present oral testimony at your session on April 5, 2021, at which you will be considering approval of CB23-2021, seeking to amend the so-called Senior Age in Place Tax Credit (AIP Credit). Ms. Williams indicated that I may provide written testimony, and accordingly, please accept this electronic statement as my written testimony to be included in the official record.

As you are well aware, I am against the approval of CB23-2021. I have also indicated that besides my individual opposition to this proposal, I am also authorized to speak against this proposal on behalf of the 88 unit owners of Hickory Crest Townhome Condominium Inc., an independent living community for 55 plus individuals located between Freetown Road and Owen Brown Road in the Village of Hickory Ridge, Columbia MD.

It is bad policy to offer tax breaks to only those who stay in the same home 35+ years rather than the other seniors who also maintain continuous home ownership of 35+ years in the county, but not in the same home. That is the essence of what CB23-2021 does, and it must not be approved. It is **arbitrary and discriminatory**.

The Council might as well write a law that provides a tax credit to "Green" seniors in the County, but not to "Purple" seniors. Or maybe to those in zip codes 21044 and 20145, but not to those in the other county zip codes. This would be just as arbitrary and discriminatory.

Any belief that CB 23-2021, or for that matter, the current AIP Credit, as written, is of benefit to the senior population of Howard County is misguided, out of touch and just plain untrue. **Taking a bad law, one that unnecessarily and**

unjustifiably limits the benefit of the credit to seniors (i.e., those age 65 or older) who have lived in the same residence for 40 years, and reduces that same residence requirement to 35 years, actually exacerbates the discriminatory and burdensome impact on the majority senior population and others in the County.

It must be remembered that **the AIP Credit is not based on need**. The county already has a credit which is available for those meeting income and net worth criteria. The AIP Credit simply requires meeting an age (65 or over) requirement and an extended period of home ownership in the county. The same residence restriction adds nothing. Indeed, it does not apply to military retirees or their surviving spouse.

The public statements of councilmembers promoting CB23-2021 actually provide testimony against it and instead advocate for an AIP Credit applicable to all long-time seniors.

- In the Council press release dated 2/18/2021, Councilmember Jung states, "As co-introducer of this bill, I am pleased that we are able to provide this assistance to those who have helped support our County for many years as taxpaying residents. Through their financial contributions, these longtime residents have helped make Howard County one of the best places to live in the Country. This bill recognizes their commitment to our community."
- In that same press release, Councilmember Yungmann states, "Through their decades of property tax payments and other contributions, thousands of long-time residents helped create much of what we enjoy in Howard County. I hope this expanded tax credit will help them remain a part of our community for years to come."

Nowhere in these statements is there any mention of distinguishing between those long-time senior homeowners who lived in the same residence versus those long-time senior homeowners who lived in more than one residence in the county. That is because there is no distinction to make.

I fully support providing property tax relief to long-time senior residents. But I support doing so in a manner that **includes all long-time senior homeowners regardless whether they have lived in a single residence for the required period of time, or multiple residences** over that same period.

The March 15 Public Proceedings regarding CB23-2021 Must be Held Again

Unfortunately, a Councilmember's opening remarks at the outset of the discussion of CB 23-2021 were mistaken and tainted the entire discussion. It was indicated that the proposed bill reflected the limits of the Council's authority, which did not extend to aggregating a resident's ownership of multiple dwellings within the County to reach any ownership time requirement. **To the contrary, as I have been advised, the Office of Law determined that the underlying state law, Tax Property Article 9-258, permits the County to add a criteria such as the aggregation of time in multiple dwellings/residences as an "additional eligibility criteria."** That critical error impacted the entire discussion, the views of citizens listening in or otherwise speaking on the topic. The official record must be corrected, and CB23-2021, if it proceeds, must be reset for public discussion and input.

The AIP Credit Must Provide For Aggregation of All Ownership of Residences

The intent of the AIP Credit is to provide some level of benefit to long-time resident owners of Howard County. The current period of ownership required is 40 years, and the amendment seeks to reduce that to 35 years. Eligibility requires that the individual have lived in the SAME residence for the established period of time, except in the case of retired military (or the surviving spouse of retired military). The exception for military retirees (or a surviving spouse) recognizes that military folks move from area to area based on orders so it is unlikely they could ever meet the same residence requirement.

My experience and I am sure your experiences demonstrate that most residents in Howard County do not begin their ownership journey in a "forever home." This journey generally begins with a condo or townhouse, or maybe a small single family. The next move is often to a larger residence reflecting the need for more family space, increased financial wherewithal, or other factors. Downsizing may come next, perhaps into a senior living community or just a smaller residence, based upon reduced income, health conditions, changed need as children leave the nest, death of a life partner, or other circumstance.

There is absolutely no legitimate rationale to maintain any same residence requirement as a distinction in providing the AIP Credit. The rationale used for excluding the military individuals from this criteria is equally applicable, albeit based upon life's natural occurrences versus a commander's order. In fact, the non-military long-time senior resident may well have paid property taxes for many more years than the military individual.

Some of the comments which I know have been submitted by email to the Council from senior residents opposing CB23-2021 are particularly instructive and are paraphrased below.

- We had the tax credit for 1 year at our... [prior] address and then we downsized practically in our back yard [to a 55 plus community] and we lost the tax credit. We will certainly not live here for 40 years!
- 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 ... 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.
- I would like to advocate for aggregating time spent as a homeowner in Howard County toward the senior [AIP] 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.

The situation for my wife and I is similar. We have owned a home in Howard County/Columbia since 1978. Just not the same home. We moved to our current residence in the 55 plus community of Hickory Crest, in the Columbia Village of Hickory Crest, about 5 years ago. We downsized due to medical issues. So although we have owned a home in the County for 43 years, we do not meet the current criteria.

Indeed, for folks in 55 plus communities in the County, these communities are relatively new, and certainly not anywhere near meeting a 35-40 year same residence standard. The development where I live is about 20 years old, and this is one of the early senior communities in the area. So even original residents would be nowhere near qualifying although they may be long-time homeowners in the County. Does this seem right?

Putting all long-time seniors on equal footing for purposes of the AIP Credit is not difficult. It requires reducing the state-required same residence requirement to a minimal level of say one (1) year, which is permitted, and combining that with the added eligibility criteria that the senior resident have owned/resided in dwellings in the County for at least 40 years (the number based on existing County law).

Who Wins and Who Loses from the AIP Credit

Presently, and as proposed, the winners are the minority of seniors who meet the **same residence** requirement. The benefit, a 20% reduction in the County property tax for 5 years based on assessed value not more than \$500,000. Using an average assessed value of \$445,000, the tax credit is about \$825, or about \$4,100 over 5 years. Someone has to pay for this lost revenue. From what I am told in a conversation with Councilmember Jung, this group is about 4,000 residents. She advised that the total senior group is about 20,100. So in effect, the remaining 80% of seniors pay more in taxes than they would otherwise. And some portion of this senior group would qualify for the credit if it were provided fairly based on aggregating the years in all residences.

It's All About the Money

I am not naive. I recognize that it always comes down to money. As told to me, if the Council were to use the aggregation of dwelling years in determining eligibility for the AIP Credit, making the law fair to all long-time senior homeowners, there is a fear that the County simply could not afford to do so. Certainly not without increasing taxes on other property owners,

which I suspect would not be a popular solution. But that does **not** relieve the Council of its obligation to treat all long-time senior homeowners equally and fairly for purposes of the AIP Credit. The Council knows these facts. The average citizen does not. **It is the obligation of the Council to be fully transparent and act in the interests of all its citizens put on a level playing field. I have referred to several potential options in my discussion of The Way Forward. I suspect there may be others.**

CB 23-2021 turns transparency and fairness on its head. It makes it appear the Council is doing something favorable for seniors, without telling the full story. Indeed, it **makes it worse**. What possible good comes from lowering the eligibility minimum from 40 years to 35 years? So all the long-time senior residents who have moved/downsized remain shut out of the AIP Credit, and in fact they wind up **paying more in taxes** to make up for the lost revenue due to the reduced taxes paid by those meeting the proposed 35 year same residence standard. That is simply a matter of mathematics. The County does not print money.

The Way Forward

Initially, the way forward is to discard CB 23-2021. That is the easy part. It is the right thing to do. Ultimately residents will learn what this bill really does, who has been left out, and who pays. The better course is to note the need for further study, recognizing the Office of Law interpretation which allows the ability to aggregate years in multiple residences. Indeed, it is a positive as the Council seeks a way to benefit more long-time senior homeowners.

The hard part is to figure out what the County can afford and then craft legislation that achieves the benefit sought for long-time senior homeowners. To me, the County affordability issue comes first. Then looking at the potential qualifying population, establish the law based on the economic reality. Possible areas that could be adjusted, if needed, include:

- Adjust the number of years owning a dwelling/residence in the County, currently 40.
- Adjust the qualifying assessed value limit, currently \$500,000
- Adjust the percentage of the credit, currently 20%
- Adjust the number of years during which the credit applies, currently 5.
- Maybe establish an income limit of the taxpayer, something new, though perhaps not popular.

People are tending to work longer, so maybe 40 years of total home ownership in the County should be increased. This is different than the state-mandated criteria related to "same dwelling" ownership, so that would fall under the category of "additional eligible criteria." Maybe the 20% credit is too high from a financial cost to the County, so it needs to be decreased to provide the AIP Credit fairly. Maybe 5 years is too long a period.

In terms of an income cap as a criteria, I recognize that the County already provides a separate 25% senior tax credit with an income and net worth cap. This credit is certainly appropriate and is not a part of the discussion. The AIP Credit was intended to serve a different purpose. But an income cap may need to be considered if necessary to achieve overall affordability to the County. After all, does a resident who earns a significant income (I would not dare to suggest a number here) really need to be given a property tax credit when there are so many unmet needs in the County? As for me, if this was established and we did not qualify, so be it. As long as things are done fairly for all.

The County has broad latitude in establishing the parameters of the AIP Credit under governing state law. State Tax Property Article 9-258 specifically allows the County to provide "additional eligibility criteria for the tax credit."

What the Council **cannot due** is retain arbitrary and outdated criteria as is currently the case with the AIP Credit. Or make it worse in its discriminatory impact on residents. **And fiscal impact does not justify discrimination.** As noted in my original written testimony submitted to the Council, the right way forward is available and best serves the senior population and all other taxpayers of Howard County.

Thank you for the opportunity to provide this additional testimony on CB 23-2021 and the Age In Place Tax Credit.

Sincerely,

Jerome (Jerry) Carr
10727 Autumn Splendor Drive

Columbia MD 21044

Sayers, Margery

From: Williams, China
Sent: Wednesday, April 21, 2021 9:52 AM
To: Sayers, Margery
Subject: FW: Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing
Attachments: Testomony Bill 23-2021.pdf

From: agoldscher@comcast.net <agoldscher@comcast.net>
Sent: Monday, March 15, 2021 10:49 AM
To: Jung, Deb <djung@howardcountymd.gov>; CouncilMail <CouncilMail@howardcountymd.gov>; Williams, China <ccwilliams@howardcountymd.gov>
Subject: FW: Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing

[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

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 and 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

From: Williams, China
Sent: Wednesday, April 21, 2021 9:51 AM
To: Sayers, Margery
Subject: FW: Howard County Senior Tax Credit

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

From: Liz's Yahoo Mail <ldebaugh@yahoo.com>
Sent: Sunday, March 14, 2021 4:45 PM
To: Williams, China <ccwilliams@howardcountymd.gov>; CouncilMail <CouncilMail@howardcountymd.gov>
Cc: mobile Theo <theo.stone@gmail.com>; 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

From: Williams, China
Sent: Wednesday, April 21, 2021 9:43 AM
To: Sayers, Margery
Subject: RE: CB23-2021

Thanks for checking. I'll let the constituent know.

From: Sayers, Margery <msayers@howardcountymd.gov>
Sent: Tuesday, April 20, 2021 4:57 PM
To: Williams, China <ccwilliams@howardcountymd.gov>
Subject: RE: CB23-2021

So in searching my council mail box I found Ms. Whitelock's 3/14 email and I apologize for it not getting posted. I do not have any of the other emails that she references. If you have them, can you forward them to me and I will add them to the file.

