

November 26, 2025

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Anabel Renteria, Initiative Coordinator
Office of the Attorney General
State of California
1300 I Street, 17th Floor
Sacramento, CA 95814

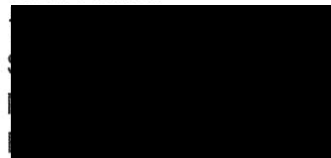
INITIATIVE COORDINATOR
ATTORNEY GENERAL'S OFFICE

RE: Request for Title and Summary for Proposed Initiative

Dear Ms Renteria:

Pursuant to Article II, Section 10(d) of the California Constitution, we are submitting the attached proposed statewide initiative and request that you prepare a title and summary of the measure as provided by law. Included with this submission is the required proponent affidavit signed by the proponent of this measure pursuant to Sections 9001 and 9608 of the California Elections Code. My address as registered to vote is provided on Attachment 'A' to this letter. For purposes of this measure, public contact information is as follows:

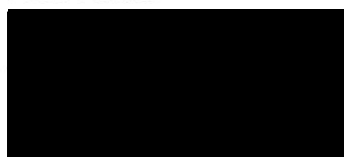
Rishi Kumar



We are including the text of measure, a check payable to Attorney General for \$2000 and the certifications required by Elections Code Sections 9001(b) and 9608.

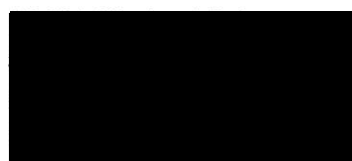
Thank you for your time and attention to this important matter.

Rishi Kumar



Attachment A

I, Rishi Kumar, declare under penalty of perjury that I am a citizen of the United States, 18 years of age or older and a resident of City, California. My address is:



Signed:

A handwritten signature in blue ink that reads "R Kumar".

Dated:

A handwritten date in blue ink that reads "12/1/2025".

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INITIATIVE MEASURE TO BE SUBMITTED DIRECTLY TO THE VOTERS

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Type

The Attorney General of California has prepared the following circulating title and summary of the chief purpose and points of the proposed measure:

(Here set forth the unique numeric identifier provided by the Attorney General and circulating title and summary prepared by the Attorney General. Both the Attorney General's unique numeric identifier and the circulating title and summary must also be printed across the top of each page of the petition whereon signatures are to appear.)

TO THE HONORABLE SECRETARY OF STATE OF CALIFORNIA

Type: Roman
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smaller than
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We, the undersigned, registered, qualified voters of California, residents of _____ County (or City and County), hereby propose amendments to the Constitution of California, and petition the Secretary of State to submit the same to the voters of California for their adoption or rejection at the next succeeding general election or at any special statewide election held prior to that general election or as otherwise provided by law. The proposed constitutional amendments read as follows:

The 60+ Property Tax Exemption Act of 2026

SECTION 1. The people of the State of California find and declare all of the following:

(a) Property tax exemptions for adults aged 60 and above are grounded in the need to provide financial relief to older residents who face rising costs but often have stagnant income. Many seniors rely on retirement sources such as pensions, social security, or modest savings that do not increase at the same pace as property taxes. As valuations and tax obligations grow, seniors may experience financial strain, prompting discussions about policy mechanisms to promote stability and prevent displacement.

(b) The 60+ Property Tax Exemption Act of 2026 has the following goals:

(1) Protecting fixed-income households. Property taxes often increase faster than cost-of-living adjustments. For seniors whose income does not rise proportionately, tax burdens can become unsustainable. Exemptions allow limited income to be allocated toward essential needs such as health care, food, medication, and utilities.

(2) Preventing displacement. Rapid economic growth and rising property valuations can unintentionally displace long-term residents. A senior exemption acts as a buffer against the economic forces that could otherwise push older adults out of their communities and away from familiar support structures.

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(3) Supporting community continuity. Long-time residents strengthen neighborhood cohesion. Their ongoing presence contributes to local engagement, volunteerism, community memory, and intergenerational stability.

