

SENATE TAX

Exhibit No. 10
Date 1/20/2017
Bill No. SB 94

Linda McCarthy
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1-19-17

Dear Senate Taxation Committee Member:

My name is Linda McCarthy and I live on Whitefish Lake. I am writing this letter with great concern over the rising tax assessment of my property. My father purchased this property in the 1950's. It was his goal to retire on this property. His life circumstance did not allow him to make that move. In 1999 I assumed the tax liability for the property to keep the land in the family. In 2006 I sold my business in San Diego and moved to Whitefish to build a home where I could retire and provide a home for my aging parents. I am a Navy widow and live on a fixed income. At that time the property taxes were \$200 a month. My retirement and my parents needs were in order. Or so I thought. Never did I imagine the taxes would escalate like they have. My mother has since passed and my father who is 90 years old and myself reside in the home together.

The taxes have now risen to \$1000 per month, which is double what my mortgage payment is. Not wanting to be forced to sell the home I now rent to summer vacationers, which means my elderly father and myself must vacate the premise for 12-14 weeks of the summer months. It is a hardship on both of us in physical terms of packing in and out of our home, and emotionally very disappointing to not be able to enjoy the beautiful summers in the home and life we planned. It gets more difficult for my father with each passing year. To be in compliance with all the necessary ordinances to allow people to vacation in our home I must pay additional taxes and licensing fees to City and State. All this just to be able to maintain the excessive taxes and not have to sell and leave.

I understand that SB 94 proposed to your committee by Keith Regier could offer us the relief we are seeking. It is not right for people to carefully plan out the life in retirement years only to have escalating property taxes on their homes rob them of the security that they have worked so hard to obtain. In my particular case, not only for myself, but also for my aging parents.

Please work diligently in your committee discussions to understand this proposal and how it could help us avoid being taxed out of our homes. Please consider the many Montanans who are being forced into situations they never planned for or desired. Many of my neighbors have already been forced to sell and leave, I do not want to join them. I want for my father and myself to remain in our home, and I ask for your help to pass reasonable mitigations for many Montanans in the same situation as I am.

Thank you for the opportunity to make this appeal for your help.

Linda J. McCarthy