*Margery Sayers
Executive Assistant
Howard County Council
410-313-0832*

From: Williams, China
Sent: Tuesday, April 20, 2021 4:48 PM
To: Sayers, Margery <msayers@howardcountymd.gov>
Subject: FW: CB23-2021

This constituent wasn't able to find the following email testimony in the testimony section for CB23

- I reviewed all of the email testimony provided. I noticed that emails sent by Ms. Nancy Whitelock on 3/14/21 and Ann Goldscher on 3/15/21 were **not** included. Also, an email from Elizabeth Debaugh-Stone and Theodore Stone dated 3/14/21 was **not** included. In addition, my email testimony of 4/1/21 was **not** included. Ms. Whitelock's email was sent to Councilmail and Ms. Goldscher's email was sent to Councilmember Jung, Councilmail and you. The Stone email was sent to Councilmember Walsh and copied to Councilmail and you. My email was sent to Councilmail, County Executive Ball and you. I would ask that these emails also be included with the other testimony.

From: Jerome Carr <jcarr51@verizon.net>
Sent: Monday, April 12, 2021 9:42 AM
To: Williams, China <ccwilliams@howardcountymd.gov>
Cc: 'Jerome Carr' <jcarr51@verizon.net>; Jung, Deb <djung@howardcountymd.gov>
Subject: RE: 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,

Thank you for the information you provided with your recent email. I would please ask your follow up regarding the following:

- I reviewed all of the email testimony provided. I noticed that emails sent by Ms. Nancy Whitelock on 3/14/21 and Ann Goldscher on 3/15/21 were **not** included. Also, an email from Elizabeth Debaugh-Stone and Theodore Stone dated 3/14/21 was **not** included. In addition, my email testimony of 4/1/21 was **not** included. Ms. Whitelock's email was sent to Councilmail and Ms. Goldscher's email was sent to Councilmember Jung, Councilmail and you. The Stone email was sent to Councilmember Walsh and copied to Councilmail and you. My email was sent to Councilmail, County Executive Ball and you. I would ask that these emails also be included with the other testimony.
- During the recent Council Session on 4/5/21, there were 2 different fiscal impact numbers mentioned. One was from the Audit Department (about \$3M) and the other was from the Finance Department (about \$12M). I note that the cite you sent me only contains the Office of County Auditor analysis. I did not see any reference to the Finance Department analysis, which would seem most critical. Please advise? Also, I would like to receive a copy of the Finance Department analysis or a link to it.
- I also noted that almost all of the testimony referenced was sent to Councilmember Jung. Is this all the testimony? I think there may have been one email directed to Councilmember Walsh, but I do not think I saw anything directed to Councilmembers Jones, Yungmann or Rigby. Is that correct?
- Councilmember Jung had indicated to me that a fiscal analysis indicated that permitting aggregating residences for purposes of the AIP Credit would have a fiscal impact of \$23M. I assume this came from the Audit or Finance Department. I would like to receive a copy of this or a link to it.

Finally, please advise me when CB23-2021 is next scheduled for discussion/vote by the Council.

Thanks in advance for your response.

Sincerely,

Jerome (Jerry) Carr

From: Williams, China [<mailto:ccwilliams@howardcountymd.gov>]

Sent: Tuesday, April 6, 2021 12:58 PM

To: J CARR <jcarr51@verizon.net>

Cc: Jung, Deb <djung@howardcountymd.gov>

Subject: RE: CB23-2021

The fiscal analysis for the originally proposed bill is here:

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

I would suggest contacting the State's Department of Legislative Services for a background on tax credits. The State creates this authority for Charter Counties, like Howard. DLS can be reached here:

<https://msa.maryland.gov/msa/mdmanual/07leg/legser/html/legser.html>

From: J CARR <jcarr51@verizon.net>

Sent: Monday, April 5, 2021 11:50 AM

To: Williams, China <ccwilliams@howardcountymd.gov>

Subject: Re: CB23-2021

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

Thanks very much

Sent from my iPhone

On Apr 5, 2021, at 11:49 AM, Williams, China <ccwilliams@howardcountymd.gov> wrote:

All Council sessions (current and past) are available for viewing here:

<https://cc.howardcountymd.gov/Online-Tools/Watch-Us>.

I'll be back in touch regarding your other questions. Legislative session days are very busy with a lot of moving pieces.

From: Jerome Carr <jcarr51@verizon.net>

Sent: Sunday, April 4, 2021 2:03 PM

To: Williams, China <ccwilliams@howardcountymd.gov>

Cc: Jung, Deb <djung@howardcountymd.gov>

Subject: 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,

I would appreciate your follow up regarding the following:

- Is the April 5 Council session available to the public? If so, please advise of the link for this.
- Please advise of the estimated annual fiscal cost of CB23-2021. Since Councilmember Jung had an estimate of cost if residence years were aggregated, and since she previously noted there was a need to determine fiscal impact of this change, I would gather this information has been determined.
- Please forward any documents that may exist indicating the intent of the Age in Place Tax Credit. Councilmember Jung has indicated different information regarding this, but with no citation or other basis for her comments. If there are no such documents, I would like to know that as well.
- Are Council sessions recorded. If so, how would I be able to access a recording of the Council's public session in March where CB23-2021 was discussed and community testimony was given.

Thank you for your anticipated assistance.

Sincerely,

Jerome (Jerry) Carr

CB 23-2021

Sayers, Margery

From: Williams, China
Sent: Wednesday, April 21, 2021 9:52 AM
To: Sayers, Margery
Subject: FW: Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing
Attachments: Testimony Bill 23-2021.pdf

From: agoldscher@comcast.net <agoldscher@comcast.net>
Sent: Monday, March 15, 2021 10:49 AM
To: Jung, Deb <djung@howardcountymd.gov>; CouncilMail <CouncilMail@howardcountymd.gov>; Williams, China <ccwilliams@howardcountymd.gov>
Subject: FW: Howard County Senior Property Tax Credit- Time Critical due to 3/15 hearing

[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!
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Ann Goldscher
6505 Golden Spring Lane
Columbia, Md 21044
410-598-5775

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.

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Jerry Carr
10727 Autumn Splendor Drive

Testimony on Council Bill No. 23-2021

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Jerome D Carr

Testimony on Council Bill No. 23-2021

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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.

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

From: Williams, China
Sent: Wednesday, April 21, 2021 9:51 AM
To: Sayers, Margery
Subject: FW: Howard County Senior Tax Credit

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

From: Liz's Yahoo Mail <ldebaugh@yahoo.com>
Sent: Sunday, March 14, 2021 4:45 PM
To: Williams, China <ccwilliams@howardcountymd.gov>; CouncilMail <CouncilMail@howardcountymd.gov>
Cc: mobile Theo <theo.stone@gmail.com>; 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

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

Follow Up Flag: Follow up
Flag Status: Completed

[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

From: Jung, Deb
Sent: Wednesday, April 21, 2021 9:52 AM
To: Sayers, Margery
Subject: FW: CB23-2021- Official Testimony

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>
Sent: Thursday, April 1, 2021 10:56 AM
To: CouncilMail <CouncilMail@howardcountymd.gov>
Cc: Williams, China <ccwilliams@howardcountymd.gov>; Ball, Calvin <cball@howardcountymd.gov>
Subject: CB23-2021- Official Testimony

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

Dear Councilmembers,

Per the note I received from Ms. China Williams, I understand that I am not allowed to present oral testimony at your session on April 5, 2021, at which you will be considering approval of CB23-2021, seeking to amend the so-called Senior Age in Place Tax Credit (AIP Credit). Ms. Williams indicated that I may provide written testimony, and accordingly, please accept this electronic statement as my written testimony to be included in the official record.

As you are well aware, I am against the approval of CB23-2021. I have also indicated that besides my individual opposition to this proposal, I am also authorized to speak against this proposal on behalf of the 88 unit owners of Hickory Crest Townhome Condominium Inc., an independent living community for 55 plus individuals located between Freetown Road and Owen Brown Road in the Village of Hickory Ridge, Columbia MD.

It is bad policy to offer tax breaks to only those who stay in the same home 35+ years rather than the other seniors who also maintain continuous home ownership of 35+ years in the county, but not in the same home. That is the essence of what CB23-2021 does, and it must not be approved. It is **arbitrary and discriminatory**.

The Council might as well write a law that provides a tax credit to "Green" seniors in the County, but not to "Purple" seniors. Or maybe to those in zip codes 21044 and 20145, but not to those in the other county zip codes. This would be just as arbitrary and discriminatory.

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unjustifiably limits the benefit of the credit to seniors (i.e., those age 65 or older) who have lived in the same residence for 40 years, and reduces that same residence requirement to 35 years, actually exacerbates the discriminatory and burdensome impact on the majority senior population and others in the County.

It must be remembered that **the AIP Credit is not based on need**. The county already has a credit which is available for those meeting income and net worth criteria. The AIP Credit simply requires meeting an age (65 or over) requirement and an extended period of home ownership in the county. The same residence restriction adds nothing. Indeed, it does not apply to military retirees or their surviving spouse.

The **public statements of councilmembers** promoting CB23-2021 actually provide testimony against it and instead **advocate for an AIP Credit applicable to all long-time seniors**.

- In the Council press release dated 2/18/2021, Councilmember Jung states, "As co-introducer of this bill, I am pleased that we are able to provide this assistance to those who have helped support our County for many years as taxpaying residents. Through their financial contributions, these longtime residents have helped make Howard County one of the best places to live in the Country. This bill recognizes their commitment to our community."
- In that same press release, Councilmember Yungmann states, "Through their decades of property tax payments and other contributions, thousands of long-time residents helped create much of what we enjoy in Howard County. I hope this expanded tax credit will help them remain a part of our community for years to come."

Nowhere in these statements is there any mention of distinguishing between those long-time senior homeowners who lived in the same residence versus those long-time senior homeowners who lived in more than one residence in the county. That is because there is no distinction to make.

I fully support providing property tax relief to long-time senior residents. But I support doing so in a manner that **includes all long-time senior homeowners regardless whether they have lived in a single residence for the required period of time, or multiple residences** over that same period.

The March 15 Public Proceedings regarding CB23-2021 Must be Held Again

Unfortunately, a Councilmember's opening remarks at the outset of the discussion of CB 23-2021 were mistaken and tainted the entire discussion. It was indicated that the proposed bill reflected the limits of the Council's authority, which did not extend to aggregating a resident's ownership of multiple dwellings within the County to reach any ownership time requirement. **To the contrary, as I have been advised, the Office of Law determined that the underlying state law, Tax Property Article 9-258, permits the County to add a criteria such as the aggregation of time in multiple dwellings/residences as an "additional eligibility criteria."** That critical error impacted the entire discussion, the views of citizens listening in or otherwise speaking on the topic. The official record must be corrected, and CB23-2021, if it proceeds, must be reset for public discussion and input.

The AIP Credit Must Provide For Aggregation of All Ownership of Residences

The intent of the AIP Credit is to provide some level of benefit to long-time resident owners of Howard County. The current period of ownership required is 40 years, and the amendment seeks to reduce that to 35 years. Eligibility requires that the individual have lived in the SAME residence for the established period of time, except in the case of retired military (or the surviving spouse of retired military). The exception for military retirees (or a surviving spouse) recognizes that military folks move from area to area based on orders so it is unlikely they could ever meet the same residence requirement.

My experience and I am sure your experiences demonstrate that most residents in Howard County do not begin their ownership journey in a "forever home." This journey generally begins with a condo or townhouse, or maybe a small single family. The next move is often to a larger residence reflecting the need for more family space, increased financial wherewithal, or other factors. Downsizing may come next, perhaps into a senior living community or just a smaller residence, based upon reduced income, health conditions, changed need as children leave the nest, death of a life partner, or other circumstance.

There is absolutely no legitimate rationale to maintain any same residence requirement as a distinction in providing the AIP Credit. The rationale used for excluding the military individuals from this criteria is equally applicable, albeit based upon life's natural occurrences versus a commander's order. In fact, the non-military long-time senior resident may well have paid property taxes for many more years than the military individual.

Some of the comments which I know have been submitted by email to the Council from senior residents opposing CB23-2021 are particularly instructive and are paraphrased below.

- We had the tax credit for 1 year at our... [prior] address and then we downsized practically in our back yard [to a 55 plus community] and we lost the tax credit. We will certainly not live here for 40 years!
- 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 ... 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.
- I would like to advocate for aggregating time spent as a homeowner in Howard County toward the senior [AIP] 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.

The situation for my wife and I is similar. We have owned a home in Howard County/Columbia since 1978. Just not the same home. We moved to our current residence in the 55 plus community of Hickory Crest, in the Columbia Village of Hickory Crest, about 5 years ago. We downsized due to medical issues. So although we have owned a home in the County for 43 years, we do not meet the current criteria.

Indeed, for folks in 55 plus communities in the County, these communities are relatively new, and certainly not anywhere near meeting a 35-40 year same residence standard. The development where I live is about 20 years old, and this is one of the early senior communities in the area. So even original residents would be nowhere near qualifying although they may be long-time homeowners in the County. Does this seem right?

