Like many older residents, David and I have put down deep roots in our community. We have lived in our home in Dunloggin since 1967 and plan to stay as long as we are physically able.

Our home is worth today about 18 times what we paid for it, and the taxes are commensurably higher as well. Our property tax bill for 2025 was about the amount of my entire annual salary when we moved into our home. David and I are fortunate to have reliable government pensions, at least as of now, but not all older residents are so fortunate,. Property taxes can be a special burden on retirees.

Over the past fifty years, my generation of county residents made a huge contribution to making Howard County the excellent place it is today for people of all ages and many backgrounds. The Aging in Place credit is one way to express your appreciation for what we accomplished.

I would also note that the taxes we pay overall are continuing to make such a contribution through our support for the education of our younger neighbors. We are happy to do so and urge you to support the repeal of the duration cap on the property tax credit so that we can continue our lives in the communities we built and love.

Angela Boyter

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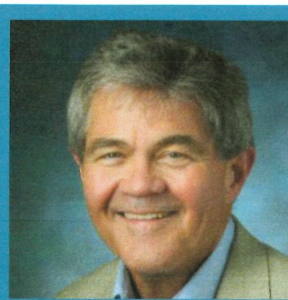
angie@boyter.net

Louis(Rusty) Toler
7421 Swan Point Way
Columbia MD 21045



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TESTIMONY IN SUPPORT OF CB 59-2025
SEPTEMBER 15, 2025

LOUIS (RUSTY) TOLER
7421 SWAN POINT WAY
COLUMBIA

Good evening . My name is Louis Toler, also known as Rusty.
I strongly support CB 59-2025 eliminating the duration cap on the AIP Tax Credit.

I've been a homeowner in Howard County since 1981and met the age 65 requirement for qualifying for the AIP tax credit ten years ago. I've lived in my current residence "only" 21 years-and won't be eligible for the credit until age 84- 53 years after buying my first home here.

I was Chair of the Commission on Aging in the late 1990-2000 era and a member of Plan Howard 2000 Task Force which recommended that the age 60 requirement for Age Qualified Housing be reduced to age 55 to match provisions of the Older Americans Act. This has been very successful. There are over 20 Active Adult Communities -and over 3000 units.-probably about 5000 residents. But Age Friendly Howard County reports that there are over 40,000 residents aged 65 and over now.

According to the AARP, 77% of adults 50 and over want to Age in Place in their home. Harvard's Joint Center for Housing Studies reports that 70% of older adults will need some support .

The AIP Tax Credit provides SOME Older Adults with meaningful support needed to stay put . It is extremely difficult to qualify for- but once earned it should not be time limited .
I've never understood the rationale for a time limit . It's not a question of funding -it's a question of values.
It's simply common-sense legislation to remove the time limit .
It's hard to comprehend that an Age Friendly Community would remove a very hard-earned benefit for its oldest residents who have lived most if not all their entire adult lives here.

It's important to note that long time AIP recipients are likely to be Women- who nationally comprise 60% of the age 80-89 cohort; 70% of age 90-99 . Many will be widows whose Social Security benefits are usually reduced when the husband dies .(The surviving spouse receives the higher of her own earned benefit or her spouses . Benefits are based on lifetime earnings ;men typically have higher benefits.)

Please keep that in mind when casting your vote.

HCCA **Howard County Citizens Association**
Since 1961... The Voice of the People of Howard County

Good evening Members of the Howard County Council:

My name is Paul Verchinski. I am testifying for the nonprofit Howard County Citizens Association (HCCA). Founded in 1961, HCCA testifies regarding proposed legislation affecting the residents of Howard County and the State of Maryland. This written testimony has been authorized by the HCCA Board. Our website can be found at https://howardcountyhcca.org.

CB59-2025 would amend the Howard County Code to remove the cap on the duration of the property tax credit for seniors and retired military personnel; and generally relating to the property tax credit for seniors and military personnel. Currently there is an 8 year cap.

The Howard County Citizens Association requests that you enact CB59-2025 for the following reasons:

We join other organizations that support removing the 8 year cap including the Oakland Mills Community Organization which represents about 13,000 residents, The Village in Howard which represents many residents that have made a conscious decision to Age in Place, and the National Association of Active and Retired Federal Employees, Howard County Chapter 1734.

