

**In Support of SB898- an act concerning tax relief for low- moderate-income homeowners and HB 5580-an act requiring municipalities that regionalize to provide property tax relief.**

**(When a \$32,500 income must support \$18,000 in property taxes)**

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Ladies and Gentlemen of our Connecticut State Legislature:

I've come to speak in support of bill SB 898. It is my understanding that this bill would adjust property taxes for low-moderate income homeowners. We represent a prime example of why this bill is important:

Our property taxes have escalated from \$7,500 to \$18,000 in the past decade. My father died in 1998 and left us with a house that had the mortgage paid off---a goal he spent his life working to accomplish.

Because I am a full time caregiver for my mother with Alzheimer's, our household income has remained at \$32,500. I want her to be able to live out her life in our home. By doing so, I am saving the state of Connecticut at least \$100,000 a year in nursing home care. We've been told that \$32,500 is too high of an annual income to even qualify for a senior tax relief program. How can that be with property taxes over HALF of our income that leaves only \$14,500 for living expenses?

Because senior tax relief programs do not subtract the property taxes from gross income, situations like ours fall between the cracks. As a result, we took out a reverse mortgage equity line just to pay the property taxes. The

proposed bill SB 898 is the only legislation that has come along to offer our situation any real relief.

Adding to the issue is that our house is grossly over assessed, making it nearly impossible to sell in this already depressed real estate market. It had not been updated in 30 years and yet The City of Bridgeport valued it at \$650,000 when the bank put its value at \$550,000. Neighborhood sales have been even lower than that.

The tax burden Bridgeport carries is enormous but so is that of the Bridgeport taxpayer. Why would anyone want to pay such a high mil rate of 39.6 on properties that are often worth much less than their city assessments? Such is the case of our \$550,000 home with \$18,000 taxes. Passing bill HB 5580 helps level the playing field when it comes to these property tax inequities. In the long run, it will increase real property values and grand lists and ultimately revenues.

Alison Boteler