Putting all long-time seniors on equal footing for purposes of the AIP Credit is not difficult. It requires reducing the state-required same residence requirement to a minimal level of say one (1) year, which is permitted, and combining that with the added eligibility criteria that the senior resident have owned/resided in dwellings in the County for at least 40 years (the number based on existing County law).

Who Wins and Who Loses from the AIP Credit

Presently, and as proposed, the winners are the minority of seniors who meet the **same residence** requirement. The benefit, a 20% reduction in the County property tax for 5 years based on assessed value not more than \$500,000. Using an average assessed value of \$445,000, the tax credit is about \$825, or about \$4,100 over 5 years. Someone has to pay for this lost revenue. From what I am told in a conversation with Councilmember Jung, this group is about 4,000 residents. She advised that the total senior group is about 20,100. So in effect, the remaining 80% of seniors pay more in taxes than they would otherwise. And some portion of this senior group would qualify for the credit if it were provided fairly based on aggregating the years in all residences.

It's All About the Money

I am not naive. I recognize that it always comes down to money. As told to me, if the Council were to use the aggregation of dwelling years in determining eligibility for the AIP Credit, making the law fair to all long-time senior homeowners, there is a fear that the County simply could not afford to do so. Certainly not without increasing taxes on other property owners,

which I suspect would not be a popular solution. But that does **not** relieve the Council of its obligation to treat all long-time senior homeowners equally and fairly for purposes of the AIP Credit. The Council knows these facts. The average citizen does not. **It is the obligation of the Council to be fully transparent and act in the interests of all its citizens put on a level playing field. I have referred to several potential options in my discussion of The Way Forward. I suspect there may be others.**

CB 23-2021 turns transparency and fairness on its head. It makes it appear the Council is doing something favorable for seniors, without telling the full story. Indeed, it **makes it worse**. What possible good comes from lowering the eligibility minimum from 40 years to 35 years? So all the long-time senior residents who have moved/downsized remain shut out of the AIP Credit, and in fact they wind up **paying more in taxes** to make up for the lost revenue due to the reduced taxes paid by those meeting the proposed 35 year same residence standard. That is simply a matter of mathematics. The County does not print money.

The Way Forward

Initially, the way forward is to discard CB 23-2021. That is the easy part. It is the right thing to do. Ultimately residents will learn what this bill really does, who has been left out, and who pays. The better course is to note the need for further study, recognizing the Office of Law interpretation which allows the ability to aggregate years in multiple residences. Indeed, it is a positive as the Council seeks a way to benefit more long-time senior homeowners.

The hard part is to figure out what the County can afford and then craft legislation that achieves the benefit sought for long-time senior homeowners. To me, the County affordability issue comes first. Then looking at the potential qualifying population, establish the law based on the economic reality. Possible areas that could be adjusted, if needed, include:

- Adjust the number of years owning a dwelling/residence in the County, currently 40.
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People are tending to work longer, so maybe 40 years of total home ownership in the County should be increased. This is different than the state-mandated criteria related to "same dwelling" ownership, so that would fall under the category of "additional eligible criteria." Maybe the 20% credit is too high from a financial cost to the County, so it needs to be decreased to provide the AIP Credit fairly. Maybe 5 years is too long a period.

In terms of an income cap as a criteria, I recognize that the County already provides a separate 25% senior tax credit with an income and net worth cap. This credit is certainly appropriate and is not a part of the discussion. The AIP Credit was intended to serve a different purpose. But an income cap may need to be considered if necessary to achieve overall affordability to the County. After all, does a resident who earns a significant income (I would not dare to suggest a number here) really need to be given a property tax credit when there are so many unmet needs in the County? As for me, if this was established and we did not qualify, so be it. As long as things are done fairly for all.

The County has broad latitude in establishing the parameters of the AIP Credit under governing state law. State Tax Property Article 9-258 specifically allows the County to provide "additional eligibility criteria for the tax credit."

What the Council **cannot due** is retain arbitrary and outdated criteria as is currently the case with the AIP Credit. Or make it worse in its discriminatory impact on residents. **And fiscal impact does not justify discrimination.** As noted in my original written testimony submitted to the Council, the right way forward is available and best serves the senior population and all other taxpayers of Howard County.

Thank you for the opportunity to provide this additional testimony on CB 23-2021 and the Age In Place Tax Credit.

Sincerely,

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10727 Autumn Splendor Drive

Columbia MD 21044

Sayers, Margery

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Sent: Thursday, April 1, 2021 10:56 AM
To: CouncilMail
Cc: Williams, China; Ball, Calvin
Subject: CB23-2021- Official Testimony

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Thank you for the opportunity to provide this additional testimony on CB 23-2021 and the Age In Place Tax Credit.

Sincerely,

Jerome (Jerry) Carr
10727 Autumn Splendor Drive
Columbia MD 21044

Sayers, Margery

From: Doug Brooks <dmbrooks47@hotmail.com>
Sent: Sunday, March 28, 2021 10:31 AM
To: Jung, Deb
Cc: CouncilMail; Ball, Calvin; jerry carr
Subject: Age in Place Tax Credit and CB 23-2021

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

Dear Ms. Jung,

I have read Jerry Carr's letter to you and your response about the Age in Place Tax Credit and I too think the bill is arbitrary and discriminatory.

My wife and I have lived and paid taxes in the County for 46 years and can see no reason that we and others in our same category should be treated any differently for taxation purposes than someone who has lived in the same house.

I have read your response to Mr. Carr's thoughts and I think Jerry's ideas on the subject are fairer, more realistic, and equitable in addition to being correct.

Thank you for your attention to this matter,

Doug Brooks
7104 Waking Dream Knoll
Columbia, Md. 21044

Sayers, Margery

From: jcarr51@verizon.net
Sent: Tuesday, March 23, 2021 5:17 PM
To: Jung, Deb
Cc: CouncilMail; Ball, Calvin
Subject: Re: Age in Place Tax Credit and CB 23-2021

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

Dear Councilmember Jung,

I will be happy to provide your email and my thoughts to the Hickory Crest Board for their further action.

There are a lot of words in your response, but frankly, not much substance. Seems more like a Hail Mary effort to somehow rationalize that which has no rationale.

- You now state that the purpose of the AIG credit is intended to maintain diversified neighborhoods. Somehow there is an expectation that the neighbors will provide support to the senior residents. Oh yes, and balance turnover of housing. Come on. I must give an "A" for creativity, but an "E" for reality. Seniors are not staying in there "same" residence thinking about neighborhood support, that they balance the turnover to younger families, or any related basis. As previously stated, decisions may be based on changes in health, finances, living arrangement such as loss of a spouse, inability to maintain the home, or other such circumstances.
- Your own words belie the reasoning you now assert. In the Council press release dated 2/18/2021, you state, "As co-introducer of this bill, I am pleased that we are able to provide this assistance to those who have helped support our County for many years as taxpaying residents. Through their financial contributions, these longtime residents have helped make Howard County one of the best places to live in the Country. This bill recognizes their commitment to our community."
- Councilmember Yungmann echoed your remarks, stating, "Through their decades of property tax payments and other contributions, thousands of long-time residents helped create much of what we enjoy in Howard County. I hope this expanded tax credit will help them remain a part of our community for years to come."
- Nothing in the statements provided by you or other councilmembers in the press release or in the hearing, make any mention of the inventive rationale you now want the public to believe. I assure you it will be a failed effort. Indeed, the statements of councilmembers further support that the AIG credit is deserved by ALL longtime senior homeowners. The reason for the credit is to give something back to longtime senior homeowners.
- Your statements attempting to provide an economic rationale also fall flat. This credit is plain and simple discriminatory. It is not an answer that the County cannot afford to provide the credit on a fair and equal basis to all seniors who have been longtime owners of residences in the County, aggregating years of ownership. Economics does not justify discrimination. Financial constraints simply mean that work must be done to meet those limitations.

- The job of the Council is to determine the necessary changes that will correct this injustice. To determine what the County can afford to give back to all longtime senior homeowners. The credit may have to be adjusted to meet financial realities. That is ok, even if substantial changes are required. I have already outlined a number of possible options to do this in my email below. Certainly the Council should not exacerbate the unfairness with the AIG credit by reducing the same residence requirement to 35 years. Your proposed action is a slap in the face to all longtime seniors in the County who have moved into active adult, 55 plus, communities. Most will never qualify for the credit. The same holds true for longtime seniors who have otherwise downsized. The credit clock, if you will, should not start over in such instances. And as I have pointed out in my testimony and email, it does not have to pursuant to underlying state law.
- It is also false as a mathematical fact that the credit does not increase taxes on other longtime senior owners of residences in the County. Of course it does. The County has a budget. It must take in sufficient revenue to meet that budget. If one group receives a tax credit which reduces the property taxes that group pays, it necessarily follows that other taxpayers, including other longtime senior homeowners, will pay more so that the necessary revenue is achieved. The fact that there are other credits available to different groups is irrelevant.

I am not seeking to reimagine the AIG credit. I am seeking fairness for all longtime senior homeowners. CB 23-2021 does just the opposite for reasons I have already stated. How does a 35 year same residence requirement begin to fix the problem. It certainly does not help any residents of 55 plus communities. Or other longtime residents who have downsized into other residences in the County.

I get that politically, it sounds like the Council is doing a great thing. It is very disappointing to see false narratives like this, that fake news in the new jargon, has found its way into local politics.

Before concluding, I note that you have not addressed the concern I raised that the public was given false information by the Council during the public session on March 15. How can the Council proceed without publicly correcting the record so all know the Council has authority to amend the credit to aggregate residence ownership, and then receiving additional public input. I would ask to testify in such session.

I again urge that CB 23-2021 not be enacted, and that the Council undertake a review to determine how to make a fair AIG credit that serves the goals and purposes you and Councilmember Youngmann have said in your press release of giving back to longtime senior homeowners.

In order to maintain transparency, I am also copying the other councilmembers and County Executive Ball.

Sincerely,

Jerome (Jerry) Carr

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

From: Jung, Deb <djung@howardcountymd.gov>

To: Jerome Carr <jcarr51@verizon.net>

Sent: Mon, Mar 22, 2021 11:10 am

Subject: RE: Age in Place Tax Credit and CB 23-2021

Jerome – It was great to talk to you and explain the purpose of the credit and the fiscal constraints of your proposal to aggregate residences. Please share this response with the Hickory Crest residents that you represent.

The Aging in Place tax credit predates my time on the Council but my best understanding of the housing policy goals intended through the credit were to encourage seniors to stay in their long-time homes to ensure age-diversified neighborhoods. Such neighborhoods would provide social supports and community engagement to aging residents and help balance the turnover of established neighborhoods from older residents to young families with school-aged children. Your proposal to reimagine the credit to aggregate houses represents a huge shift away from the intended purpose of the credit. As we discussed, this would effectively result in a property tax reduction, not a property tax credit, that could potentially cost the County \$23 million in lost revenue.

It is my responsibility to balance the needs of all residents in the County and at present there is not a replacement revenue source that could balance your proposed aggregation. Furthermore since aggregating residences could have

such a significant fiscal impact, it could be interpreted as a substantive amendment, which introduces a specific legislative process beyond the normal amendment process.

Also the bill as currently written will not increase property taxes on non-qualifying seniors. I understand that you feel that expanding the tax credit to one group but not another represents an increase but this is an imprecise representation of tax credits of which there are many types for a variety of qualifying groups. Howard County is one of the most generous County's when it comes to age-qualifying tax credits in the region.

Your ideas for supporting seniors who chose to downsize but remain in Howard County does merit consideration through other avenues and in collaboration with the County Executive who determines the County's fiscal priorities and who is required to maintain a balanced budget through the County Charter. I'm happy to have continued conversations with the County Executive to consider such options. I also encourage concerned residents to contact the County Executive directly with such proposals.

Deb Jung
Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>

Sent: Monday, March 22, 2021 9:57 AM

To: CouncilMail <CouncilMail@howardcountymd.gov>

Cc: Williams, China <ccwilliams@howardcountymd.gov>; Ball, Calvin <cball@howardcountymd.gov>

Subject: RE: Age in Place Tax Credit and CB 23-2021

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Dear Council Members:

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As representative of this large group, for the reasons stated in my written and oral testimony to the Council and as further outlined in my recent email to the Council, all included with this email for your convenience, we are opposed to CB 23-2021. In addition, we request that the Council promptly undertake review of the Age In Place Tax Credit (AIG Credit) and amend this credit in such manner that it puts on equal footing those long-time senior county residents who have lived in one dwelling for an extended period and those who have lived in multiple dwellings in the County for an extended period.

