

My name is Francis Miller 9306 Michaels Way Ellicott City, MD

My wife Rachel and I have lived in Howard County for over 50 years.

We sent our children to local schools and my wife spent a considerable amount of time supporting and working with the education system here in the county. I was President of our local community association and participated in many issues related to the quality of life here in the county. I was active in supporting the measure to limit gas stations to no more than two at busy intersections in the county. We adopted the same policy on the number of gas stations as the Rouse Company established for Columbia. Along with others, my wife and I testified about the ease with which liquor stores were granted licenses along the Route 40 corridor. We believe that our efforts to sustain a quality environment can only be achieved when enough residents add their voices. This bill, C52, helps a great number of people continue to believe they are needed and wanted.

THANK YOU

STATEMENT BY PETER BRUNNER SUPPORTING CB52-2022
SEPTEMBER 19TH, 2022

MY NAME IS PETER BRUNNER, 10133 HYL A BROOK RD., COLUMBIA. I SUPPORT CB52-2022.

THE ADMINISTRATION FOR COMMUNITY LIVING ASSERTS THE “FUNDAMENTAL PRINCIPLE THAT OLDER ADULTS...SHOULD BE ABLE TO LIVE WHERE THEY CHOOSE... WITH THE ABILITY TO PARTICIPATE FULLY IN...COMMUNITY.” AGE FRIENDLY HOWARD FOLLOWS THESE PRINCIPLES.

OLDER AMERICANS OVERWHELMINGLY WANT TO REMAIN AT HOME. COMMUNITY AND HOME CONNECTIONS REDUCE ISOLATION AND LONELINESS AMONG SENIORS AND SUSTAIN HEALTH AND WELL BEING. THEY’VE EARNED THAT RIGHT BY PAYING TAXES FOR DECADES. YET MANY HOWARD SENIORS FACE FINANCIAL CHALLENGES TO REMAIN IN THEIR HOMES.

HOWARD COUNTY IS A VERY HIGH TAX COUNTY. 2019 CENSUS DATA SHOW WE HAVE THE HIGHEST MEDIAN REAL ESTATE TAXES IN MARYLAND AND SURROUNDING STATES. ONLY LOUDOUN & FAIRFAX COUNTIES & FALLS CHURCH ARE HIGHER. OUR TAXES ARE \$1,204 (26%) HIGHER THAN MONTGOMERY COUNTY’S EVEN THOUGH ITS MEDIAN ASSESSED VALUES ARE \$29,200 HIGHER THAN HOWARD’S.

PURCHASING POWER ERODES DURING RETIREMENT. INCOME STREAMS, EVEN THOSE WITH COST-OF-LIVING ADJUSTMENTS LIKE SOCIAL SECURITY, HAVE NOT KEPT UP WITH INCREASING COUNTY REAL ESTATE TAXES DRIVEN BY RAPIDLY INCREASING ASSESSED VALUES.

OVER THE PAST 25 YEARS, COLAS INCREASED AN AVERAGE OF 2.3% ANNUALLY. BUT REAL ESTATE TAXES, EVEN CONSTRAINED BY THE HOMESTEAD EXEMPTION, INCREASED 5% ANNUALLY. IN ONLY TWO OF THE LAST 25 YEARS HAS THE COLA EXCEEDED 5%. IN THREE YEARS, THERE’S BEEN NO COLA AT ALL.

BETWEEN 1996-2021, HOWARD HOMEOWNERS SAW INCREASED REAL ESTATE TAXES CLAIM AN ADDITIONAL 10.5 PERCENTAGE POINTS (A

TOTAL OF 22%) OF AN AVERAGE SOCIAL SECURITY BENEFIT. THAT DOES NOT INCLUDE INCREASES IN THE STATE REAL ESTATE TAX NOR THE COLUMBIA CPRA. FROM WHAT IS LEFT, RECIPIENTS MUST COVER INCREASED MEDICARE PREMIUMS AND ALL OTHER INCREASES. CONSIDER ALSO THESE SENIORS LIVE IN HOUSES AT LEAST 35 YEARS OLD NEEDING HIGHER MAINTENANCE.

THIS IS A FORMULA FOR SERIOUS EROSION OF STANDARDS OF LIVING DRIVEN BY COUNTY TAXES. IT IS THE OPPOSITE OF AGE FRIENDLY.

