

**Town of Fairfield**  
**Fairfield Golf Commission**

**Potential 7-year Rate Structures**

**Alternate Plan as suggested by the HSRBC Chairman**

Current	Construction							
<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	

**Greens Fees**

**Weekday**

Adult - Resident	25.00	26.00	26.00	28.00	29.00	30.00	31.00	32.00
Senior - Resident	20.00	21.00	21.00	23.00	24.00	24.00	25.00	25.00
Junior - Resident	15.00	16.00	16.00	18.00	19.00	19.00	20.00	20.00

Adult - Non-Resident	44.00	45.00	45.00	47.00	48.00	48.00	49.00	49.00
Senior - Non-Resident	34.00	35.00	35.00	37.00	38.00	38.00	39.00	39.00
Junior - Non-Resident	26.00	27.00	27.00	29.00	30.00	30.00	31.00	31.00

**Weekend**

Adult - Resident	30.00	31.00	31.00	33.00	34.00	35.00	36.00	37.00
Senior - Resident	30.00	31.00	31.00	33.00	34.00	34.00	35.00	35.00
Junior - Resident	29.00	30.00	30.00	32.00	33.00	33.00	34.00	34.00

Adult - Non-Resident	54.00	55.00	55.00	57.00	58.00	58.00	59.00	59.00
Senior - Non-Resident	54.00	55.00	55.00	57.00	58.00	58.00	59.00	59.00
Junior - Non-Resident	54.00	55.00	55.00	57.00	58.00	58.00	59.00	59.00

**Change From Prior Year**

**Weekday**

Adult - Resident	1.00	-	2.00	1.00	1.00	1.00	1.00
Senior - Resident	1.00	-	2.00	1.00	-	1.00	-
Junior - Resident	1.00	-	2.00	1.00	-	1.00	-

Adult - Non-Resident	1.00	-	2.00	1.00	-	1.00	-
Senior - Non-Resident	1.00	-	2.00	1.00	-	1.00	-
Junior - Non-Resident	1.00	-	2.00	1.00	-	1.00	-

**Weekend**

Adult - Resident	1.00	-	2.00	1.00	1.00	1.00	1.00
Senior - Resident	1.00	-	2.00	1.00	-	1.00	-

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	Current	Construction						
	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>
Junior - Resident		1.00	-	2.00	1.00	-	1.00	-
Adult - Non-Resident		1.00	-	2.00	1.00	-	1.00	-
Senior - Non-Resident		1.00	-	2.00	1.00	-	1.00	-
Junior - Non-Resident		1.00	-	2.00	1.00	-	1.00	-

**Assumed Rounds**

**Weekday**

Adult - Resident	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	56,000
Senior - Resident	7,000	7,000	7,000	7,000	7,000	7,000	7,000	7,000	56,000
Junior - Resident	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	8,000
	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	120,000
Adult - Non-Resident	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	28,000
Senior - Non-Resident	3,500	3,500	3,500	3,500	3,500	3,500	3,500	3,500	28,000
Junior - Non-Resident	500	500	500	500	500	500	500	500	4,000
	7,500	7,500	7,500	7,500	7,500	7,500	7,500	7,500	60,000

**Weekend**

Adult - Resident	10,000	10,000	10,000	10,000	10,000	10,000	10,000	10,000	80,000
Senior - Resident	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	32,000
Junior - Resident	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	8,000
	15,000	15,000	15,000	15,000	15,000	15,000	15,000	15,000	120,000
Adult - Non-Resident	4,000	4,000	4,000	4,000	4,000	4,000	4,000	4,000	32,000
Senior - Non-Resident	800	800	800	800	800	800	800	800	6,400
Junior - Non-Resident	200	200	200	200	200	200	200	200	1,600
	5,000	5,000	5,000	5,000	5,000	5,000	5,000	5,000	40,000

Resident	30,000	30,000	30,000	30,000	30,000	30,000	30,000	30,000	240,000
Non-Resident	12,500	12,500	12,500	12,500	12,500	12,500	12,500	12,500	100,000
Total Rounds	42,500	42,500	42,500	42,500	42,500	42,500	42,500	42,500	340,000

**Potential Revenue**

**Town of Fairfield**  
**Fairfield Golf Commission**

**Potential 7-year Rate Structures**

**Alternate Plan as suggested by the HSRBC Chairman**

	Current	Construction							
	2018	2019	2020	2021	2022	2023	2024	2025	
Weekday									
Adult - Resident	175,000	182,000	182,000	196,000	203,000	210,000	217,000	224,000	1,589,000
Senior - Resident	140,000	147,000	147,000	161,000	168,000	168,000	175,000	175,000	1,281,000
Junior - Resident	15,000	16,000	16,000	18,000	19,000	19,000	20,000	20,000	143,000
	330,000	345,000	345,000	375,000	390,000	397,000	412,000	419,000	3,013,000
Adult - Non-Resident	154,000	157,500	157,500	164,500	168,000	168,000	171,500	171,500	1,312,500
Senior - Non-Resident	119,000	122,500	122,500	129,500	133,000	133,000	136,500	136,500	1,032,500
Junior - Non-Resident	13,000	13,500	13,500	14,500	15,000	15,000	15,500	15,500	115,500
	286,000	293,500	293,500	308,500	316,000	316,000	323,500	323,500	2,460,500
Weekend									
Adult - Resident	300,000	310,000	310,000	330,000	340,000	350,000	360,000	370,000	2,670,000
Senior - Resident	120,000	124,000	124,000	132,000	136,000	136,000	140,000	140,000	1,052,000
Junior - Resident	29,000	30,000	30,000	32,000	33,000	33,000	34,000	34,000	255,000
	449,000	464,000	464,000	494,000	509,000	519,000	534,000	544,000	3,977,000
Adult - Non-Resident	216,000	220,000	220,000	228,000	232,000	232,000	236,000	236,000	1,820,000
Senior - Non-Resident	43,200	44,000	44,000	45,600	46,400	46,400	47,200	47,200	364,000
Junior - Non-Resident	10,800	11,000	11,000	11,400	11,600	11,600	11,800	11,800	91,000
	270,000	275,000	275,000	285,000	290,000	290,000	295,000	295,000	2,275,000
Resident	779,000	809,000	809,000	869,000	899,000	916,000	946,000	963,000	6,990,000
Non-Resident	556,000	568,500	568,500	593,500	606,000	606,000	618,500	618,500	4,735,500
Total Greens Fees	1,335,000	1,377,500	1,377,500	1,462,500	1,505,000	1,522,000	1,564,500	1,581,500	11,725,500

**Potential Incremental Revenue**

<b>Weekday</b>									
Adult - Resident	-	-	-	7,000	7,000	7,000	7,000	7,000	35,000
Senior - Resident	-	-	-	7,000	14,000	7,000	14,000	7,000	49,000
Junior - Resident	-	-	-	1,000	2,000	1,000	2,000	1,000	7,000
	-	-	-	15,000	23,000	15,000	23,000	15,000	91,000
Adult - Non-Resident	-	-	-	3,500	7,000	3,500	7,000	3,500	24,500
Senior - Non-Resident	-	-	-	3,500	7,000	3,500	7,000	3,500	24,500

Town of Fairfield  
Fairfield Golf Commission

Potential 7-year Rate Structures

Alternate Plan as suggested by the HSRBC Chairman									
	Current	Construction							
	2018	2019	2020	2021	2022	2023	2024	2025	
Junior - Non-Resident	-	-	-	500	1,000	500	1,000	500	3,500
	-	-	-	7,500	15,000	7,500	15,000	7,500	52,500
Weekend									-
Adult - Resident	-	-	-	10,000	10,000	10,000	10,000	10,000	50,000
Senior - Resident	-	-	-	4,000	8,000	4,000	8,000	4,000	28,000
Junior - Resident	-	-	-	1,000	2,000	1,000	2,000	1,000	7,000
	-	-	-	15,000	20,000	15,000	20,000	15,000	85,000
Adult - Non-Resident	-	-	-	4,000	8,000	4,000	8,000	4,000	28,000
Senior - Non-Resident	-	-	-	800	1,600	800	1,600	800	5,600
Junior - Non-Resident	-	-	-	200	400	200	400	200	1,400
	-	-	-	5,000	10,000	5,000	10,000	5,000	35,000
Resident	-	-	-	30,000	43,000	30,000	43,000	30,000	176,000
Non-Resident	-	-	-	12,500	25,000	12,500	25,000	12,500	87,500
Total Greens Fees	-	-	-	42,500	68,000	42,500	68,000	42,500	263,500



**Town of Fairfield**  
**Fairfield Golf Commission**  
**Golf Rate Comparison Study - 2018**

(as of November 30, 2018)

	Fairfield H. Smith Richardson	Bridgeport F'child Wheel	Trumbull Tashua Knolls	Norwalk Oak Hills	Greenwich Griff Harri	Stamford Sterling Farms	Westport Long Shore	Danbury Richter Park	Comp Average	Average W/O FCW or Richter Pk
Resident Weekday-	25.00	22.00	29.00	31.00	31.00	32.00	27.00	39.00	30.14	30.00
Resident Senior WD-	20.00	17.00	23.00	21.00	23.00	21.00	20.00	26.00	21.57	21.60
Resident Weekend-	30.00	25.00	32.00	32.00	36.00	33.00	29.00	45.00	33.14	32.40
Non-Resident Weekday-	44.00	34.00	46.00	44.00	46.00	47.00	50.00	70.00	48.14	46.60
NR Senior WD-	34.00	27.00	35.00	28.00	46.00	47.00	50.00	57.00	41.43	41.20
Non-Resident Weekend-	54.00	45.00	51.00	58.00	56.00	56.00	56.00	80.00	57.43	55.40
18-Hole Cart-	18.00	17.00	17.00	18.00	17.50	15.00	16.00	18.00	16.93	16.70
9- Hole Cart-	14.00	13.00	12.00	12.00	11.00	11.00	11.00	14.00	12.00	11.40
Resident ID-	70.00	25.00	45.00	70.00	165.00	40.00	90.00	35.00	67.14	82.00
								*cart included		
Rate Comparisons										
negative values reflect HSR is below comp, positive values reflect HSR is above comp										
Resident Weekday-	3.00	(4.00)	(6.00)	(6.00)	(7.00)	(2.00)	(14.00)	(5.14)	(5.00)	
Resident Senior WD-	3.00	(3.00)	(1.00)	(3.00)	(1.00)	-	(6.00)	(1.57)	(1.60)	
Resident Weekend-	5.00	(2.00)	(2.00)	(6.00)	(3.00)	1.00	(15.00)	(3.14)	(2.40)	
Non-Resident Weekday-	10.00	(2.00)	-	(2.00)	(3.00)	(6.00)	(8.00)	(4.14)	(2.60)	
NR Senior WD-	7.00	(1.00)	6.00	(12.00)	(13.00)	(16.00)	(5.00)	(7.43)	(7.20)	
Non-Resident Weekend-	9.00	3.00	(4.00)	(2.00)	(2.00)	(2.00)	(8.00)	(3.43)	(1.40)	
18-Hole Cart-	1.00	1.00	-	0.50	3.00	2.00	-	1.07	1.30	
9- Hole Cart-	1.00	2.00	2.00	3.00	3.00	3.00	-	2.00	2.60	
Resident ID-	45.00	25.00	-	(95.00)	30.00	(20.00)	35.00	2.86	(12.00)	

**Conclusions:**

- 1) Fairchild Wheeler and Richter Park are outliers on the low and high-end respectively.
- 2) Tashua Knolls is the most apples-to-apples comp for HSR.
- 3) There is room for HSR increase rates and not exceed range of current market rates.

## 2018 Golf Rate Comps

	Fairfield	Trumbull	Bridgeport	Norwalk	Greenwich	Stamford	Westport	Danbury	
	H. Smith Richardson	Tashua Knolls	Fairchild Wheeler	Oak Hills	Griff Harris	Sterling Farms	Long Shore	Richter Park	<b>Average</b>
Resident Weekday-	\$25.00	\$29.00	\$22.00	\$31.00	\$31.00	\$32.00	\$27.00	\$39.00	<b>\$29.50</b>
Resident Senior WD-	\$20.00	\$23.00	\$17.00	\$21.00	\$23.00	\$21.00	\$20.00	\$26.00	<b>\$21.38</b>
Resident Weekend-	\$30.00	\$32.00	\$25.00	\$32.00	\$36.00	\$33.00	\$29.00	\$45.00	<b>\$32.75</b>
Non-Resident Weekday-	\$44.00	\$46.00	\$34.00	\$44.00	\$46.00	\$47.00	\$50.00	\$70.00	<b>\$47.63</b>
NR Senior WD-	\$34.00	\$35.00	\$27.00	\$28.00	\$46.00	\$47.00	\$50.00	\$57.00	<b>\$40.50</b>
Non-Resident Weekend-	\$54.00	\$51.00	\$45.00	\$58.00	\$56.00	\$56.00	\$56.00	\$80.00	<b>\$57.00</b>
18-Hole Cart-	\$18.00	\$17.00	\$17.00	\$18.00	\$17.50	\$15.00	\$16.00	\$18.00	<b>\$17.06</b>
9- Hole Cart-	\$14.00	\$12.00	\$13.00	\$12.00	\$11.00	\$11.00	\$11.00	\$14.00	<b>\$12.25</b>
Resident ID-	\$70.00	\$45.00	\$25.00	\$70.00	\$165.00	\$40.00	\$90.00	\$35.00	<b>\$67.50</b>

\*cart included

Object	H. Smith Richardson	Fiscal Year 2016 Actual	Fiscal Year 2017 Actual	Fiscal Year 2018 Budget	Fiscal Year 2018 Actual	Fiscal Year 2019 Estimated	Fiscal Year 2020 Estimated
42467	Season Passes	\$57,660.00	\$60,460.00	58,000.00	65,190.00	70,000.00	55,000.00
42468	IDs	\$171,460.00	\$196,490.00	225,000.00	188,030.00	225,000.00	157,000.00
42469	Locker Rentals	\$2,200.00	\$2,200.00	2,200.00	2,000.00	2,200.00	0.00
42471	Greens Fees	\$1,158,737.00	\$1,048,187.00	1,100,000.00	1,062,292.00	1,100,000.00	935,000.00
42472	Driving Range	\$142,655.00	\$138,664.50	165,000.00	141,300.00	165,000.00	124,000.00
42473	Cart Rentals	\$346,071.71	\$317,671.28	350,000.00	331,531.45	360,000.00	282,000.00
42477	Concession Fees	\$35,923.87	\$35,500.00	36,500.00	36,360.00	37,000.00	18,820.00
	<b>Total Revenue</b>	<b>\$1,914,707.58</b>	<b>\$1,799,172.78</b>	<b>\$1,936,700.00</b>	<b>\$1,826,703.45</b>	<b>\$1,959,200.00</b>	<b>\$1,571,820.00</b>
	<b>Expenses</b>	<b>\$1,350,013.82</b>	<b>\$1,344,562.26</b>	<b>1,299,557.00</b>	<b>1,294,093.80</b>	<b>1,418,171.00</b>	<b>1,304,249.00</b>
**	<b>Health Insurance</b>	<b>\$119,366.00</b>	<b>\$119,366.00</b>	<b>85,476.00</b>	<b>85,484.00</b>	<b>85,476.00</b>	<b>85,476.00</b>
	<b>Net Income - Budget</b>	<b>\$445,327.76</b>	<b>\$335,244.52</b>	<b>\$551,667.00</b>	<b>\$447,125.65</b>	<b>\$455,553.00</b>	<b>\$182,095.00</b>
	<b>Bonding Amortization</b>	<b>\$20,000.00</b>	<b>\$20,000.00</b>	<b>20,000.00</b>	<b>20,000.00</b>	<b>20,000.00</b>	<b>20,000.00</b>
	<b>Total Unemploy. Comp</b>	<b>\$18,494.00</b>	<b>\$18,494.00</b>	<b>18,494.00</b>	<b>18,494.00</b>	<b>18,494.00</b>	<b>18,494.00</b>
	<b>Net Income - Business</b>	<b>\$406,833.76</b>	<b>\$296,750.52</b>	<b>\$513,173.00</b>	<b>\$408,631.65</b>	<b>\$417,059.00</b>	<b>\$143,601.00</b>

Object	Carl J. Dickman Par 3	Fiscal Year 2016 Actual	Fiscal Year 2017 Actual	Fiscal Year 2018 Budget	Fiscal Year 2018 Actual	Fiscal Year 2019 Estimated	Fiscal Year 2020 Estimated
42462	Driving Range	890.00	635.00	1,000.00	770.00	1,000.00	1,000.00
42464	Electric Carts	\$1,971.53	\$2,412.43	2,500.00	2,752.23	2,500.00	2,500.00
42466	Greens Fees	\$302,166.00	\$253,684.00	302,000.00	259,853.00	280,000.00	271,901.00
	<b>Total Revenue</b>	<b>\$305,027.53</b>	<b>\$256,731.43</b>	<b>\$305,500.00</b>	<b>\$263,375.23</b>	<b>\$283,500.00</b>	<b>\$275,401.00</b>
	<b>Expenses</b>	<b>\$286,094.00</b>	<b>\$248,067.73</b>	<b>264,780.00</b>	<b>242,532.30</b>	<b>261,994.00</b>	<b>251,639.00</b>
**	<b>Health Insurance</b>	<b>\$19,894.00</b>	<b>\$19,894.00</b>	<b>21,369.00</b>	<b>21,371.00</b>	<b>21,369.00</b>	<b>21,369.00</b>
	<b>Net Income - Budget</b>	<b>(\$960.47)</b>	<b>(\$11,230.30)</b>	<b>\$19,351.00</b>	<b>(\$528.07)</b>	<b>\$137.00</b>	<b>\$2,393.00</b>
	<b>Total Unemploy. Comp</b>	<b>\$16,791.00</b>	<b>\$16,791.00</b>	<b>16,791.00</b>	<b>16,791.00</b>	<b>16,791.00</b>	<b>16,791.00</b>
	<b>Net Income -Business</b>	<b>(\$17,751.47)</b>	<b>(\$28,021.30)</b>	<b>\$2,560.00</b>	<b>(\$17,319.07)</b>	<b>(\$16,654.00)</b>	<b>(\$14,398.00)</b>

Summary of HSR &  
C. Dickman Golf Courses

	Fiscal Year 2016	Fiscal Year 2017	Fiscal Year 2018	Fiscal Year 2018	Fiscal Year 2019	Fiscal Year 2020
	Actual	Actual	Budget	Actual	Estimated	Estimated
<b>Total Revenue</b>	\$2,219,735.11	\$2,055,904.21	\$2,242,200.00	\$2,090,078.68	\$2,242,700.00	\$1,847,221.00
<b>Expenses</b>	\$1,636,107.82	\$1,592,629.99	\$1,564,337.00	\$1,536,626.10	\$1,680,165.00	\$1,555,888.00
<b>Health Insurance</b>	\$139,260.00	\$139,260.00	\$106,845.00	\$106,855.00	\$106,845.00	\$106,845.00
<b>Net Income - Budget</b>	<b>\$444,367.29</b>	<b>\$324,014.22</b>	<b>\$571,018.00</b>	<b>\$446,597.58</b>	<b>\$455,690.00</b>	<b>\$184,488.00</b>
<b>Bonding Amortization</b>	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00	\$20,000.00
<b>Total Unemploy. Comp</b>	\$35,285.00	\$35,285.00	\$35,285.00	\$35,285.00	\$35,285.00	\$35,285.00
<b>Net Income - Business</b>	<b>\$389,082.29</b>	<b>\$268,729.22</b>	<b>\$515,733.00</b>	<b>\$391,312.58</b>	<b>\$400,405.00</b>	<b>\$129,203.00</b>



# **H. Smith Richardson Clubhouse Building Committee Schematic Design Presentation to the RTM December 10, 2018**

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### Agenda:

- |     |                                       |               |
|-----|---------------------------------------|---------------|
| 1)  | Project Timeline Review               | Page 3        |
| 2)  | Three Conceptual Designs              | Page 4        |
| 3)  | Program Summary                       | Page 5        |
| 4)  | Site Plans                            | Pages 6 - 7   |
| 5)  | Building Plans and Elevations         | Pages 8 - 16  |
| 6)  | Project Budget                        | Page 17       |
| 7)  | Value Management                      | Page 18       |
| 8)  | Other Project Cost Considerations     | Page 19       |
| 9)  | Project Costs and Debt Service        | Page 20       |
| 10) | Supporting Revenue and Expense Detail | Pages 21 - 22 |
| 11) | Reasons to Support the Project        | Page 23       |
| 12) | Next Steps                            | Page 24       |
| 13) | Current Budget Status                 | Page 25       |