As specifically relates to owners in Hickory Crest, a development which is about 20 years old, even original residents would be many years away from eligibility for the AIG Credit as currently written or proposed in CB23-2021 with the 35/40 year SAME residence requirement. Even though many such owners have owned dwellings and paid property taxes in the County for 40, 50 or more years. This is patently unfair and establishes a discriminatory distinction without any rationale whatsoever. The examples cited in my email below underscore this, including one new resident to Hickory Crest who received the credit for one year at their prior dwelling and now lost it because of the move to Hickory Crest.

Finally, to restate from my earlier submissions and testimony, the current AIG Credit actually adversely impacts long-time seniors in the County, who ultimately have to pay more in property taxes to subsidize those who may happen to meet the same residence requirement.

You have the power and authority to correct this matter and truly give something back to the long-time senior residents of the County, as you have stated is your intent.

The court of public opinion awaits your actions.

Sincerely,
Jerome (Jerry) Carr

From: Jerome Carr [mailto:jcarr51@verizon.net]

Sent: Friday, March 19, 2021 10:32 AM

To: 'councilmail@howardcountymd.gov' <councilmail@howardcountymd.gov>

Cc: 'Williams, China' <ccwilliams@howardcountymd.gov>; 'cball@howardcountymd.gov' <cball@howardcountymd.gov>; 'Jerome Carr' <jcarr51@verizon.net>

Subject: Age in Place Tax Credit and CB 23-2021

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I fully support providing property tax relief to long-time senior residents. But I support doing so in a manner that **includes all long-time senior homeowners regardless whether they have lived in a single residence for the required period of time, or multiple residences** over that same period. **I will explain.**

The March 15 Proceedings regarding CB23-2021 Must be Held Again

Unfortunately, the Council narrative established at the outset of the discussion of CB 23-2021 was mistaken and tainted the entire discussion. It was indicated that the proposed bill reflected the limits of the Council's authority, which did not extend to aggregating a resident's ownership of multiple dwellings within the County to reach any ownership time requirement. To the contrary, as I have been advised, the Office of Law determined that the underlying state law, Tax Property Article 9-258, permits the County to add a criteria such as the aggregation of time in multiple dwellings/residences as an "additional eligibility criteria." That critical error impacted the entire discussion, the views of citizens listening in or otherwise speaking on the topic. The official record must be corrected, and CB23-2021, if it proceeds, must be reset for public discussion and input.

The AIP Credit Must Provide For Aggregation of All Ownership of Residences

The intent of the AIP Credit is to provide some level of benefit to long-time resident owners of Howard County. The current period of ownership required is 40 years, and the amendment seeks to reduce that to 35 years. Eligibility requires that the individual have lived in the SAME residence for the established period of time, except in the case of retired military (or the surviving spouse of retired military). The exception for military retirees (or a surviving spouse) recognizes that military folks move from area to area based on orders so it is unlikely they could ever meet the same residence requirement. My experience and I am sure your experiences demonstrate that most residents in Howard County do not begin their ownership journey in a "forever home." This journey generally begins with a condo or townhouse, or maybe a small single family. The next move is often to a larger residence reflecting the need for more family space, increased financial wherewithal, or other factors. Downsizing may come next, perhaps into a senior living community or just a smaller residence, based upon reduced income, health conditions, changed need as children leave the nest, death of a life partner, or other circumstance.

There is absolutely no legitimate rationale to maintain any same residence requirement as a distinction in providing the AIP Credit. The rationale used for excluding the military individuals from this criteria is equally applicable, albeit based upon life's natural occurrences versus a commander's order. In fact, the non-military long-time senior resident may well have paid property taxes for many more years than the military individual.

Putting all long-time seniors on equal footing for purposes of the AIP Credit is not difficult. It requires reducing the state-required same residence requirement to a minimal level of say one (1) year, which is permitted, and combining that with the added eligibility criteria that the senior resident have owned/resided in dwellings in the County for at least 40 years (the number based on existing County law).

Who Wins and Who Loses from the AIP Credit

Presently, and as proposed, the winners are the minority of seniors who meet the **same residence** requirement. The benefit, a 20% reduction in the County property tax for 5 years based on assessed value not more than \$500,000. Using an average assessed value of \$445,000, the tax credit is about \$825, or about \$4,100 over 5 years. Someone has to pay for this lost revenue. From what I am told in a conversation with Council Member Jung, this group is about 4,000 residents. She advised that the total senior group is about 20,100. So in effect, the remaining 80% of seniors pay more in taxes than they would otherwise. And some portion of this senior group would qualify for the credit if it were provided fairly based on aggregating the years in all residences.

It's All About the Money

I am not naive. I recognize that it always comes down to money. The County needs a certain amount of revenue to operate. As told to me, if the Council were to use the aggregation of dwelling years in determining eligibility for the AIP Credit, there is a fear that the County simply could not afford to do so. Certainly not without increasing taxes on other property owners, which I suspect would not be a popular solution. But that does **not** relieve the Council of its obligation to treat all long-time senior homeowners equally and fairly for purposes of the AIP Credit. The Council knows these facts.

The average citizen does not. It is the obligation of the Council to be fully transparent and act in the interests of all its citizens put on a level playing field.

CB 23-2021 turns transparency and fairness on its head. It make it appear the Council is doing something favorable for seniors, without telling the full story. Indeed, it **makes it worse**. What possible good comes from lowering the eligibility minimum from 40 years to 35 years? So all the long-time senior residents who have moved/downsized remain shut out of the AIP Credit, and in fact they wind up **paying more in taxes** to make up for the lost revenue due to the reduced taxes paid by those meeting the proposed 35 year same residence standard.

Some of the comments submitted by email to the Council from senior residents are particularly instructive and are paraphrased below.

- We had the tax credit for 1 year at our... [prior] address and then we downsized practically in our back yard [to a 55 plus community] and we lost the tax credit. We will certainly not live here for 40 years!
- 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 ... 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.
- I would like to advocate for aggregating time spent as a homeowner in Howard County toward the senior [AIP] 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 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.

The situation for my wife and I is similar. We have owned a home in the Howard County/Columbia area since 1978. Just not the same home. We moved to our current residence in the 55 plus community of Hickory Crest, in the Columbia Village of Hickory Crest, about 5 years ago. We downsized due to medical issues. So although we have owned a home in the County for 43 years, we do not meet the current criteria.

Indeed, for folks in 55 plus communities in the County, these communities are relatively new, and certainly not anywhere near meeting a 35-40 year same residence standard. The development where I live is about 20 years old, and this is one of the early senior communities in the area. So even original residents would be nowhere near qualifying although they may be long-time homeowners in the County. Does this seem right?

The Way Forward

Initially, the way forward is to discard CB 23-2021. That is the easy part. Admittedly, Council Members may feel an awkwardness in doing this after touting this bill, but it is the right thing to do. Ultimately residents will learn what this bill really does, who has been left out, and who pays. The better course is to note the need for further study, perhaps pointing to the Office of Law interpretation recognizing the ability to aggregate years in multiple residences. Indeed, it is a positive as the Council seeks a way to benefit more long-time senior homeowners.

The hard part is to figure out what the County can afford and then craft legislation that achieves the benefit sought for long-time senior homeowners. To me, the County affordability issue comes first. Then looking at the potential qualifying population, establish the law based on the economic reality. Possible areas that could be adjusted, if needed, include:

- Adjust the number of years owning a dwelling/residence in the County, currently 40.
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People are tending to work longer, so maybe 40 years of total home ownership in the County should be increased. This is different than the state-mandated criteria related to "same dwelling" ownership, so that would fall under the category of "additional eligible criteria." Maybe the 20% credit is too high from a financial cost to the County, so it needs to be decreased to provide the AIP Credit fairly. Maybe 5 years is too long a period.

In terms of an income cap as a criteria, I recognize that the County already provides a separate 25% senior tax credit with an income and net worth cap. This credit is certainly appropriate and is not a part of the discussion. The AIP Credit was intended to serve a different purpose. But an income cap may need to be considered if necessary to achieve overall affordability to the County. After all, does a resident who earns a significant income (I would not dare to suggest a number here) really need to be given a property tax credit when there are so many unmet needs in the County? As for me, if this was established and we did not qualify, so be it. As long as things are done fairly for all.

What we cannot do is retain arbitrary and outdated criteria as is currently the case with the AIP Credit. Or make it worse in its discriminatory impact on residents. As noted in my original written testimony submitted to the Council (copy included), the right way forward is available and best serves the senior population and all other taxpayers of Howard County.

Thank you for the opportunity to provide this input on CB 23-2021 and the Age In Place Tax Credit.

Sincerely,

Jerome (Jerry) Carr

Sayers, Margery

From: Jerome Carr <jcarr51@verizon.net>
Sent: Monday, March 22, 2021 9:57 AM
To: CouncilMail
Cc: Williams, China; Ball, Calvin
Subject: RE: Age in Place Tax Credit and CB 23-2021
Attachments: Scan_20210312 (3) Testimony CB 23-2021 page 1.png; Scan_20210312 (2)CB 23-2021 Testimony page 2.png

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Jerome (Jerry) Carr

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.
- 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.

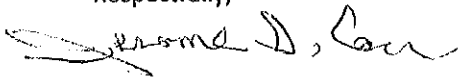
This change in the legislation is something that I have been seeking for several months now, as Council Chair Jung is aware from our numerous email communications. As per her suggestion, I have also communicated through our state legislative representatives, including Senator Lam's office. In response 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.

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 black ink, appearing to read "Jerome D Carr". The signature is fluid and cursive, with the first name "Jerome" being the most prominent part.

Jerome D Carr

Sayers, Margery

From: Andy Finkel <finkelandy@gmail.com>
Sent: Saturday, March 20, 2021 3:51 PM
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.]

We want to register our 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.

Sally and Andy Finkel
10659 Quarterstaff Road
Columbia, MD 21044

Sayers, Margery

From: Jung, Deb
Sent: Friday, March 19, 2021 2:37 PM
To: Sayers, Margery
Subject: FW: press release on Aging In Place Tax Credit

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>
Sent: Wednesday, March 17, 2021 3:10 PM
To: Jung, Deb <djung@howardcountymd.gov>
Cc: Williams, China <ccwilliams@howardcountymd.gov>
Subject: RE: press release on Aging In Place 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 Member Jung,

I appreciate your speaking with me today and your confirming that my interpretation of state law is correct. That is, that for purposes of establishing the age in place credit, the County has the authority to permit aggregation of residences to meet the in-County time qualifications as an additional eligibility criteria.

I would appreciate knowing how the record from the hearing the other night will be corrected to accurately state what the applicable state law permits. This is important to correct any misimpressions since citizens will assume what is being stated is accurate. While I heard your reasoning, it should have been done at the hearing, especially since as you said, all other members knew that what Dr. Jones said was inaccurate. That was a very important piece of information, and now the record is inaccurate. It gave a totally false impression and instead provided false support for the proposed amendment. We all make mistakes, and most important is to own up, and correct things.

I also appreciate the concern you expressed regarding the additional revenue costs. I believe you indicated that about 20,100 county residents meet the criteria as seniors and about 4,000, or 20%, meet the existing same resident standard. I did not have a way to record the figures you were giving me when we spoke, so if I am incorrect on what I have said, please send me a note with the correct data.

Having said that, as we discussed, I believe the County's financial inability to extend the credit based on aggregate years of residence is no reason to instead loosen the existing same residence rule by decreasing the number of years from 40

to 35. The Council is then merely making a bad law worse. Indeed, as I said in our call, the Council is in fact increasing the taxes on Seniors who have owned residences in the County for the qualifying number of years on an aggregate basis, in order to subsidize those who happen to be in the same residence but have lived in the County for the qualifying length of time. Of course, the County is also increasing the taxes on other residents as well, with no legitimate basis for the subsidy being granted.

The Council should defer action on this measure and undertake an appropriate review to determine what is best and fairest to meet what is meant as the objective of the age in place tax credit. If the objective is to help longtime residents, then the issue is what can the County afford that includes all qualifying seniors. Any change must include the aggregation of years in residences in the County. That put all on the same level. From there though, maybe the number of years needs to stay at 40, or maybe increase to reflect that people are working longer. Maybe the % of decrease needs to be reduced below 20%. Maybe the period of years of decrease maybe needs to be reduced below 5. Maybe there should be a reduction in the assessed value limit and maybe an income maximum.

I recognize that there is a separate senior tax credit offered by the county based on qualifying income and net worth. I believe that provides a 25% reduction. To me that is a very good thing, and maybe that is all there should be, and there should not be a credit solely based on longevity in owning residences in the County.

I simply feel that right now the provision is extremely unfair, and without any legitimate basis. I am okay with any result that puts all on equal footing.

