

Dear Members of the Montgomery County, MD County Council,

I am writing to express my opposition to the proposed property tax for 2 reasons:

1. Clashes with the County's desire to improve affordability especially for low and moderate income households; and
2. Places additional financial burden on homeowners who are 65 and older.

Affordability

Home prices are already cost-prohibitive compared to other areas. According to the Montgomery County Housing Affordability Study, homeownership is "out of reach for most, and very difficult for some." According to the United States Census Bureau 67% of homeowners that are below the County's median income \$98,314 (ACS 2015 1 year estimate) pay 30% or more of their annual Income on Housing Costs, and 40% of homeowners pay over 50% of their annual income.¹ I purchased my Rockville home in 2018 and the cost of homeownership continues to rise and outpace my income. As a retired resident, I could not purchase my same home today.

Senior Homeowners

Seniors are the fastest growing demographic in Montgomery County with adults aged 60+ increasing by 35% by 2040, and adults aged 85+ increasing by nearly 77% by 2030.² According to a 2018 report the Montgomery County Planning, economic challenges typically increase as seniors get older. Moreover, declining income increases the risk of older homeowners becoming severely cost-burdened. Other pressures such as rising mortgage debt for older homeowners will eventually play a role in older homeowners losing their homes.

Given the current economic and political climate we face with many residents losing jobs, another property tax increase is not a sustainable solution. I urge the County to evaluate wasteful spending in County government and seek opportunities to prioritize spending and hold agencies accountable. For example, the Office of the Inspector General released a report in July 2024 citing "wasteful spending" by the Montgomery County Public Schools on electric bus contracts. Yet, the County Council approved a multi-million dollar contract for the purchase of 70 diesel buses just three months later.

I implore you to consider other ways to fund critical services without jeopardizing the well-being of all County residents.

Regards,

Donna Cawley

1. Montgomery County Affordability Study;
https://www.montgomerycountymd.gov/countystat/housing_insights.html.

2. According to the [2021 Annual Report](#) from the Montgomery County, MD Commission on Aging (COA).