

Impact of Rising Taxes and Rents on Brookline Seniors

	FY2012	FY2017	Annual Rate of Change
	Estimated	Actual	from FY2012 to FY2017
Brookline Condo Owner			
Value of Condo (Median for Owner 65 yrs. or older)	468,770	674,600	7.55%
Less Residential Exemption	165,784	229,655	6.73%
Equals Taxable Value	302,986	444,945	7.99%
Residential Tax Rate	1.140%	0.988%	-2.82%
Tax Bill	3,454	4,396	4.94%
Annual Income	46,734	50,000	1.36%
R.E. Taxes as % of Income	7.4%	8.8%	
Brookline Home Owner			
Value of House (Median for Owner 65 yrs. or older)	1,011,351	1,348,150	5.92%
Less Residential Exemption	165,784	229,655	6.73%
Equals Taxable Value	845,567	1,118,495	5.75%
Residential Tax Rate	1.140%	0.988%	-2.82%
Tax Bill	9,639	11,051	2.77%
Annual Income	46,734	50,000	1.36%
Taxes as % of Income	20.6%	22.1%	
Brookline Renter aged 65 and over			
	Year 2010	Year 2015	
Median Monthly Rent	1,255	1,423	2.54%
Annual Rent	15,060	17,076	
Annual Income	46,734	50,000	1.36%
Rent as % of Income	32.2%	34.2%	
Senior Owners and Renters			
	Year 2010	Year 2015	
Number of Senior Home Owners	2,694	3,751	6.84%
% with Hous. Costs over 30% of Inc.	30.8%	32.4%	
Number of Senior Renters	2,147	1,884	-2.58%
% with Rent over 30% of Income	61.6%	55.9%	
Harold Petersen, 3/1/17. See reverse side for Sources of Data and Basis of Estimates.			

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Sources of Data and Basis of Estimates:				
<p>The median values of condos and homes (single-family) for owners aged 65 and over are taken from data provided by the Board of Assessors for FY2017. Estimated values for FY2012 are found by assuming values of condos owned by seniors have increased at the same rate as all condos in Brookline and likewise for single-family homes (7.55% /yr. for Condos and 5.92%/yr. for Single-Family Homes. Data are from the Board of Assessors. Values of the residential exemption and the tax rate for both years are from the Board of Assessors.</p>				
<p>Annual Income is an arbitrary number, one too high to be eligible for most of the "affordable" units in Brookline but low enough to qualify for the Massachusetts Senior Income Tax Circuit Breaker. It is roughly half the median household income in Brookline as of 2017. The estimated income for FY 2012 is based on an assumption that income has increased at the same rate as the consumer price index, which would be the case for social security checks. Income from certificates of deposits has not increased at all over this period, and social security checks net of the charge for medical premiums may have increased at a lower rate than this.</p>				
<p>The American Community Survey as conducted by the U.S. Bureau of the Census reports an increase in mean earnings of Brookline residents with earnings and aged 65 and over of 1.0%/yr. over the five-year period 2010-2015. Of those with retirement income, the survey reports a decrease in mean retirement income over the years 2010-2015.</p>				
<p>Median monthly rent for renters 65 and over is from the American Community Survey as conducted by the U.S. Bureau of the Census. The numbers look low to this observer. It is worth noting that the median monthly rent in Brookline over all age groups as reported by the above survey is about 30% below that estimated by Zillow. The estimated rate of growth by the survey is a bit lower than that estimated by Zillow over a comparable period of time. Thus the impact on renters reported in the table is in my judgment a conservative estimate.</p>				
<p>The number of senior homeowners (65 and over) and number of senior renters (65 and over) are taken from the American Community Survey.</p>				
<p>The data on owners and renters aged 65 and over who are paying more than 30% of income for housing are taken from the American Community Survey.</p>				

Senior Tax Policy Committee – Information about Seniors in Brookline
per Ruthann Dobek - February 6, 2017

These are notes from a conversation with Ruthann Dobek, the Director of the Brookline, MA Council of Aging, on February 6, 2017. Although the focus of this committee is primarily on home owners, the information is relevant to the renters as well. Some of the information is based upon real numbers, and some on experience.

The conversation initially started around the topic of the Brookline Elder Taxi Service (BETS*) program as something of an indicator of low-income need, and branched out from there.

The following are the key points learned.

- 10% of the Senior population in Brookline is struggling
- There are approximately 1,000 Seniors in the BETS program, which is approx 10% of Seniors, i.e. 10,816 over the age of 60 (per 2010 US Census)
- Those who take advantage of the BETS program have to pass a means-test
- Of those, there are approx. 200 very active users.
- Of the 200 BETS users, approx 100 take advantage of everything else available, either on their own, or with the help of a caretaker or relative.
- Other means-based and non-means-tested programs the Center offers:
 1. means-tested programs – SNAP (food), HELP (home), fuel assistance .
 - SNAP & HELP are for the poorest of the poor
 2. not means-tested – doing taxes, the food distribution
 - they are increasing the eligibility for the taxes, e.g. now renters may be needs-based.
- How to market the programs? -- put info into people's tax bills

Ruthann's WISHLIST:

1. Freeze property tax for certain age, means-tested
2. Tax deferral interest rate should be lower; should be tied into an indicator
3. Tax deferral should be 'opt out' in the same way a bank CD is = if you don't renew, it rolls over (though, of course, in the case of the bank, at a lower rate)
4. **have a program to include another person being notified; that person would not be responsible for the bill, but would be aware of the bill [and of delinquencies, etc.]**

**Information that came up to the topic of Seniors using \$ for food rather than home upkeep:
JAMAICA PLAIN'S REHAB PROGRAM:**

Years ago, J.P used to have a program in which a \$10,000 loan was given for renovation w/a \$2,000 reduction of the no-interest loan / year lived in the house post renovation, so the loan was forgiven in 5 years.; "housing rehab \$".

*The eligibility rules for BETS are >62 years old, <\$48,000 income/single, <\$55,800/couple.
The Seniors may purchase \$40/month for \$80-worth of tickets/single, \$50/month for \$100-worth/couple.

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Cursory research to find info on JP's Rehab Program. Mostly found info on repair and elder resources:
[one of the search terms used: Jamaica Plain MA housing Renovation loan program for seniors]

[pdf] Home Modifications Resources - Boston ElderINFO (date unknown)
<http://www.elderinfo.org/Links/Home%20Modifications%20Resources.pdf>

How to apply for senior home repair | Boston.gov (Feb 16, 2017)
<https://www.boston.gov/departments/neighborhood-development/how-apply-senior-home-repair>

[XLS] [Sheet1 - Massachusetts Association of Councils on Aging](#) (date unknown)
www.mc_oaonline.com/member-services/files/home-repair-weatherization-programs

[PDF] [Elderly Resource Guide - Town of Brookline](#) (5/15)
www.brooklinema.gov/254/Elder-Resource-Guide

Home Repairs: Massachusetts - HUD (date unknown)
<https://portal.hud.gov/hudportal/HUD?src=/states/massachusetts/homeownership/homerepairs>

[search terms: home repair grants for senior citizens]

[this may be an Ad; date unknown] Senior citizens living in eligible areas and meeting low-income requirements can receive federal loans and grants for needed home repairs. Federal home repair loans up to \$20,000 and home repair grants up to \$7,500 are available to senior citizens aged 62 or older.

[Grants to Help Senior Citizens Fix Up Their Homes | Home Guides ...](#)
homeguides.sfgate.com/grants-senior-citizens-fix-up-homes-53480.html