We elect members of the council to do the right thing for ALL residents. The proposed change does NOT do this. It may make members feel good, and it may make some constituents feel good who happen to be the lucky recipients. But if explained properly with all the facts, I think the general citizenry would be pretty upset.

I spoke about acting in accordance with what we learned in kindergarten. Also faith based. The simple Golden Rule. And it is NOT he/she/it who has the gold sets whatever rules. We all know what it really is.

I hope you will do the right thing and not worsen an already bad situation. Instead make it better.

Sincerely,

Jerome (Jerry) Carr

From: Williams, China [<mailto:ccwilliams@howardcountymd.gov>]
Sent: Wednesday, March 17, 2021 9:46 AM
To: Jerome Carr <jcarr51@verizon.net>
Subject: RE: press release on Aging In Place Tax Credit

The Councilmember would like to call you directly today. Are you available at 11.30 today?

From: Jerome Carr <jcarr51@verizon.net>
Sent: Wednesday, March 17, 2021 9:17 AM
To: Jung, Deb <djung@howardcountymd.gov>
Cc: Williams, China <ccwilliams@howardcountymd.gov>
Subject: RE: press release on Aging In Place Tax Credit
Importance: High

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

Dear Council Member Jung,

I would appreciate your advising me of the response from the Office of Law as per your prior email below.

It is important that I have this information as I continue to work for fairness and equal treatment of all long-time senior residents of Howard County with regard to application of the age in place tax credit.

Thank you.

Sincerely,

Jerome (Jerry) Carr

From: Jung, Deb [mailto:djung@howardcountymd.gov]
Sent: Monday, February 22, 2021 3:34 PM
To: Jerome Carr <jcarr51@verizon.net>
Subject: FW: press release on Aging In Place Tax Credit

I can forward this interpretation to the Office of Law because it has not been our interpretation. I'll let you know what I find out.

Deb Jung
Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>
Sent: Monday, February 22, 2021 3:27 PM
To: Jung, Deb <djung@howardcountymd.gov>
Subject: RE: press release on Aging in Place Tax Credit

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

You are correct about my question. What I don't understand is that the state (per the emails I sent you) says that the county has the authority to permit aggregation of residences to meet the in-County time qualifications as an additional eligibility criteria. What does the County Law Office say on this?

I am not trying to undermine the spirit of the law. Indeed, I am trying to achieve the spirit of the law. The 1 year would combine with the other criteria of at least 35/40 years total in-County residences. It would mean that someone would need to be at least 65 years old, currently living in a County residence for at least 1 year, and living in one or more County residences for a total of at least 35/40 years.

Can someone please focus on the emails I sent to you from the state showing the county authority and respond to me on that. If the state is correct, then the County has the authority. If the County feels the state interpretation is incorrect, then I would like to know since the state thinks otherwise.

Thanks.

From: Jung, Deb [mailto:djung@howardcountymd.gov]
Sent: Monday, February 22, 2021 2:16 PM
To: Jerome Carr <jcarr51@verizon.net>
Subject: RE: press release on Aging In Place Tax Credit

Your initial question was asking for multiple residences to be aggregated in order to meet the in-County time qualifications. The Council does not have that authority to count multiple residences towards time in County. However, as you point out, the Council does have the authority to change the number of years in one residence.

The aging in place tax credit was initially designed to encourage longtime residents to remain County residents. Reducing the time in one residence to as little as one year does not recognize the spirit of the law and could create unintended consequences. The Council has limited tools to promote diverse neighborhoods and this bill is an improvement over existing requirements.

The public hearing is March 15 at 7pm. I encourage you to provide written or in-person testimony to advocate for your desired outcome. Let me know if you need more information about signing up to participate in this virtual hearing.

Deb Jung
Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>
Sent: Monday, February 22, 2021 1:56 PM
To: Jung, Deb <djung@howardcountymd.gov>
Cc: 'Jerome Carr' <jcarr51@verizon.net>
Subject: RE: press release on Aging In Place Tax Credit
Importance: High

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

Dear Council Chair Jung,

I wish to continue to be respectful, but I am very perplexed by your response. **Howard County DOES have the authority** to enact legislation that would cover me and the numerous other long residents and property owners in Howard County similarly situated. **Please see the exchange of numerous emails below with Senator Lam's office** (Scott is one of his aides and I will separately forward the email so you can confirm its authenticity). As noted in those emails and in the quoted and highlighted state legislation (**see red highlight permitting the County to add eligibility criteria**), Howard County could amend its rules to cover my situation and those of so many others by 2 changes:

- Requirement of being a current resident in the same residence for at least 1 year, and
- Requirement of having owned residences in Howard County for a total of at least 35 years [indeed it could have stayed at 40]

This would be in addition to the age requirement of 65 or older.

It may be that the exact language to make the amendment needs to be edited, but the substance and point are correct.

This would cover so many long term County residents who downsized to homes more in keeping with their physical and other needs, are now retired, and who remain in independent living arrangements.

The current proposal continues to discriminate against residents similarly situated by imposing an unnecessary SAME RESIDENCE rule. A resident for over 35/40 years gets no relief simply because they have moved different residences, while a resident for the same years who fortune allowed to stay in the same residence due to sits style, size, positioning of master bedroom, lack of need for structural accommodation or otherwise, gets the credit. Both have paid county taxes for the same period and both have been residents for the same period.

Indeed, the new proposal merely takes money from the county revenue without solving the problem that was first brought to your attention, and something I would certainly oppose since it provides no real benefit.

I know you say you have worked on this matter for several months. So have I, as I believe I was one to bring the matter to you. I also followed your questions and went to the state legislators as per your request to obtain guidance and direction since you did not think you had authority. **Please, if new legislation is to be adopted, let it be the right changes, meaningful changes, that fix the problem.**

I would ask that your office read through the exchange I have sent, where some parts were also copied to you at the time, and that I hear back as soon as possible.

Sincerely,

Jerome (Jerry) Carr

From Senator Clarence Lam's Office:

Hi Mr. Carr,

I did speak to staff for the sponsor of this bill. They also believe that your proposal is consistent with state law.

Hope that helps,
Scott

From: J CARR [mailto:jcarr51@verizon.net]

Sent: Tuesday, December 8, 2020 10:38 AM

To: Hill, Terri Delegate <Terri.Hill@house.state.md.us>

Cc: Lam, Clarence Senator <Clarence.Lam@senate.state.md.us>; Ebersole, Eric Delegate <Eric.Ebersole@house.state.md.us>; Feldmark, Jessica Delegate <Jessica.Feldmark@house.state.md.us>; Jung, Deb <djung@howardcountymd.gov>

Subject: Re: Maryland Tax-Property Article, Section 9-258

Thanks. Yes, I was aware of this. I am focused on the age in place credit and achieving fairness for all seniors who have been in dwellings for at least 49 years in HoCo. Current law creates a distinction without a difference.

I am hopeful Council Chair Jung will take the necessary actions to remedy the situation.

Sent from my iPhone

On Dec 7, 2020, at 3:40 PM, Hill, Terri Delegate <Terri.Hill@house.state.md.us> wrote:

Mr. Carr,

For clarification I requested information from the Legislative Services' Library on the issue for state, Howard, and Baltimore Counties. They offered the following response to your email on 12/4/20 at 2:55 PM

" Thank you for contacting the library; I received your question below. Your constituent references Aging in Place tax credits, which Howard County has instituted:

<https://www.howardcountymd.gov/News/ArticleID/1858/News021420b>

Howard County accepted application through May 1 of this year, and the eligibility requirements are the highest allowed by law (40 years in the same dwelling).

Howard County also has a Senior Tax Credit program, which does not have the 40-year requirement for living in the same dwelling, but does place income restrictions:

<https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits/Senior-Tax-Credit>

Here is the application for that program:

<https://www.howardcountymd.gov/LinkClick.aspx?fileticket=BGQG5dhfnWc%3d&tabid=1905&portalid=0>

I checked with the Baltimore County tax office, and they do not offer either tax credit program. There are property tax credits based on income, but not a specific program for senior citizens."

Kind regards,

Amber

From: Jerome Carr <jcarr51@verizon.net>

Sent: Friday, December 4, 2020 7:48 PM

To: Lam, Clarence Senator; Hill, Terri Delegate; Ebersole, Eric Delegate; Feldmark, Jessica Delegate

Cc: 'Jung, Deb'

Subject: RE: Maryland Tax-Property Article, Section 9-258

Dear Mr. Tiffin,

Thank you for your note. I agree with your interpretation. I have heard from one other legislator with the same interpretation. I just wanted to make sure it would not be deemed inconsistent. I appreciate your follow up and will look forward to hearing from you after you hear from the bill's author.

I think this is a matter of importance to the seniors of Howard County who have been long time residents and I am hopeful that with this clarification there will be no impediments to swift amendment by the County to put all of us on equal footing.

Thanks again.

Sincerely,

Jerry Carr

From: Lam, Clarence Senator [mailto:Clarence.Lam@senate.state.md.us]
Sent: Friday, December 4, 2020 7:16 PM
To: 'Jerome Carr' <jcarr51@verizon.net>; Hill, Terri Delegate <Terri.Hill@house.state.md.us>; Ebersole, Eric Delegate <Eric.Ebersole@house.state.md.us>; Feldmark, Jessica Delegate <Jessica.Feldmark@house.state.md.us>
Cc: 'Jung, Deb' <djung@howardcountymd.gov>
Subject: RE: Maryland Tax-Property Article, Section 9-258

Hi Mr. Carr,

Thank you for your follow up. I just sent an email to find out who drafted the bill from 2019 so I can ask them about your question.

As you note, 9-258 includes some flexibility for the county. Specifically, 9-258(d) reads (attached is the full section):

(d) The Mayor and City Council of Baltimore City or the governing body of a county or municipal corporation may provide, by law, for:

- (1) the maximum assessed value of a dwelling that is eligible for the tax credit under this section;
- (2) the minimum number of years, not to exceed 40 years, that an eligible individual not described under subsection (a)(3)(ii), (iii), or (iv) of this section must have resided in the same dwelling;
- (3) criteria that define a service-connected disability of an eligible individual described under subsection (a)(3)(iv) of this section;
- (4) regulations and procedures for the application and uniform processing of requests for the tax credit; and
- (5) regulations and procedures for the application and uniform processing of requests for the tax credit; and
- (6) any other provision necessary to carry out the tax credit under this section.

The line highlighted in yellow is what the General Assembly added in 2019 when they got rid of the 40-year dwelling rule. However, the line highlighted in red was already in the law. I believe that the red line allows the county to add their own eligibility rules in addition to the state rules (as long as they aren't inconsistent with other law). So, this may allow the county to do what you are proposing. For example, the County could use their new authority under 9-258(d)(2) to limit the tax credit to people who have lived in the same dwelling for two years but also use their authority under 9-258(d)(4) to limit the credit just to people who have also paid Howard County property tax for 30+ years (state law still

limits credit to people 65+) Admittedly, I am not an expert on property taxes so I will try to get a complete answer for you next week.

Thank you for your interest in this important issue,

Scott

Scott Tiffin

Chief of Staff

Senator Clarence Lam, MD, MPH

Maryland State Senate

District 12 | Baltimore & Howard Counties

Cell: 443-478-3231

From: Jerome Carr [<mailto:jcarr51@verizon.net>]

Sent: Friday, December 4, 2020 2:55 PM

To: Hill, Terri Delegate <Terri.Hill@house.state.md.us>; Ebersole, Eric Delegate <Eric.Ebersole@house.state.md.us>; Feldmark, Jessica Delegate <Jessica.Feldmark@house.state.md.us>; Lam, Clarence Senator <Clarence.Lam@senate.state.md.us>

Cc: 'Jung, Deb' <djung@howardcountymd.gov>; jcarr51@verizon.net

Subject: Maryland Tax-Property Article, Section 9-258

Dear Legislative Leaders:

This is in follow up to my previous emails to you regarding the Age In Place Tax Credit and what appear to be flaws in the legislation that deserve prompt action to carry out what I believe is the intended effect. I think there may be some confusion regarding the issue I have with the existing law and needed changes.

While I recognize that the State thought it remedied issues with the tax credit's requirements last session (Senate Bill 654), the changes do not really hit at the heart of the matter. **That is, providing a credit to long term senior residents of a jurisdiction who remain in the jurisdiction within a "dwelling".**

Currently, Section 9-258 of the Maryland Tax-Property Article, provides the county with flexibility in setting the number of years, not to exceed 40 years, in which an eligible individual must have resided in the SAME dwelling within the jurisdiction. **The "same dwelling" requirement is overly restrictive and unrealistic.** As individuals go through life, it is common to change dwellings, whether due to economic circumstances, family size, changes in health or other factors. It should not matter as to the number of dwellings. **The point is to benefit long term senior residents who remain in a dwelling within the jurisdiction.** Residents who have paid property taxes to that same jurisdiction over many years, who remain in a "dwelling" in that same jurisdiction, and may now get a bit of a break on their property taxes for several years.