(4) Acknowledging long-term contributions. Many seniors have contributed to local education systems, infrastructure investments, and public services through decades of property tax payments. Offering relief in later years recognizes this long-standing support.

(c) Aging in place is associated with the following benefits:

(1) Stability and familiarity. A long-term home provides predictable routines and familiar surroundings that support cognitive and emotional well-being. For older adults, especially those managing early memory decline, maintaining a known environment can reduce stress and confusion.

(2) Emotional and psychological well-being. Remaining in one's home reinforces personal identity and dignity. Research shows lower rates of depression and improved emotional health among seniors who maintain their residential stability.

(3) Maintained social and community networks. Older residents often depend on local relationships built over many years, such as neighbors, small businesses, community groups, and places of worship. These networks form an informal safety net that can support daily needs and reduce isolation.

(4) Financial predictability. For many seniors, a paid-off home offers stable monthly costs. Moving often involves higher rent or mortgage costs, new utility deposits, and other upfront expenses that can erode retirement savings.

(5) Improved long-term health outcomes. Research indicates that seniors who age in place often maintain greater independence, experience better health outcomes, and may have delayed or reduced need for institutional care. These outcomes also benefit families and community support systems.

(d) Senior displacement is associated with the following consequences:

(1) Psychological harm. Losing a long-term home can be associated with anxiety, grief, and emotional distress. Involuntary relocation disrupts stability and may impact mental health significantly.

(2) Loss of support systems. Displacement can sever ties with neighbors, nearby family, and health care providers. Loss of these support structures may increase social isolation, which is linked to negative health outcomes and higher mortality risk.

(3) Physical health risks. Relocation is physically and emotionally challenging for many older adults and is correlated with increased hospitalization rates among seniors. Navigating a new environment may also increase vulnerability to accidents or disorientation.

(4) Financial strain. Relocating often introduces higher costs, potentially depleting retirement income. Increased housing expenses can create long-term financial instability.

(5) Loss of long-time members of the community. Communities benefit from retaining long-time residents. When seniors are displaced, neighborhoods lose historical knowledge, volunteer contributions, and intergenerational relationships that contribute to social resilience.

(e) A property tax exemption for residents aged 60 and above addresses several interconnected policy goals: stabilizing senior housing, supporting those on fixed income, reducing displacement risk, and recognizing decades of contribution to community systems. Aging in place is associated with improved health, emotional

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well-being, and community continuity. Understanding these dynamics provides insight into the broader value of supporting seniors in maintaining stable housing during later stages of life.

SEC. 2. Section 1.9 is added to Article XIII A of the California Constitution, to read:

SEC. 1.9. (a) (1) Notwithstanding any law and commencing with the lien date for the 2027–28 fiscal year, the principal residence of an eligible homeowner is exempt from the ad valorem property tax.

(2) (A) This exemption shall not apply to any tax, assessment, fee, or charge authorized by paragraphs (2) to (4), inclusive, of subdivision (a) of Section 3 of Article XIII D.

(B) This exemption shall not apply to ad valorem taxes or special assessments to pay the interest and redemption charges of the debts described in subdivision (b) of Section 1.

(3) If an ascertainable portion of the property is used for rental, commercial, or business purposes, that portion of the property shall not receive the exemption provided by this section.

(b) A homeowner may additionally claim the exemption provided in subdivision (a) if both of the following are true on the lien date for the fiscal year for which the exemption is claimed:

(1) The homeowner's spouse meets the requirements of subparagraphs (A) and (B) of paragraph (3) of subdivision (h).

(2) The property for which the exemption is sought is the principal residence of the homeowner and their spouse.

(c) (1) A homeowner seeking this exemption shall file an application with the county assessor, on forms prescribed by the State Board of Equalization, and shall include documentation sufficient to prove all of the following:

(A) That the homeowner, or spouse if the exemption is sought pursuant to subdivision (b), is 60 years of age or older on the lien date for the fiscal year for which the exemption is sought. Acceptable documentation for this requirement shall include, but not be limited to, a current driver's license or identification card issued by this state.

