



Issue #5

August 2009



*It is August in Calvert County and there is much more to see, do and enjoy before the summer is out. Check out the event listings for family-friendly fun close to home. This month we also highlight the upcoming Green Expo, the Calvert County Job Fair, a free health program and the local property tax process. If you have ideas for other **Calvert Currents** stories you would like to see, please let us know.*



It's Easy Being Green at the Calvert County Green Expo

Citizens Green Team Leading Effort to Promote a Greener Community

Last spring the Board of County Commissioners initiated an effort to promote the responsible use of energy and resources in order to create a healthier environment and a more sustainable community.

This "green" effort has taken off with the help of a dedicated group of county residents who make up the Citizens Green Team. The team's hard work has blossomed into the county's first Green Expo, to be held September 27, 2009, 11 a.m. - 4 p.m. at the Jefferson Patterson Park & Museum in St. Leonard.

The Green Expo, co-sponsored by the Friends of Jefferson Patterson Park, will feature speakers, displays and demonstrations on a wide variety of topics related to energy efficiency and the wise use of resources. Various companies and agencies will showcase their solutions.

Learn how to green your environment *and* save money and energy. For more information on the Green Expo, visit www.calvertgreenexpo.org or e-mail calvertgreenexpo@gmail.com.

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What's Happening in Calvert County

August 21
Steve Miller Band in Concert
Calvert Marine Museum, Solomons

August 22
Bayfest
North Beach

August 22
Peach Festival
Waters Memorial UMC, St. Leonard

Local Property Taxes: An Overview

State Assessment Process and Local Tax Collection Explained

We have recently heard from residents who are concerned about increasing property tax bills during a difficult economy. However, please know that Calvert County's property tax rate has not increased. In fact, the property taxes our residents pay are still being affected by the recent real estate boom. Here we hope to clarify the factors relating to local property taxes.

The Maryland Department of Assessments and Taxation assesses property values once every three years to determine the fair market value of property. This new fair market value is phased in over a three-year period. For example, properties in Calvert County's First District -- the southern part of the county -- were assessed in the fall of 2005, and the result was an average fair market value increase of 71 percent from the previous assessment in the fall of 2002. The three-year phase-in for that increase would equal 23.6 percent annually. This type of market value increase was common during the real estate boom, but property value increases have slowed since then as the economy contracted. For example, when the First District was reassessed in the fall of 2008, assessments increased on average by just three percent over the fall of 2005.

Your principal residence property tax bills, however, are based on your taxable assessment. Taxable assessments are limited by a state law establishing the Homestead Property Tax Credit. The Homestead Credit helps homeowners deal with large assessment increases -- and the resulting tax bills -- by limiting the increase in taxable assessments in every Maryland county and municipality to 10 percent or less each year. In other words, when the First District's fair market value assessments were increasing 23.6 percent per year, the taxable assessment increased just 10 percent due to the Homestead Credit.

Calvert County's property tax rate, however, has remained constant since 1987. Of the state's 24 jurisdictions (23 counties and Baltimore City), Calvert County has the ninth lowest base property tax rate at 89.2 cents per every \$100 of assessed value.

Homeowners who have questions about the Homestead Tax Credit or wish to appeal a Homestead Tax Credit denial should contact the Maryland Department of Assessment and Taxation in Baltimore at 410-767-2165 or 1-866-650-8783. The Department's Web site at www.dat.state.md.us also offers information on the property assessment process.

Families with gross household income of \$60,000 or less may also qualify for tax relief under Maryland's Homeowners' Tax Credit. The tax credit program sets a limit on the amount of property taxes a homeowner must pay if the property taxes exceed a fixed percentage of the homeowner's gross income. To extend the reach of the tax credit, the Board of County Commissioners has allocated funds to supplement the state program. The Homeowners' Tax Credit is not automatically granted and each person must apply. Applications are available by calling 410-767-4433 or 1-800-944-7403. More information can be found on Maryland Department of Assessments and Taxation Web site at www.dat.state.md.us/sdatweb/htc.html.