The situation for my wife and I is probably a typical example - 2 years in an apartment, that does not qualify, then 3 years in our first home, then 34 years in our second home as we raised our family, and now over 5 years in our current home in a 55 plus community as empty nesters, with hopefully many more years to come. Not only is this typical, it is advantageous to the jurisdiction as it allows some turnover of residences to the benefit of newer, probably younger, residents to move into the jurisdiction and establish themselves there.

The issue is **not** solved by simply having the local jurisdiction reduce the number of years in the "same dwelling". This would open the door to provide the tax credit to a potentially large group of "new" senior residents, those who have not been long-term property tax-paying individuals within the jurisdiction. I can see where a jurisdiction may have a problem with that.

My suggestion would be a two word change-"The minimum number of years, not to exceed 40 years, that an eligible individual...must have resided in a **dwelling**;"

Of course, if I am missing something and you feel the current provision allows a reading as I believe the provision should be-aggregating the years in all dwellings within a jurisdiction to meet any time requirement, please let me know.

I look forward to hearing from you and I would be happy to speak to you to clarify my thoughts as you may find helpful.

Sincerely,

Jerome (Jerry) Carr

10727 Autumn Splendor Drive

Columbia, MD 21044

From: Jung, Deb [<mailto:djung@howardcountymd.gov>]

Sent: Monday, February 22, 2021 10:37 AM

To: Jerome Carr <jcarr51@verizon.net>

Subject: RE: press release on Aging In Place Tax Credit

Thanks for your response. The County Council does not have the authority to combine residences to meet time requirements. The only changes we have authority to make is to change the time in one residence. This is dictated by State law. I'm sorry that this bill does not address your situation but I'm limited in what can be done. I worked on this bill for several months to determine how to best promote aging in place and protect County revenues.

Deb Jung

Councilmember, District 4

3430 Court House Drive

Ellicott City, MD 21043

410-313-2001

Sign up for my newsletter [here](#).



From: Jerome Carr <jcarr51@verizon.net>

Sent: Monday, February 22, 2021 7:24 AM

To: Jung, Deb <djung@howardcountymd.gov>

Cc: 'Jerome Carr' <jcarr51@verizon.net>
Subject: RE: press release on Aging In Place Tax Credit
Importance: High

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

Dear Council Chair Jung,

I was not able to open the actual proposed legislation, but based on the description requiring the resident to live in the SAME HOME for 35 years, this will NOT help me and all of those constituents I have been describing to you.

The need is for legislation to provide the credit to individuals:

- Age 65 or older
- Who have lived in one or more residences in Howard County for at least 35 years, and
- Who continue to live in a residence in Howard County at the time of obtaining the tax credit

Again, the point is to cover long time Howard County individuals who have had residences in Howard County for at least 35 years (it could have been more if you wanted) and still have a residence in Howard County. This would cover those who go through a typical life cycle in ownership- perhaps a starter home or townhome, then another home to raise a family or otherwise for their main working life, and who then downsize to a senior style residence such as a 55 plus townhome or condo, or other smaller individual unit.

As proposed, the legislation misses the mark. Continuing to limit the credit to the SAME RESIDENCE throughout does not make the needed change that is otherwise permitted as I have previously indicated.

Please get back to me at your earliest opportunity as this is most upsetting and I am sure those I have remained in contact with regarding this matter will join me in despair after all this time. If I am misreading all of this I apologize, but as I sad, going through the links I could not see the specific legislation.

Thank you.

Sincerely,

Jerome (Jerry) Carr
jcarr51@verizon.net
443-257-9929 (c)
410-992-9618 (h)

From: Jung, Deb [<mailto:djung@howardcountymd.gov>]
Sent: Sunday, February 21, 2021 10:16 PM
To: Jerome Carr <jcarr51@verizon.net>
Subject: press release

Hi Jerome,

Wanted to forward the attached press release to you. Feel free to share. This will be a great benefit to our seniors, and has unanimous support in the Council!

My best to you,

Deb

Deb Jung
County Council
District 4

Sign up for my newsletter [here!](#)

Sayers, Margery

From: Jerome Carr <jcarr51@verizon.net>
Sent: Friday, March 19, 2021 10:32 AM
To: CouncilMail
Cc: Williams, China; Ball, Calvin; 'Jerome Carr'
Subject: Age in Place Tax Credit and CB 23-2021

[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 logged off of the March 15 Council session and proceedings regarding CB 23-2021 more convinced than ever that the amendment offered to the Senior Age in Place Tax Credit ("AIP Credit") is a very bad idea and must **not** become law in Howard County. Any belief that CB 23-2021, or for that matter, the current AIP Credit, as written, is of benefit to the senior population of Howard County is misguided, out of touch and just plain untrue. **Taking a bad law, one that unnecessarily and unjustifiably limits the benefit of the credit to seniors (i.e., those age 65 or older) who have lived in the same residence for 40 years, and reduces that same residence requirement to 35 years, actually exacerbates the discriminatory and burdensome impact on the majority senior population and others in the County.**

I fully support providing property tax relief to long-time senior residents. But I support doing so in a manner that **includes all long-time senior homeowners regardless whether they have lived in a single residence for the required period of time, or multiple residences over that same period. I will explain.**

The March 15 Proceedings regarding CB23-2021 Must be Held Again

Unfortunately, the Council narrative established at the outset of the discussion of CB 23-2021 was mistaken and tainted the entire discussion. It was indicated that the proposed bill reflected the limits of the Council's authority, which did not extend to aggregating a resident's ownership of multiple dwellings within the County to reach any ownership time requirement. To the contrary, as I have been advised, the Office of Law determined that the underlying state law, Tax Property Article 9-258, permits the County to add a criteria such as the aggregation of time in multiple dwellings/residences as an "additional eligibility criteria." That critical error impacted the entire discussion, the views of citizens listening in or otherwise speaking on the topic. The official record must be corrected, and CB23-2021, if it proceeds, must be reset for public discussion and input.

The AIP Credit Must Provide For Aggregation of All Ownership of Residences

The intent of the AIP Credit is to provide some level of benefit to long-time resident owners of Howard County. The current period of ownership required is 40 years, and the amendment seeks to reduce that to 35 years. Eligibility requires that the individual have lived in the SAME residence for the established period of time, except in the case of retired military (or the surviving spouse of retired military). The exception for military retirees (or a surviving spouse) recognizes that military folks move from area to area based on orders so it is unlikely they could ever meet the same residence requirement.

My experience and I am sure your experiences demonstrate that most residents in Howard County do not begin their ownership journey in a "forever home." This journey generally begins with a condo or townhouse, or maybe a small single family. The next move is often to a larger residence reflecting the need for more family space, increased financial wherewithal, or other factors. Downsizing may come next, perhaps into a senior living community or just a smaller residence, based upon reduced income, health conditions, changed need as children leave the nest, death of a life partner, or other circumstance.

There is absolutely no legitimate rationale to maintain any same residence requirement as a distinction in providing the AIP Credit. The rationale used for excluding the military individuals from this criteria is equally applicable, albeit based upon life's natural occurrences versus a commander's order. In fact, the non-military long-time senior resident may well have paid property taxes for many more years than the military individual.

Putting all long-time seniors on equal footing for purposes of the AIP Credit is not difficult. It requires reducing the state-required same residence requirement to a minimal level of say one (1) year, which is permitted, and combining that with the added eligibility criteria that the senior resident have owned/resided in dwellings in the County for at least 40 years (the number based on existing County law).

Who Wins and Who Loses from the AIP Credit

Presently, and as proposed, the winners are the minority of seniors who meet the **same residence** requirement. The benefit, a 20% reduction in the County property tax for 5 years based on assessed value not more than \$500,000. Using an average assessed value of \$445,000, the tax credit is about \$825, or about \$4,100 over 5 years. Someone has to pay for this lost revenue. From what I am told in a conversation with Council Member Jung, this group is about 4,000 residents. She advised that the total senior group is about 20,100. So in effect, the remaining 80% of seniors pay more in taxes than they would otherwise. And some portion of this senior group would qualify for the credit if it were provided fairly based on aggregating the years in all residences.

It's All About the Money

I am not naive. I recognize that it always comes down to money. The County needs a certain amount of revenue to operate. As told to me, if the Council were to use the aggregation of dwelling years in determining eligibility for the AIP Credit, there is a fear that the County simply could not afford to do so. Certainly not without increasing taxes on other property owners, which I suspect would not be a popular solution. But that does **not** relieve the Council of its obligation to treat all long-time senior homeowners equally and fairly for purposes of the AIP Credit. The Council knows these facts. The average citizen does not. It is the obligation of the Council to be fully transparent and act in the interests of all its citizens put on a level playing field.

CB 23-2021 turns transparency and fairness on its head. It make it appear the Council is doing something favorable for seniors, without telling the full story. Indeed, it **makes it worse**. What possible good comes from lowering the eligibility minimum from 40 years to 35 years? So all the long-time senior residents who have moved/downsized remain shut out of the AIP Credit, and in fact they wind up **paying more in taxes** to make up for the lost revenue due to the reduced taxes paid by those meeting the proposed 35 year same residence standard.

Some of the comments submitted by email to the Council from senior residents are particularly instructive and are paraphrased below.

- We had the tax credit for 1 year at our... [prior] address and then we downsized practically in our back yard [to a 55 plus community] and we lost the tax credit. We will certainly not live here for 40 years!
- 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 ... 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.
- I would like to advocate for aggregating time spent as a homeowner in Howard County toward the senior [AIP] 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.

The situation for my wife and I is similar. We have owned a home in the Howard County/Columbia area since 1978. Just not the same home. We moved to our current residence in the 55 plus community of Hickory Crest, in the Columbia Village of Hickory Crest, about 5 years ago. We downsized due to medical issues. So although we have owned a home in the County for 43 years, we do not meet the current criteria.

Indeed, for folks in 55 plus communities in the County, these communities are relatively new, and certainly not anywhere near meeting a 35-40 year same residence standard. The development where I live is about 20 years old, and this is one of the early senior communities in the area. So even original residents would be nowhere near qualifying although they may be long-time homeowners in the County. Does this seem right?

The Way Forward

Initially, the way forward is to discard CB 23-2021. That is the easy part. Admittedly, Council Members may feel an awkwardness in doing this after touting this bill, but it is the right thing to do. Ultimately residents will learn what this bill really does, who has been left out, and who pays. The better course is to note the need for further study, perhaps pointing to the Office of Law interpretation recognizing the ability to aggregate years in multiple residences. Indeed, it is a positive as the Council seeks a way to benefit more long-time senior homeowners.

The hard part is to figure out what the County can afford and then craft legislation that achieves the benefit sought for long-time senior homeowners. To me, the County affordability issue comes first. Then looking at the potential qualifying population, establish the law based on the economic reality. Possible areas that could be adjusted, if needed, include:

- Adjust the number of years owning a dwelling/residence in the County, currently 40.
- Adjust the qualifying assessed value limit, currently \$500,000
- Adjust the percentage of the credit, currently 20%
- Adjust the number of years during which the credit applies, currently 5.
- Maybe establish an income limit of the taxpayer, something new, though perhaps not popular.

People are tending to work longer, so maybe 40 years of total home ownership in the County should be increased. This is different than the state-mandated criteria related to "same dwelling" ownership, so that would fall under the category of "additional eligible criteria." Maybe the 20% credit is too high from a financial cost to the County, so it needs to be decreased to provide the AIP Credit fairly. Maybe 5 years is too long a period.

In terms of an income cap as a criteria, I recognize that the County already provides a separate 25% senior tax credit with an income and net worth cap. This credit is certainly appropriate and is not a part of the discussion. The AIP Credit was intended to serve a different purpose. But an income cap may need to be considered if necessary to achieve overall affordability to the County. After all, does a resident who earns a significant income (I would not dare to suggest a number here) really need to be given a property tax credit when there are so many unmet needs in the County? As for me, if this was established and we did not qualify, so be it. As long as things are done fairly for all.

What we cannot do is retain arbitrary and outdated criteria as is currently the case with the AIP Credit. Or make it worse in its discriminatory impact on residents. As noted in my original written testimony submitted to the Council (copy included), the right way forward is available and best serves the senior population and all other taxpayers of Howard County.

Thank you for the opportunity to provide this input on CB 23-2021 and the Age In Place Tax Credit.

