

Subject: Strong Opposition to the FY2027 Property Tax Increase and the Need for Fair, Responsible Budgeting

Dear Montgomery County Council Members,

I am writing to express my strong and unequivocal opposition to the proposed 6% property tax increase for FY2027. This increase is not only excessive, but also fundamentally unsustainable for senior residents living on fixed incomes. At a time when inflation continues to erode purchasing power, imposing yet another financial burden on older adults is both inequitable and avoidable.

The Data Paints a Clear Picture of Hardship

- According to publicly available county data, property tax revenues have already risen significantly in recent years due to higher assessments, even without major rate increases.
- The average Montgomery County homeowner has seen assessments climb sharply over the past decade; with many seniors experiencing double-digit increases despite no change in income.
- Social Security cost-of-living adjustments (COLAs) have not kept pace with rising housing costs, utilities, and healthcare expenses.
- A 6% tax increase, layered on top of rising assessments, effectively compounds the financial pressure on seniors who cannot increase their income to compensate.

For seniors, a home is not a speculative investment, it is the foundation of their stability. When taxes rise faster than income, seniors face impossible choices: cutting medication, delaying medical care, reducing food budgets, or risking the loss of the home they have lived in for decades.

A Fairer Approach: Those Using the System Should Share More of the Cost

Supporting our schools is essential. But it is neither fair nor reasonable to place the majority of the financial burden on residents who are **not** currently using the school system, especially seniors who are already struggling with rising costs.

Many jurisdictions across the country have adopted more balanced approaches, including:

- **Targeted education surcharges or fees** applied to households with children enrolled in public schools.

- **Activity-based or program-based fees** ensure families benefiting directly from certain services contribute proportionally.
- **Sliding-scale contributions** based on income, ensuring that lower-income families are not overburdened while still aligning costs with usage.

These models recognize a simple principle: funding responsibility should be shared equitably, not placed disproportionately on those least able to absorb it.

Where Budget Cuts and Efficiencies Could Be Pursued Instead

Before raising taxes—especially on vulnerable residents—the County should exhaust opportunities for cost savings and operational efficiencies. Many counties across the country have successfully reduced expenditure by focusing on:

- **Administrative streamlining:** consolidating overlapping departments, reducing duplicative management layers, and modernizing outdated processes.
- **Contract and procurement reform:** renegotiating vendor contracts, reducing reliance on outside consultants, and improving competitive bidding practices.
- **Program audits:** conduct performance audits to identify underperforming or redundant programs that could be scaled back or eliminated.
- **Technology modernization:** investing in digital systems that reduce long-term staffing and operational costs.
- **Capital project reprioritization:** delaying or phasing non-essential capital projects until fiscal conditions improve.
- **Energy and facility efficiencies:** reducing utility costs through energy-efficient upgrades and better facility management.

These are not abstract ideas—they are proven strategies used by counties nationwide to avoid tax increases while maintaining essential services.

Protecting Seniors Must Be a Priority

To ensure fairness and stability, I urge the Council to:

- **Reject the 6.3-cent rate increase** and pursue responsible budgeting instead of shifting the burden onto seniors.
- **Expand and modernize senior tax relief programs**, ensuring they keep pace with rising assessments.

- **Adopt a Senior Tax Freeze** so residents aged 65 and older are protected from future increases and can age in place with dignity.
- **Explore fair-share models** that align school funding more closely with those who directly utilize the system.

Montgomery County has long prided itself on compassion, fairness, and responsible governance. Protecting seniors from being priced out of their homes is not only fiscally prudent—it reflects the values this community stands for.

Thank you for your attention and for your commitment to serving all residents.

Sincerely,

Christopher K. Frye

██████████ Gaithersburg, Md 20877