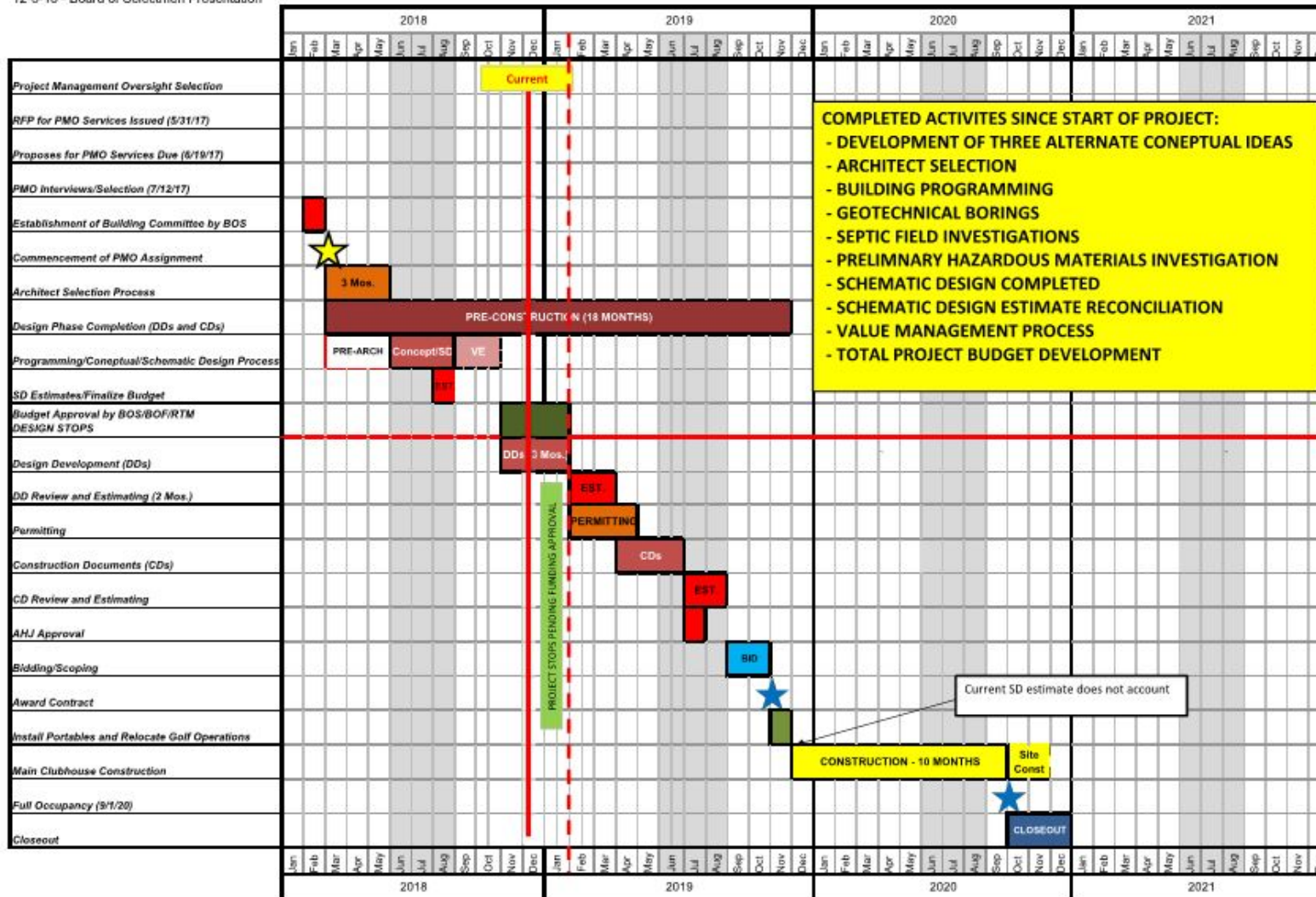




# H. Smith Richardson Building Committee

Town of Fairfield  
H. Smith Richardson Golf Course  
Macro Schedule  
12-5-18 - Board of Selectmen Presentation

Exhibit 1





## Development of Three Concepts:

Option 1: Renovations/addition to existing clubhouse

*Option 2: New clubhouse on or near existing building*

Option 3: New clubhouse at Hoydens Hill Road





# Project Program – Summary of Square Footage:

	Existing Square Footage	Proposed Square Footage	Notes
GOLF OPERATIONS/Pro Shop	757	735	
UTILITIES (Locker Rooms, Bathrooms, Mechanicals)	2,305	1,778	
FOOD SERVICE OPERATIONS	<u>2,782</u>	<u>4,515</u>	
Subtotal	5,844	7,028	Excludes Circulation and Cart Barn
CIRCULATION (Combines Main & Lower Levels)	<u>856</u>	<u>2,472</u>	
Circulation % of Subtotal	15%	35%	
Subtotal	6,700	9,500	Excludes Cart Barn
ANSILLARY SPACE OUTSIDE EXISTING FOOTPRINT	<u>850</u>	<u>-</u>	
TOTAL	<u><u>7,550</u></u>	<u><u>9,500</u></u>	Excludes Cart Barn

## Project Site Plan:

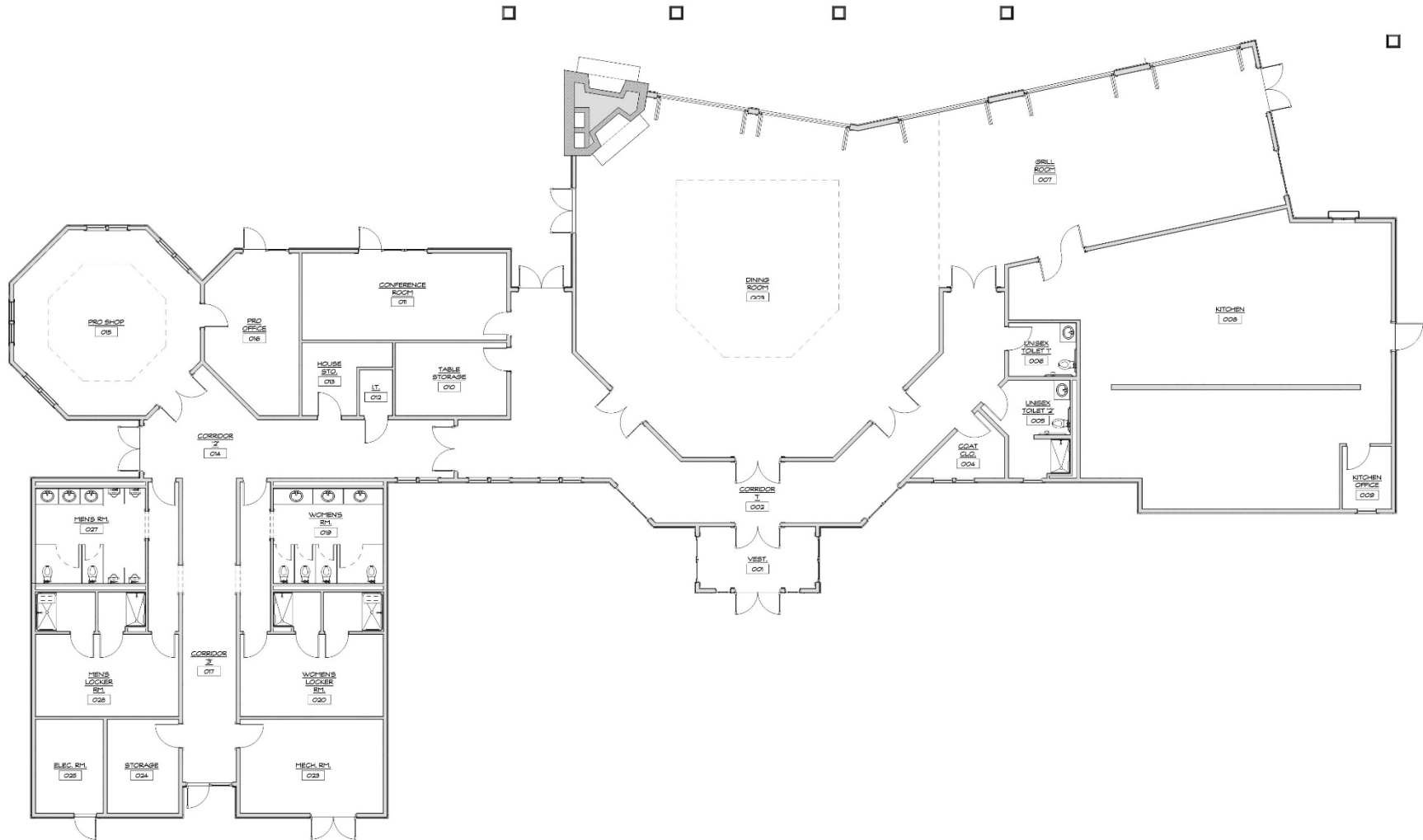




## Project Site:



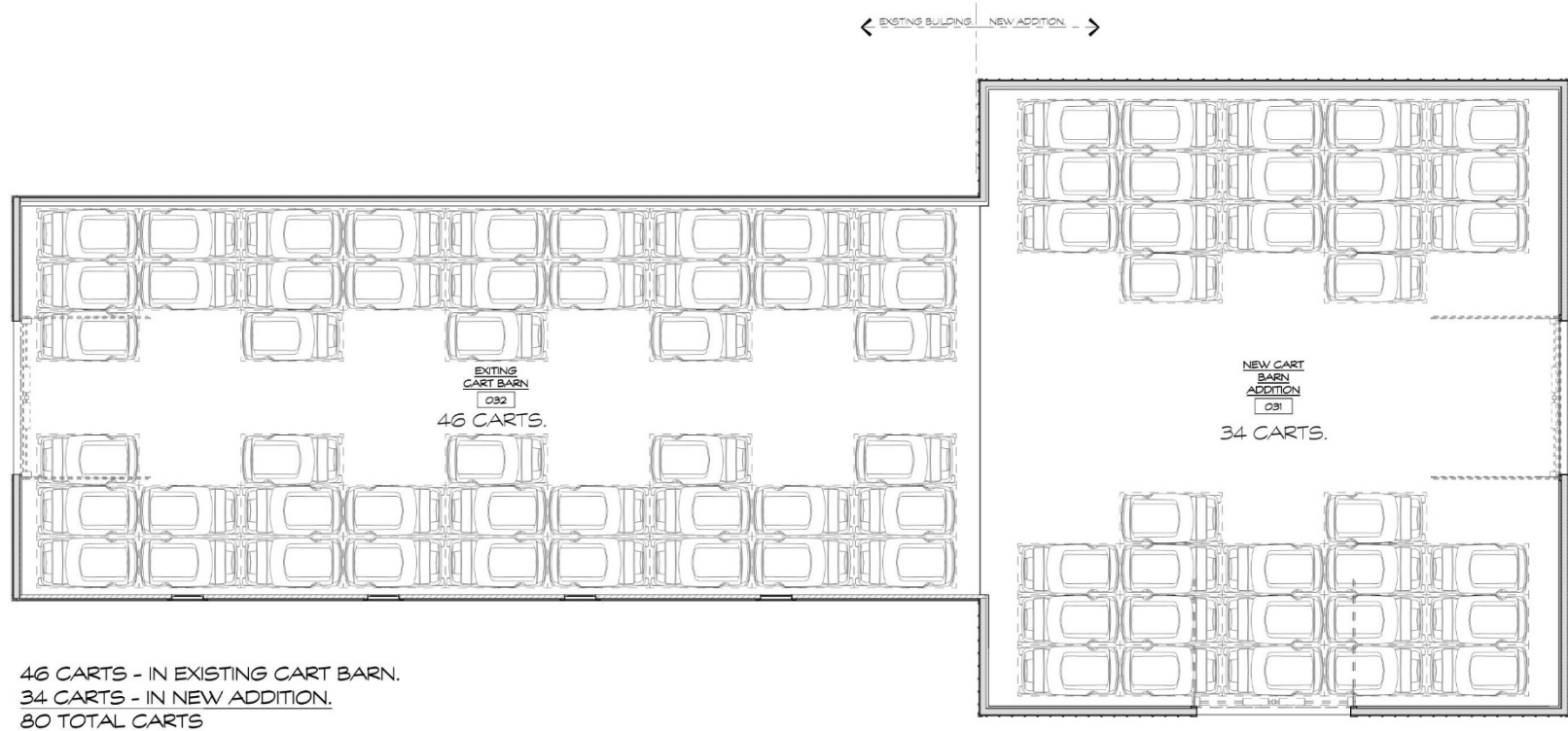
# Clubhouse Floor Plan:



MAIN BUILDING PLAN  
SCALE: 3/16" = 1'-0"

1  
A01

# Cart Barn Floor Plan:



## Main Clubhouse:



## Front Elevation:



## Left Elevation:

## Main Clubhouse:



## Rear Elevation:



## Right Elevation:



## Cart Barn:



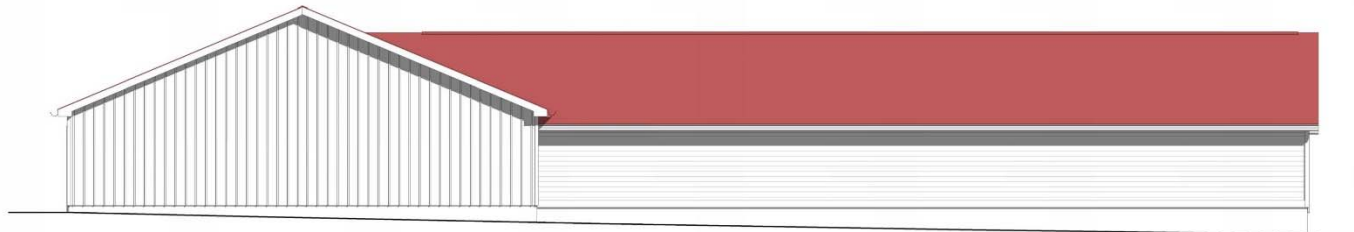
East Elevation:



South Elevation:



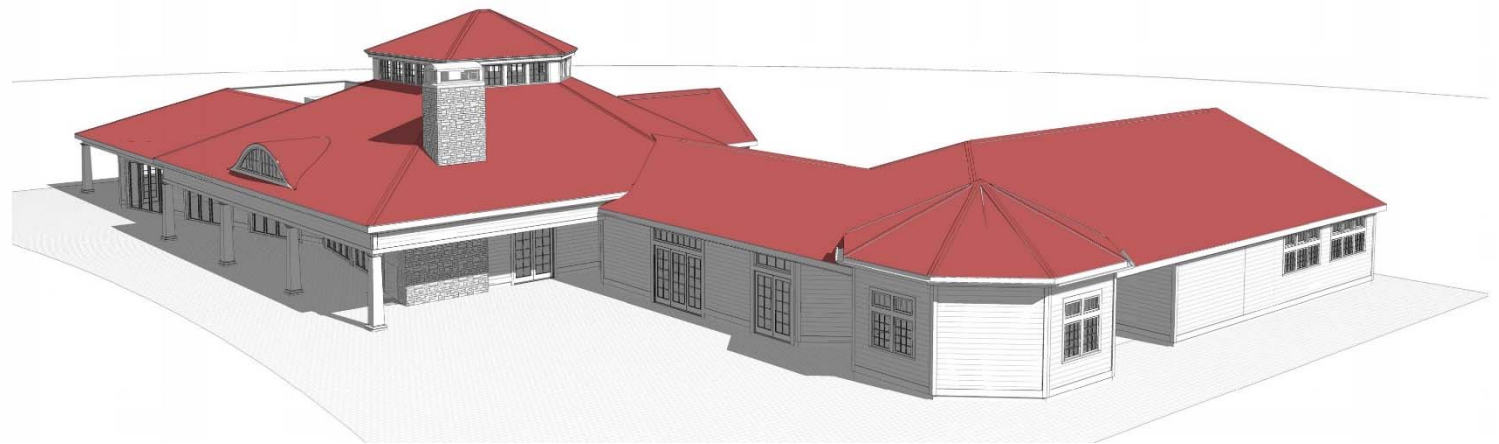
North Elevation:



West Elevation:



## Aerial Views:



## Aerial Views:



## Rendered View from Southwest:



## Rendered View from Southwest:





### Schematic Design Budget:

	<u>Initial Probable Cost Estimate</u>	<u>Initial Schematic Design Estimate</u>	<u>Value-Engineering (Reductions) /Increases</u>	<u>Final SD-Estimate</u>
Clubhouse	4,126,600	4,891,200	(178,000)	4,713,200
Cart Barn	473,400	937,100	(573,400)	363,700
Site Work	900,000	1,565,000	(650,900)	914,100
Subtotal	5,500,000	7,393,300	(1,402,300)	5,991,000
Prof Svcs and Soft Costs	1,000,000	1,000,000	18,000	1,018,000
Subtotal	6,500,000	8,393,300	(1,384,300)	7,009,000
Contingencies	600,000	550,600	40,400	591,000
Total	7,100,000	8,943,900	(1,343,900)	7,600,000





# H. Smith Richardson Building Committee

## Value Management:

Town of Fairfield, CT  
H. Smith Richardson  
Value Management  
October 9, 2018

20.00% :Markup % Includes escalation



Town of Fairfield, CT  
H. Smith Richardson  
Value Management  
October 9, 2018

20.00% :Markup % Includes escalation



#	Description	Trade \$ (\$000s)	Total w/Markup	Status	Accepted	Possible	Rejected	Alternate	Notes
S1	Eliminate misc. Site								
S2	Eliminate Ground S								
S3	Eliminate Landscap								
S4	Eliminate pervious								
S5	Eliminate turf pavin								
S6	Concrete Walks Fr								
S7.1	Patio Walks as Cor								
S7.2	Patio Walks as Cor								
S9	Front Paving (at fr								
S10	Change concrete c								
S11	Change concrete o								
S12	Change CMU dum								
S13	Reduce landscapin								
S14	Eliminate Hydro-dy								
S15	Remove cart parkin								
S16	Reduce drive aisle								
S17	Redesign parking l								
S18	Change golf cart to								
S19	Bollards to prevent								
S20	New Leader Board								
S21	New Front Gate Sp								
S22	Site fire Hydrant								
S23	Tap Water Line								
S24	Catch Basins = as								
S25	Cons. Mtg								
S26	Outlet Control Stru								
S27	Reduce 12" Storm P								
S28	Reduce 8" storm								
S29	Eliminate Parking I								
S30	Reduce borrow fill								
S31	Eliminate wall at C								
CH1	Eliminate roof monitor								
CH2	Square off pro shop fr								
CH3	Eliminate pergola and								
CH4	Change tiled showers								
CH5	Change column bases								
CH6.1	Eliminate roof monitor								
CH6.2	Simplify roof/ceiling ov								
CH8	Eliminate eyebrow win								
CH9	Change Nana wall doo								
CH10	Eliminate flat roof over								
CH11	Square off back of bui								
CH12	Eliminate masonry chr								
CH13	Simplify Dining Room								
CH14	Simplify roof overhang								
CH15	Eliminate redundant d								
CH16	Eliminate Conference								
CH17	Reduce size of Dining								
CH18	Reduce size of Grill R								
CH19	Reduce circulation (inc								
CH20	Replace gypsum board								
CH21	Replace hardwood floo								
CH22	Replace ceramic tile at								
CH23	LVT and wallcovering								
CH24	Replace ceramic tile at								
CH25	with LVT								
CH26	Replace walk-off type								
CH27	Eliminate wall at C								
CH28	Replace wood base tri								
CH29.1	Eliminate 50kW generator (switch for future install remains)	22.5	27.0	Accepted	27.0				Install the transfer switch
CH29.2	Eliminate 50kW generator, transfer switch & associated wiring	29.0	34.8	Rejected			34.8		
CH30	Replace downlights with 2x2 or 2x4 light fixtures	3.0	3.6	Possible		3.6			
CH31	Eliminate portion of downlights at exterior canopy	2.3	2.7	Possible		2.7			
CH32	Eliminate pole mounted lighting at driveway	6.8	8.1	Rejected			8.1		
CH33	Replace decorative exteriors sconces & bollards with simple wallpacks	5.0	6.0	Possible		6.0			
CH34	Power requirement reduction due to reduced kitchen equip.	3.0	3.6	Possible		3.6			Use SPA value as more conservative
CH35.1	Replace High Eff. 10 Ton RTU with Std. Eff. (multiple other aspects change)	3.5	4.2	Rejected			4.2		
CH35.2	Replace High Eff. 15 Ton RTU with Std. Eff. (multiple other aspects change)	5.0	6.0	Rejected			6.0		
CH36	Replace 16 SEER split systems with 13 SEER	5.0	6.0	Rejected			6.0		
CH37	Eliminate VAVs	7.0	8.4	Rejected			8.4		Colliers requesting revised quote from Kittredge Equipment, Target \$100k reduction. Lots of high end equipment in the estimate. Purchase remaining items on state contract.
CH38.1	Reduce kitchen equipment to essential installed (remove items that can be provided by concessionaire)	100.0	120.0	Accepted	120.0				
CH38.2	Consider reusing kitchen equipment (need insight from maintenance staff)	20.0	24.0	Rejected			24.0		
CH39	Simplify tile and finishes at the bar	2.0	2.4	Accepted	2.4				
Sub-total		934.8			224.4	27.2	635.2	48.0	
<b>CARTBARN</b>									
#	Description	Trade \$ (\$000s)	Total w/Markup	Status	Accepted	Possible	Rejected	Alternate	Notes
CT1	Eliminate golf cart aisles (reduce by 300 s.f.)	74.6	89.5	Rejected			89.5		Colliers reduced by 700 s.f., SPA by 300
CT2	Replace Hardie siding with T-111 siding	11.8	14.2	Rejected			14.2		
CT3	Eliminate all windows	11.5	13.8	Rejected			13.8		
CT4	Eliminate Simulator Room (447 s.f.)	67.1	80.5	Rejected			80.5		Using estimate analysis of cost of \$150/s.f.
CT5	Move bag storage into cart barn (simplify shape of bldg, 445 s.f.)	67.1	80.5	Rejected			80.5		
CT6	Share receptacles & conduit for cart chargers	3.5	4.2	Rejected			4.2		
CT7	Eliminate fire alarm from cart barn	8.5	10.1	Rejected			10.1		Use average
CT8	Replace downlights with 2x2 or 2x4 light fixtures	2.9	3.5	Rejected			3.5		Use average
CT9	Replace open floor with sealed concrete		0.0	Rejected			0.0		Incorporated into SD already
CT10	Replace gypsum ceilings with ACT throughout	3.0	3.6	Rejected			3.6		SPA only had \$500 credit vs. 4 for KEHES. Use \$3k.