1. Long time residents have contributed to the growth and prosperity of Howard County through their payments of property taxes and the piggy back income tax during their high earning years. Now most of us are on fixed incomes while groceries, property taxes, income taxes continue to rise. This is about valuing Older Adults and their on going contributions.
2. The estimated reduction in county taxes is relatively small and amounts to about $1,000 per household.
3. The cost to remove the cap represents an increase of $1.3 million which is insignificant in the Howard County budget of $1.6 billion.
4. As of September 15, over 450 Howard County residents have signed a Petition requesting that the cap be removed as is proposed by CB59.
5. The Aging in Place Tax Credit was originally sponsored at the state level by Howard County State Senator Guy Guzzone who saw a need to defray the ever rising county property tax that has been forcing residents to move to Delaware or Pennsylvania where taxes are substantially lower.

We request that this legislation be passed.
I will now read some of the names from the Petition that are some of your constituents.

Paul Verchinski
HCCA Board Member PO Box 89
Ellicott City, MD 21041

The Village In Howard

Aging Better Together

TESTIMONY IN SUPPORT OF CB59-2025
PETER BRUNNER FOR THE VILLAGE IN HOWARD
SEPTEMBER 15, 2025

GOOD EVENING. MY NAME IS PETER BRUNNER REPRESENTING THE VILLAGE IN HOWARD. OUR MEMBERSHIP INCLUDES 196 HOWARD COUNTY SENIORS & VOLUNTEERS. OUR NEWSLETTER REACHES OVER 1,500.

WE BELIEVE ENACTING CB59-2025, ELIMINATING THE DURATION CAP ON THE AGING IN PLACE TAX CREDIT, IS IN THE BEST INTERESTS OF HOWARD COUNTY SENIORS.

OUR MISSION IS TO ENRICH THE LIVES OF OLDER ADULTS BY PROVIDING ACTIVITIES, ENGAGEMENT, AND SERVICES SO WE MAY AGE IN OUR HOMES AND COMMUNITY, STAY ACTIVE AND CONNECT SOCIALLY.

ACCORDING TO THE ADMINISTRATION FOR COMMUNITY LIVING, OVERWHELMINGLY, SENIORS WANT TO REMAIN IN THEIR HOMES AS LONG AS THEY CAN SAFELY DO SO.

THE SURGEON GENERAL REPORTS THAT REMAINING AT HOME ALLEVIATES PROBLEMS LIKE LONELINESS THAT IMPACT THE HEALTH, WELL BEING AND **MORTALITY** OF OLDER ADULTS.

BUT FOR SENIORS TO REMAIN AT HOME THEY MUST BE ABLE TO **AFFORD** TO DO SO. THIS BILL ADDRESSES AFFORDABLITY.

HOWARD COUNTY'S REAL ESTATE TAXES ARE THE HIGHEST IN MARYLAND. IN 2025, THE MEDIAN HOWARD COUNTY TAX ACCORDING TO TAX-RATES.ORG WAS $4,261, 16 PERCENT HIGHER THAN SECOND PLACE, MONTGOMERY. AND 54 PERCENT HIGHER THAN THE STATEWIDE MEDIAN.

THE COUNTY TAX BROCHURE SHOWS THE <u>AVERAGE</u> REAL ESTATE TAX BILL IS $7,201, 31 PERCENT OF THE $23,016 AVERAGE BENEFIT STATED IN SOCIAL SECURITY ADMINISTRATION'S 2024 FACT SHEET.

"AMONG SOCIAL SECURITY BENEFICIARIES AGE 65 AND OLDER, 37 PERCENT OF MEN & 42 PERCENT OF WOMEN RECEIVE 50 PERCENT OR MORE OF THEIR INCOME FROM SOCIAL SECURITY….12 PERCENT OF MEN & 15 PERCENT OF WOMEN RELY ON SOCIAL SECURITY FOR 90 PERCENT OR MORE OF THEIR INCOME."

