

SENIOR CITIZENS AND PROPERTY TAXES

By Woodrow Wilcox

Property taxes affect senior citizens. But, senior citizens can affect property taxes, too.

Five years ago, I started writing this column. Four years ago, I started writing about how high property taxes affect senior citizens. In my first article on the subject, I described the plight of senior citizen Alma Podgorsky. She was living in an old home that needed repairs in the Whiting-Robertsdale area of Lake County, Indiana. Her property tax bill had been only \$200 the previous year. But, the property tax bill that she got in 2004 was for almost \$6,000. That was 75% of her income from Social Security.

When property taxes go up or are constantly high, senior citizens are affected more seriously. Senior citizens don't usually have the energy to get an "extra" job to pay the property tax bill. Senior citizens must dip into their savings or borrow money to pay the high taxes. But, there is a limit to how long any senior citizen can do that.

Property taxes in North Township and Calumet Township in Lake County Indiana are among the highest in the nation. It does not surprise me that many senior citizens with whom I deal tell me that they need to move because they can not afford the high property taxes in northwest Indiana. Local newspaper classified ads show that thousands of properties in Lake County, Indiana are being auctioned for unpaid property taxes. The tax burden is just too high on many people.

When a senior citizen leaves a community, the social security and retirement checks that the senior citizen receives will move to another community's economy. So, when high taxes hurt the community, the community is hurt even more when senior citizens leave and take their economic power with them.

If you are thinking of leaving northwest Indiana because of the high property taxes, here are some things for you to consider. Certain parts of Florida, Texas, and Arizona have low property taxes and a lower cost of living. But, you must be able to stand hot weather. States closer to Indiana with more moderate climates, lower property taxes, and lower costs of living are North Carolina, Tennessee, Missouri, and Arkansas.

For example, a relative of mine has a home in Lake County which is worth about \$109,000. The Lake County property tax on that home is just under \$2,000. I found a similar home in a nice area of Tennessee with a value of \$109,000 and an annual property tax bill of just \$380.

In my opinion, Indiana's political leaders need to study and imitate the tax systems of other states that are attracting senior citizens and businesses more successfully than Indiana is. Or, maybe Indiana voters just need to elect politicians that are less greedy. Lake County, Indiana would be a good place to start that trend.

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