Local Businesses Invited to Register

August 23

Wild Things Pet Program
Annmarie Garden Sculpture Park and Arts Center,
Solomons

August 29

143rd Calvert County Jousting Tournament
Christ Church, Port Republic

August 29

Phil Vassar and Little Big Town Concert
St. Leonard Volunteer Fire Department,
St. Leonard

Visit the [events calendar](#) to learn more.



We want to hear from you. [Click here](#) to e-mail your feedback.

for the Calvert County Job Fair



Despite challenging economic times, many local businesses and organizations are seeking job candidates. To help with fall and winter employee recruiting efforts, Calvert County is once again holding its annual Job Fair. The 2009 Calvert County Job Fair will be held Wednesday, September 9 from 10 a.m. until 3 p.m. at the Calvert County Fairgrounds in Barstow.

Registration for the event is free and limited to the Calvert County business community. Businesses should be actively seeking employees for full- or part-time work. Multi-level marketing organizations and businesses are not permitted. Registration includes a six-foot table and two chairs, a listing in the event brochure and two tickets for light refreshments. **Registration deadline is August 26, 2009.**

Nearly 30 businesses participated in the 2008 Calvert County Job Fair and almost 400 job seekers visited the event.

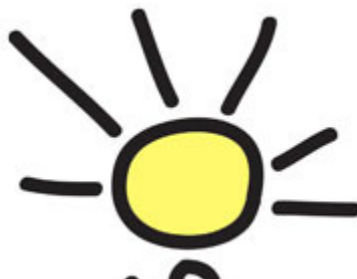
For more information or to register for the Job Fair, please contact the Calvert County Department of Economic Development at 410.535.4583, via e-mail at info@ecalvert.com or visit online at www.ecalvert.com.

The Job Fair is co-sponsored by the Calvert County Department of Economic Development, Calvert County Chamber of Commerce, Maryland Department of Labor, Licensing and Regulation and the Tri-County Council Division of Workforce Services.

Free Health Program Helps Chronic Sufferers

Nearly 35 percent of people ages 45-64 and almost 75 percent of those over age 65 have at least one chronic disease. Life can be difficult for those suffering a chronic illness. Often, they may never experience life without their disease. A new course here in Calvert County, however, can help sufferers start experiencing a healthier life with managed symptoms.

The Calvert County Office on Aging, in conjunction with Calvert Memorial Hospital, is offering **Living Well: Take Charge of Your Health**, a free six-week self-management course for people with chronic conditions. The next series begins September 29, 1-3:30 p.m., at Calvert Memorial Hospital. This program



is open to anyone age 18 and older with chronic symptoms or conditions such as migraines, diabetes, arthritis, heart disease, cancer, and more.

One of the keys to the program is the support of other people. This support helps sufferers battle the anger, fear and frustration that often accompany chronic illnesses. The program also offers details on the small steps that can be taken to make a huge difference in participants' lives. Sessions include information on healthy eating, exercising, breathing, managing medications and evaluating treatments.

Those who have completed the program have shown improvement in their overall health. Many have seen a decrease in disability, falls and doctor visits while seeing an increase in their mental health, energy and quality of life.

For more information about Living Well or to register, call 410-535-4606 or 301-855-1170.

The upcoming Green Expo detailed above is a great example of county citizens coming together to help improve their community. We are also fostering a green effort within Calvert County government. A team of employees is looking at ways that the county can enhance its operations to reduce energy use and promote the wise use of resources. Stay tuned for updates as we make progress.

Here's to a greener future for our community.

Sincerely,
Wilson H. Parran, President
Gerald W. "Jerry" Clark, Vice President
Linda L. Kelley
Susan Shaw
Barbara A. Stinnett
Calvert County Board of County Commissioners

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