Sincerely,

Jerome (Jerry) Carr

Sayers, Margery

From: Walsh, Elizabeth
Sent: Thursday, March 18, 2021 1:24 PM
To: CouncilMail
Cc: Royalty, Wendy; Little, Cristiana; Hightower, Rozonna
Subject: FW: CB 21 & 23

FYI:

From: Jeff Rasmussen <jeffrasmussen@verizon.net>
Sent: Wednesday, March 17, 2021 7:20 PM
To: Walsh, Elizabeth <ewalsh@howardcountymd.gov>
Subject: CB 21 & 23

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

Hi Liz,

I listened to the speakers on Monday night and was very impressed and supportive up CB 21 and CB 23.

For CB 21 Kimberly's petition I am totally in favor of allowing this to happen. The more eating establishments and funky places we have up on the hill the better.

For CB23 I like the discussion about not having to be in the same house for 35 years. The speaker that suggested that the process in home ownership in Howard County moves from Condo to TownHouse to Single Family Home, in my opinion, nailed it.

Looking forward to this COVID thing being over and getting back to a new normal.

Take Care,

Regards,

Jeff

()
()
CB23-2021

Sayers, Margery

From: Kathryn D. Reitmeyer <Kathryn_Reitmeyer@hcpss.org>
Sent: Wednesday, March 3, 2021 2:36 PM
To: CouncilMail
Subject: Property Tax Amendment for seniors

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

My husband and I have lived in Howard County for the last 42 years, 35 of which have been in our current home. We owned our previous Howard County home prior to moving to this home for 3 years. We are both 67 years old, and I am still working.

I've worked for the HCPSS for the past 31 years. I love this county, love my home, and would love to stay in our home as long as possible.

We've been actively looking at moving out of Howard County and Maryland due to the tax situation. Between property taxes, and income taxes on our social security and pensions, it makes it very difficult to be able to live comfortably here. I'm not talking extravagantly...just comfortably.

In reviewing the council bill it looks like we won't be able to reap the benefit of this bill till the year 2023, even though we've lived in the county, in homes we owned, not rented, for 39 years.

I think if you could include residing in **any** homes purchased in the county, in the bill, that would greatly favorably impact at least our decision to stay here vs moving to Delaware. I'm sure there are other people in the same situation as we are.

Thank you for your time in reading this testimony.

Sincerely,
Katie Reitmeyer

Katie Reitmeyer
HCPSS
Fine Arts Office
5451 Beaverkill Rd.
Columbia, MD 21044
Administrative Secretary
Cell - 410-446-8964
Phone - 410-313-6885
Fax - 410-313-5671

Sayers, Margery

From: Jung, Deb
Sent: Monday, March 1, 2021 3:58 PM
To: Sayers, Margery
Subject: FW: On extending the Age in Place Tax Credit past 5 years

Deb Jung

Councilmember, District 4
 3430 Court House Drive
 Ellicott City, MD 21043
 410-313-2001

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From: CLAIRE ALBERT <ecalbert@comcast.net>
Sent: Friday, February 26, 2021 4:33 PM
To: Jung, Deb <djung@howardcountymd.gov>; Walsh, Elizabeth <ewalsh@howardcountymd.gov>; Jones, Opel <ojones@howardcountymd.gov>; Rigby, Christiana <crigby@howardcountymd.gov>; Yungmann, David <dyungmann@howardcountymd.gov>; Ball, Calvin B <cball@howardcountymd.gov>
Subject: On extending the Age in Place Tax Credit past 5 years

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

Dear Ms. Jung,

While your "Exciting News" email about the extension of the Aging in Place Tax Credit to those who have lived in their homes for 35 years or more, was possibly exciting to those who now qualify, cutting off those who have been in their homes LONGER does not seem quite right. Your suggestion to me that I contact my local State Senators is only partially a good idea.

I have it on good authority from someone who was formerly on the County Council, but who will go unnamed here, that it is certainly within the purview of the Council to **request** the State delegation to extend the life of the program. A request from the Council would go a lot further than individual requests.

I have copied the other Council members and Mr. Ball on this email and perhaps you could bring this up at one of your Council meetings. Otherwise, your email maybe made some happy but I do not think it is as "exciting" as you suggest to those who are summarily being dropped from the program. You are adding more at our expense. Elizabeth Claire Albert, 5392 Eliots Oak Road, Columbia MD 21044 Phone 410-992-9492.

Sayers, Margery

From: JM Royo <theroyos@gmail.com>
Sent: Monday, March 1, 2021 9:03 AM
To: CouncilMail
Subject: [Possible Scam Fraud]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.]

WARNING: Your email security system has determined the message below may be a potential threat.

The sender may trick victims into passing bad checks on their behalf.

If you do not know the sender or cannot verify the integrity of the message, please do not respond or click on links in the message. Depending on the security settings, clickable URLs may have been modified to provide additional security.

Dear County Council Members,

As a Howard County resident for almost 57 years, I fully support your legislation for property tax credit for seniors and retired military personnel. For the past 5 years I have benefitted from the "aging in place tax credit". It has allowed me to afford to remain in my home. Knowing it was coming to an end I was wondering if I was going to be able to remain here. This new bill covers me in two ways, long time resident and my late husband was a veteran of the armed forces.

Thank you again for sponsoring this bill for Howard County.

Sincerely,
Marjorie Royo

Sayers, Margery

From: Vincentlrry <Vincentlrry@aol.com>
Sent: Thursday, February 25, 2021 1:14 PM
To: CouncilMail
Subject: senior tax relief

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

I am a 69 widow of a Navy Reservist and have lived in my home in Columbia, MD since April 1983. Would this relief apply to me? And if so how do I apply?

Thank you
Sue Vincent

410-707-4787

Sent from my Verizon, Samsung Galaxy smartphone

Sayers, Margery

From: Brenda <bgkaufman@yahoo.com>
Sent: Thursday, February 25, 2021 1:02 PM
To: CouncilMail
Subject: Any possibility of continuing Aging in Place credit?

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

Hi,

I am in the Aging in Place Property tax credit program. I noticed while getting ready to send in my annual renewal statement of Eligibility for 2021, that it's a 5-year program. For me that final date is 7/1/2021. Is there any chance the program will be extended? Neighbors are already leaving Maryland because of high taxes. An extension would at least help to some extent.

Thank you,
Brenda G. Kaufman
4194 Brittany Dr.
Ellicott City, MD. 21043

Sayers, Margery

From: Ellen Frishberg <elfrishberg@gmail.com>
Sent: Thursday, February 25, 2021 11:53 AM
To: CouncilMail
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.]

Thank you all for co-sponsoring this legislation.

We are seniors who have lived in HoCo for 29 years, and my husband retired from HCPSS. Same house for 28 of those years. But we sold that house in May 2020 to move into a more senior friendly townhouse across the street. While we will not qualify for this aging in place credit under any circumstances, you may want to consider **allowing this credit for people who remain residents of Howard County, not just those who live in the SAME residence.** Aging in place for us meant a move to a less expensive, more senior friendly home, but still in the county. Our tax bill remains a large part of our annual budget.

Thank you for caring about seniors.

Ellen Frishberg and Bob Gladding
8122 Calla Lilly Drive
Ellicott City, MD 21043

-
Ellen Frishberg, Ed.D
<elfrishberg@gmail.com>
410.313.9753 (home office)
410.963.5924 (mobile)

Sayers, Margery

From: Meredith Schwartz <meredithschwartz@gmail.com>
Sent: Thursday, February 25, 2021 9:50 AM
To: CouncilMail; Jimmie Home
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.]

Thank you for introducing this bill.

My husband and I moved to Ellicott City in October of 1986 because my husband changed jobs. He accepted a position as a pastor at First Lutheran Church on Frederick Rd. We have lived in EC since that time BUT have lived in four different houses. Our zip code, however, has always been 21042.

Please address this concern: **While we have lived in the county for 38 years, we have not lived in the same house. Will we be included in the group that benefits from this bill?**

I hope that the answer to this question is **YES**. This bill will certainly help to keep us in Howard County when I retire (7/1/21) from HCPSS after 21 years. My husband retired 12/31/19 after being involved in a car accident that left him a paraplegic. We have done some remodeling of our home to make it accessible for him, including a ramp from our front door and are eager to stay in our home.

If the answer is **NO**, I think there will be a limited number of people who will benefit from this bill.

Thank you,
Meredith & Jimmie Schwartz
2812 Saint Johns Lane
Ellicott City, MD 21042
410-852-4313

Sayers, Margery

From: Toni Bluher <tbluher@access4less.net>
Sent: Thursday, February 25, 2021 7:36 AM
To: CouncilMail
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 Howard County Council,

To me, the Council Bill 23-2021 does not seem like sound public policy. It creates incentives for the elderly to stay in their same house, even if the house is larger than needed or impractical due to its steps, etc. Also, by taking tax burden off one population, you shift it onto another. Other populations, such as young families raising children, need also be considered. I have lived before in California where I saw favorable property tax treatment to old-time residents result in a hellish burden for younger people. This was at a time where we were raising three young children, and was a primary reason why we left California.

Other critiques: It adds complexity to our tax system. It is likely to be a regressive tax action.

I am criticizing this legislation as someone near the 35-year threshold of living in Howard County who could potentially benefit from it in the not-so-distant future. Despite that we would potentially benefit, I think it is an unwise policy.

Yours,
Antonia Bluher
9722 Briarcliffe Lane
Ellicott City, MD

Sayers, Margery

From: sharon femrite <svfemrite@hotmail.com>
Sent: Wednesday, February 24, 2021 8:19 PM
To: CouncilMail
Subject: 40 to 35 year tax reduction

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

We moved to our home in Ellicott City in 1982, we are now in our 70's, my husband is a veteran. I cannot think of a better place to live. We have a low crime rate, excellent health care, a great library, beautiful parks and good schools. The one negative is the cost of living here. I understand that all the good things we have here depend upon tax monies. We have young families in our neighborhood with a lot of us older folks. The interaction of young and old makes living here so rewarding and is one of the reasons our neighborhood of Columbia Hills/Meadowbrook Farms is so wonderful. If lowering the tax rate for us older residents makes it possible to continue to live in Howard County, it would be appreciated. Young and old would benefit! Stay safe

Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 4:40 PM
To: Sayers, Margery
Subject: FW: Exciting News!

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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From: Stephen Feldman <stephenmarkfeldman@gmail.com>
Sent: Monday, February 22, 2021 12:35 PM
To: Jung, Deb <djung@howardcountymd.gov>
Subject: Re: Exciting News!

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

Education, climate related costs and increased health costs can no longer be financed by accounting gimmicks. A wealthy county which largely escaped impact of COVID recession needs to tax it's many wealthy more. Not by raising regressive property tax. The do nothing legislators from Howard who produce hot air about PC BS need to go to their Assembly and get green light to tax more those, and there are many, whose wealth and assets soared in 2020. Let's watch the Woke Rich scream School budget, Health Budget and rental assistance for people in poverty needs to grow, not be cut.

On Mon, Feb 22, 2021, 7:00 AM District 4 <djung@howardcountymd.gov> wrote:





NEWS RELEASE

HOWARD COUNTY COUNCIL

FOR IMMEDIATE RELEASE:
Contact: China Williams, 410-313-2001
ccwilliams@howardcountymd.gov

Councilmembers Deb Jung and Opel Jones File Legislation to Expand Tax Credit to Help Seniors Age in Place

Ellicott City, MD (February 18, 2021) -- Councilmembers Deb Jung and Dr. Opel Jones co-introduced legislation that will allow those who have lived in their homes for 35 years or more and who are 65 years or older to take advantage of a tax credit to promote aging in place for the County's seniors. CB23-2021 will expand the residency requirement so that more longtime residents can take advantage of an annual property tax discount. The co-sponsors have been joined in support of this bill by their three Council colleagues.

"As co-introducer of this bill, I am so pleased that we are able to provide this assistance to those who have helped support our County for many years as taxpaying residents. Through their financial contributions, these longtime residents have helped make Howard County one of the best places to live in the County. This bill recognizes their commitment to our community," said Councilmember Deb Jung.

In 2019 the General Assembly removed the 40-year residency minimum requirement from the Property Tax Credit for Elderly Individuals in Howard County statute. This enabling legislation then allowed the Howard County Council to expand the tax credit to individuals who have lived in the same home for 35 years. The bill includes a phased-in approach over the next three years. This tax credit provides a 20% discount up to \$500,000 of assessed property value for five non-consecutive years.

Councilmember Walsh noted, "What a perfect time to improve upon our aging-in-place tax credit, during a pandemic when we're still not able to vaccinate the eldest and most vulnerable among us and public health guidance still advises they stay healthy, at home. I am delighted to join a unanimous Council in our support of this bill."