## Other Project Considerations:

- 1) Septic
- 2) Geo-technical Survey
- 3) DPW engagement for Parking Lot Site Work
- 4) Estimated Debt-Service
- 5) Photovoltaic Measures



## Potential Project Costs and Debt Service:

	<u>Per \$1.0MM</u>	<u>Low</u>	<u>Mid</u>	<u>High</u>
Estimated Project Costs	\$ 1,000,000	\$ 7,100,000	\$ 7,600,000	\$ 8,100,000
Assumed Term of Bond	20.0 Yrs	20.0 Yrs	20.0 Yrs	20.0 Yrs
Assumed Debt Rate	<u>3.00%</u>	<u>3.00%</u>	<u>3.00%</u>	<u>3.00%</u>
Annual Debt Service	\$ 67,216	\$ 477,232	\$ 510,839	\$ 544,447
Ann'l Debt-Svc (Rounded)	\$ 65,000	\$ 475,000	\$ 510,000	\$ 545,000





# Supporting Revenue and Expense Details:

- 1) Four legs of the stool:
  - A) Operating & Maintenance Savings and Efficiencies
  - B) Increased Number of Golf Outings
  - C) Increased Rent from Concessionaire
  - D) Increased Greens Fees
  
- 2) Support from the Golf Commission
  - A) Event Marketing Plan
  - B) Seven-Year Greens Fees Rate Plan
  
- 3) Expected Impact of Construction on Golf Operations



## H. Smith Richardson Building Committee

# Potential Expense Savings & Revenue Opportunities:

		<u>Pessimistic</u>	<b><u>Realistic</u></b>	<u>Optimistic</u>
<b>A. Operating &amp; Maintenance Expense Savings/Efficiencies</b>		\$ 14,000	\$ 22,000	\$ 30,000
<b>B. Golf Outings</b>	Gross Outing Revenue	7,000	<b>8,000</b>	9,000
	Foregone Revenue	<u>(5,500)</u>	<b><u>(4,750)</u></b>	<u>(4,000)</u>
	Net Revenue per Outing	1,500	<b>3,250</b>	5,000
	Projected Number of Outings	<u>6</u>	<b><u>12</u></b>	<u>18</u>
	Incremental Revenue / Yr	9,000	<b>39,000</b>	90,000
<b>C. Concessions</b>	Projected Annual Rent / Yr	36,000	<b>56,000</b>	76,000
	Existing Rent / Yr	<u>36,000</u>	<b><u>36,000</u></b>	<u>36,000</u>
	Net Rent Revenue / Yr	-	<b>20,000</b>	40,000
<b>D. Greens Fees</b>	Est'd Number of Rounds / Yr	40,000	<b>42,500</b>	45,000
	Average Increase in Rates	<u>1.00</u>	<b><u>2.00</u></b>	<u>3.00</u>
		40,000	<b>85,000</b>	135,000
<b>Total Potential "Incremental" Revenue Opportunity</b>		<u>63,000</u>	<b><u>166,000</u></b>	<u>295,000</u>
<b>Total Implied Project Cost Coverage</b>				
	Assumed Term of Bond	20.0 Yrs	20.0 Yrs	20.0 Yrs
	Assumed Debt Rate	<u>3.00%</u>	<b><u>3.00%</u></b>	<u>3.00%</u>
	Implied Project Cost Coverage	\$ 935,000	\$ 2,470,000	\$ 4,390,000



### Reasons to Support the HSRBC Recommendation:

- 1) H. Smith Richardson is a major asset of the town
- 2) H. Smith Richardson helps support residential property values
- 3) H. Smith Richardson is one of the best municipal golf courses in the state which attracts higher yield out-of-town players
- 4) H. Smith Richardson and the Fairfield golf operations have always made money for the town and have contributed a surplus to the general fund each year since opening in 1972
- 5) The clubhouse and cart barn are beyond their useful lives and the parking lot and grounds are in disrepair. Per the Town Facilities Commission in 2014:

*...the clubhouse and grounds are in desperate need of major repair and replacement. The mechanical, electrical and plumbing infrastructure has reached the end of its useful life, the interior of the building is degraded and the site is in need of major improvements. The existing configuration of the clubhouse facility and the dining area creates an inefficient use of the space. Additionally, the energy efficiency of the existing building envelope is very low and in need of an upgrade.*



### Next Steps:

- 1) November Submit Funding Request and Initiate Bond Resolution Process
- 2) December Present to town bodies to Hear and Consider Funding Request
  - A) Board of Selectman: December 5, 2018
  - B) RTM: December 10, 2018
- 3) January Town bodies to Act and Vote on Funding Request
- 4) Q1 '19 Design Development Estimates & Permitting
- 5) Q2 '19 Construction Documents & Estimates
- 6) Q3 '19 General Contractor Bids and Award
- 7) Q4 '19 Begin Construction
- 8) Labor Day '20 Target Clubhouse Opening



## H. Smith Richardson Building Committee

# Pre-Design Development Budget Update:

### TOWN of FAIRFIELD

#### H. Smith Richardson Golf Course

Financial Status Report - November 20, 2018

\$(000)

	A	B	C	D	E	F	G
	Budget			D+E=F			C-F=G
	Project Budget 3/13/18	Approved Transfers	Approved Budget with Transfers	Total Contract	Planned, but not Contracted	Anticipated Total Costs	Remaining Balance
I. Building Construction	-	-	-	-	-	-	-
II. Related Construction	-	-	-	-	-	-	-
III. Escalation	-	-	-	-	-	-	-
<b>Total Construction</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
IV. Furniture, Fixtures & Equipment (FF&E)	-	-	-	-	-	-	-
V. Fees and Expenses	250.0	-	250.0	241.5	8.4	249.9	0.1
VI. Contingency							
A. Construction & Owner's Project	-	-	-	-	-	-	-
B. Additional Need	-	-	-	-	-	-	-
<b>Total Contingency</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ -</b>
<b>Total Project</b>	<b>\$ 250.0</b>	<b>\$ -</b>	<b>\$ 250.0</b>	<b>\$ 241.5</b>	<b>\$ 8.4</b>	<b>\$ 249.9</b>	<b>\$ 0.1</b>

**Town of Fairfield**  
**H. Smith Richardson Golf Course**  
**Schematic Design Budget**

11/02/18

\$(000) except \$/GSF

		Schematic Design Budget
		11/02/18
<b>I. Building Construction</b>		
A. New Building Construction	\$	5,577.3
B. "Temp Pro Shop - Portables"	\$	30.0
C. "Temp Bathroom - Portables"	\$	20.0
D. Cart Barn	\$	363.7
<b>Total Building Construction</b>		<b>5,991.0</b>
<b>II. Related Construction</b>		
A. Sitework		
1 Site Prep.	w/New Bldg Const	
2 Drives, Paths & Plazas	w/New Bldg Const	
3 Parking	w/New Bldg Const	
4 Site Improvements	w/New Bldg Const	
5 Landscape & Planting	w/New Bldg Const	
6 Building Demolition	w/New Bldg Const	
7 Athletic Fields	w/New Bldg Const	
8 Wetlands Mitigation	w/New Bldg Const	
B. Site Utility Systems	w/New Bldg Const	
1 Water & Fire Protection	w/New Bldg Const	
2 Sanitary Sewer	w/New Bldg Const	
3 Storm Sewer	w/New Bldg Const	
4 Electric	w/New Bldg Const	
5 Data & Communications	w/New Bldg Const	
6 Site Lighting	w/New Bldg Const	
7 Gas	w/New Bldg Const	
8 Steam	w/New Bldg Const	
9 Chilled Water	w/New Bldg Const	
C. Hazardous Materials	w/New Bldg Const	
<b>Total Related Construction</b>		<b>-</b>
<b>SubTotal Construction - Current</b>	\$	<b>5,991.0</b>
<b>III.. Escalation (Early 2020 Construction)</b>	w/New Bldg Const	
<b>Total Construction - Escalated</b>	\$	<b>5,991.0</b>
<b>IV. Furniture, Fixtures &amp; Equipment (FF&amp;E)</b>		
A. Loose Furnishings		100.0
B. Program/Misc Related Equipment		15.0
C. Data/Telecomm Equipment	w/New Bldg Const	
D. Audio/Visual Equipment		25.0
E. Security	w/New Bldg Const	
F. Specialty Signage	w/New Bldg Const	
<b>Total FF &amp; E</b>		<b>140.0</b>
<b>V. Fees and Expenses</b>		
A. Fees		
1 Existing Conditions & Space Program	w/ architect	
2 Architect		288.4
a Structural Eng.	w/ architect	
b MEP Eng.	w/ architect	
c Civil Eng.	w/ architect	
d Landscape Arch.	w/ architect	
e Interior/Furniture Designer	w/ architect	
f Code	w/ architect	
g Lighting	w/ architect	
h Acoustical	w/ architect	

**Town of Fairfield**  
**H. Smith Richardson Golf Course**  
**Schematic Design Budget**

11/02/18

		<b>Schematic Design Budget</b>
<i>\$(000) except \$/GSF</i>		11/02/18
i	Signage	w/ architect
j	Referendum Services	w/ architect
k	LEED Designer	w/ architect
3	Special Consultants	
a	Haz. Mat. Consultant	50.0
b	Audio/Visual	w/ architect
c	Computer/Info. Systems	w/ architect
d	Geo-Tech	w/ architect
e	Traffic	NA
f	Ecologist/Soil Sample/Stormwater	25.0
g	Peer Reviews	10.0
h	Green Building Consultant	w/ architect
4	Project Management	286.0
5	Building Commissioning	50.0
6	Owner's Cost Estimator	9.6
7	Owner's Legal Fees	25.0
8	Site Survey	w/ architect
9	CM Pre-Con	NA
10	Utility Assessment	25.0
Sub-total Fees		769.0
B.	Expenses	
1	Owner's Insurance	15.0
2	Permits	2.5
3	Printing	2.0
4	Construction Utilities Use	10.0
5	Site Borings	w/ architect
6	Materials Testing	25.0
7	Special Inspections	5.0
8	Consultant Reimbursables	7.5
9	Moving/Relocation	10.0
10	Physical Plant Expenses	5.0
11	Misc. Expenses	2.0
12	Advertising	3.0
13	Temporary Space/Operations	10.0
14	Financing Costs/Bond Origination	12.0
15	Site Acquisition	-
Sub-total Expenses		109.0
<b>Total Fees and Expenses</b>		<b>878.0</b>
V.	<b>Contingency</b>	
A.	Construction	299.6
B.	Owner's Project	291.4
<b>Total Contingency</b>		<b>591.0</b>
<b>Total Project</b>		<b>\$ 7,600.0</b>



		Totals	2,999.7						
		Trade \$	Total	Status	1,402.3	83.5	1,419.5	94.4	
#	Description	(\$000s)	w/Markup		Accepted	Possible	Rejected	Alternate	Notes:
<b>SITE WORK</b>									
S1	Eliminate misc. Site furnishings	4.0	4.8	Accepted	4.8				Use lower of two estimators, conserv.
S2	Eliminate Ground set flagpole	9.0	10.8	Rejected			10.8		
S3	Eliminate Landscape lighting	35.0	42.0	Alternate				42.0	Using Aris higher number for landscape lighting.
S4	Eliminate pervious asphalt at ice rink location	47.0	56.3	Possible		56.3			Rough in for future installation.
S5	Eliminate turf paving at overflow parking	73.0	87.5	Accepted	87.5				
S6	Concrete Walks Front as Asphalt	31.0	37.2	Rejected			37.2		
S7.1	Patio Walks as Concrete to Asphalt	85.8	103.0	Rejected			103.0		Includes back patio, and walk around
S7.2	Patio Walks as Concrete to Asph. (keep 30% conc.)	59.3	71.2	Rejected			71.2		Rod Okay
S9	Front Paving (at front door) As Brick to Concrete	10.0	12.0	Rejected			12.0		
S10	Change concrete curbs to bituminous - islands and entry	38.4	46.0	Accepted	46.0				Rod Okay
S11	Change concrete curbs to bituminous along building front	7.4	8.8	Rejected			8.8		Rod keep concrete
S12	Change CMU dumpster enclosure to fencing	3.7	4.4	Alternate				4.4	
S13	Reduce landscaping to meet minimum zoning req'ts	99.8	119.8	Accepted	119.8				Rod Okay.
S14	Eliminate Hydro-dynamic separator (ok to do?)	35.0	42.0	Accepted	42.0				Gross particle separator
S15	Remove cart parking space near snack bar	2.7	3.2	Accepted	3.2				
S16	Reduce drive aisle in front of clubhouse to 24' wide	8.7	10.4	Accepted	10.4				
S17	Redesign parking lot to be one directional	13.2	15.8	Accepted	15.8				
S18	Change golf cart tournament queuing area to grass	7.5	9.0	Rejected			9.0		
S19	Bollards to prevent carts in dining area	3.6	4.3	Rejected			4.3		
S20	New Leader Board / Sign	5.0	6.0	Accepted	6.0				
S21	New Front Gate Signage	7.5	9.0	Rejected			9.0		
S22	Site fire Hydrant	7.5	9.0	Accepted	9.0				
S23	Tap Water Line	2.0	2.4	Accepted	2.4				
S24	Catch Basins = as Dry Wells - some reduction post Cons. Mtg.	10.0	12.0	Accepted	12.0				
S25	yard drain	1.2	1.4	Accepted	1.4				
S26	Outlet Control Structure - open area in lieu at 4th Tee	10.0	12.0	Accepted	12.0				
S27	Reduce 12" Storm Piping	5.2	6.2	Accepted	6.2				
S28	Reduce 8" storm	5.0	6.0	Accepted	6.0				
S29	Eliminate Parking lot subbase 8" if geotech permits	48.0	57.6	Accepted	57.6				Depending on results of site survey
S30	Reduce borrow fill, earthwork if survey permits	120.0	144.0	Accepted	144.0				Depending on results of site survey
S31	Eliminate wall at Cart Barn if grading permits	54.0	64.8	Accepted	64.8				Depending on results of site survey
Sub-total			1,018.9		650.9	56.3	265.3	46.4	





		Totals	2,999.7						
		Trade \$	Total	Status	Accepted	Possible	Rejected	Alternate	Notes:
		(\$000s)	w/Markup						
CLUBHOUSE									
#	Description	Trade \$	Total	Status	Accepted	Possible	Rejected	Alternate	Notes:
ARCHITECTURAL AND INTERIORS									
CH1	Eliminate roof monitor over Pro Shop (flat ceiling)	10.0	12.0	Accepted	12.0				CEW: Need to clarify what this scope is
CH2	Square off pro shop from octagon to rectilinear	10.8	12.9	Rejected			12.9		
CH3	Eliminate pergola and columns around pro-shop	19.8	23.7	Rejected			23.7		
CH4	Change tiled showers to prefabricated showers	2.0	2.4	Accepted	2.4				
CH5	Change column bases from stone to wood	5.0	6.0	Accepted	6.0				
CH6.1	Eliminate roof monitor over Dining Room	25.5	30.6	Rejected			30.6		CEW: Need to clarify what this scope is
CH6.2	Simplify roof/ceiling over Dining Room (no exposed timber structure)	50.4	60.4	Rejected			60.4		For discussion. Review value.
CH8	Eliminate eyebrow window on roof structure over Dining Room	9.3	11.1	Rejected			11.1		
CH9	Change Nana wall doors to French doors	40.0	48.0	Alternate				48.0	Design structurally to permit install of Nana wall doors if savings at bid.
CH10	Eliminate flat roof over kitchen (move Mech. Equip. to ground)	18.8	22.5	Rejected			22.5		
CH11	Square off back of building at Dining Room & Bar	6.5	7.8	Rejected			7.8		
CH12	Eliminate masonry chimney entirely (gas insert?)	65.0	78.0	Rejected			78.0		
CH13	Simplify Dining Room shape from octagon to rectilinear	13.5	16.2	Rejected			16.2		
CH14	Simplify roof overhangs (including eliminate North overhang)	12.5	15.0	Rejected			15.0		
CH15	Eliminate redundant double doors into Dining Room	7.8	9.3	Accepted	9.3				Eliminate one pair in each side of corridor, reduce from 6 to 3
CH16	Eliminate Conference Room	73.3	87.9	Rejected			87.9		
CH17	Reduce size of Dining Room (100 seats, 20ppl reduction)	82.5	99.0	Rejected			99.0		Colliers estimated \$105k plus markups using 15 s.f. pp at \$350/s.f.
CH18	Reduce size of Grill Room/Bar (50 seats, 12 ppl reduction)	63.0	75.6	Rejected			75.6		Use Colliers value as more conservative. 165k seems too high.
CH19	Reduce circulation (increase efficiency)	10.0	12.0	Rejected			12.0		
CH20	Replace gypsum board ceiling with ACT	12.3	14.7	Rejected			14.7		Use average
CH21	Replace hardwood flooring in Dining Room with LVT	8.0	9.6	Accepted	9.6				Use SPA as conservative value
CH22	Replace ceramic tile at bar accent wall and floor with LVT and wallcovering	2.0	2.4	Possible		2.4			
CH23	Replace ceramic tile at corridor near Locker Rooms with LVT	0.0	0.0	Possible		0.0			
CH24	Replace walk-off type carpet in Pro Shop with carpet tiles	0.0	0.0	Possible		0.0			
CH25	Replace wood base trim with rubber base trim throughout	3.0	3.6	Possible		3.6			
CH26	Replace roller window shades with cellular shades	2.5	3.0	Possible		3.0			
CH27	Replace quartz countertops with solid surface	1.9	2.3	Possible		2.3			
CH28	Replace wood veneer casework with plastic laminate	10.0	12.0	Accepted	12.0				

12/3/2018



		Totals	2,999.7						
		Trade \$	Total						
		(\$000s)	w/Markup	Status	Accepted	Possible	Rejected	Alternate	Notes:
#	Description								
<b>MEP</b>									
CH29.1	Eliminate 50kW generator (switch for future install remains)	22.5	27.0	Accepted	27.0				Install the transfer switch
CH29.2	Eliminate 50kW generator, transfer switch & associated wiring	29.0	34.8	Rejected			34.8		
CH30	Replace downlights with 2x2 or 2x4 light fixtures	3.0	3.6	Possible		3.6			
CH31	Eliminate portion of downlights at exterior canopy	2.3	2.7	Possible		2.7			
CH32	Eliminate pole mounted lighting at driveway	6.8	8.1	Rejected			8.1		
CH33	Replace decorative exteriors sconces & bollards with simple wallpacks	5.0	6.0	Possible		6.0			
CH34	Power requirement reduction due to reduced kitchen equip.	3.0	3.6	Possible		3.6			Use SPA value as more conservative
CH35.1	Replace High Eff. 10 Ton RTU with Std. Eff. (multiple other aspects change)	3.5	4.2	Rejected			4.2		
CH35.2	Replace High Eff. 15 Ton RTU with Std. Eff. (multiple other aspects change)	5.0	6.0	Rejected			6.0		
CH36	Replace 16 SEER split systems with 13 SEER	5.0	6.0	Rejected			6.0		
CH37	Eliminate VAVs	7.0	8.4	Rejected			8.4		
CH38.1	Reduce kitchen equipment to essential installed (remove items that can be provided by concessionaire)	81.1	97.3	Accepted	97.3				Colliers requesting revised quote from Kittredge Equipment, Target \$100k reduction. Lots of high end equipment in the estimate. Purchase remaining items on state contract.
CH38.2	Consider reusing kitchen equipment (need insight from maintenance staff)	20.0	24.0	Rejected			24.0		
CH39	Simplify tile and finishes at the bar	2.0	2.4	Accepted	2.4				
Sub-total			912.1		178.0	27.2	658.9	48.0	