TAX CREDIT RECIPIENTS LIVE IN HOMES AT LEAST 30 YEARS OLD. THEY ARE MORE EXPENSIVE TO MAINTAIN. WITH HIGH TAXES, MANY ARE HARD PRESSED TO AFFORD TO MAINTAIN AND STAY AT HOME EVEN THOUGH THIS TAX CREDIT IS MEANT TO ADDRESS THIS CONCERN.

CDC'S 2023 NATIONAL VITAL STATISTICS REPORT SHOWS AVERAGE <u>**HEALTHY**</u> LIFE EXPECTANCY AT AGE 65 IS 18 YEARS. IN HOWARD, THAT IS LIKELY TO BE REDUCED BY OUTMIGRATION OF SENIORS WANTING TO BE NEAR FAMILY, MOVING TO CONGREGATE HOUSING, OR RELOCATING FOR A LOWER COST OF LIVING OR MILDER WINTER.

SO, <u>ENDING</u> THE DURATION CAP LIKELY RESULTS IN AN AVERAGE BENEFIT DURATION OF 17 YEARS--NINE YEARS ABOVE CURRENT LAW.

A MAJOR FAILING OF THE EXISTING CREDIT IS THAT IT EXPIRES IN EIGHT YEARS--<u>JUST AS COMPOUNDED GROWTH OF THE REAL ESTATE TAX BEGINS **SERIOUS EROSION OF LIVING STANDARDS**</u>. THIS BILL ADDRESSES THE PROBLEM.

OVER 17 YEARS THE ANNUAL SOCIAL SECURITY COST OF LIVING ADJUSTMENT AVERAGED 2.4 PERCENT, INCREASING RETIREE BENEFITS 51 PERCENT.

MEANWHILE, THE <u>COUNTY</u> REAL ESTATE TAX HAD AN ANNUAL COMPOUNDED RATE INCREASE OF 5.0 PERCENT, OVER 129 PERCENT IN TOTAL, OR <u>2.6 TIMES THE SOCIAL SECURITY BENEFIT INCREASE.</u>

OVER TIME, THE ANNUAL NUMBER OF NEW ELIGIBLES FOR THE CREDIT HAS BEEN STEADY AT ABOUT 400 HOUSEHOLDS. THAT WILL GROW SLOWLY AS OUR POPULATION AGES. THE NEW ACCESSIONS COUNT IN THE PAST COUPLE OF YEARS IS MISLEADING BECAUSE CHANGING THE DURATION CAP TO 8 YEARS ALLOWED THOSE WHO AGED OUT TO BE RE-ELIGIBLE FOR THE THREE-YEAR EXTENSION. ANYONE ELIGIBLE FOR FURTHER EXTENSION IS ALREADY COUNTED.

KEEPING SENIORS IN THEIR HOMES CAN SAVE THE COUNTY MONEY. THE OFFICE OF FINANCE CITES THE AVERAGE CREDIT IS $1,000/YEAR.

THAT MAY SEEM HIGH. BUT WHEN A SENIOR SELLS IT IS LIKELY TO BE TO A FAMILY WITH SCHOOL AGE CHILDREN AT ANNUAL COST TO THE GENERAL FUND OF OVER $14,000/STUDENT.

THE NUMBER OF PARTICIPANTS SHOULD STABILIZE AT ABOUT 7,000 AT AN ANNUAL COST OF $7 MILLION. THE COUNTY EXECUTIVE'S AUGUST 21ST NEWS RELEASE ESTIMATES THE CREDIT WILL COST $5.4 MILLION. SO, OVER TIME, THE ADDED INCREASE WOULD BE $1.6 MILLION/YEAR--LESS THAN 0.1 PERCENT OF THE GENERAL FUND BUDGET.

ELIMINATING THE DURATION CAP IS EQUITABLE AND CRITICAL TO ENABLING MANY SENIORS TO REMAIN AT HOME. WE BELIEVE IT IS SOUND POLICY, AFFORDABLE AND MAY EVEN SAVE THE COUNTY MONEY.

PLEASE ENACT CB59-2025.

THANK YOU FOR YOUR TIME AND ATTENTION.