Testimony in Response to the Proposed Property Tax Increase Montgomery County Council Public Hearing

Dear Members of the Montgomery County Council,

Thank you for providing the opportunity to voice concerns regarding the proposed property tax increase in the County Executive's Fiscal Year 2026 Recommended Operating Budget. As a resident of Montgomery County, I am deeply troubled by the impact this increase will have on senior citizens, many of whom are already struggling to make ends meet on fixed incomes. I urge the Council to consider the unique hardships faced by seniors.

Senior citizens in Montgomery County are disproportionately burdened by rising property taxes, which exacerbate financial strain for those living on limited retirement savings or pensions. Many have resided in their homes for decades, contributing to the vibrancy and stability of our communities, yet they now face the risk of being priced out due to escalating tax bills. For example, the median property tax payment in Montgomery County is \$5,149, significantly higher than in neighboring jurisdictions like Prince George's County, where the effective tax rate is lower at 0.82% compared to Montgomery's 0.87%. This disparity is compounded by the fact that Montgomery County's tax relief programs for seniors are far more restrictive than those in surrounding areas, denying reasonable breaks to many who desperately need them.

The proposed tax increase will only deepen this hardship. For a senior on a fixed income, even a modest rise in property taxes—estimated at 4-6% in some areas—can force difficult choices between paying taxes, covering medical expenses, or affording basic necessities. Unlike younger families, seniors cannot easily increase their income to offset these costs.

I respectfully urge the Council to reject the proposed property tax increase. I also ask to consider a *Senior Tax Freeze Program*, which would protect seniors from future tax hikes, offering stability and predictability.

Montgomery County prides itself on being a welcoming community, yet its current tax policies disproportionately burden our senior citizens. By rejecting the proposed tax increase, the Council can demonstrate its commitment to supporting those who cannot afford another tax increase. I implore you to act with urgency to alleviate the financial strain on seniors and ensure they can age in place with dignity.

Thank you for y	our attention to	this critical issue	e. I trust the	Council w	vill prioritize	the needs	of
our senior reside	ents in its delibe	erations.					

Sincerely,

Andrei Gakh

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Resident of Montgomery County, Maryland