		Totals	2,999.7						
		Trade \$	Total	Status	1,402.3	83.5	1,419.5	94.4	
#	Description	(\$000s)	w/Markup		Accepted	Possible	Rejected	Alternate	Notes:
CARTBARN									
#	Description	Trade \$	Total	Status	Accepted	Possible	Rejected	Alternate	Notes:
		(\$000s)	w/Markup						
CT1	Eliminate golf cart aisles (reduce by 300 s.f.)	74.6	89.5	Rejected			89.5		Colliers reduced by 700 s.f., SPA by 300
CT2	Replace Hardie siding with T-111 siding	11.8	14.2	Rejected			14.2		
CT3	Eliminate all windows	11.5	13.8	Rejected			13.8		
CT4	Eliminate Simulator Room (447 s.f.)	67.1	80.5	Rejected			80.5		Using estimate analysis sf cost of \$150/s.f.
CT5	Move bag storage into cart barn (simplify shape of bldg, 445 s.f.)	67.1	80.5	Rejected			80.5		
CT6	Share receptacles & conduit for cart chargers	3.5	4.2	Rejected			4.2		
CT7	Eliminate fire alarm from cart barn	8.5	10.1	Rejected			10.1		Use average
CT8	Replace downlights with 2x2 or 2x4 light fixtures	2.9	3.5	Rejected			3.5		Use average
CT9	Replace epoxy floor with sealed concrete		0.0	Rejected			0.0		Incorporated into SD already
CT10	Replace gypsum ceilings with ACT throughout	3.0	3.6	Rejected			3.6		SPA only had \$500 credit vs. 4 for KEHES. Use \$3k.
CT11.1	Eliminate new cart barn (accept S31 if this is accepted)	727.8	873.4	Accepted	873.4				Value taken from estimate analysis reconciled number.
CT11.2	Renovate existing cart barn (2,000 s.f.)	(100.0)	(120.0)	Accepted	(120.0)				Cannot accept with CT 12
CT11.3	Addition to existing cart barn to increase capacity to 80 carts (1,000 s.f.)	(150.0)	(180.0)	Accepted	(180.0)				Cannot accept with CT 12
CT12	Change to pre-engineered bldg (must accept CT11.1, reject CT 11.2 and 11.3)	162.8	195.4	Rejected			195.4		Trade cost value less SPA value of 565k.
Sub-total			1,068.7		573.4	0.0	495.3	0.0	
Totals			2,999.7		1,402.3	83.5	1,419.5	94.4	

## Fairfield Golf Course Operations

### Fiscal Year Summary

as of 11/30/2018

	Fiscal Year 2000 - 2001	Fiscal Year 2001 - 2002	Fiscal Year 2002 - 2003	Fiscal Year 2003 - 2004	Fiscal Year 2004 - 2005	Fiscal Year 2005 - 2006	Fiscal Year 2006 - 2007	Fiscal Year 2007 - 2008	Fiscal Year 2008 - 2009	Fiscal Year 2009 - 2010
<b>H. Smith Richardson</b>										
Residents	33,943	35,054	29,410	30,605	29,992	29,998	29,372	28,515	30,282	29,822
Non Resident	15,674	19,559	13,957	15,306	15,470	16,745	16,329	14,161	14,649	14,135
Total HSR Rounds	49,617	54,613	43,367	45,911	45,462	46,743	45,701	42,676	44,931	43,957
Greens Fees	688,773	813,654	693,282	771,704	772,920	841,921	919,687	956,199	1,035,009	1,059,619
Season Passes	91,650	116,450	90,885	69,630	61,246	61,715	60,280	57,927	58,975	53,585
ID'S	47,138	65,994	75,399	82,114	84,482	102,027	101,882	102,627	118,700	153,425
Locker Rentals	3,330	3,441	2,197	3,880	2,960	3,545	3,600	3,200	2,250	3,650
Reserved Starts	19,402	21,878	17,226	17,004	16,775	16,420	14,272	-	-	-
Cart Fees	229,982	226,785	215,930	230,991	229,831	245,314	237,710	237,578	257,681	270,230
Driving Range	151,044	140,630	133,952	143,630	143,014	139,411	139,731	144,270	122,475	136,435
Concession	42,650	39,000	12,500	49,167	56,540	45,161	57,129	46,992	36,500	38,000
Total HSR Revenue	1,273,969	1,427,832	1,241,371	1,368,120	1,367,768	1,455,514	1,534,291	1,548,793	1,631,590	1,714,944
Operating Expense	1,017,275	1,032,299	1,130,286	1,184,088	1,191,200	1,318,130	1,283,290	1,440,858	1,379,369	1,405,874
Health Insurance	-	-	-	-	-	-	-	-	-	-
Amortization of Bonding	-	-	-	-	-	-	-	-	540	313
Unemploy.Comp	-	-	-	-	-	-	-	-	28,286	35,492
Total Expense	1,017,275	1,032,299	1,130,286	1,184,088	1,191,200	1,318,130	1,283,290	1,440,858	1,408,195	1,441,679
<b>Surplus / (Deficit)</b>	<b>256,694</b>	<b>395,533</b>	<b>111,085</b>	<b>184,032</b>	<b>176,568</b>	<b>137,384</b>	<b>251,001</b>	<b>107,935</b>	<b>223,395</b>	<b>273,265</b>

### Carl J. Dickman

Residents	17,497	18,437	15,831	16,835	16,104	15,100	14,923	14,090	14,079	14,217
Non Resident	19,234	19,831	14,253	15,234	14,324	13,889	13,818	14,790	14,254	14,295
Total CJD Rounds	36,731	38,268	30,084	32,069	30,428	28,989	28,741	28,880	28,333	28,512
Greens Fees	263,025	314,267	285,597	335,447	319,479	307,878	308,768	320,332	309,173	315,839
Season Passes	-	-	800	700	400	400	400	200	300	200
Cart Fees	-	-	-	-	-	-	34	1,944	2,276	2,352
Driving Range	-	-	-	-	-	-	-	-	-	-
Total CJD Revenue	263,025	314,267	286,397	336,147	319,879	308,278	309,202	322,476	311,749	318,391
Operating Expense	218,809	239,427	319,446	293,272	278,911	264,234	279,831	300,269	303,459	247,351
Health Insurance	-	-	-	-	-	-	-	-	-	-
Unemploy.Comp	-	-	-	-	-	-	-	-	-	-
Total Expense	218,809	239,427	319,446	293,272	278,911	264,234	279,831	300,269	303,459	247,351
<b>Surplus / (Deficit)</b>	<b>44,216</b>	<b>74,840</b>	<b>(33,049)</b>	<b>42,875</b>	<b>40,968</b>	<b>44,044</b>	<b>29,371</b>	<b>22,207</b>	<b>8,290</b>	<b>71,040</b>

### Fairfield Golf Operations

Total Revenue	1,536,994	1,742,099	1,527,768	1,704,267	1,687,647	1,763,792	1,843,492	1,871,269	1,943,339	2,033,335
Total Expense	1,236,084	1,271,726	1,449,732	1,477,360	1,470,111	1,582,364	1,563,121	1,741,127	1,711,654	1,689,030
<b>Total Surplus / (Deficit)</b>	<b>300,910</b>	<b>470,373</b>	<b>78,036</b>	<b>226,907</b>	<b>217,536</b>	<b>181,428</b>	<b>280,371</b>	<b>130,142</b>	<b>231,685</b>	<b>344,305</b>

### Cumulative

<b>Surplus / (Deficit)</b>	<b>300,910</b>	<b>771,283</b>	<b>849,319</b>	<b>1,076,225</b>	<b>1,293,761</b>	<b>1,475,189</b>	<b>1,755,560</b>	<b>1,885,702</b>	<b>2,117,387</b>	<b>2,461,692</b>
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### HSR RATES

Res Weekday	13.00	15.00	15.00	15.00	15.00	15.00	16.00	19.00	19.00	21.00
Res Sr Weekday	10.00	12.00	12.00	12.00	12.00	12.00	13.00	15.00	15.00	16.00
Res Jr Weekday	7.00	9.00	9.00	9.00	9.00	9.00	9.00	11.00	11.00	12.00
Res Weekend	20.00	20.00	20.00	20.00	20.00	20.00	21.00	25.00	25.00	27.00
Res Sr Weekend	20.00	20.00	20.00	20.00	20.00	20.00	21.00	25.00	25.00	27.00
Res Jr Weekend	20.00	20.00	20.00	20.00	20.00	15.00	15.00	25.00	25.00	27.00
NR Weekday	26.00	30.00	30.00	30.00	30.00	30.00	32.00	38.00	38.00	42.00
NR Sr Weekday	20.00	24.00	24.00	24.00	24.00	24.00	26.00	30.00	30.00	32.00
NR Jr Weekday	14.00	18.00	18.00	18.00	18.00	18.00	18.00	22.00	22.00	24.00
NR Weekend	40.00	40.00	40.00	40.00	40.00	40.00	42.00	50.00	50.00	54.00
NR Sr Weekend	40.00	40.00	40.00	40.00	40.00	40.00	42.00	50.00	50.00	54.00
NR Jr Weekend	40.00	40.00	40.00	40.00	40.00	30.00	30.00	50.00	50.00	54.00

### CJD Rates

Res Weekday										7.00
Res Sr Weekday										6.00
Res Jr Weekday										6.00
Res Weekend										9.00
Res Sr Weekend										8.00
Res Jr Weekend										8.00
NR Weekday										14.00
NR Sr Weekday										12.00
NR Jr Weekday										12.00
NR Weekend										18.00
NR Sr Weekend										16.00
NR Jr Weekend										16.00

## Fairfield Golf Course Operations

### Fiscal Year Summary

as of 11/30/2018

	Fiscal Year 2010 - 2011	Fiscal Year 2011 - 2012	Fiscal Year 2012 - 2013	Fiscal Year 2013 - 2014	Fiscal Year 2014 - 2015	Fiscal Year 2015-2016 **	Fiscal Year 2016-2017 **	Fiscal Year 2017-2018 **	Estimated Fiscal Year 2018-2019 **
<b>H. Smith Richardson</b>									
Residents	27,686	30,307	29,598	26,513	27,487	30,735	27,827	26,827	-
Non Resident	12,368	12,578	11,151	13,879	12,145	15,598	12,191	13,352	-
Total HSR Rounds	40,054	42,885	40,749	40,392	39,632	46,333	40,018	40,179	-
Greens Fees	972,240	1,016,288	956,627	995,710	973,026	1,158,737	1,048,187	1,062,292	1,100,000
Season Passes	46,815	48,435	50,610	50,937	54,390	57,660	60,460	65,190	70,000
ID'S	152,195	202,565	183,432	175,030	177,839	171,460	196,490	188,030	225,000
Locker Rentals	2,950	3,100	2,700	2,550	2,400	2,200	2,200	2,000	2,200
Reserved Starts	-	-	-	-	-	-	-	-	-
Cart Fees	252,616	276,650	269,983	296,386	289,846	346,072	317,671	331,531	360,000
Driving Range	114,388	102,115	126,898	143,692	142,163	142,655	138,665	141,300	165,000
Concession	38,000	35,000	35,364	35,992	36,552	35,924	35,500	36,360	37,000
Total HSR Revenue	1,579,204	1,684,153	1,625,615	1,700,297	1,676,217	1,914,708	1,799,173	1,826,703	1,959,200
Operating Expense	1,492,328	1,609,227	1,448,904	1,452,608	1,418,621	1,350,014	1,344,562	1,294,094	1,418,171
Health Insurance	-	-	-	-	119,366	119,366	119,366	85,484	85,476
Amortization of Bonding	278	9,697	15,434	16,434	19,869	20,000	20,000	20,000	20,000
Unemploy.Comp	51,717	17,083	24,082	17,400	18,494	18,494	18,494	18,494	18,494
Total Expense	1,544,323	1,636,007	1,488,420	1,486,442	1,576,350	1,507,874	1,502,422	1,418,072	1,542,141
<b>Surplus / (Deficit)</b>	<b>34,881</b>	<b>48,146</b>	<b>137,195</b>	<b>213,855</b>	<b>99,867</b>	<b>406,834</b>	<b>296,751</b>	<b>408,632</b>	<b>417,059</b>

\*\* Weekend rates charged on Fridays in-season starting Fiscal Year 2015-2016

<b>Carl J. Dickman</b>									
Residents	12,075	13,264	12,216	11,655	11,032	11,394	8,566	8,088	-
Non Resident	11,850	12,174	11,195	11,773	11,247	12,040	10,433	10,887	-
Total CJD Rounds	23,925	25,438	23,411	23,428	22,279	23,434	18,999	18,975	-
Greens Fees	264,593	275,003	264,715	283,043	285,348	302,166	253,684	259,853	280,000
Season Passes	100	100	100	-	-	-	-	-	-
Cart Fees	1,902	2,616	2,916	2,530	2,485	1,972	2,412	2,752	2,500
Driving Range	-	-	-	-	-	890	635	770	1,000
Total CJD Revenue	266,595	277,719	267,731	285,573	287,833	305,028	256,731	263,375	283,500
Operating Expense	277,487	307,264	268,631	265,988	238,693	286,094	248,068	242,532	261,994
Health Insurance	-	-	-	-	19,894	19,894	19,894	21,371	21,369
Unemploy.Comp	-	11,969	16,053	17,573	16,791	16,791	16,791	16,791	16,791
Total Expense	277,487	319,233	284,684	283,561	275,378	322,779	284,753	280,694	300,154
<b>Surplus / (Deficit)</b>	<b>(10,892)</b>	<b>(41,514)</b>	<b>(16,953)</b>	<b>2,012</b>	<b>12,455</b>	<b>(17,751)</b>	<b>(28,021)</b>	<b>(17,319)</b>	<b>(16,654)</b>

### Fairfield Golf Operations

Total Revenue	1,845,799	1,961,872	1,893,345	1,985,870	1,964,049	2,219,735	2,055,904	2,090,079	2,242,700
Total Expense	1,821,810	1,955,240	1,773,104	1,770,003	1,851,728	1,830,653	1,787,175	1,698,766	1,842,295
<b>Total Surplus / (Deficit)</b>	<b>23,989</b>	<b>6,632</b>	<b>120,241</b>	<b>215,867</b>	<b>112,321</b>	<b>389,082</b>	<b>268,729</b>	<b>391,313</b>	<b>400,405</b>

### Cumulative

<b>Surplus / (Deficit)</b>	<b>2,485,681</b>	<b>2,492,313</b>	<b>2,612,554</b>	<b>2,828,421</b>	<b>2,940,743</b>	<b>3,329,825</b>	<b>3,598,554</b>	<b>3,989,867</b>	<b>4,390,272</b>
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### HSR RATES

Res Weekday	21.00	22.00	22.00	23.00	23.00	24.00	24.00	25.00	
Res Sr Weekday	16.00	17.00	17.00	18.00	18.00	19.00	19.00	20.00	
Res Jr Weekday	12.00	13.00	13.00	14.00	14.00	15.00	15.00	16.00	

Res Weekend	27.00	28.00	28.00	28.00	28.00	29.00	29.00	30.00	
Res Sr Weekend	27.00	28.00	28.00	28.00	28.00	29.00	29.00	30.00	
Res Jr Weekend	27.00	28.00	28.00	28.00	28.00	29.00	29.00	30.00	

NR Weekday	42.00	42.00	42.00	43.00	43.00	44.00	44.00	44.00	
NR Sr Weekday	32.00	32.00	32.00	33.00	33.00	34.00	34.00	34.00	
NR Jr Weekday	24.00	24.00	24.00	25.00	25.00	26.00	26.00	26.00	

NR Weekend	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	
NR Sr Weekend	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	
NR Jr Weekend	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	

### CJD Rates

Res Weekday	7.00	7.00	8.00	10.00	10.00	10.00	11.00	11.00	
Res Sr Weekday	6.00	6.00	7.00	8.00	8.00	8.00	9.00	9.00	
Res Jr Weekday	6.00	6.00	7.00	8.00	8.00	8.00	8.00	8.00	

Res Weekend	9.00	9.00	10.00	12.00	12.00	12.00	13.00	13.00	
Res Sr Weekend	8.00	8.00	8.00	9.00	9.00	9.00	10.00	10.00	
Res Jr Weekend	8.00	8.00	8.00	9.00	9.00	9.00	9.00	9.00	

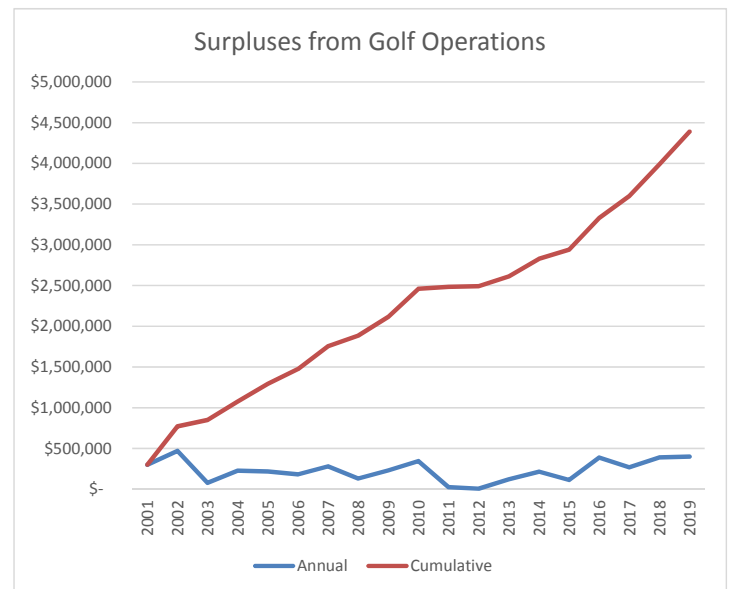
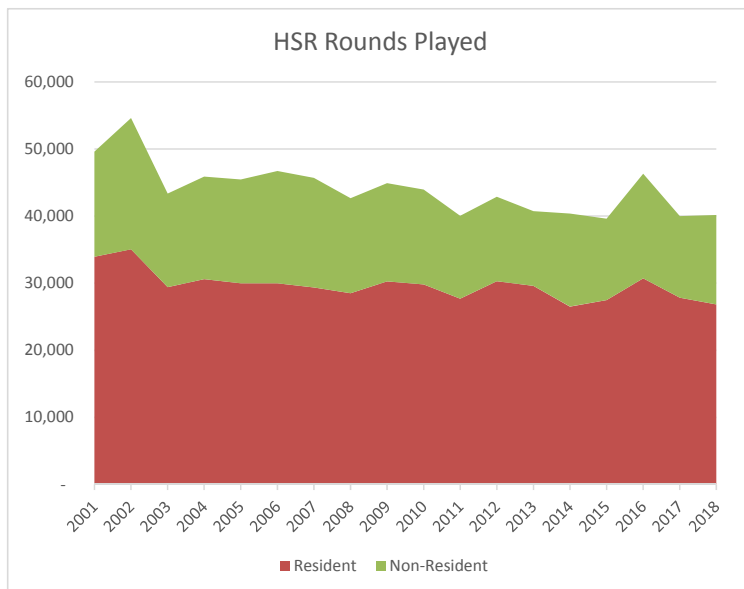
NR Weekday	14.00	14.00	14.00	16.00	16.00	16.00	16.00	16.00	
NR Sr Weekday	12.00	12.00	12.00	13.00	13.00	13.00	13.00	13.00	
NR Jr Weekday	12.00	12.00	12.00	13.00	13.00	13.00	13.00	13.00	

NR Weekend	18.00	18.00	18.00	20.00	20.00	20.00	20.00	20.00	
NR Sr Weekend	16.00	16.00	16.00	17.00	17.00	17.00	17.00	17.00	
NR Jr Weekend	16.00	16.00	16.00	17.00	17.00	17.00	17.00	17.00	