"Through their decades of property tax payments and other contributions, thousands of long-time residents helped create much of what we enjoy in Howard County. I hope this expanded tax credit will help them remain a part of our community for years to come," said Councilmember Yungmann in support of the bill, which is truly a bipartisan effort.

The public will have an opportunity to testify on this bill on March 15th. The Councilmembers will vote on the legislation on April 5th.

To read CB23-2021, visit <https://apps.howardcountymd.gov/olis/PrefiledLegislation.aspx>.

(410) 313-2001 fax: (410) 313-3297
<http://cc.howardcountymd.gov>

[Download Document](#)



District 4 | 3430 Court House Drive, Ellicott City, MD 21046

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Sent by djung@howardcountymd.gov powered by



Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 12:47 PM
To: Sayers, Margery
Subject: FW: press release

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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From: nadine.bernard@comcast.net <nadine.bernard@comcast.net>
Sent: Monday, February 22, 2021 11:34 AM
To: Jung, Deb <djung@howardcountymd.gov>
Subject: Re: press release

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

Hi Deb,

Thanks so much for co-introducing CB23-2021. Some seniors can really use this now. It ought to be helpful. I will share it with those that may want to do this sooner than later. Since all council members are in agreement, you really don't need testimony do you? If you do, I will provide something, but if everyone is in agreement I don't think it is necessary.

I saw you don't have to do it consecutively, which if I read it correctly, maybe this year I need the break, but next year I don't? Just as long as you don't exceed 5 years?

I want to know what to do to get a bill created for the State Legislation. Maybe you know? I want to change this so it isn't just a five year blip, and then you are back to square one. I am not sure why the state thinks people will be financially secure after 5 years, for those that may still be in their homes it would be a continued blessing that I am confident they will still need. I also feel any veteran who is disabled in war should be eligible. Being retired from the military is nice, but, some of these folks never served in a war. 100% disability is the extreme. Anyone disabled serving in a foreign war should receive this benefit. It honors them, and assists them. Perhaps I can convince the State Legislators to take this up next year, I just don't know how to do it.

Anyway, thanks for signing on to this, I do believe the help is needed.

Nadine Bernard
301-490-9022 h
443-745-6845 c

On 02/21/2021 10:16 PM Jung, Deb <djung@howardcountymd.gov> wrote:

Hi Nadine,

Wanted to forward the attached press release to you. Feel free to share. This will be a great benefit to our seniors, and has unanimous support in the Council!

My best to you,

Deb

Deb Jung

County Council

District 4

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Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 11:00 AM
To: Sayers, Margery
Subject: FW: exciting news

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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From: Diana Hall <dbhallmd@gmail.com>
Sent: Monday, February 22, 2021 9:50 AM
To: Jung, Deb <djung@howardcountymd.gov>
Subject: Re: exciting news

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

Deb,

While I agree that aging-in-place is an important goal, I don't understand why the proposed changes to the aging-in-place tax credit require living in the same house for 35 years. As a 34-year Howard County resident I have also paid "decades of property tax payments" and additionally have paid thousands of dollars in transfer and recording taxes when purchasing new homes within the County. As a home buyer, I have also been subject to increased tax basis relative to the previous owner, which also increases tax payments to the County. I think the "same house" requirement should be removed from your proposal.

Thank you,
Diana Hall

Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 10:58 AM
To: Sayers, Margery
Subject: FW: District 4 --Tax benefit for seniors proposal

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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From: no-reply@howardcountymd.gov <no-reply@howardcountymd.gov>
Sent: Monday, February 22, 2021 8:28 AM
To: Actuary@comcast.net
Subject: District 4 - Tax benefit for seniors proposal

First Name: Stephen
Last Name: Meskin
Email: Actuary@comcast.net
Street Address: 5625 Vantage Point Rd.
City: Columbia
Subject: Tax benefit for seniors proposal

Message: Based on your news release, I do not understand the how the amount of tax relief an individual receives is determined. More generally, I don't understand why someone has to be in the same home for 35 years (or 40 under current rules) to qualify. I think that just number of years paying taxes and age should suffice to freeze ones tax liability because one that old is typically on a fixed income. To do otherwise seems unfair.

Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 10:46 AM
To: Sayers, Margery
Subject: FW: CB 23-2021 Aging in Place Tax Credit

Deb Jung
Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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

From: Angie Boyter <angie.boyter@gmail.com>
Sent: Monday, February 22, 2021 8:11 AM
To: Jung, Deb <djung@howardcountymd.gov>
Cc: Williams, China <ccwilliams@howardcountymd.gov>
Subject: CB 23-2021 Aging in Place Tax Credit

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

Deb,

I was interested in this bill, which expands the tax credit to include more older adults, but I was puzzled by a statement that the credit is good for five NON-CONSECUTIVE years. I get the credit now, and I am sure we have been getting it for several years.

Since you are working on improving this program, I would like to suggest another big improvement that will not cost the county any money but will make it a much more "age-friendly" program. My annual renewal statement of eligibility for the Aging in Place tax credit requires me to submit 6 months of electric, natural gas, cable, or landline bills showing my address. Like many people, I do not get hard-copy bills and do not bother keeping my bills because they are online and I can look them up.

Many people no longer have a landline, and I do not have cable. BG&E is having a problem with their website, so I could not access my bill. I finally talked to a nice woman who is going to mail them to me, but it was a lot of hassle. I had a headache before finding success. The COUNTY sends out utility bills for water and sewer themselves. Why can't they access those themselves and spare me this effort? It would be a nice amendment to the bill to reduce this unnecessary burden on the citizen to send in the information. One of my repeated themes as I work with making the county more age-friendly (and citizen-friendly) is to reduce unnecessary bureaucracy.

I tried to look up the text of the bill, but the text does not come up on the Council website.

Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 10:39 AM
To: Sayers, Margery
Subject: FW: Exciting News!

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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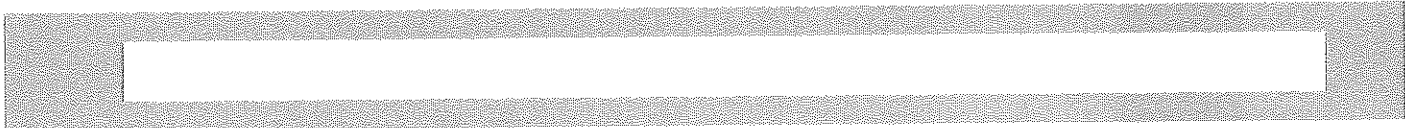


From: CLAIRE ALBERT <ecalbert@comcast.net>
Sent: Monday, February 22, 2021 7:26 AM
To: Jung, Deb <djung@howardcountymd.gov>; Williams, China <ccwilliams@howardcountymd.gov>
Subject: Re: Exciting News!

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

But are you going to extend the Five year limit for those who have received it for five years? It seems this might have been the last year for me. Claire Albert

On 02/22/2021 7:00 AM District 4 <djung@howardcountymd.gov> wrote:





NEWS RELEASE

HOWARD COUNTY COUNCIL

FOR IMMEDIATE RELEASE:
Contact: China Williams, 410-313-2001
cwilliams@howardcountymd.gov

Councilmembers Deb Jung and Opel Jones File Legislation to Expand Tax Credit to Help Seniors Age in Place

Ellicott City, MD (February 18, 2021) -- Councilmembers Deb Jung and Dr. Opel Jones co-introduced legislation that will allow those who have lived in their homes for 35 years or more and who are 65 years or older to take advantage of a tax credit to promote aging in place for the County's seniors. CB23-2021 will expand the residency requirement so that more longtime residents can take advantage of an annual property tax discount. The co-sponsors have been joined in support of this bill by their three Council colleagues.

"As co-introducer of this bill, I am so pleased that we are able to provide this assistance to those who have helped support our County for many years as taxpaying residents. Through their financial contributions, these longtime residents have helped make Howard County one of the best places to live in the Country. This bill recognizes their commitment to our community," said Councilmember Deb Jung.

In 2019 the General Assembly removed the 40-year residency minimum requirement from the Property Tax Credit for Elderly Individuals in Howard County statute. This enabling legislation then allowed the Howard County Council to expand the tax credit to individuals who have lived in the same home for 35 years. The bill includes a phased-in approach over the next three years. This tax credit provides a 20% discount up to \$500,000 of assessed property value for five non-consecutive years.

Councilmember Walsh noted, "What a perfect time to improve upon our aging-in-place tax credit, during a pandemic when we're still not able to vaccinate the eldest and most vulnerable among us and public health guidance still advises they stay healthy, at home. I am delighted to join a unanimous Council in our support of this bill."

"Through their decades of property tax payments and other contributions, thousands of long-time residents helped create much of what we enjoy in Howard County. I hope this expanded tax credit will help them remain a part of our community for years to come," said Councilmember Yungmann in support of the bill, which is truly a bipartisan effort.

The public will have an opportunity to testify on this bill on March 15th. The Councilmembers will vote on the legislation on April 5th.

To read CB23-2021, visit <https://apps.howardcountymd.gov/olis/PrefiledLegislation.aspx>.

(410) 313-2001 fax: (410) 313-3297
<https://cc.howardcountymd.gov>

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Sent by djung@howardcountymd.gov powered by



Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 10:38 AM
To: Sayers, Margery
Subject: FW: press release on Aging In Place Tax Credit

Importance: High

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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From: Jerome Carr <jcarr51@verizon.net>
Sent: Monday, February 22, 2021 7:24 AM
To: Jung, Deb <djung@howardcountymd.gov>
Cc: 'Jerome Carr' <jcarr51@verizon.net>
Subject: RE: press release on Aging In Place Tax Credit
Importance: High

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

Dear Council Chair Jung,

I was not able to open the actual proposed legislation, but based on the description requiring the resident to live in the SAME HOME for 35 years, this will NOT help me and all of those constituents I have been describing to you.

The need is for legislation to provide the credit to individuals:

- Age 65 or older
- Who have lived in one or more residences in Howard County for at least 35 years, and
- Who continue to live in a residence in Howard County at the time of obtaining the tax credit

Again, the point is to cover long time Howard County individuals who have had residences in Howard County for at least 35 years (it could have been more if you wanted) and still have a residence in Howard County. This would cover those who go through a typical life cycle in ownership- perhaps a starter home or townhome, then another home to raise a family or otherwise for their main working life, and who then downsize to a senior style residence such as a 55 plus townhome or condo, or other smaller individual unit.

As proposed, the legislation misses the mark. Continuing to limit the credit to the SAME RESIDENCE throughout does not make the needed change that is otherwise permitted as I have previously indicated.

Please get back to me at your earliest opportunity as this is most upsetting and I am sure those I have remained in contact with regarding this matter will join me in despair after all this time. If I am misreading all of this I apologize, but as I sad, going through the links I could not see the specific legislation.

Thank you.

Sincerely,

Jerome (Jerry) Carr
jcarr51@verizon.net
443-257-9929 (c)
410-992-9618 (h)

From: Jung, Deb [<mailto:djung@howardcountymd.gov>]
Sent: Sunday, February 21, 2021 10:16 PM
To: Jerome Carr <jcarr51@verizon.net>
Subject: press release

Hi Jerome,

Wanted to forward the attached press release to you. Feel free to share. This will be a great benefit to our seniors, and has unanimous support in the Council!

My best to you,
Deb

Deb Jung
County Council
District 4

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Sayers, Margery

From: Jung, Deb
Sent: Monday, February 22, 2021 10:29 AM
To: Sayers, Margery
Subject: FW: press release

Deb Jung

Councilmember, District 4
3430 Court House Drive
Ellicott City, MD 21043
410-313-2001

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From: Stefanie Feldman <steffiefeldman0929@gmail.com>
Sent: Monday, February 22, 2021 12:14 AM
To: Jung, Deb <djung@howardcountymd.gov>
Subject: Re: press release

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

Hi Deb,

Thanks for sending me the new bill that you are cosponsoring as it will enable more seniors to take advantage of the Aging In Place tax credit. It still does not deal with the issue that I am concerned with; it expires after five years as does the current one. I have been in my home for 50 years as a Howard County taxpayer and my Aging In Place tax credit expires next year as it has reached it's limit of five years. Would you be able to expand the limit to a total of 10 years instead of the current five?

Thanks for keeping me informed,

Stefanie Feldman

Sent from my iPad

On Feb 21, 2021, at 10:15 PM, Jung, Deb <djung@howardcountymd.gov> wrote:

Hi Stephanie,

Wanted to forward the attached press release to you. Feel free to share. This will be a great benefit to our seniors, and has unanimous support in the Council!

My best to you,
Deb

Deb Jung
County Council
District 4

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<2021-02-18-Press Release-Aging in Place.pdf>