



DEB'S DISTRICT UPDATE

Deb Jung • District Four

Greetings

Thank you so much to everyone who wrote into the Council with their support for my Aging in Place bill (CB52). This bill sought to adjust one of the key failures of the County's existing Aging in Place tax credit by removing the five-year cap. The bill also increased the assessed value for calculating the discount in order to reflect escalating home values in Howard County. The Council voted and passed an amended version of the bill on October 3. The final and amended version of the bill resulted in retention of the cap with a slight extension to eight years and an expansion of eligible recipients by lowering the residency requirement to 30 years in one home.

While I support expanding the credit to more residents, I do not understand the benefit of providing more people a credit only to take it away when they are older, frailer and more likely to be living on a declining income. Critically important to lifting the cap is the fact that many County seniors depend on fixed incomes from retirement accounts, pensions, social security and other sources of income that do not increase at the same rates as property assessments. As seniors age, women tend to outlive their spouses resulting in declining incomes while property assessments and tax burdens continue to increase.

When I was door-knocking, I heard from many residents that their main concern was being able to afford to stay in their homes. Based on State-enabling legislation in 2020, I adjusted the number of years a resident needed to live in one home in order to qualify for the Aging in Place property tax discount of 20% for seniors. This is not a huge amount of money but it helps offset other living expenses, such as utility bills and maintenance costs. CB52 was yet another attempt to help seniors who are being priced out of their homes. Seniors have honored their civic obligations by paying real property taxes in the most highly taxed jurisdiction in the State; they are a vital part of our civic fabric and staying in their homes contributes to a higher quality of life. The remainder of this specially focused newsletter describes the status of the Aging in Place Tax credit as it was amended on Monday night.

CB52 & Amendments

There were five amendments prefiled on September 29 and two amendments to amendments filed on vote day. I proposed Amendments 1 and 5 to make minor changes based on public feedback. Councilmember Christiana Rigby introduced various limiting amendments to the bill so that fewer seniors could qualify (Amendments 2, 3, and 4). Councilmember David Yungmann sponsored Amendment 1 to Amendment 5, which significantly overhauled the entire bill. Following are summaries of CB52, the amendments, and vote outcomes:

CB52: I proposed the following changes to the current tax credit:

- remove the current five-year limit on those receiving the tax credit. *Failed due to Amendment 1 to Amendment 5.*
- increase the amount of assessed home value upon which the tax is calculated from \$500,000 to \$650,000. *Passed*

Amendment 1: I sponsored this amendment to update the definition of retired military members to match the Federal and State definition that includes armed and uniformed services. *Passed*

Amendment 2: Councilmember Rigby proposed this limiting amendment to reduce the maximum assessed value upon which the tax discount is calculated to the current \$500,000. *Failed*

Amendment 3: Councilmember Rigby proposed this amendment to establish a new criteria that would limit eligible homes to those assessed at \$650,000 or less. Her proposal was a significant change with no public participation. *Not moved during the voting session*

Amendment 4: Councilmember Rigby proposed yet another limiter; this time an individual who owns more than one residential property cannot qualify for the credit. *Passed*

Amendment 5: I proposed to make the credit retroactive for those who received the credit previously but who timed out prior the effective date of CB52. *Passed as amended*

Amendment 1 to Amendment 5: Councilmember Yungmann proposed this prior to the Voting Session on Monday night. It lowers the number of years a qualifying individual must live in one house to 30 years from 35 and increases the duration of the credit from the current five years to eight years. *Passed*

Amendment 2 to Amendment 5: I proposed this amendment to apply previous conditions to anyone who qualified prior to the effective date of CB52. I anticipated that there would be significant changes to the bill and I didn't want some recipients to be excluded from the credit due to these changes. *Passed*

Click [here](#) to read CB52.

CB52 Voting Session Recap

During the Legislative Voting Session, my colleagues and I spent a considerable amount of time discussing the amendments. Early on, Council Chair Dr. Opel Jones made a motion to table the bill but it failed with a vote of two (Councilmembers Jones and Rigby) to three (Councilmembers Walsh, Yungmann, and me).