A STATED CONCERN IN OPPOSITION TO THE BILL IS THAT IT DIVERTS RESOURCES FROM PUBLIC SCHOOLS. THE MARYLAND ASSOCIATION OF COUNTIES CITES 2019 CENSUS DATA SHOWING HOWARD COUNTY PER PUPIL CURRENT SPENDING RANKING FIFTH IN THE NATION AMONG 100 LARGE DISTRICTS. WE ARE NOT SHORT-CHANGING OUR CHILDREN. BUT WE ARE OVERTAXING THEIR GRANDPARENTS. AND IF YOU FAIL TO ACT IT WILL ONLY GET WORSE.

PASSING CB52 IS THE RIGHT THING TO DO. IT IS AN AFFORDABLE, NECESSARY STEP TO HONORING COUNTY PROMISES MADE IN AGE FRIENDLY HOWARD TO THE OLDER AMERICANS IN OUR COMMUNITY.

THANK YOU!

REAL ESTATE TAXES PAID VS. MEDIAN HOME VALUE BY COUNTY

County	Median home value	Median real estate taxes paid
Howard	\$455,700	\$5,817
Montgomery	\$484,900	\$4,613
Prince Georges	\$302,800	\$3,841
Frederick	\$331,600	\$3,716
Charles	\$313,300	\$3,672
Anne Arundel	\$361,200	\$3,179
Harford	\$293,400	\$3,131
Baltimore	\$261,500	\$3,097

Source: Census 2019 ACS 5-Year Estimates Data (Table B25103)

EFFECT OF COMPOUNDING: HOMESTEAD TAX CREDIT VS. COLA

Age	Year	Annual SS COLA	Average Social Security benefit	If you paid \$1,500 in County real estate taxes in 1996, you would pay:	Percent of Social Security needed to pay real estate taxes
67	1996	N/A	\$13,410	\$1,500	11.2%
68	1997	2.9%	\$13,799	\$1,575	11.4%
69	1998	1.3%	\$13,978	\$1,654	11.8%
70	1999	2.5%	\$14,328	\$1,736	12.1%
71	2000	3.5%	\$14,829	\$1,823	12.3%
72	2001	2.6%	\$15,215	\$1,914	12.6%
73	2002	1.4%	\$15,428	\$2,010	13.0%
74	2003	2.1%	\$15,752	\$2,111	13.4%
75	2004	2.7%	\$16,177	\$2,216	13.7%
76	2005	4.1%	\$16,840	\$2,327	13.8%
77	2006	3.3%	\$17,396	\$2,443	14.0%
78	2007	2.0%	\$17,744	\$2,566	14.5%
79	2008	5.8%	\$18,773	\$2,694	14.3%
80	2009	0.0%	\$18,773	\$2,828	15.1%
81	2010	0.0%	\$18,773	\$2,970	15.8%
82	2011	3.6%	\$19,449	\$3,118	16.0%
83	2012	1.7%	\$19,780	\$3,274	16.6%
84	2013	1.5%	\$20,076	\$3,438	17.1%
85	2014	1.7%	\$20,418	\$3,610	17.7%
86	2015	0.0%	\$20,418	\$3,790	18.6%
87	2016	0.3%	\$20,479	\$3,980	19.4%
88	2017	2.0%	\$20,888	\$4,179	20.0%
89	2018	2.8%	\$21,473	\$4,388	20.4%
90	2019	1.6%	\$21,817	\$4,607	21.1%
91	2020	1.3%	\$22,100	\$4,838	21.9%
92	2021	5.9%	\$23,404	\$5,080	21.7%
Average COLA/		2.3%			

Notes:

Assumes retirement at full retirement age--67

At age 67 average life expectancy is to age 85

Track actual COLA compounding for 25 years

Track Homestead Credit compounding for 25 years

\$13,410 is the average Social Security benefit for earner AND spouse in 1996



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Four Maryland Jurisdictions Rank Among Top Ten in U.S. Per Pupil Spending

Kevin Kinnally (<https://conduitstreet.mdcounties.org/author/kcklase/>) - May 21, 2019 - County News (<https://conduitstreet.mdcounties.org/category/county-news/>) / Education (<https://conduitstreet.mdcounties.org/category/education/>) / News You Can Use (<https://conduitstreet.mdcounties.org/category/news-you-can-use/>)

Of the 100 largest school systems based on enrollment in the United States, Baltimore City, Howard County, Montgomery County, and Prince George's County rank among the top ten nationally in per pupil spending.

