

Good afternoon. First of all, I want to begin by saying thank you for the opportunity to speak to the committee. Secondly, I wanted to thank Mr. Issacson for taking the time to bring the issue of the property tax to light and spending time to explain the proposal (HB 263). Personally, I think it is a good start, in light of the current state, but I am hoping that with additional information provided via testimonies and materials by others will also help to enhance or improve the bill. My name is Leonard Gilbert, and I am a resident of Mentor, OH. I am originally from Atlanta, GA, but I have lived in Mentor for over 30 years. Over the years I have been in my home, I have continued to see property taxes increase. I just recently retired and will be primarily living on a fixed income. With the stark reality of the dollar continuing to erode because of inflation (or an invisible tax), and that taxes are not going away, there exists the reality that I can be taxed right out of my home. In other words, this system as it exists today cannot be sustained.

Now when I think of true ownership, I think of being secure with my possessions and true liberty. This is basic to someone's independence. In addition to independence, ownership also drives economic prosperity and supports the whole notion of generational inheritance. In reality, with our current state, the property tax becomes the rent the government charges us for what they falsely claim is their property. Not only that, the government is also telling citizens what they can and cannot do on their own property. Anyone who stops paying their property tax is going to find out very quickly who really owns the property. There is something fundamentally wrong with the idea that someone can work for years to pay off their home and then still have the potential of losing it to the government!!!

Now I was told by some of my local governing officials that this is what the people agreed on via voting. However, my question to that person was that if something is codified or deemed legal via voting, does that make it right? All law reflects some moral code. So being a Christian with a biblical worldview, I see the world through a biblical lens. Inevitably, legislating morality is an inescapable concept. If you look at this from a biblical perspective, in the right context, you will see that the property tax violates the eighth, ninth and tenth commandments. The eighth commandment clearly states that thou shall not steal. The ninth commandment, not bearing false witness, is broken by lying to someone by giving them the

impression that they own it and the government is taking money for the public good. The tenth commandment forbids coveting, which is the desire to take someone else's property. If a government can grant a right, it can take it away. If our rights are from God, no man or earthly entity, such as the government, can legitimately take them away.

Now I want to make it clear that I am not saying that we should not pay taxes. In reality, if the government provides a service, it is reasonable for me to expect to pay for those services rendered. However, that should be totally independent of my property. The current property tax calculations are far too complex for the average citizen to understand and leads to transparency and mistrust issues. The calculations should be income based with a fixed percentage or flat tax. In a nutshell, it does not make sense to take what I do not have. If I have to prepare a budget and manage expenses for my household because of finite funds, I expect the government to do the same. This is biblical basic economics.

Now as for HB 263, it is a way to start working toward reducing the taxes. It would be nice to consider revising it and calling it the 65 under 65 plan as opposed to the 70 under 70. I understand that the property tax is just one piece of the bigger issue in dealing with funding public education, but that is a topic for a separate discussion. Since my children were homeschooled, I have much to say about the true cost of education and assessing the value.

With that in mind, this is going to require a significant shift in the way we are thinking, since the abnormal has become normal. If we can start working toward reducing it, the hope is that we can eventually get to a point where it can be eliminated. This could also serve as a spark to drive other biblically driven changes one county at a time. As for the path forward, I currently work with others that have mechanisms in place to help promote and spread the word for support of HB263. I am also open for further discussions, as needed, to add input to further enhancement the bill. In addition to the oral testimony today, I provided some additional information which I also hope will serve to promote further support for the bill and things to consider for future considerations. Thanks again for the opportunity to speak to the committee.