**Town of Fairfield**  
**HSR Building Committee**  
**Financial Summary Analysis**  
as of 11/30/2018

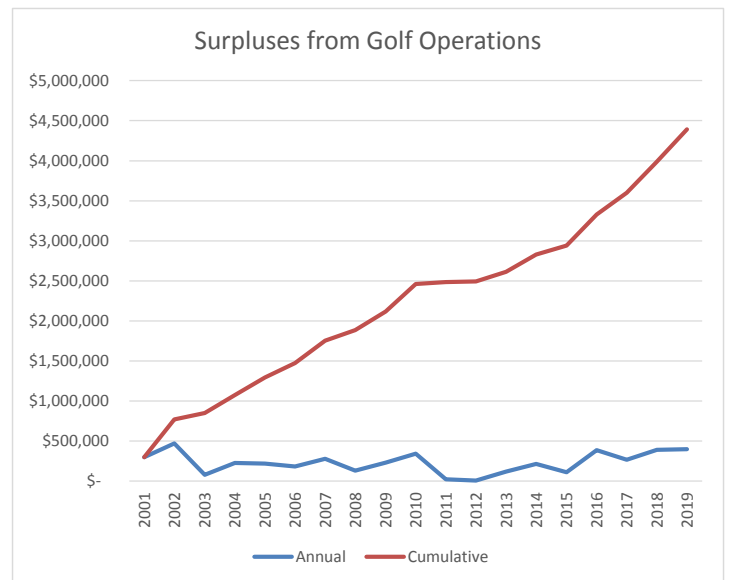
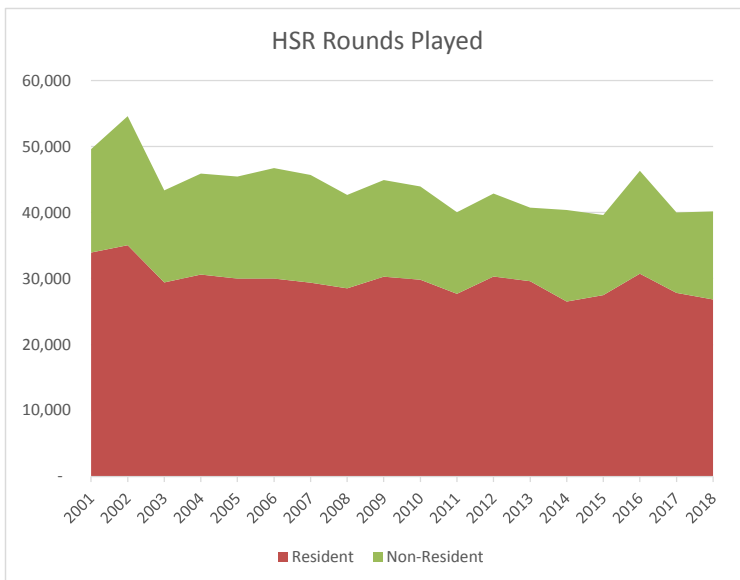
Summary of Annual Rounds at HSR and Surpluses from Golf Operations									
Fiscal Year		HSR Rounds			Golf Operation Surpluses				
		Resident	Non-Resident	Total	Annual	Cumulative	Notes		
2000	2001	33,943	15,674	49,617	\$ 300,910	\$ 300,910		2001-2019 (19 years)	
2001	2002	35,054	19,559	54,613	470,373	771,283		Total	\$ 4,390,272
2002	2003	29,410	13,957	43,367	78,036	849,319		High per year	470,373
2003	2004	30,605	15,306	45,911	226,907	1,076,225		Low per year	6,632
2004	2005	29,992	15,470	45,462	217,536	1,293,761		<b>Average / year</b>	<b>231,067</b>
2005	2006	29,998	16,745	46,743	181,428	1,475,189		Avg w/o '10-'11	\$ 256,450
2006	2007	29,372	16,329	45,701	280,371	1,755,560		2010-2019 (10 years)	
2007	2008	28,515	14,161	42,676	130,142	1,885,702		Total	\$ 2,272,885
2008	2009	30,282	14,649	44,931	231,685	2,117,387		High per year	400,405
2009	2010	29,822	14,135	43,957	344,305	2,461,692		Low per year	6,632
2010	2011	27,686	12,368	40,054	23,989	2,485,681	(a)	<b>Average / year</b>	<b>227,289</b>
2011	2012	30,307	12,578	42,885	6,632	2,492,313	(b)	Avg w/o '10-'11	280,283
2012	2013	29,598	11,151	40,749	120,241	2,612,554		2015-2019 (5 years)	
2013	2014	26,513	13,879	40,392	215,867	2,828,421		Total	\$ 1,561,851
2014	2015	27,487	12,145	39,632	112,321	2,940,743		High per year	400,405
2015	2016	30,735	15,598	46,333	389,082	3,329,825	(c)	Low per year	112,321
2016	2017	27,827	12,191	40,018	268,729	3,598,554		<b>Average / year</b>	<b>312,370</b>
2017	2018	26,827	13,352	40,179	391,313	3,989,867			
Estimated	2018 2019				400,405	4,390,272			

Notes: (a) 2010-2011 decline in surplus was a function of bad weather and weather-related declines in both resident and non-resident round, together with elevated expense levels.  
(b) 2011-2012 decline in surplus was a function of elevated expense levels. Rounds played and revenues generated were in-line with expectations and trend.  
(c) 2015-2016 increase in surplus was a function of good weather and extended play into the typical off-season.



**Town of Fairfield**  
**HSR Building Committee**  
**Financial Summary Analysis**  
as of 11/30/2018

Summary of Annual Rounds at HSR and Surpluses from Golf Operations									
Fiscal Year		HSR Rounds			Golf Operation Surpluses			Notes	
		Resident	Non-Resident	Total	Annual	Cumulative			
2000	2001	33,943	15,674	49,617	\$ 300,910	\$ 300,910		2001-2019 (19 years)	
2001	2002	35,054	19,559	54,613	470,373	771,283		Total	\$ 4,390,272
2002	2003	29,410	13,957	43,367	78,036	849,319		High per year	470,373
2003	2004	30,605	15,306	45,911	226,907	1,076,225		Low per year	6,632
2004	2005	29,992	15,470	45,462	217,536	1,293,761		Average / year	231,067
2005	2006	29,998	16,745	46,743	181,428	1,475,189		Avg w/o '10-'11	\$ 256,450
2006	2007	29,372	16,329	45,701	280,371	1,755,560			
2007	2008	28,515	14,161	42,676	130,142	1,885,702		2010-2019 (10 years)	
2008	2009	30,282	14,649	44,931	231,685	2,117,387		Total	\$ 2,272,885
2009	2010	29,822	14,135	43,957	344,305	2,461,692		High per year	400,405
2010	2011	27,686	12,368	40,054	23,989	2,485,681	(a)	Low per year	6,632
2011	2012	30,307	12,578	42,885	6,632	2,492,313	(b)	Average / year	227,289
2012	2013	29,598	11,151	40,749	120,241	2,612,554		Avg w/o '10-'11	280,283
2013	2014	26,513	13,879	40,392	215,867	2,828,421			
2014	2015	27,487	12,145	39,632	112,321	2,940,743		2015-2019 (5 years)	
2015	2016	30,735	15,598	46,333	389,082	3,329,825	(c)	Total	\$ 1,561,851
2016	2017	27,827	12,191	40,018	268,729	3,598,554		High per year	400,405
2017	2018	26,827	13,352	40,179	391,313	3,989,867		Low per year	112,321
Estimated	2018 2019				400,405	4,390,272		Average / year	312,370
Notes: (a) 2010-2011 decline in surplus was a function of bad weather and weather-related declines in both resident and non-resident round, together with elevated expense levels.									
(b) 2011-2012 decline in surplus was a function of elevated expense levels. Rounds played and revenues generated were in-line with expectations and trend.									
(c) 2015-2016 increase in surplus was a function of good weather and extended play into the typical off-season.									





## Fairfield Golf Course Operations

### Fiscal Year Summary

as of 11/30/2018

	Fiscal Year 2000 - 2001	Fiscal Year 2001 - 2002	Fiscal Year 2002 - 2003	Fiscal Year 2003 - 2004	Fiscal Year 2004 - 2005	Fiscal Year 2005 - 2006	Fiscal Year 2006 - 2007	Fiscal Year 2007 - 2008	Fiscal Year 2008 - 2009	Fiscal Year 2009 - 2010
<b>H. Smith Richardson</b>										
Residents	33,943	35,054	29,410	30,605	29,992	29,998	29,372	28,515	30,282	29,822
Non Resident	15,674	19,559	13,957	15,306	15,470	16,745	16,329	14,161	14,649	14,135
Total HSR Rounds	49,617	54,613	43,367	45,911	45,462	46,743	45,701	42,676	44,931	43,957
Greens Fees	688,773	813,654	693,282	771,704	772,920	841,921	919,687	956,199	1,035,009	1,059,619
Season Passes	91,650	116,450	90,885	69,630	61,246	61,715	60,280	57,927	58,975	53,585
ID'S	47,138	65,994	75,399	82,114	84,482	102,027	101,882	102,627	118,700	153,425
Locker Rentals	3,330	3,441	2,197	3,880	2,960	3,545	3,600	3,200	2,250	3,650
Reserved Starts	19,402	21,878	17,226	17,004	16,775	16,420	14,272	-	-	-
Cart Fees	229,982	226,785	215,930	230,991	229,831	245,314	237,710	237,578	257,681	270,230
Driving Range	151,044	140,630	133,952	143,630	143,014	139,411	139,731	144,270	122,475	136,435
Concession	42,650	39,000	12,500	49,167	56,540	45,161	57,129	46,992	36,500	38,000
Total HSR Revenue	1,273,969	1,427,832	1,241,371	1,368,120	1,367,768	1,455,514	1,534,291	1,548,793	1,631,590	1,714,944
Operating Expense	1,017,275	1,032,299	1,130,286	1,184,088	1,191,200	1,318,130	1,283,290	1,440,858	1,379,369	1,405,874
Health Insurance	-	-	-	-	-	-	-	-	-	-
Amortization of Bonding	-	-	-	-	-	-	-	-	540	313
Unemploy.Comp	-	-	-	-	-	-	-	-	28,286	35,492
Total Expense	1,017,275	1,032,299	1,130,286	1,184,088	1,191,200	1,318,130	1,283,290	1,440,858	1,408,195	1,441,679
<b>Surplus / (Deficit)</b>	<b>256,694</b>	<b>395,533</b>	<b>111,085</b>	<b>184,032</b>	<b>176,568</b>	<b>137,384</b>	<b>251,001</b>	<b>107,935</b>	<b>223,395</b>	<b>273,265</b>

### Carl J. Dickman

Residents	17,497	18,437	15,831	16,835	16,104	15,100	14,923	14,090	14,079	14,217
Non Resident	19,234	19,831	14,253	15,234	14,324	13,889	13,818	14,790	14,254	14,295
Total CJD Rounds	36,731	38,268	30,084	32,069	30,428	28,989	28,741	28,880	28,333	28,512
Greens Fees	263,025	314,267	285,597	335,447	319,479	307,878	308,768	320,332	309,173	315,839
Season Passes	-	-	800	700	400	400	400	200	300	200
Cart Fees	-	-	-	-	-	-	34	1,944	2,276	2,352
Driving Range	-	-	-	-	-	-	-	-	-	-
Total CJD Revenue	263,025	314,267	286,397	336,147	319,879	308,278	309,202	322,476	311,749	318,391
Operating Expense	218,809	239,427	319,446	293,272	278,911	264,234	279,831	300,269	303,459	247,351
Health Insurance	-	-	-	-	-	-	-	-	-	-
Unemploy.Comp	-	-	-	-	-	-	-	-	-	-
Total Expense	218,809	239,427	319,446	293,272	278,911	264,234	279,831	300,269	303,459	247,351
<b>Surplus / (Deficit)</b>	<b>44,216</b>	<b>74,840</b>	<b>(33,049)</b>	<b>42,875</b>	<b>40,968</b>	<b>44,044</b>	<b>29,371</b>	<b>22,207</b>	<b>8,290</b>	<b>71,040</b>

### Fairfield Golf Operations

Total Revenue	1,536,994	1,742,099	1,527,768	1,704,267	1,687,647	1,763,792	1,843,492	1,871,269	1,943,339	2,033,335
Total Expense	1,236,084	1,271,726	1,449,732	1,477,360	1,470,111	1,582,364	1,563,121	1,741,127	1,711,654	1,689,030
<b>Total Surplus / (Deficit)</b>	<b>300,910</b>	<b>470,373</b>	<b>78,036</b>	<b>226,907</b>	<b>217,536</b>	<b>181,428</b>	<b>280,371</b>	<b>130,142</b>	<b>231,685</b>	<b>344,305</b>

### Cumulative

<b>Surplus / (Deficit)</b>	<b>300,910</b>	<b>771,283</b>	<b>849,319</b>	<b>1,076,225</b>	<b>1,293,761</b>	<b>1,475,189</b>	<b>1,755,560</b>	<b>1,885,702</b>	<b>2,117,387</b>	<b>2,461,692</b>
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### HSR RATES

Res Weekday	13.00	15.00	15.00	15.00	15.00	15.00	16.00	19.00	19.00	21.00
Res Sr Weekday	10.00	12.00	12.00	12.00	12.00	12.00	13.00	15.00	15.00	16.00
Res Jr Weekday	7.00	9.00	9.00	9.00	9.00	9.00	9.00	11.00	11.00	12.00
Res Weekend	20.00	20.00	20.00	20.00	20.00	20.00	21.00	25.00	25.00	27.00
Res Sr Weekend	20.00	20.00	20.00	20.00	20.00	20.00	21.00	25.00	25.00	27.00
Res Jr Weekend	20.00	20.00	20.00	20.00	20.00	15.00	15.00	25.00	25.00	27.00
NR Weekday	26.00	30.00	30.00	30.00	30.00	30.00	32.00	38.00	38.00	42.00
NR Sr Weekday	20.00	24.00	24.00	24.00	24.00	24.00	26.00	30.00	30.00	32.00
NR Jr Weekday	14.00	18.00	18.00	18.00	18.00	18.00	18.00	22.00	22.00	24.00
NR Weekend	40.00	40.00	40.00	40.00	40.00	40.00	42.00	50.00	50.00	54.00
NR Sr Weekend	40.00	40.00	40.00	40.00	40.00	40.00	42.00	50.00	50.00	54.00
NR Jr Weekend	40.00	40.00	40.00	40.00	40.00	30.00	30.00	50.00	50.00	54.00

### CJD Rates

Res Weekday										7.00
Res Sr Weekday										6.00
Res Jr Weekday										6.00
Res Weekend										9.00
Res Sr Weekend										8.00
Res Jr Weekend										8.00
NR Weekday										14.00
NR Sr Weekday										12.00
NR Jr Weekday										12.00
NR Weekend										18.00
NR Sr Weekend										16.00
NR Jr Weekend										16.00

## Fairfield Golf Course Operations

### Fiscal Year Summary

as of 11/30/2018

	Fiscal Year 2010 -2011	Fiscal Year 2011 -2012	Fiscal Year 2012 -2013	Fiscal Year 2013-2014	Fiscal Year 2014-2015	Fiscal Year 2015-2016 **	Fiscal Year 2016-2017 **	Fiscal Year 2017-2018 **	Estimated Fiscal Year 2018-2019 **
<b>H. Smith Richardson</b>									
Residents	27,686	30,307	29,598	26,513	27,487	30,735	27,827	26,827	-
Non Resident	12,368	12,578	11,151	13,879	12,145	15,598	12,191	13,352	-
Total HSR Rounds	40,054	42,885	40,749	40,392	39,632	46,333	40,018	40,179	-
Greens Fees	972,240	1,016,288	956,627	995,710	973,026	1,158,737	1,048,187	1,062,292	1,100,000
Season Passes	46,815	48,435	50,610	50,937	54,390	57,660	60,460	65,190	70,000
ID'S	152,195	202,565	183,432	175,030	177,839	171,460	196,490	188,030	225,000
Locker Rentals	2,950	3,100	2,700	2,550	2,400	2,200	2,200	2,000	2,200
Reserved Starts	-	-	-	-	-	-	-	-	-
Cart Fees	252,616	276,650	269,983	296,386	289,846	346,072	317,671	331,531	360,000
Driving Range	114,388	102,115	126,898	143,692	142,163	142,655	138,665	141,300	165,000
Concession	38,000	35,000	35,364	35,992	36,552	35,924	35,500	36,360	37,000
Total HSR Revenue	1,579,204	1,684,153	1,625,615	1,700,297	1,676,217	1,914,708	1,799,173	1,826,703	1,959,200
Operating Expense	1,492,328	1,609,227	1,448,904	1,452,608	1,418,621	1,350,014	1,344,562	1,294,094	1,418,171
Health Insurance	-	-	-	-	119,366	119,366	119,366	85,484	85,476
Amortization of Bonding	278	9,697	15,434	16,434	19,869	20,000	20,000	20,000	20,000
Unemploy.Comp	51,717	17,083	24,082	17,400	18,494	18,494	18,494	18,494	18,494
Total Expense	1,544,323	1,636,007	1,488,420	1,486,442	1,576,350	1,507,874	1,502,422	1,418,072	1,542,141
<b>Surplus / (Deficit)</b>	<b>34,881</b>	<b>48,146</b>	<b>137,195</b>	<b>213,855</b>	<b>99,867</b>	<b>406,834</b>	<b>296,751</b>	<b>408,632</b>	<b>417,059</b>

\*\* Weekend rates charged on Fridays in-season starting Fiscal Year 2015-2016

<b>Carl J. Dickman</b>									
Residents	12,075	13,264	12,216	11,655	11,032	11,394	8,566	8,088	-
Non Resident	11,850	12,174	11,195	11,773	11,247	12,040	10,433	10,887	-
Total CJD Rounds	23,925	25,438	23,411	23,428	22,279	23,434	18,999	18,975	-
Greens Fees	264,593	275,003	264,715	283,043	285,348	302,166	253,684	259,853	280,000
Season Passes	100	100	100	-	-	-	-	-	-
Cart Fees	1,902	2,616	2,916	2,530	2,485	1,972	2,412	2,752	2,500
Driving Range	-	-	-	-	-	890	635	770	1,000
Total CJD Revenue	266,595	277,719	267,731	285,573	287,833	305,028	256,731	263,375	283,500
Operating Expense	277,487	307,264	268,631	265,988	238,693	286,094	248,068	242,532	261,994
Health Insurance	-	-	-	-	19,894	19,894	19,894	21,371	21,369
Unemploy.Comp	-	11,969	16,053	17,573	16,791	16,791	16,791	16,791	16,791
Total Expense	277,487	319,233	284,684	283,561	275,378	322,779	284,753	280,694	300,154
<b>Surplus / (Deficit)</b>	<b>(10,892)</b>	<b>(41,514)</b>	<b>(16,953)</b>	<b>2,012</b>	<b>12,455</b>	<b>(17,751)</b>	<b>(28,021)</b>	<b>(17,319)</b>	<b>(16,654)</b>

<b>Fairfield Golf Operations</b>									
Total Revenue	1,845,799	1,961,872	1,893,345	1,985,870	1,964,049	2,219,735	2,055,904	2,090,079	2,242,700
Total Expense	1,821,810	1,955,240	1,773,104	1,770,003	1,851,728	1,830,653	1,787,175	1,698,766	1,842,295
<b>Total Surplus / (Deficit)</b>	<b>23,989</b>	<b>6,632</b>	<b>120,241</b>	<b>215,867</b>	<b>112,321</b>	<b>389,082</b>	<b>268,729</b>	<b>391,313</b>	<b>400,405</b>

<b>Cumulative</b>									
<b>Surplus / (Deficit)</b>	<b>2,485,681</b>	<b>2,492,313</b>	<b>2,612,554</b>	<b>2,828,421</b>	<b>2,940,743</b>	<b>3,329,825</b>	<b>3,598,554</b>	<b>3,989,867</b>	<b>4,390,272</b>

<b>HSR RATES</b>									
Res Weekday	21.00	22.00	22.00	23.00	23.00	24.00	24.00	25.00	
Res Sr Weekday	16.00	17.00	17.00	18.00	18.00	19.00	19.00	20.00	
Res Jr Weekday	12.00	13.00	13.00	14.00	14.00	15.00	15.00	16.00	
Res Weekend	27.00	28.00	28.00	28.00	28.00	29.00	29.00	30.00	
Res Sr Weekend	27.00	28.00	28.00	28.00	28.00	29.00	29.00	30.00	
Res Jr Weekend	27.00	28.00	28.00	28.00	28.00	29.00	29.00	30.00	
NR Weekday	42.00	42.00	42.00	43.00	43.00	44.00	44.00	44.00	
NR Sr Weekday	32.00	32.00	32.00	33.00	33.00	34.00	34.00	34.00	
NR Jr Weekday	24.00	24.00	24.00	25.00	25.00	26.00	26.00	26.00	
NR Weekend	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	
NR Sr Weekend	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	
NR Jr Weekend	54.00	54.00	54.00	54.00	54.00	54.00	54.00	54.00	
<b>CJD Rates</b>									
Res Weekday	7.00	7.00	8.00	10.00	10.00	10.00	11.00	11.00	
Res Sr Weekday	6.00	6.00	7.00	8.00	8.00	8.00	9.00	9.00	
Res Jr Weekday	6.00	6.00	7.00	8.00	8.00	8.00	8.00	8.00	
Res Weekend	9.00	9.00	10.00	12.00	12.00	12.00	13.00	13.00	
Res Sr Weekend	8.00	8.00	8.00	9.00	9.00	9.00	10.00	10.00	
Res Jr Weekend	8.00	8.00	8.00	9.00	9.00	9.00	9.00	9.00	
NR Weekday	14.00	14.00	14.00	16.00	16.00	16.00	16.00	16.00	
NR Sr Weekday	12.00	12.00	12.00	13.00	13.00	13.00	13.00	13.00	
NR Jr Weekday	12.00	12.00	12.00	13.00	13.00	13.00	13.00	13.00	
NR Weekend	18.00	18.00	18.00	20.00	20.00	20.00	20.00	20.00	
NR Sr Weekend	16.00	16.00	16.00	17.00	17.00	17.00	17.00	17.00	
NR Jr Weekend	16.00	16.00	16.00	17.00	17.00	17.00	17.00	17.00	

## Greater Bridgeport Transit

Seat	Name	Position	Party	Term Start	Term End
1	Fuchs, Mitchell	Chairman '18	D	11/14	11/18
2	Mears, Michael	Treasurer '18	R	11/16	11/20

Full Party Count	
Democrats	1
Republicans	1
Total Full	2

Greater Bridgeport Transit(GBT) was created in 1971 under Chapter 103A of the State regulations and directly serves the cities of Bridgeport, Fairfield, Stratford and Trumbull, with extended services provided to Shelton, Monroe and Derby. GBT partners with Milford and Norwalk Transit districts on the Coastal Link, which provides service from Milford to Norwalk.