The United States spent a total of \$694.1 billion on public school systems in FY 2017, up 4.4% from FY 2016, [according to Census Bureau statistics released today](https://www.census.gov/newsroom/press-releases/2019/school-spending.html?utm_campaign=20190521msacos1ccstors&utm_medium=email&utm_source=govdelive) (https://www.census.gov/newsroom/press-releases/2019/school-spending.html?utm_campaign=20190521msacos1ccstors&utm_medium=email&utm_source=govdelive).

It was the largest yearly increase in total expenditures since 2008.

Overall, per pupil spending increased by 3.7% to \$12,201 per pupil during the 2017 fiscal year, compared to \$11,763 per pupil in 2016. Maryland ranked 14th in per pupil spending in 2017, according to the report.

School systems are spending more on teachers. Instructional salaries totaled \$229.2 billion in FY 2017, accounting for 33.0% of total spending.

CATEGORIES

Select Category

CONTRIBUTORS

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Top 10 Largest School Districts by Enrollment and Per Pupil Current Spending

ENROLLMENT

New York City, NY	984,462
Los Angeles Unified, CA	633,621
Chicago, IL	378,199
Miami-Dade County, FL	357,249
Clark County, NV	326,953
Broward County, FL	271,852
Houston, TX	216,106
Hillsborough County, FL	214,386
Orange County, FL	200,674
Palm Beach County, FL	192,721

PER PUPIL CURRENT SPENDING*

New York City, NY	\$25,199
Boston, MA	\$22,292
Baltimore, MD	\$16,184
Montgomery County, MD	\$16,109
Howard County, MD	\$15,921
Prince Georges County, MD	\$15,560
Columbus, OH	\$15,403
Fairfax County, VA	\$14,498
Hawai Public Schools, HI	\$14,322
Atlanta, GA	\$14,313

* Note: Top 10 school districts out of the 100 largest by enrollment



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Census
Bureau

U.S. Department of Commerce
Economics and Statistics Administration
U.S. CENSUS BUREAU
census.gov

Source: 2017 Census of Governments
Finance - Survey of School System Finances.

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According to the U.S. Census Bureau (https://www.census.gov/newsroom/press-releases/2019/school-spending.html?utm_campaign=20190521msacos1ccstors&utm_medium=email&utm_source=govdelivery):



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

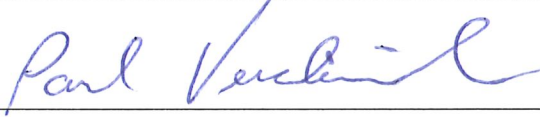
I, Paul Verchinski, have been duly authorized by
(name of individual)

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

County Council regarding CB52-53-56-57 to express the organization's
(bill or resolution number)

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

Printed Name: Paul Verchinski

Signature: 

Date: 09/15/2022

Organization: HCCA

Organization Address: Box 89, Ellicott City, MD 21041

Box 89, Ellicott City, MD 21041

Number of Members: 500

Name of Chair/President: Stu Kohn

This form can be submitted electronically via email to councilmail@howardcountymd.gov no later than 5pm the day of the Public Hearing or delivered in person the night of the Public Hearing before testifying.



HCCA

Howard County Citizens Association

Since 1961...

The Voice Of The People of Howard County

Date: September 19, 2022

Subject: CB52-2022

Testimony in SUPPORT with Amendment

By Paul Verchinski, HCCA Board Member

To: Howard County Council

The proposed legislation builds on the flexibility provided to Maryland counties in Chapter 267, Acts of the General Assembly of 2022. More specifically, it will permanently lift the 5 year cap on the duration of the existing 5 year cap on the Aging in Place Tax Credit (AIP) for Older Adults who are long term residents in Howard County and increasing the eligible assessed value from \$500,000 to \$650,000.

We applaud Councilperson Deb Jung for introducing this legislation. I and others are no longer eligible for the AIP because our 5 year eligibility has expired.

