

THE LONGEVITY BONUS YEARS CORNER (MARCH, 2017)

By Paul Verchinski, Oakland Mills Liaison to the CA Senior Advisory Committee (SAC)

It has been a busy year in Howard County and on the CA SAC. The SAC continues to support The Village in Howard (TVIH) which now has over 135 members. It has been specifically set up to connect with other older adults (30% of adults aged 65+ live alone) in Howard County and is located in the Stevens Forest Neighborhood Center. There are now numerous programs for travel, bridge, walking, etc. My wife and I joined some time ago and have taken the Megabus to New York City and MARC train into DC. (Did you know that MARC runs on weekends and a fare for a senior roundtrip is only \$7!)

CA and Howard County both offer Pickleball year round. If you are looking for medical devices like wheelchairs, walkers, ramps, etc., The Loan Closet in Long Reach Village Center can provide those free of charge.

The news that will impact older adults the most is the three Howard County Property Tax Credits (PTC) recently passed/revised by the Council and signed by County Executive Kittleman. As all of you know, your income goes down in retirement, and Howard County is an expensive place to live. I will address each PTC in as much detail as I can and provide a digital link to the County's website for more information. As always, feel free to contact me by email: verchinski@yahoo.com.

Aging in Place Property Tax Credit

This new Credit allows a 20% reduction in your property tax for a period of five years. You must be 65+ and have lived in the same house for 40 years. **IT IS AVAILABLE TO ALL - NO INCOME REQUIREMENTS!!** It is also available to retired military veterans who have lived in the same dwelling for five years. Since I fall in the 40+ year category, I have applied for it. It is very easy to do. You can walk the application in to the Office of Finance in the George Howard building in Ellicott City. If you do not have the deed for your property, you can secure a copy at the Registrar of Deeds. The application is available on line at:

https://www.howardcountymd.gov/LinkClick.aspx?fileticket=pIEmR10Wq_U%3d&portalid=0

THERE IS A SHORT TIME FUSE TO APPLY THIS YEAR. APPLICATIONS MUST BE IN BY APRIL 1 TO GET THE PTC REDUCTION IN THE COMING TAX YEAR.

Senior Property Tax Credit

This is an existing Credit in which the eligibility age has been lowered from 70 to 65. Income and asset restrictions apply. This credit provides a 25% property tax reduction. **IT MUST BE APPLIED FOR ANNUALLY AND CANNOT BE USED IN COMBINATION WITH THE AGING IN PLACE PTC.** There is a lot of paperwork involved in filing for this PTC. As an AARP Tax Aide for 8 years, I routinely filled out this form for clients who were eligible. This form must first go to the State and then is automatically sent to Howard County. Applications are due by September 1. The application is available at:

<https://www.howardcountymd.gov/Departments/Finance/Billing-and-Payments/Real-Property-Taxes/Tax-Credits/Senior-Tax-Credit>

Livable Homes Property Tax Credit

This is an existing Credit that has been underutilized. There is currently no application available since it is being revised. In most cases you will need to get a Building Permit for the work that will be done. Bring in what you want to do to the Department of Licenses and Permits in the George Howard Building in Ellicott City. This credit can reduce your taxes by up to \$2500 of the cost of installation of accessibility features in existing occupied residences (minimum expenditure is \$500). A number of new qualifying items have been added. Included now are railings and a \$100 allowance for securing a home accessibility plan by a Certified Aging in Place Specialist (CAPS). A CAPS plan should provide approximate costs for accessibility features that you would need to age in place in your home. If you phase your projects, you can secure this PTC every year up to \$2500. **THERE ARE NO AGE OR INCOME REQUIREMENTS FOR THIS PTC.**

Finally, some of you have told me that you are interested in an Italian game called Bocce Ball. There is a friendly league composed of a lot of older adults that plays on Saturdays in the spring and fall at Cedar Lane Park. They are currently looking for new players either to substitute or play on a team. I have played on a team, and it is a low effort physical game. Again, contact me if you are interested.