GBT is governed by a 10 member Board of Commissioners who meet at 6:30 p.m. on the second Wednesday of each month, or as required. Bridgeport has 4 representatives on the Board and the other member towns have 2 representatives. Board membership, as well as meeting agendas and minutes are posted on its website, [www.gogbt.com](http://www.gogbt.com).

11/2/2018 12:44:37 PM

431 Jeniford Road  
Fairfield, CT 06430

203 368-1275

## Mitchell Fuchs

**Objective**

To Volunteer my services to the town of Fairfield.

**Experience**

1988-1998

Wellesley Corp.

New York, NY

**President**Property Management company responsible for  
for 1200 rental units in 30 Apartment Buildings.

1986-1988

Stellar Management

New York, NY

**Senior Managing Agent**Overall responsibility for 1200+ units and 75 Stores.  
Supervised 4 office staff and 2 field agents.  
Negotiated and contracted with vendors.  
Supervised rehabilitation of apartments.

1984-1986

Friedman-Roth Realty Corp.

New York, NY

**Real Estate Salesman/Asst Managing Agent**Negotiated Sales of apartment buildings.  
Assisted in managing 300 Units.**Education**

B.A., Psychology. Point Park College, Pittsburgh, Pa.

**Interests**

Coaching Recreation Basketball &amp; Baseball, computers.

## Solid Waste & Recycling Commission

Seat	Name	Position	Party	Term Start	Term End
1	Becker, Andrew Christopher		R	11/16	11/20
2	MacDonald, Charles P	Chair '18	U	11/16	11/20
3	Dolan, Hugh F		R	11/16	11/20
4	Beyer, Mary S		D	11/14	11/18
5	Stilson, Robert M		R	11/14	11/18
6	Santacapita, Anthony John		U	11/14	11/18
7	Pagnozzi, Joseph R		R	11/15	11/19

Full Party Count	
Democrats	1
Republicans	4
Unaffiliated	2
Total Full	7

The Solid Waste & Recycling Commission, established in 1990, consists of six volunteer residents who oversee the town's Department of Solid Waste & Recycling and the town Transfer Station, where private haulers and town residents bring garbage, recyclables and yard waste.

11/2/2018 12:46:35 PM



# MISTY BEYER

mistybeyer@optonline.net

## SUMMARY

Results-oriented Executive Program Director with diverse background in management. Dedicated to providing excellent educational music programs in our community that bridge cultural and economic boundaries. Director with a track record of managing a wide variety of programs efficiently with an eye on collaboration.

## SKILLS

- Strong communicator skills
- Project management
- Computer Proficient
- Social media marketing
- Event planning
- Client and vendor relations
- Team building
- Team management
- Meticulous attention to detail
- Comfortable with a variety of different social media platforms that include Facebook, twitter, instagram, mail chimp.
- Experience with web design

## EXPERIENCE

05/2014 to Current

### **Executive Program Director**

**Music for Youth** — Westport, CT

Coordinated Music for Youth Programs in the Community.

Maintained social media platforms.

Managed day to day operations for MFY.

Responsible for grant writing and maintaining relationships with donors.

05/2012 to 05/2014

### **Customer Service Coordinator**

**New England Smart Energy Group** — Fairfield, CT

Customer Service coordinator for New England Smart Energy Services.

Set up appointments with contractors and researched options for energy solutions in residences.

Conducted outreach programs in the community

05/2006 to Current

### **Owner**

**Meadow Music** — Fairfield, CT

I teach part-time in my piano studio in Fairfield.

## EDUCATION AND TRAINING

1977

**Bachelor of Science:** Nursing

**University of Colorado** — Denver, Colorado, USA

Coursework in Nursing with a focus on Maternal-Child and Public Health

1984

**Associate of Arts:** Graphic Design, Computer Graphics

**Spokane Community College** — Spokane, WA, USA

Coursework in computer graphics, design and illustration

## ACTIVITIES AND HONORS

Conservation awards from the CT State Forestry Association

Conservation awards from the Fairfield Garden Club

Founded the Fairfield Forestry Committee in 2006. Served as Chairman for eight years.

Served on Board of Greater Bridgeport Symphony

Education Chair for the GBS



## Historic District Commission

Seat	Name	Position	Party	Term Start	Term End
1	Negron, Rosina C		U	11/17	11/22
2	Smith, Timothy H		U	11/13	11/18
3	Klyver, Adam J		R	11/14	11/19
4	Kufferman, Margaret Browning		U	11/15	11/20
5	Shea, Christopher	Chair '18	R	11/16	11/21
ALT1	Kaylor, Phoebe S		U	11/13	11/18
ALT2	Gravanis, Arthur N		R	11/14	11/19
ALT3	Clark, George E		R	11/16	11/21

Full		Alternate	
Party Count		Party Count	
Republicans	2	Republicans	2
Unaffiliated	3	Unaffiliated	1
Total Full	5	Total ALT	3

The Historic District Commission is an appointed board of eight volunteer residents who vote on alterations to properties that are within the town's three historic districts in Greenfield Hill, Southport and the Old Post Road near downtown Fairfield.

The Historic District Commission must approve any change to a property that is within a historic district if that change is visible from a public way, assuming natural barriers, such as shrubs and trees, are not in place, since they can be removed.

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## Town of Fairfield

Office of the First Selectman  
Fairfield, Connecticut 06824

### BOARDS AND COMMISSIONS QUESTIONNAIRE

To be considered for appointment to a Board or Commission please fill out this form, save a copy and email the saved copy, along with a copy of your resume, to the First Selectman's office at [firstselectmanffld@town.fairfield.ct.us](mailto:firstselectmanffld@town.fairfield.ct.us). Please note that your resume and completed questionnaire are public documents. If you have any questions please contact Kathleen Griffin at 203-256-3030 or [kgriffin@town.fairfield.ct.us](mailto:kgriffin@town.fairfield.ct.us).

Board/Commission: Historic District Commission  
Date: 12/14/2016

Name: Arthur Gravanis  
Address: 2829 Bronson Road  
Fairfield, CT 06824

Email: art.gravanis@gmail.com  
Home Phone: 203 255 2885  
Work Phone: 203 981 3952  
Cell Phone: 203 981 3952

1. How did you learn about this position?  
Pam Iacone suggested that I apply

2. Why are you interested in serving and how can you contribute to this board / commission?  
I have lived in Fairfield my entire adult life. I have owned two homes; the first in the Southport HD and now my current home, which is an antique saltbox in the Greenfield Hill HDN that is one of the oldest properties in town. I will seek to preserve the town's historic neighborhoods in harmony with the interests of my fellow historic property owners.

3. Have you attended any meetings or reviewed past minutes / agendas? If yes, please specify.  
Yes, several times as a homeowner-petitioner

4. Have you spoken with the chair, any members, or the appropriate Department Head?  
No

5. Have you read the written description of the board's role?  
Yes

6. Do you have any potential conflict of interest?  
None that cannot be negated by recusal if I have an interest in a petition

7. Do you know the time, date and location of meetings and will you be able to attend and fulfill the obligations of the position?

Yes

8. Participation requires that you are registered voter in the town of Fairfield. Additionally, the town charter requires that party balance be maintained on all boards/commissions. Are you registered to vote and what is your party affiliation?

Yes, Republican

9. Use this space to ask any questions you may have or to provide additional information you'd like to share.



Arthur Gravanis, JD, LL.M  
2829 Bronson Road, Fairfield, CT 06824  
Cell# (203) 981-3952  
art.gravanis@gmail.com

Work Experience

<b>PensionQuote, Inc. - Southport, CT</b> <i>Regional Marketing Director</i> Sales consultant for Northeast U.S. for advanced qualified plan strategies using specialty life insurance. Market plan design services to financial advisors, wealth managers and financial planning firms.	2015 - Present
<b>Wells Fargo Advisors, LLC - New York, NY &amp; Greenwich, CT</b> <i>VP - Wealth Insurance Planning Specialist</i> Point-of-sale consultant in Northeast Market for advanced life insurance planning & pension plans. Winner of 2013 Top Retail Team Sales Award and 2014 Insurance Advisory Council Award for sales leadership.	2011 - 2015
<b>Capitas Financial, Inc. - New York, NY</b> <i>Sales VP- National Accounts</i> External wholesaler with nationwide BGA covering wirehouses and independent advisors in metro NYC and New England for advanced life insurance planning.	2008 - 2010
<b>Hartford Life - Simsbury, CT</b> <i>Advanced Insurance Planning Consultant - Individual Life Division</i> External wholesaler covering wirehouses, bank advisors, regional broker-dealers and independent reps in metro NYC and New England for fixed and variable life insurance.	2007 - 2009
<b>A.G. Edwards Trust Company - Southport, CT</b> <i>VP - Trust Marketing</i> Field representative for 46 branches in Eastern Region (NY, NJ & New England) responsible for marketing trust services (personal, charitable, pension & ILIT).	1999 - 2007
<b>Cowen &amp; Company - New York, NY</b> <i>VP - Tax &amp; Estate Planning Strategist</i> Advanced planning consultant in the areas tax, estate and charitable planning for retail advisors and their clients.	1996 - 1999
<b>Owens, Schine, Nicola &amp; Donahue - Trumbull, CT</b> <i>Attorney at Law</i> Civil practice in estate planning, probate and tax law.	1992 - 1996

Education

<b>Boston University Law School Graduate Tax Program</b> LL.M in Taxation	1996
<b>Temple University Law School</b> Juris Doctor	1992
<b>University of Pennsylvania</b> Bachelor of Arts	1989

LICENSES & DESIGNATIONS: FINRA Series 7, 63, 65; Life & Variable Products, admitted to CT Bar

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## Town of Fairfield

Office of the First Selectman  
725 Old Post Road  
Fairfield, CT 06824

### BOARDS AND COMMISSIONS QUESTIONNAIRE

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Board/Commission: **Fairfield Historic District Commission**

Date: 11/21/2018

Name: **James P. Bohan**

Address: **51 Station Street, Southport, Ct, 06890**

email: **sthprt@gmail.com**

home phone: **203 259 6957**

work phone:

cell phone:

Party:

1. How did you learn about this position? Email from Republican Town Committee.
2. Why are you interested in serving and how can you contribute to this board / commission? Love of Fairfield Historic Districts. Experience in developing properties in both Old Post Road and Southport Historic Districts. 50-year resident of Southport Village.
3. Have you attended any meetings or reviewed past minutes / agendas? If yes, please specify. Yes. Have attended meetings over the last 40 years.
4. Have you spoken with the chair, any members, or the appropriate Department Head? Have spoken with Christopher Shea socially, not regarding Commission affairs.
5. Have you read the written description of the board's role? Yes
6. Do you have any potential conflict of interest? My wife and I own property in Southport; I would ask to be recused on any matter dealing with that property.
7. Do you know the time, date and location of meetings and will you be able to attend and fulfill the obligations of the position? Yes



8. Participation requires that you are registered voter in the town of Fairfield. Additionally, the town charter requires that party balance be maintained on all boards/commissions. Are you registered to vote and what is your party affiliation? I have been a registered voter in Fairfield since moving here in 1967. Registered Republican earlier this year to vote for Steve Obsitnik, a friend, in the last gubernatorial Primary election. Wiling to modify registration to whatever affiliation would comply with commission regulations.
9. Please use this space to ask any questions you may have or to provide additional information you'd like to share.

## **Resume**

James P. Bohan, 51 Station Street, Southport, Ct, 06890, email: sthprrt@gmail.com

## **Education**

All Hallows Institute, Bronx, New York; Manhattan College, Riverdale, New York; Yale University

## **Fifty One Years with Sikorsky Aircraft**

Completed a challenging, successful, very enjoyable career as Principal Reliability Engineer. Developed requirements to preserve Sikorsky's best-in-the-world reliability legacy.

Managed reliability prediction, failure mode and effect analysis, fault tree analysis, reliability tests, highly accelerated life tests, and development of material for design certification by FAA and analogous international authorities. Developed reliability growth technology to provide required levels of reliability at product launch. Quantified reliability in service use real-time, identified opportunities, and managed measurable, year-on-year reliability improvement.

Worked with the one of the best engineering teams in the world on fifty years of iconic helicopters: the SH-3, CH-53, UH-60 Blackhawk, SH-60 Sea Hawk, and S76. Managed reliability programs for all branches of the US Armed Forces, and military and commercial customers in the United States, Taiwan, Singapore, Hong Kong, Macau, Greece, Turkey, Saudi Arabia, Israel, United Arab Emirates, Qatar, Spain, Austria, and Canada. Briefed plans and results at CEO, Assistant Secretary, and US and International two-star-flag levels.

While at Sikorsky, served four years as chief of the United Technologies' Engineering Coordinating Activity (UTECA) Reliability Engineering Group, enabling close, sharing cooperation among reliability engineering personnel at Otis Elevator, Carrier Climate Control, Hamilton Sundstrand, Pratt and Whitney, Rocketdyne, and Sikorsky. Developed close, real-time, working relationships among reliability engineers at each of these divisions permitting, for example, Sikorsky use of Otis' advanced chip pathology to support root cause analysis and Hamilton Standard advanced highly accelerated life test (HALT) to accelerate product development.

## **Forty Years Experience Preserving and Building In Fairfield Historic Districts**

Together with Bill Ruger Jr, preserved the Old Wheeler Mansion at 415 Old Post Road. Purchased, subdivided, stabilized, and preserved this historic property in 1976. Together with the Junior League of Greater Bridgeport, hosted 45 decorators to produce Fairfield's first Decorators' Showhouse in 1977, welcoming more than 10,000 guests over three weeks.

Together with my wife, Eileen, the late Roswell Forman Barratt, architect, and Eileen's late brother, Thomas Kelly, builder, designed and built in 1980 two Federal townhouses in the Southport Historic District which we continue to preserve and enjoy.

Together with our neighbors, obtained Scenic Road designation for Station Street and Chester Place in Southport to discourage adverse development and preserve, in the words of the late Roswell Barratt, "this rather remarkable village we're most fortunate to have."

## **Chapter 45**

### **ALARMS**

#### **GENERAL REFERENCES**

**Civil defense warning signals — See Ch. 61.      Noise — See Ch. 78.**

#### **§ 45-1. Purpose; applicability.**

- A. The purpose of this Alarms Chapter is to encourage security alarm users to maintain the operational reliability and the proper use of alarm systems in limiting unnecessary responses to false alarms.
- B. This chapter governs burglary, robbery and alarm systems, provides penalties for violators and establishes a system of administration.

#### **§ 45-2. Definitions and word usage.**

- A. When not inconsistent with the context, words used in the present tense include the future, words used in the plural number include the singular number, and vice versa. The word "shall" is always mandatory and not merely directly.
- B. For the purpose of this chapter, the following terms, phrases, words and their derivations shall have the meanings given herein:

**ALARM ADMINISTRATOR** — A person or persons designated by the Chief of Police to administer, control and review false alarm notifications.

**ALARM OWNER/USER** — Any person, firm, corporation or other business entity who or which controls, operates or maintains any alarm system.

**ALARM (MONITORING) STATION** — An office to which remote alarm devices transmit signals where operators monitor those signals and relay information to the Police Department.

**ALARM SYSTEMS** — An assembly of equipment and devices, or a single device, arranged to signal the presence of a hazard requiring urgent attention and to which Police Department personnel are expected to respond. Excluded from this definition are smoke detectors which do not signal outside the alarmed premises, alarm systems on motor vehicles and boats and alarm systems which signal the presence of a fire.

**AUTOMATIC TELEPHONE DIALING ALARM** — An alarm system which automatically sends over regular telephone lines a prerecorded voice message or coded signal indicating the existence of an emergency situation the alarm system is designed to detect.

FALSE ALARM — The activation of an alarm system to which the Police Department responds and which is not caused by a criminal act or other emergency. This does not include the activation of an alarm by circumstances normally attributed to extreme weather conditions or a prolonged power outage of four hours or more.

~~FISCAL YEAR — The twelve month period beginning July 1 of any year and ending on June 30 of the following year.~~

KEY HOLDER — Any person holding the key or keys necessary to gain ingress to and egress from the site of the alarm system by permission of the alarm owner/user.

#### **§ 45-3. Requirements.**

- A. No alarm system shall be installed by other than a licensed person or other person meeting the requirements set forth in the Building and Electrical Codes of the State of Connecticut.
- B. No alarm system shall be installed unless a permit has been obtained from the Town of Fairfield Building Official or his designated representative, as is required by the Building and Electrical Codes of the State of Connecticut.
- C. All alarm monitoring stations are responsible for contacting key holders. This shall not be the responsibility of the Town of Fairfield or its agents.

#### **§ 45-4. Automatic telephone dialing alarms prohibited.**

Automatic dialing services coming directly into the communications center of the Police Department are prohibited in the Town of Fairfield.

#### **§ 45-5. Timing devices.**

- A. Except as otherwise provided by law, no alarm system which produces an exterior audible sound shall be installed unless its operation is automatically deactivated after no more than 15 minutes of operation.
- B. Within 60 days from the effective date of this chapter, preexisting alarm system which produce audible sound shall be retrofitted so that they are automatically deactivated after no more than 15 minutes of operation.

#### **§ 45-6. Auxiliary power.**

- A. All alarm systems installed after the effective date of this chapter shall have their own auxiliary rechargeable power source that meets or exceeds Underwriters' Laboratories, Inc., standards of at least four hours' duration, which shall be maintained in good working order.
- B. Within 60 days from the effective date of the chapter, preexisting alarms shall be retrofitted to have an auxiliary rechargeable power source that meets or exceeds Underwriters' Laboratories, Inc., standards of at least four hours' backup power.

#### § 45-7. False alarms.

- A. It shall be the responsibility of the Police Department to monitor and keep records of the alarms received. In order to discourage false alarms, the following schedule shall be set forth: after ~~three-two~~ false alarms ~~in the course of a fiscal year~~ in the course of a one-year period, measured from the date of the first false alarm, a letter will be sent to said alarm owner/user informing the alarm owner/user that any further issuance of false alarms will incur a penalty and warning the alarm owner/user that the alarm system should be inspected and the Police Department notified of corrective action taken.
- B. A Fairfield Police Department alarm report copy will be issued upon each response to alarmed premises and will suffice as notification of alarm activation.
- C. For the ~~fourth-third~~ false alarm in the course of ~~a fiscal year~~ a one-year period, measured from the date of the first false alarm, the alarm owner/user shall be fined ~~\$35~~ \$50.
- D. For the ~~fifth-fourth through the seventh~~ false alarms in the course of a one-year period, measured from the date of the first false alarm ~~fiscal year~~, the alarm owner/user shall be fined ~~\$50-75~~ per false alarm.
- ~~D.~~ For the fifth false alarm in the course of a one-year period, measured from the date of the first false alarm, the alarm owner/user shall be fined \$100.
- ~~E.~~ For the sixth false alarm in the course of a one-year period, measured from the date of the first false alarm, the alarm owner/user shall be fined \$125.
- ~~EF.~~ If the alarm owner/user causes more than seven false alarms in the course of a one-year period, measured from the date of the first false alarm ~~fiscal year, the alarm owner/user shall be each further false alarm shall warrant a fine~~ of \$99-150 for each false alarm ~~the seventh false alarm and each subsequent false alarm that occurs during the course of that one-year period.~~
- ~~FG.~~ Failure to pay any such charges within 30 days shall constitute a violation of this chapter, and the alarm owner/user is subject to an additional fine of ~~\$99~~ \$125.
- ~~GH.~~ A thirty-day grace period will be granted for all newly installed burglary alarm systems. During that time, no penalty shall be assessed. Additional time may be granted by the Chief (or designee). The grace period begins on the date the newly installed alarm is inspected and approved by the Town of Fairfield Building Department.

#### § 45-8. Intentional false alarms.

- A. No person shall knowingly or intentionally activate any alarm system when no police emergency exists. Any person who violates this subsection shall be fined ~~\$99-125~~ and, when applicable, may be additionally subject to prosecution under the Connecticut General Statutes for falsely reporting an incident.

B. No person shall knowingly or intentionally test, repair, adjust, alter or perform maintenance on an alarm system, or cause the same to be tested, repaired, adjusted, altered or maintained, if such action results in a false alarm, without first notifying the Police Department and/or monitoring company of such test, repair, adjustment, alteration or maintenance. When there is a reasonable need to consider public safety, the Chief (or designee) may restrict or refuse to permit the testing, repair, adjustment, alteration or maintenance.

(1) Any person who violates Subsection B will be issued one warning.