We then discussed Councilmember Rigby's amendments. Amendment 2 reduced the maximum assessed value to the current \$500,000. This amendment gutted one of the two substantive changes of my bill without the benefit of a public hearing. Amendment 2 failed with a vote of two (Councilmembers Jones and Rigby) to three (Councilmembers Walsh, Yungmann, and me).

Councilmember Rigby chose not to move her Amendment 3 and proceeded to Amendment 4, excluding seniors who own more than one residential property. She asserted that the credit should only benefit low-income seniors who are more deserving of financial assistance than other fixed-income seniors and that ownership of more than one residential property indicated adequate financial means.

I countered that owning second properties does not indicate wealth. It should also be noted that the County has a tax deferral program for low-income seniors. The Aging in Place credit has never had an income qualifier and is not designed for a specific socio-

economic demographic. It is designed to promote quality of life and affordability. Amendment 4 passed three (Councilmembers Jones, Rigby, and Yungmann) to two (Councilmember Walsh and me).

Next up was my Amendment 5, which provided gap coverage to those who had timed out of the original credit this year. This amendment was meaningful as it directly helped residents who had advocated for the lifting of the credit's 5 year cap.

Councilmember Yungmann introduced Amendment 1 to Amendment 5, which reduced the residency requirement to 30 years and extended the cap to eight years. His rationale was that this would increase the number of eligible people despite an increased fiscal impact on the County. Amendment 1 to Amendment 5 passed by a vote of three (Councilmembers Jones, Rigby, Yungmann) to two (Councilmember Walsh and me). I ultimately voted against the amended version of Amendment 5 because a cap remained.

The final amendment was my Amendment 2 to Amendment 5, which protected seniors who currently qualify from being disqualified by changes to the bill. It passed unanimously.

The amended bill passed unanimously.

Click [here](#) to watch the 10/3 Legislative Session.

Aging in Place: Good Policy

Aging in Place is good policy and one which I will continue to pursue as long as I am on the Council. Not surprising there are a number of local experts, including Rusty Toller and Peter Brunner, who were helpful to me in building a fuller understanding of the financial side of this issue. Below are some of the issues and challenges we face nationally and in Howard County when it comes to aging in place.

HAPPY & HEALTHY FOREVER HOMES

The Aging in Place property tax credit was crafted from State and Federal initiatives to enhance the well being of seniors by keeping them in their long-time homes and engaged in their communities. Studies show that aging residents who maintain these social connections are healthier and happier because they can continue to contribute to their communities. Many of our Howard County Boards and Commissions are populated by retirees who are able to lend their work and life experiences to the betterment of our County. Seniors contribute to our non-profits, homeowners associations, and the “institutional knowledge” of the area.

LIVEABILITY FOR THE GOLDEN YEARS

By 2035, 20% (70,000 people) of Howard County’s population will be aged 65 and over. According to AARP’s livability score for seniors, Howard County is a 60 out of a 100 scale, and we rank 35 in the housing category with housing costs and housing cost burdens sig-

nificantly higher than the 2022 US neighborhood median.

- **Housing costs:** US median \$1057; Howard County \$2212
- **Housing cost burden:** US median 16.3%; Howard County 25.5%

FOREVER CREDITS & SUPPORTS

Senior advocates recognize the benefits and affordability of aging in place along with the disparities between retirement incomes and housing costs and view tax credits along with other supports as crucial protections.

Sharonlee Vogel, the Chair of the Columbia Associations Senior Advisory Committee asked the Council to consider portability for the Aging in Place credit so that those who have moved, downsized, or divorced could qualify.

Rusty Toler, a County resident and Federal policy advisor on aging issues, lobbied for a broad property credit as well as a comprehensive services approach that includes:

- home safety and risk assessments
- assistance with home modifications for internet access, HVAC system repairs, and accessibility modifications
- aging in place plans that account for full independence and limited mobility.

Although CB52 was not successful in eliminating the tax credit cap, you can count on me to lead the fight for more senior support.