

## PUBLIC HEARING TESTIMONY ON OPERATING BUDGET – APRIL 8 2025 1:30PM HEARING

I am limiting my area of testimony to strongly oppose the 3.7% additional increase to the property tax rate proposed by County Executive Elrich. I am a senior living on a fixed income, have owned my home for 38 years, and hope to stay there, but this tax increase makes it increasingly difficult. I oppose the tax increase for the following reasons:

1. **The additional tax poses undue hardship, especially to limited income seniors who are facing uncontrolled price increases in almost every aspect of their lives.** Social security benefits, which I largely rely on, increased only 2.5 % for 2025. The proposed rate increase would raise my property taxes by over 9% this year (combined impact of 5.25% assessment increase and 3.7% rate increase).

Over the next three years, my property assessment alone will increase over 20%, before the rate surcharge. Where am I supposed to get the money?? My auto insurance went up 30% and my home insurance went up 27% this year without any claims, but these are much smaller bills than my property tax bill. The senior property tax credits help very few people because their requirements are so strict.

Why not limit the property tax increase for those on social security who take the federal standard deduction to the rate that their social security benefits increase? I'd also be more inclined to support education if the kids helped me clean my gutters or do my yard work, which I do because I can't afford to hire someone, but am less able to do and gets more dangerous as I grow older.

2. **The county needs to find ways to curb and decrease its spending, including education.** Everything added now gets built into next year's baseline. I have never had children and am not sympathetic to teachers earning "only" \$107,000 a year for ten months work, a secure job, and great benefits. Why doesn't Montgomery County pay teachers more in line with counties like Fairfax, and where is this comparative analysis? President Obama froze my federal employee pay for three straight years, and we never got "make up" pay raises.
3. **Let those who are able and happy to pay more for their or other kids' education do so, but do not force this burden on others.** I understand that some residents are fine with paying more tax. Wealthier people may not feel this tax is a big deal, may benefit by deducting the tax on their itemized federal tax return, or have kids so see a direct benefit, but they do not question the costs. So have a voluntary tax or charitable contribution dedicated to education that can be deducted on the federal return and see how that does before you impose a mandatory tax on everyone.
4. **The property assessment process, methodology, and administration (controlled by the State of Maryland) that determine property taxes is unfair and unreasonable.** It should be taken over and administered by the county. Maryland is the only state where the county does not control assessments.

Without detailing individual shortcomings here, "mansionized" properties are underassessed and small, older, unimproved properties are overassessed. Additions, rebuilds, and other capital improvements are not timely reassessed. Property assessments do not incorporate the property's actual recent sales price. Properties are getting the \$692 county property tax credit that don't deserve it. As a result, the property tax charged is often unfair and inconsistent. I am a certified fraud examiner, and this needs to be fixed.