

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

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

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

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

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

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

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

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

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

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