Howard County has the highest property tax rate in Maryland. The 20% AIP tax credit permanent extension for the Howard County property tax will help many residents who are experiencing high inflation rates in goods and services. Average tax bills are approximately \$5,000 annually. Howard County has the second highest median assessed home value, and the highest median real estate taxes paid of any large Maryland county. Howard County taxes paid as a percent of home value is one third higher than Montgomery County.

A compelling rationale for permanent senior tax relief is contained in the fiscal note to recent legislation in Prince Georges County:

"The United States will be faced with a noticeable increase in the share of the population over the age of 65. Factors such as increasing life expectancy, and aging amongst the baby boom generation will contribute to this. Many elderly residents have a desire to age-in-place within their current residence or community. However, stagnant incomes, rising healthcare costs, and costs to modify homes to accommodate a resident as they get older create challenges to aging in place. Addressing these challenges will take both time and money, but the benefits of effectively aging-in-place are apparent. The costs associated {with} living in nursing homes is more than three times than noninstitutional long-term care services. Social isolation among seniors can also be lessened as it becomes easier for residents to maintain current relationships. Aging-in-place also allows residents to retain a level of independence that is normally not afforded when living in an institutionalized setting. Creating a property tax credit for elderly residents can help ease the challenges associated with aging in place and keep them within the communities they have lived in for decades."

We suggest that the following Amendment be considered in Sec. 20.129E(e) Duration of Credit; Change the word “may” to “shall” so that the legislation is affirmative.

The Howard County Citizens Association requests that all County Council members vote in favor of CB52-2022.

Paul Verchinski

9-19-2022

Testimony: CB52-2022 Tax Credit to Help Seniors Age in Place

To: Howard County Council

Liz Walsh, Opel Jones, Christiana Rigby, Deb Jung, David Yungmann

From: Vincent Marando

10510 William Tell Ln

Columbia, MD 21044

Dear Howard County Council members:

I support CD52-2022. I offer observations about amending CB52 -2022

The core of my concern is that living in one home for 38 years is not fair to residents who have lived in multiple homes for the same amount of time (38 years) or 47 years as in my wife and my case. As a taxpayer, I assume to "Age in Place" is logical to mean living in Howard County as well as a single residence.

Isn't being a continuous Howard County taxpayer at the core of the Aging in Place legislation?

As 84 year old Howard County residents, my wife and I have lived continuously as home owners in Howard County since 1975. We have been property taxpayers for all 47 years. We have owned three homes without a break or gap in paying county taxes during our residential tenure.

My wife and I changed residences in Howard County to meet our evolving age-related needs.

As senior citizens we now live in a one level rancher. We have no stairs to climb. Most of our needs are on one level. We remodeled our home to meet our current and future needs, without having to move to a 55 "plus" residence or elder care home. We are anticipating maintaining our present home instead of paying an association fee at a "55 plus" facility.

We do not intend leaving the area- -voluntarily.

We anticipated and planned for aging in place, which means staying in Howard County in our present home.

My wife and I are particularly concerned with having close access to our health care providers and facilities, including the Howard County General Hospital. We also have close access to shopping, the Columbia Mall, grocers, athletic facilities, the Bain Center and The Howard County Library. All within a mile or 2 from our home.

Our housing costs have increased over the years. Pension and Social Security income have not kept up with cost of living increases.

It is our understanding that part of the rationale for receiving the Aging In Place 20 percent tax reduction was primarily geared to resident owners whose property values and taxes have increased. As a Columbia homeowner whose property value and taxes have increased we have not received a tax reduction. Yet, a number of Columbia residents have received 20 percent property tax reductions who have lived in the same house for 38 consecutive years.

Our residences have been and are:

9634 Basket Ring Rd, 21045- 1975-80 (We owned and rented out this property for 6 years-1980-86)

11026 Two Ships Court 21044- 1980-1986.

9634 Basket Ring Rd, 21045- 1986-1992.

10510 William Tell Ln- 1992-to the present.

We question why living in one home for 38 years qualifies for a tax reduction, while living in three separate homes, paying increased taxes with each location change does not qualify? We anticipated aging and have acted to Age in Place. Many of our Columbia neighbors have received a 20 percent five year property tax reduction. Are they eligible again for a reduction if the CB52-2022 legislation is modified?

Will former tax reduction recipients be allowed to obtain a second reduction before we get a first tax reduction?

Not fair!

Thank you for the opportunity to provide testimony on GB52-2022 legislation.