

03/18/26

Good afternoon, Council members.

My name is Elise Luong and I live in Montgomery Village. I am 63 years old and I plan to retire the end of 2026. I am testifying today to urge you to **reject** the proposed 6.4% property tax rate hike. While I support our schools, we cannot fund them by pricing seniors out of their own homes.

The timing of this proposal is particularly punishing. My property assessment just jumped by 12.2%. While the government sees this as a 'gain,' for a retiree, it's just a higher bill on a home I have no intention of selling. To raise the tax *rate* on top of an already surging *assessment* is a double whammy that many of us simply cannot absorb. My social security income is fix; my taxes are not.

I have spent decades contributing to this county, but as I move into this next phase of my life, the math is becoming unsustainable. Between skyrocketing utility bills and a tax bill that grows faster than my Social Security or pension ever will, you are making it impossible for long-term residents to age in place. We are told to 'save for retirement,' but it feels like the county is treating our home equity like an ATM to cover budget gaps.

I ask the Council to do what every retiree has to do: prioritize and live within your means. Please find the \$160 million through internal efficiencies or cut spending rather than another tax hike on residents who are already stretched thin. Thank you for your time and for considering the future of Montgomery County's seniors.

Sincerely,  
Elise Luong