(2) The second and subsequent false alarms (per this subsection) shall be fined ~~\$99~~125.

#### **§ 45-9. Appeals; hearing.**

A. Whenever a charge for a false alarm is imposed against the alarm owner/user, said alarm owner/user may, within 30 days of imposition, appeal the charge by filing a written notice of appeal with the Alarm Administrator. A hearing shall be scheduled within 20 days of receipt of the appeal.

B. This hearing shall be conducted by a hearing officer(s). Hearing officers are to be appointed by and to serve at the pleasure of the First Selectman. All hearings shall be conducted in accordance with the provisions of the Connecticut General Statutes, Section 7-152c, as amended.

#### **§ 45-10. Penalties for offenses.**

In addition to the other penalties specifically provided in this chapter, Aany person who performs or causes to be performed any of the following acts shall be subject to a penalty not to exceed ~~\$99~~125 for each such act:

- A. Failure to meet the requirements set forth in the provisions of § 45-3A and B.
- B. Use of an automatic dial alarm, in violation of the provisions of § 45-4.
- C. Failure to install or maintain an exterior audible timing device, in violation of the provisions of § 45-5.
- D. Failure to install or maintain an auxiliary power source as mandated by § 45-6.
- E. Failure to make timely payment of fines in violation of § 45-7. This penalty is in addition to the original fine.

#### **§ 45-11. Payment of fines; ~~data~~.**

~~A.~~ Fines may be paid at police headquarters during business hours of 8:00 a.m. to 4:00 p.m. or through the mail. (Payment by mail should be made by check or money order only; no cash.)

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~~B. Data on alarms is only available during normal business hours.~~

**§ 45-12. Failure to pay fines.**

- A. If any person fails to pay within 30 days any fine or charge imposed, interest shall accrue at the highest rate allowed by law.
- B. If, after a period of three months, an alarm owner/user fails to pay any fine/charges, the matter will be turned over to the Town Attorney for any legal action necessary for collection. The alarm owner/user will be responsible for legal/court fees.

**§ 45-13. Exceptions.**

- A. The provisions of this chapter shall not apply to alarm devices owned and operated by the Town or one of its departments or agencies, including the Board of Education, the State of Connecticut or the United States of America, nor to alarm devices installed in motor vehicles or boats, unless said motor vehicles or boats are used as dwellings or businesses.
- B. The department head having control over the building owned by the Town of Fairfield or one of its agencies, the State of Connecticut or the United States Government shall receive notification of false alarms so that corrective measures may be taken to avoid future unnecessary dispatches.

**§ 45-14. Disclaimer of liability.**

Except as expressly provided herein, the Town, its departments, officers, agents and employees shall be under no obligation whatsoever concerning the adequacy, operation or maintenance of any alarm system or central monitoring station. No liability whatsoever is assumed for the failure of such alarm systems or central monitoring station or for failure to respond to alarms or for any other act or omission in connection with such alarm systems. Each alarm owner/user shall be deemed to hold and save harmless the Town, its departments, officers, agents and employees from liability in connection with the alarm owner/user's alarm device.

**§ 45-15. Annual Registration Requirement.**

All alarm owner/users shall be required to register their alarm system with the Alarm Administrator on an annual basis by March 1st of each calendar year. ~~45~~Any failure to register an alarm system in accordance with this section shall constitute a violation of this section and may be punishable by a fine of \$100.

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Town of Fairfield  
Chapter 45 of Town Code  
Alarm Ordinance  
Revision Proposal 2017

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## Executive Summary

The purpose of the Town of Fairfield's alarm ordinance is the reduction of false alarms and assurance that alarm systems are properly installed, used and maintained.

The current alarm ordinance has not been updated since 1994. Since that time, the Fairfield Police Department continues to respond annually to thousands of false alarms. These false alarms require officers to spend over one thousand hours per year responding to these incidents, hours that could be used in other crime prevention activities. Annually, response to false alarms cost approximately \$84,892.84.

Additionally, the current ordinance does not require alarm users to register their system with the police department. The failure to register often hampers the officer's ability to contact key holders as well as the Town's ability to perform some of the administrative functions, such as billing alarm users for violations of the ordinance.

The proposed ordinance revision would address the above issues through the implementation of an alarm system registration requirement and increasing fines as a deterrent to false alarms. The revision would also increase revenue to the town to help offset the costs relating to the response to alarms and the administrative functions necessary for ordinance enforcement. The potential revenue would be approximately \$149,025.

## Current Ordinance

Chapter 45 - Alarms of the Town Code was adopted by the RTM on June 28, 1994 and covers alarm systems within the Town of Fairfield. The ordinance does not require alarms to be registered with the Town and the fines for violations of provisions of the ordinance have not been revised since 1994. The ordinance covers burglary, robbery and alarms systems but does not include fire alarm systems.

The current fee structure is as follows<sup>1</sup>:

False Alarm	Fine
1 - 3	None
4	\$35.00
5	\$50.00
6	\$50.00
7	\$50.00
8 or more	\$99.00

Additionally, there is a \$99.00 fine for the following violations:

- Failure to obtain installation permit

---

<sup>1</sup> Violations are tallied on an annual basis based on fiscal year.

- Use of automatic dial alarm
- Failure to install or maintain an exterior audible timing device
- Failure to install or maintain an auxiliary power source
- Failure to make timely payment of fines

## Issues

### False Alarm Responses

At a time when demands for police services are increasing, response to false alarms continue to take officers away from other law enforcement and public safety activities. Since 2012, officers of the Fairfield Police Department have responded to 18,968 alarm calls. This averages out to 3,161 alarm calls per year. Approximately 97 % of these 3,161 alarm calls are false.

### Cost Associated with Alarm responses

An analysis of false alarm responses shows there are several costs associated with police alarm responses. These costs include:

#### Officer salaries

- A review of call times shows that, on the average, officers spend 1,286 hours<sup>2</sup> every year handling alarm responses. If this is multiplied by the average officer hourly salary of \$38.01<sup>3</sup> per hour, the Town of Fairfield pays \$48,880.86 per year in officer salaries for alarm responses.
- Benefits such as insurance costs and FICA costs add an additional 26%<sup>4</sup> onto the preceding costs for a total of \$12,709.02 above the cost of salaries.

#### Administrative costs

- Salaries:
  - Administration of the alarm ordinance is assigned to the police department's Support Services Bureau. The processing of alarm ordinance violations is handled by a civilian who is also responsible for other administrative tasks within the department. Processing alarm violations takes approximately 20% of this person's time. This equates to 8 hours per week.

Source	Cost Projection
Salary	\$58,906
Benefits (26% of salary)	\$15,315

<sup>2</sup> Normal response is two officers per alarm

<sup>3</sup> 2017 rate for top patrolman salary (\$77,359/52weeks/4.8days/8hours)

<sup>4</sup> Estimate

Total Salary	\$74,221
Time Spent 20%	\$14,844 Alarm Admin. Costs

b. Administrative Costs

i. Mailing

1. 3,161 mailings at \$0.49 each. Total cost \$1,548.89

ii. Paper and printing

1. Copy paper/printing: \$35.00 /\$30.00

Vehicle fuel for the responses.

Utilizing an average of 5 miles for each alarm response, multiplied by responding units is an average of 10 miles driven for every alarm response. Multiplying the approximate miles driven to 3,161 average alarms equates to 31,161 miles driven annually.

Patrol vehicles average 10 miles per gallon resulting is the use of 3116 gallons of fuel annually. At a rate of \$2.06 per gallon<sup>5</sup>, the cost in fuel is \$6,418.96 per year.

Summary of annual costs<sup>6</sup>

Area	Cost
Officer salaries and benefits	\$61,589.88
Administrative Salaries	\$14,844
Vehicle Fuel	\$6,418.96
Administrative Costs	\$2,000 est.
Total	\$84,892.84

---

<sup>5</sup> 2017

<sup>6</sup> Costs are approximate only and based on previous year averages. This should not be used for exact budgeting purposes. Cost per call: \$23.51

## Other Municipalities

A review of other the 22 municipalities<sup>7</sup> in Fairfield County showed the following:

- 17 required alarms to be registered.
- 8 charged registration fees.
- 6 municipalities imposed fine for the second and subsequent false alarm.
- 7 municipalities imposed fine for the third and subsequent false alarm.
- 1 municipalities imposed fine for the fourth and subsequent false alarm.
- 1 municipalities imposed fine for the fifth and subsequent false alarm.
- The amount for first fines range between \$10.00 to \$100.00.
- Top fines range between \$40.00 to \$250.00.
- 4 municipalities include false fire alarms in the ordinance

Town	Registration Required	Registration Amount	Fines	Fail to Register	Notes	Last Revised
Bethel	YES	\$ 70.00	5+: \$50, 6+ \$75		semi-Annual renewal: \$10 (FD also)	
Bridgeport	YES	\$ 20.00	4-6: \$50, 7+ \$99	\$ 99.00	Initial fee only	
Brookfield	YES	\$ 10.00	3: \$25, 4-7: \$50, 8+: \$100	\$ 100.00	no renewal fee	1993
Danbury	YES	\$20 / \$70	3+: \$100 (plus expense of response)	\$ 100.00	annual renewal residence/business	2009
Darien	YES	None	\$100	\$ 100.00	PD and FD	2008
Easton	NO	\$ 25.00	2: \$10, 3: \$20, 4+: \$40	N/A	Permit to chief	
Greenwich	yes	\$ 20.00	2: \$50, 3:\$100, 4: \$150, 5+: \$200	\$50 to \$100	PD and FD	2009
Monroe	YES	None	2: \$50, 3-5: \$75, 6-7: \$100, 8-9: \$ 125, 10+: \$250	\$ 100.00	called a permit. Rebewed annually	
New Canaan	YES	None	2+ \$100	\$ 100.00	PD and FD / FD: 2+: \$200	
New Fairfield	NO	None		N/A		
Newtown	YES	\$ 25.00	2: \$25, 3-4: \$50, 5-7: \$100, 8-9: \$200, 10+ \$250	\$ 99.00	annual renewal \$5, late: \$25	2015
Norwalk	YES	None	3: \$75, 4+: \$100	\$ 75.00		1986
Redding	YES	None	4: \$50, 5: \$75, 6: \$100, 7: \$150	UNK	not in ordniance but form online	2001
Ridgefield	YES	None	2-3: \$25, 4+ 50 (monthly)	\$100 FD	FD has higher fines	
Shelton	NO	None		N/A		
Sherman	NO	None		N/A		
Stamford	YES	None		\$ 90.00		
Stratford	NO	None	3+: \$100	N/A		
Trumbull	YES	None	3-5: \$100, 6-8: \$125, 9+ \$150	\$ 100.00		
Weston	YES	None	4: \$20, 5: \$35, 6+ \$50	\$ 90.00		
Westport	YES	\$ 10.00	3: \$35, 4-6: \$50, 7+: \$100	\$ 99.00	fee initial and annually	
Wilton	YES	None	3+ \$100	\$ 50.00		

<sup>7</sup> We based review of ordinances

## Ordinance Revision

### Goals

To take further steps to reduce the number of false alarm activations by encouraging home and business owners to properly maintain and use their alarm systems. This is accomplished by increased fines.

To decrease officer time on scene by having updated alarm owner and key holder contact information readily accessible.

To increase revenue to help offset the costs of responding to false alarms and administering the enforcement of the alarm ordinance.

To increase public safety by reducing the amount of time law enforcement spends responding to these types of calls.

### Recommendations

After careful consideration, the police department is making the following recommended changes to the exiting alarm ordinance:

1. Add a requirement for alarm owners to obtain an initial permit/registration and register their alarm with the Town on an annual basis. This would provide the following benefits:
  - a. Ensure information on the alarm owner and location key holders is up to date. Many times, officers are delayed on scene while waiting for an alarm company to attempt to contact the key holder.
  - b. Provide information to emergency responders if the alarm is activated but no call is made from an alarm company.
  - c. Provide contact information for the residents if there is another type of emergency at the location.
2. Charge a \$25.00 registration fee for initial registration and annually thereafter for registration renewals.
  - a. The revenue from the registrations fee can help to offset the costs to the Town in responding to alarms.
3. Add a violation and fine of \$100.00 for failing to register the alarm system.
  - a. This helps to ensure compliance with the registration requirement of the ordinance.



4. Increase the penalties for false alarms

- a. This would act as increased incentive to alarm owners to ensure their alarm is in working order and reduce the number of false alarms.

Current	
False Alarm	Fine
1	None
2	None
3	None
4	\$35.00
5	\$50.00
6	\$50.00
7	\$50.00
8 or more	\$99.00

Proposed	
False Alarm	Fine
1	None
2	None
3	\$50.00
4	\$75.00
5	\$75.00
6	\$100.00
7 or more	\$125.00

5. Change the period for false alarm violations from a fiscal year to a calendar year from date of first false alarm.

- a. Currently, alarm owners can have three false alarms toward the end of a fiscal year (July through June), and if subsequent alarms are received shortly after July 1, the alarms are not counted toward a violation.

## Revenue Projections

### Registration Income

The 2016, CERC Town Profile for Fairfield showed 20,457 households and 2,387 businesses located in town. One on-line report stated at in 2010<sup>8</sup>, 18 percent of all homes in the country used professionally monitored security systems and this number was projected to rise to 30 percent by 2020. If only 20 percent of all households and businesses in Fairfield utilize an alarm system that would result in 4,469 alarm registrations. By charging a fee of \$25.00 per system, the Town could generate an income of \$111,725 annually to assist in offsetting the costs of administration and response to alarm calls.

### Fine Increase Projected Income

In 2017<sup>9</sup>, projected revenue from alarm ordinance enforcement totaled \$17,015. Based on the number of false alarms, it is expected to see an increase in revenue as shown below:

# False Alarms	Fee	Annual Estimate of Violations	Total Projected Revenue
3	\$50.00	202	\$10,100.00
4	\$75.00	96	\$7,200.00
5	\$75.00	50	\$3,750
6	\$100.00	35	\$3,500
7+	\$125.00	102	\$12,750
		FINAL	\$37,300.00

This projection is based on 2016 violations. One of the goals of the ordinance revision would be to lower the number of violations, thus it is expected that revenues under this section would also decrease.

### Income Summary

Source	Projected Revenue
Registration Fees	\$111,725
Violation Fees	\$37,300
Total Projected Income <sup>10</sup>	\$149,025

<sup>8</sup> <https://www.securitysales.com/news/report-30-of-u-s-homes-will-have-monitored-services-by-2020/>

<sup>9</sup> Calendar year

<sup>10</sup> Projected revenues would be reduced by approximately \$2,500 by increased postage and supply costs (\$2,190 in postage, \$70 paper, \$300 assorted supply costs)

## Conclusion

Responding to false alarms constitute approximately 6% of call volume for the police department. The time it takes to respond and investigate false alarms take officers away from other public safety activities and results in monetary costs to taxpayers. The goal of this ordinance revision is to reduce false alarms, reduce time officers spend on the scene of a false alarm and provide timely information to officers during emergency situations at residences while offsetting the costs by increasing revenue.

DRAFT

# **TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL**

## **Chapter 45**

### **ALARM ORDINANCE**

#### **45-1 PURPOSE; APPLICABILITY**

- A. WHEREAS, the purpose of this ordinance, finds that excessive false alarms unduly burden the Fairfield Police Department's limited law enforcement resources. The purpose of this ordinance is to establish reasonable expectations of alarm users, encourage alarm users to maintain operational reliability and to ensure that alarm users are held responsible for their use of alarm systems.
- B. This chapter covers burglar, robbery and alarm systems, provides penalties for violators and establishes a system of administration.

#### **45-2 DEFINITIONS**

The following words, terms and phrases, when used in this ordinance shall have the meanings ascribed to them except where the context clearly indicates a different meaning. When not inconsistent with the context, words used in the present tense include the future, words used in the plural number include singular numbers, and vice versa. The word "shall" is always mandatory and not merely directly.

For the purposes of this chapter, the following terms, phrases, words and their derivations shall have the meaning given herein:

**Alarm Administrator** means a person or persons designated by the Chief of Police to control and review false alarm reduction efforts and administer the provisions of this ordinance.

**Alarm company** means a person or a company engaged in selling, leasing, installing, servicing or monitoring alarm systems; this person shall be licensed in compliance with State laws.

**Alarm owner/user** means any person, firm, corporation, partnership, proprietorship, governmental or educational entity or any other entity owning, leasing or operating an alarm system, or on whose premises an alarm system is maintained for the protection of such premises.

**Alarm Permit** means a permit issued by a Town of Fairfield Building Official or his designated representative.

**Alarm signal** means a detectable signal; audible or visual, generated by an alarm system, to which law enforcement is requested to respond.

**Alarm (monitoring) Station** means an office to which remote alarm devices transmit signals where operators monitor those signals and relay information to the police department.

**Alarm system** means any single device or assembly of equipment designed to signal the occurrence of an illegal or unauthorized entry, hazard or other activity requiring urgent attention and to which law enforcement is requested and/or expected to respond but does not include motor vehicle or boat alarms, Fire alarms, domestic violence alarms, or alarms designed to elicit a medical response.

**Alarm User Awareness Class** means a class conducted for the purpose of educating alarm users about the responsible use, operation, and maintenance of alarm systems and the problems created by false alarms.

**Automatic Telephone Dialing Alarms** means an alarm system which automatically sends over regular telephone lines a pre-recorded voice message or coded signal indicating the existence of an emergency situation the alarm system is designed to detect.

**Cancellation** means the process where response is terminated when the alarm company (designated by the alarm user) notifies the Fairfield Police Department that there is not an existing situation at the alarm site

## ***TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL***

requiring police response after an alarm dispatch request. If cancellation occurs prior to police arriving at the scene, this is not a false alarm for the purpose of civil penalty, and no penalty will be assessed.

***Town*** means the Town of Fairfield or its agent.

***False alarm*** means the activation of an alarm system through mechanical or electronic failure malfunction, improper installation, or the negligence of the alarm user, his/her employees or agents, and signals activated to summon law enforcement personnel, unless law enforcement response was cancelled by the alarm user or his/her agent before law enforcement personnel arrive at the alarm location. An alarm is false within the meaning of this article when, upon inspection by the Fairfield Police Department, evidence indicates that no unauthorized entry, robbery, or other such crime was committed or attempted in or on the premises, which would have activated a properly functioning alarm system.

Notwithstanding the foregoing, a false alarm shall not include an alarm, which can reasonably be determined to have been caused or activated by unusually violent conditions of nature, nor does it include other extraordinary circumstances not reasonably subject to control by the alarm user, such as prolonged power outage of four hours or more.

***Fiscal Year*** means the twelve (12) month period beginning July 1 of any year and ending on June 30 of the following year.

***Key Holder*** means any person holding the key or keys necessary to gain ingress to and egress from the site of the alarm system by permission of the alarm owner/user.

***Local alarm*** means an alarm system that emits a signal at an alarm site that is audible or visible from the exterior of a structure and is not monitored by a remote monitoring facility, whether installed by an alarm company or user.

***Registration year*** means a 12-month period beginning on the day and month on which an alarm permit is issued.

***Runaway alarm*** means an alarm system that produces repeated alarm signals that do not appear to be caused by separate human action. The Fairfield Police Department may in its discretion discontinue police responses to alarm signals from what appears to be a runaway alarm.

***SIA Control Panel Standard CP-01*** means the American National Standard Institute (ANSI) approved Security Industry Association (SIA) CP-01 Control Panel Standard, as may be updated from time to time, that details recommended design features for security system control panels and their associated arming and disarming devices to reduce false alarms. Control panels built and tested to this standard by a nationally recognized testing organization, will be marked to state: "Design evaluated in accordance with SIA CP-01 Control Panel Standard Features for False Alarm Reduction".

***Verify*** means an attempt by the monitoring company, or its representative, to contact the alarm site and/or alarm user by telephone and/or other electronic means, whether or not actual contact with a person is made, to attempt to determine whether an alarm signal is valid before requesting law enforcement dispatch, in an attempt to avoid an unnecessary alarm dispatch request. For the purpose of this ordinance, telephone verification shall require, as a minimum that a second call be made to a different number if the first attempt fails to reach an alarm user who can properly identify themselves to attempt to determine whether an alarm signal is valid before requesting law enforcement dispatch.

### **45-3 ALARM PERMIT**

- A. ***Registration required.*** No person shall use an alarm system without first registering such alarm system from the Town. A fee is required for the initial registration and annual registration renewals. Each alarm permit shall be assigned a unique registration number and the user shall provide the registration number to the alarm company.
- B. ***Application.*** The registration shall be requested on an application form provided by the Town. An alarm user has the duty to obtain an application from the Town.