(B) That the homeowner is the holder of the record title for the property.

(C) That the homeowner, or spouse if the exemption is sought pursuant to subdivision (b), meets the requirement in subparagraph (B) of paragraph (3) of subdivision (h). Acceptable documentation for this requirement shall include, but not be limited to, voter registration records and utility or tax bills for the property.

(2) The exemption shall continue for five years, including the fiscal year for which the exemption is first applied, or until it is terminated pursuant to subdivision (d). After five years, the homeowner must certify, by filing a signed form prescribed by the State Board of Equalization, that the conditions authorizing the exemption have not changed.

(d) The exemption provided by this section shall terminate if any of the following occur:

(1) There is a change in ownership of the property.

(2) The property no longer qualifies as the principal residence of the homeowner.

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(3) The property no longer qualifies as the principal residence of the spouse if the exemption was granted pursuant to subdivision (b) and the homeowner does not qualify as an eligible homeowner.

(4) The homeowner fails to certify the continuing validity of their exemption pursuant to paragraph (2) of subdivision (c).

(e) (1) If an exemption or any portion of an exemption has been terminated or has been incorrectly allowed, an escape assessment in the amount of the exemption, or an appropriately prorated amount based on the portion of the fiscal year which the exemption existed, with interest as provided in Section 506 of the Revenue and Taxation Code, as that section read on January 1, 2026, shall be made.

(2) Where the exemption or a portion of the exemption was allowed as the result of an assessor's error, the amount of interest shall be forgiven.

(f) The State Board of Equalization shall promulgate regulations to implement this section pursuant to the rulemaking provisions of the Administrative Procedure Act (Chapter 3.5 (commencing with Section 11340) of Part 1 of Division 3 of Title 2 of the Government Code), as may be amended from time to time by the Legislature, or any successor to those provisions.

(g) (1) In order to prevent duplications of the exemption provided by this section within the state and improper overlapping with other benefits provided by law, county assessors may supply information from property tax exemption claims made pursuant to this section and county records as is specified by written request of the board necessary to fully identify all property tax exemption claims allowed by the assessors. The board may specify that the information include all or a part of the names and social security numbers of claimants and spouses and the identity and location of the dwelling to which the exemption applies. The information may be required in the form of data-processing media or other media and in such format as is compatible with the recordkeeping processes of the counties and the auditing procedures of the state.

(2) Any information supplied pursuant to this subdivision shall be used solely for the purposes of the subdivision and shall remain confidential. That information shall be handled in compliance with all state and federal privacy laws and shall not be subject to the California Public Records Act (Division 10 (commencing with Section 7920.000) of Title 1 of the Government Code).

(h) For purposes of this section, the following definitions apply:

(1) "Ad valorem property tax" means the ad valorem tax imposed pursuant to Article XIII and this article.

(2) "Board" means the State Board of Equalization.

(3) "Eligible homeowner" means a homeowner who meets both of the following requirements on the lien date for the fiscal year for which the exemption is claimed:

(A) Is 60 years of age or older.

(B) Has occupied the property as their principal residence for a continuous period of 5 years or more, or has been domiciled in the state for 10 years or more.

(4) "Principal residence" has the same meaning as that term is used in subdivision (k) of Section 3 of Article XIII.

(5) "Spouse" includes a person who has established a domestic partnership pursuant to subdivision (b) of Section 297 of the Family Code, as may be amended from time to time by the Legislature, or any successor to those provisions.

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SEC. 3. The people of the State of California find and declare that Section 2 of this act, which adds Section 1.9 to Article XIII A of the California Constitution, imposes a limitation on the public's right of access to the meetings of public bodies or the writings of public officials and agencies within the meaning of Section 3 of Article I of the California Constitution. Pursuant to that constitutional provision, the people of the State of California make the following findings to demonstrate the interest protected by this limitation and the need for protecting that interest:

This safeguard is necessary to ensure the protection of the privacy rights of California residents and prevents the misuse, disclosure, or unauthorized access to sensitive personal information.

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