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**Testimony of Nketiah Berko
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**Before the Committee of the Whole
Council of the District of Columbia**

Public Hearing Regarding:

**Bill 26-0360
“Senior Property Tax Aggregation Amendment Act of 2025”**

And

**Bill 26-0476
“Disabled Veterans Complete Property Tax Exemption Amendment Act of 2025”**

July 10, 2026

Legal Aid¹ submits the following testimony regarding Bills 26-0360, the Senior Property Tax Aggregation Amendment Act of 2025, and 26-0476, the Disabled Veterans Complete Property Tax Exemption Amendment Act of 2025.

Legal Aid’s consumer law practice focuses on foreclosure defense work, along with other areas. In our foreclosure defense practice, we represent District residents facing a variety of issues, including property tax foreclosures. Through our casework, we have

¹ Legal Aid DC is the oldest and largest general civil legal services program in the District of Columbia. The largest part of our work is comprised of individual representation in housing, domestic violence/family, public benefits, and consumer law. We also work on immigration law matters and help individuals with the collateral consequences of their involvement with the criminal legal system. From the experiences of our clients, we identify opportunities for court and law reform, public policy advocacy, and systemic litigation. For more information, visit www.LegalAidDC.org.

seen how inequitable access to property tax benefits places elderly homeowners at risk of losing their homes. We have also seen how disabled veterans might benefit from expanded property tax benefits to reduce their housing cost burdens.

Legal Aid supports the two bills named above and appreciates the introducing Councilmembers' proactive approach to protect DC's most vulnerable residents from housing insecurity. We encourage the Committee to strengthen the Senior Property Tax Aggregation Amendment Act by expanding the senior tax relief to all senior homeowners with an ownership interest in their primary residence.

Legal Aid Urges the Committee to Pass the Senior Property Tax Aggregation Amendment Act of 2025

Legal Aid supports the Committee's passage of this bill, which would be an important step towards protecting the District's senior heirs from home loss.

Currently, too many elderly heirs are unnecessarily excluded from the District's senior property tax relief. As the bill itself notes, family homes are "often passed down to multiple heirs," resulting in divided ownership shares amongst family members. Studies have shown this is especially true for older homeowners of color, who live in family homes that may have been passed down without a will and to multiple heirs over generations.²

Legal Aid has seen senior homeowners who, despite living in their home for decades, are unable to access property tax benefits simply because their ownership interest in the home is under the 50 percent threshold. Exclusion from this vital property tax benefit is particularly harmful for our clients, many of whom reside in neighborhoods with skyrocketing assessed values that far outpace their fixed incomes. Seniors should not face property tax foreclosure simply because they are one of several owners of their homes.

Permitting heirs to combine their ownership shares to qualify for the senior tax benefit will protect many of our clients, and others in their shoes, from burdensome housing costs. With the proposed legislation, the District will join other jurisdictions in adopting flexible, common-sense eligibility criteria to allow elderly heirs to age in place.

² John Walsh et. al, *Prospective Heirs' Property among Older Homeowners*, URB. INST. 2 (Oct. 2024), https://www.urban.org/sites/default/files/2024-10/Final_Prospective_Heirs_Property_among_Older_Homeowners.pdf.

Legal Aid Encourages the Committee to Expand the Senior Property Tax Relief to All Seniors with an Ownership Interest

The Senior Property Tax Aggregation Amendment Act is a critical reform that will shield long-time elderly and low-income heirs against housing insecurity. Legal Aid encourages the Committee to build upon this initiative by allowing seniors with an ownership share under 50 percent to qualify for the senior tax relief.

While in some instances one resident heir may be able to aggregate their ownership share with another to qualify for the senior tax relief, in other cases – whether because the other heirs are unidentifiable, cannot be located, or are otherwise unavailable – the 50 percent threshold may act as a barrier to relief, particularly for older homeowners of color.

The Council has already demonstrated its commitment to preserving homeownership for heirs through initiatives such as the Heirs Property Assistance Program and Partition of Real Property Act.³ Removing the 50 percent threshold requirement for senior tax relief would build upon these prior efforts by ensuring more of the District's heirs can reduce their property tax burden and avoid being displaced.

While the proposed Senior Property Tax Aggregation Amendment Act goes a long way toward ensuring heirs of color can access vital property tax relief, we believe the Committee can further protect elderly heirs by expanding eligibility for the senior tax relief to homeowners with an ownership share under 50 percent.

Legal Aid Applauds the Disabled Veterans Complete Property Tax Exemption Amendment Act

Legal Aid supports the proposed legislation expanding the disabled veteran's property tax exemption to the surviving spouses of disabled veterans, as well as the proposal to make the deduction a complete property tax exemption. The proposed legislation would significantly reduce the housing cost burden of our clients who have been injured in the line of duty. We appreciate the District's efforts to care for our veterans and fully support the bill as written.

³ D.C. Code § 4-1051; see also *DHCD Awards \$1 Million to Assist Heirs in Probate*, DEP'T HOUS. & CMTY. DEV. (Sept. 26, 2023), <https://dhcd.dc.gov/release/dhcd-awards-1-million-assist-heirs-probate>; D.C. Code §§ 16-2931 – 16-2941 (Partition of Real Property).

Conclusion

Legal Aid supports both the Senior Property Tax Aggregation Amendment Act of 2025 and the Disabled Veterans Complete Property Tax Exemption Amendment Act of 2025. These bills would make significant steps towards the District's goal to protect elderly and disabled District residents from preventable home loss. Our requested additions to the bills would only further the legislations' stated goals. The Committee should pass these bills to ensure that the District's most financially vulnerable residents can remain in affordable family homes. We thank the Committee for the opportunity to submit this testimony.