## ***TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL***

- a. The applicant shall list any potentially hazardous conditions that may be present at the alarm site. An example would be an aggressive pet.
- C. ***Transfer possession.*** When the possession of the premises at which an alarm system is maintained is transferred, the person (user) obtaining possession of the property shall file an application for an alarm permit within 30 days of obtaining possession of the property. Alarm registrations are not transferable.
- D. ***Reporting updated information.*** Whenever the information provided on the alarm registration changes, the alarm user shall provide correct information to the Town within 30 days of the change. (In addition, each year after the issuance of the registration, registration holders will receive, from the Town, a form requesting updated information. The registration holder shall complete and return this form to the Town when any of the requested information has changed) failure to comply will constitute a violation.
- E. ***Multiple alarm systems.*** If an alarm user has one or more alarm systems protecting two or more separate structures having different addresses and/or tenants, a separate registration shall be required for each structure and/or tenant.
- F. ***Registration Term:*** Each registration shall be good for one year from date of issuance. A registration must be renewed annually.
- G. ***Fees:*** The fee for the initial alarm registration shall be \$25.00. The fee for the annual renewal shall be \$25.00.

### **45-4 DUTIES OF THE ALARM USER**

- A. Maintain the premises and the alarm system in a method that will reduce or eliminate false alarms; and
- B. Provide the alarm company the registration number, (the number must be provided to the emergency communications center by the alarm company).
- C. Must respond or cause a representative to respond to the alarm system's location and/or deactivate a malfunctioning alarm within sixty (60) minutes when notified by the Police Department directly or via the user's monitoring service.
- D. Not manually activate an alarm for any reason other than an occurrence of an event that the alarm system was intended to report or to perform routine maintenance as prescribed by alarm system provider.
- E. An alarm user must obtain a new registration and pay any associated fees if there is a change in address or ownership of a business or residence.

### **45-5 DUTIES OF THE ALARM COMPANY**

- A. Any person engaged in the alarm business in the town, shall comply with the following:
  - 1) Obtain and maintain the required state license(s).
  - 2) Be able to provide name, address, and telephone number of the alarm user or a designee who can be called in an emergency or to effect repairs 24 hours a day.
  - 3) Be able to provide the most current contact information for the alarm user.
- B. Ninety (90) days after enactment of this Ordinance the alarm installation companies shall, on all new installations, use only alarm control panel(s) that meet SIA Control Panel Standard CP-01.
- C. Prior to activation of the alarm system, the alarm company must provide instructions explaining the proper operation of the alarm system to the alarm user.

## ***TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL***

- D. Provide written information of how to obtain service from the alarm company for the alarm system.
- E. An alarm company performing monitoring services shall:
  - 1) Attempt to verify, by calling the alarm site and/or alarm user by telephone, to determine whether an alarm signal is valid before requesting dispatch. Telephone verification shall require, as a minimum, that a second call be made to a different number, if the first attempt fails to reach an alarm user who can properly identify themselves to attempt to determine whether an alarm signal is valid, EXCEPT in the case of a panic or robbery-in-progress alarm, or in cases where a crime-in-progress has been verified by video and/or audible means.
    - i. Provide alarm user registration number to the communications center to facilitate dispatch and/or cancellations.
    - ii. Communicate any available information about the alarm.
    - iii. Communicate a cancellation to the law enforcement emergency communications center as soon as possible following a determination that response is unnecessary.
  - 2) All alarm monitoring stations are responsible for contacting key holders. This shall not be the responsibility of the Town of Fairfield or its agents.

### **45-6 PROHIBITED ACTS**

- A. It shall be unlawful to install, maintain, or use an audible alarm system that can sound continually for more than 15 minutes.
- B. No alarm system shall be installed by other than a licensed person or other person meeting requirements set forth in the Building and Electrical Codes of the State of Connecticut.
- C. No alarm system shall be installed unless a permit has been obtained from the Town of Fairfield Building Official or his designated representative, as is required by the Building and Electrical Codes of the State of Connecticut.
- D. Automatic dialing services coming directly into the communications center of the Police Department are prohibited in the Town of Fairfield.

### **46-7 TIMING DEVICES**

- A. Except as otherwise provided by law, no alarm system that produces an exterior audible sound shall be installed unless its operation is automatically deactivated after no more than 15 minutes of operation.

### **46-8 AUXILIARY POWER**

- A. All alarm systems installed after the effective date of this chapter shall have their own auxiliary rechargeable power source that meets or exceeds Underwriters' Laboratories, Inc. standards of at least four (4) hours duration, which shall be maintained in good working order.

### **46-9 FALSE ALARMS**

- A. It shall be the responsibility of the Fairfield Police Department to monitor and keep records of the alarms received. In order to discourage false alarms, the following procedure shall be set forth:

After two false alarms within a twelve (12) month period, a letter will be sent to said alarm owner/user informing the alarm, owner/user that any further issuance of false alarms will incur a penalty and warning the alarm owner/user that the alarm system should be inspected and the Fairfield Police Department notified of corrective action taken.



## **TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL**

- B. A Fairfield Police Department alarm report copy will be issued upon response to alarmed premises and will suffice as notification of alarm activation.

### **46-10 INTENTIONAL FALSE ALARMS**

- A. It shall be unlawful to activate an alarm system for the purpose of summoning law enforcement when no burglary, robbery, police emergency or other crime dangerous to life or property is being committed or attempted on the premises, or otherwise to cause a false alarm. Any person who violates this subsection shall be fined \$99.00 and, when applicable, may be additionally subject to prosecution under the Connecticut General Statutes for falsely reporting an incident.
- B. No person shall knowingly or intentionally test, repair, adjust, alter or perform maintenance on an alarm system, or cause the same to be tested, repaired, adjusted, altered or maintained, if such action results in a false alarm, without first notifying the Fairfield Police Department and/or monitoring company of such test, repair, adjustment, alteration or maintenance. When there is a responsible need to consider public safety, the Chief of Police (or designee) may restrict or refuse to permit the testing, repair, adjustment, alteration or maintenance.
- C. Any alarm installation company and/or repair company shall be assessed a fine of \$100.00 if the officer responding to the false alarm determines that an on-site employee of the alarm company/repair company directly caused the false alarm. In this situation, the false alarm will not be counted against the alarm user.

### **46-11 ENFORCEMENT OF PROVISIONS**

- A. **Excessive false alarms/Failure to register.** It is hereby found and determined that three or more false alarms within a twelve (12) month period is excessive, constitutes a public nuisance, and shall be unlawful. Costs for excessive false alarms within a rolling twelve month period may be assessed against an alarm user as follows:
- a. Third.....\$50.00
  - b. Fourth false alarm;;;\$75.00
  - c. fifth false alarm.....\$75.00
  - d. Sixth .....\$100.00
  - e. Seventh or more.....\$125.00
- Failure to Register.....\$100.00
- B. **Cancellation.** If cancellation occurs prior to law enforcement arriving at the scene, this is not a false alarm and no fee will be assessed.
- C. **Multiple activations.** Multiple activations within a twelve hour period may be considered as one false alarm for the purpose of charged fees.
- D. **Violations.** Any person who violates any provision of this ordinance, unless otherwise specified in the provision, will be subject to a penalty of \$100.00 for each such violation.
- E. **Payment of Fees.** Fees shall be paid within (30) days from the date of the invoice. Fines may be paid at Fairfield Police Headquarters during normal business hours of 8:00am. To 4:00p.m. Monday through Friday or through the mail (payment by mail should be made by check or money order only; no cash).
- F. **Failure to Pay Fines.** Failure to pay any such fines or charges within thirty (30) days shall constitute a violation of this chapter, and the alarm owner/user is subject to an additional fine of \$99.00. Additionally if any person fails to pay within thirty (30) days any fine or charge imposed, interest shall accrue at the highest rate allowable by law.
- G. **Discontinuance of law enforcement response.** The failure of an alarm user to make payment of any fees assessed under this ordinance within 90 days from the date of invoice may result in discontinuance of law

## ***TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL***

enforcement response to alarm signals that may occur at the premises described in the alarm user's permit until payment is received. In addition, failure obtain or renew a permit may result in no law enforcement response to an unpermitted alarm.

- H. ***Grace Period:*** A thirty (30) day grace period will be granted for all newly installed alarm system. During that time, no penalty shall be assessed. Additional time may be granted by the Chief (or designee). The grace period begins on the date the newly installed alarm system is inspected and approved by the Town of Fairfield Building Department.

### **46-12 APPEALS**

- A. ***Appeals process.*** Assessments of civil penalty(ies) and other enforcement decisions made under this ordinance may be appealed by filing a written notice of appeal with the Fairfield Police Department within 30 days after the date of notification of the assessment of civil fees or other enforcement decision. A hearing will be scheduled within twenty (20) days of receipt of the appeal. The failure to give notice of appeal within this time period shall constitute a waiver of the right to contest the assessment of penalty(ies) or other enforcement decision. Appeals shall be heard through an administrative process established by the Town.
- B. ***Hearing Process.*** This hearing shall be a conducted by a hearing officer(s). Hearing officers are to be appointed by and to serve at the pleasure of the First Selectman. All hearings shall be conducted with the provisions of the Connecticut General Statutes, Section 7-152c, as amended.
- C. ***Appeal Standard.*** The hearing officer shall review an appeal from the assessment of civil penalty(ies) or other enforcement decisions using a preponderance of the evidence standard. Notwithstanding a determination that the preponderance of the evidence supports the assessment of civil penalty(ies) or other enforcement decision, the hearing officer shall have the discretion to dismiss or reduce civil fees or reverse any other enforcement decision where warranted.

### **46-13 EXCEPTIONS**

- A. The provisions of this chapter shall not apply to alarm devices owned and operated by the Town or one of its departments or agencies, including the Board of Education, the State of Connecticut or the United States of America, nor to alarm devices installed to motor vehicle or boats, unless said motor vehicles or boats are used as dwellings or businesses.
- B. The department head having control over the building owned by the Town of Fairfield or, the State of Connecticut or the United States Government shall receive notification of false alarms so that corrective measures may be taken to avoid future unnecessary dispatches.

### **46-14 CONFIDENTIALITY**

In the interest of public safety, all information contained in and gathered through the alarm registration applications, no response records, applications for appeals and any other alarm records shall be held in confidence by all employees and/or representatives of the Town.

### **46-15 GOVERNMENT IMMUNITY**

Except as expressly provided herein, the Town, its departments, officer, agents and employees shall be under no obligation whatsoever concerning the adequacy, operation or maintenance of any alarm system or central monitoring station. No liability whatsoever is assumed for the failure of such alarm systems or central monitoring station for failure to respond to alarms or for any other act or omission in connection with such alarm system. Each alarm owner/user shall be deemed to hold and save harmless the Town, its departments officers, agents and employees from liability in connection with the alarm owner/user's alarm device.

Alarm registration is not intended to, nor will it, create a contract, duty or obligation, either expressed or implied, of response. Any and all liability and consequential damage resulting from the failure to respond to a notification is hereby disclaimed and governmental immunity as provided by law is

***TOWN OF FAIRFIELD ALARM ORDINANCE REVISION PROPOSAL***

retained. By applying for an alarm registration, the alarm user acknowledges that Fairfield Police Department response may be influenced by factors such as: the availability of police units, priority of calls, weather conditions, traffic conditions, emergency conditions, staffing levels and prior response history.

**46-16 SEVERABILITY**

The provisions of this ordinance are severable. If a court determines that a word, phrase, clause, sentence, paragraph, subsection, section, or other provision is invalid or that the application of any part of the provision to any person or circumstance is invalid, the remaining provisions and the application of those provisions to other persons or circumstances are not affected by that decision.

This ordinance shall take effect on \_\_\_\_\_, 20\_\_\_\_.

**Addition of \$90,000 bracket with 10% increase to tax credit**

Mill Rate

26.36

RESULTS

Total State Credit

\$ 363,873

Total Local Credit

\$ 3,444,603

New Benefit

\$ 3,595,136

Change

**\$ 150,533**

COUNTS

TOTAL STATE APPLICANTS

643

TOTAL LOCAL APPLICANTS

1341

Total New Apps

93

# @ 25% Min

191

**Addition of \$90,000 bracket with 10% increase to tax credit and proposed**

Mill Rate

26.36

RESULTS

Total State Credit

\$ 363,873

Total Local Credit

\$ 3,444,603

New Benefit

\$ 3,744,319

Change

**\$ 299,716**

COUNTS

TOTAL STATE APPLICANTS

643

TOTAL LOCAL APPLICANTS

1341

Total New Apps

93

# @ 25% Min

217

**Addition of \$90,000 bracket with 10% increase to tax credit and the propo**

Mill Rate

26.36

RESULTS

Total State Credit

\$ 363,873

COUNTS

TOTAL STATE APPLICANTS

643

Total Local Credit  
\$ 3,444,603

TOTAL LOCAL APPLICANTS  
1340

Total New Apps  
93

New Benefit  
\$ 3,800,413

Increase in Apps  
48

Change  
\$ 355,810

# @ 25% Min  
218

**Addition of \$90,000 bracket with 10% increase to tax credit and the propo**  
Mill Rate  
26.36

RESULTS  
Total State Credit  
\$ 363,873

COUNTS  
TOTAL STATE APPLICANTS  
643

Total Local Credit  
\$ 3,444,603

TOTAL LOCAL APPLICANTS  
1341

New Benefit  
\$ 3,807,063

Total New Apps  
93

Change  
\$ 362,459

# @ 25% Min  
218

# Town Credit Table

Income	Minimum	%	Cap		# in Catego	\$ in Category	# at 25% M
999999999	0		0	0			
\$ 90,000	0	10%	\$ 1,000		37	\$ 34,599	0
\$ 73,600	0	17%	\$ 1,400		310	\$ 394,370	0
\$ 53,300	0	28%	\$ 2,000		149	\$ 273,640	0
\$ 45,700	0	36%	\$ 2,700		195	\$ 467,748	0
\$ 37,200	0	46%	\$ 3,500		186	\$ 549,109	1
\$ 31,100	0	55%	\$ 3,700		179	\$ 609,806	1
\$ 25,200	0	66%	\$ 4,500		206	\$ 783,813	101
\$ 17,700	0	75%	\$ 5,000		126	\$ 475,700	88
Total					1388	\$ 3,588,786	191

## cap \$1,000

# Town Credit Table

Income	Minimum	%	Cap		# in Catego	\$ in Category	# at 25% M
999999999	0		0	0			
\$ 90,000	0	10%	\$ 1,000		37	\$ 34,599	0
\$ 73,600	0	17%	\$ 1,500		310	\$ 404,733	0
\$ 53,300	0	28%	\$ 2,200		149	\$ 287,399	0
\$ 45,700	0	36%	\$ 3,000		195	\$ 489,346	0
\$ 37,200	0	46%	\$ 3,900		186	\$ 572,954	1
\$ 31,100	0	55%	\$ 4,100		179	\$ 642,856	1
\$ 25,200	0	66%	\$ 4,900		206	\$ 813,462	119
\$ 17,700	0	75%	\$ 5,500		126	\$ 492,620	96
Total					1388	\$ 3,737,969	217

## used cap \$1,200

# Town Credit Table

Income	Minimum	%	Cap		# in Catego	\$ in Category	# at 25% M
999999999	0		0	0			
\$ 90,000	0	10%	\$ 1,200		37	\$ 35,251	0
\$ 73,600	0	17%	\$ 1,900		310	\$ 425,676	0
\$ 53,300	0	28%	\$ 2,500		149	\$ 301,092	0
\$ 45,700	0	36%	\$ 3,200		195	\$ 499,123	0



\$ 37,200	0	46%	\$ 4,000	186	\$ 577,749	1
\$ 31,100	0	55%	\$ 4,200	179	\$ 649,543	1
\$ 25,200	0	66%	\$ 5,000	206	\$ 819,360	120
\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
Totals				1388	\$ 3,800,413	218

### Used cap \$1,400

#### Town Credit Table

Income	Minimum	%	Cap	# in Catego	\$ in Category	# at 25% M
999999999	0		0			
\$ 90,000	0	10%	\$ 1,400	37	\$ 35,550	0
\$ 73,600	0	17%	\$ 1,900	310	\$ 425,676	0
\$ 53,300	0	28%	\$ 2,500	149	\$ 301,092	0
\$ 45,700	0	36%	\$ 3,200	195	\$ 499,123	0
\$ 37,200	0	46%	\$ 4,000	186	\$ 577,749	1
\$ 31,100	0	55%	\$ 4,200	179	\$ 649,543	1
\$ 25,200	0	66%	\$ 5,000	206	\$ 819,360	120
\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
Total				1388	\$ 3,800,713	218

in

in

in

in

### **Article III: Tax Relief for Elderly and Disabled Homeowners**

[Adopted 9-20-1982; amended in its entirety 9-23-2013]

The Town of Fairfield hereby enacts a tax relief program for elderly homeowners or permanently and totally disabled homeowners pursuant to Section 12-129n of the Connecticut General Statutes for eligible residents of the Town of Fairfield on the terms and conditions provided herein. This article is enacted for the purpose of assisting elderly or permanently disabled homeowners with a portion of the costs of property taxation. This program shall become effective for the assessment year commencing October 1, ~~2012~~2018.

#### **§ 95-8 Conditions for eligibility.**

##### **A.**

Any person who owns real property in the Town of Fairfield or is liable for payment of taxes thereon pursuant to Section 12-48 of the Connecticut General Statutes and who occupies said real property as a residence and fulfills the following eligibility requirements shall be entitled to tax relief on the Grand List immediately preceding the application period provided for in § ~~95-9~~ below. The reference to "person" pursuant to this subsection shall hereinafter mean either "applicant" or "recipient."

##### **B.**

After the applicant's claim has been filed and approved, such applicant shall be required to file such an application biannually. ~~All persons receiving Town tax relief under the article on the October 1, 2011, Grand List shall refile for such tax relief for October 1, 2012, and biennially thereafter based on the year of the initial claim. If a tax payer's initial year of filing was for an odd-numbered grand list year, refiling will occur for an odd-numbered Grand List year. If a tax payer's initial year of filing was for an even-numbered Grand List year, refiling will occur for an even-numbered grand list year."~~

##### **C.**

The applicant shall be entitled to tax relief if all the following conditions are met:

##### **(1)**

Such applicant (or a spouse domiciled with such applicant) has attained age 65 or over at the end of the preceding calendar year or is 60 years of age or over and the surviving spouse of a taxpayer qualified for tax relief under this program at the time of his or her death; or has not attained the age of 65 years and is eligible in accordance with the federal regulations to receive

permanent total disability benefits under social security or has not been engaged in employment covered by social security and accordingly has not qualified for benefits thereunder, but has qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any teacher's retirement plan in which requirements with respect to qualifications for such permanent total disability benefits are comparable to such requirements under social security.

**(2)**

Such applicant shall have been a taxpayer of the Town of Fairfield and have paid taxes for at least one year as of October 1 of the current Grand List year.

[Amended 5-29-2018]

**(3)**

The property for which the benefit is claimed is the legal residence of such applicant and is occupied for than 183 days of each year by such applicant.

Such residence shall not have an assessed value in excess of \$750,000. This maximum assessed value is to be reviewed at a minimum with each town-wide revaluation. Current program participants will not be affected by any change made to the maximum assessed value.

[Amended 5-29-2018]

**(4)**

Such applicant(s) shall have applied for property tax relief under any state statutes applicable to persons 65 and over and the permanently and totally disabled for which he or she is eligible. If such applicant has not applied for tax relief under any state statutes because he or she is not eligible, he or she shall so certify by filing on a form acceptable to the Assessor an affidavit attesting to his or her inability.

**(5)**

Such persons shall have individually, if unmarried, or jointly, if married, qualifying income in an amount not to exceed limits described below for each program for the tax year ending immediately preceding the application for tax relief benefits. "Qualifying income" is defined as adjusted gross income, as defined in the Internal Revenue Code of 1986, as may be amended from time to time, plus the nontaxable portion of any social security benefits, railroad retirement benefits, any tax shelter losses, income from other tax-exempt retirements and annuity sources and income from tax-exempt bonds and any other income not includable in adjusted gross income. Unreimbursed gross medical and dental expenses (qualifying as and included on a federal income tax return of the calendar year immediately preceding the year of application

as an itemized deduction before application of the 7.5% or other limitation) of such person and the spouse are deductible from their income in arriving at qualifying income to the extent such expenses exceed 30% of their qualifying income determined before this medical deduction.

**(6)**

Such person shall have applied or reapplied in person to the Assessor for the tax relief during the application period established in § **95-9** below.

[Amended 5-29-2018]

**(7)**

Benefits granted under this article shall be prorated by the office of the Assessor in the event of the sale or transfer of the affected real estate or the death of the applicant and the surviving spouse, if applicable.

**(8)**

~~Any application and spouse who qualify for property tax relief under this article shall have a qualifying total asset value (QTAV) not exceeding \$650,000. Qualifying total asset value shall consist of any and all assets of the applicant and spouse as of the date of application but shall specifically exclude the value of the applicant's primary legal residence and all tangible personal property contained therein. Each applicant to whom QTAV applies shall make a sworn statement in a form satisfactory to the Assessor that such applicant's QTAV does not exceed \$650,000.~~

**D.**

A married homeowner whose spouse is a resident of a health-care facility or nursing home in Connecticut that is receiving payment related to such spouse under Title XIX (Medicaid) need not declare the spouse's social security income. Proof that the spouse is in a facility must be provided, including the period of time said spouse was in the facility, the time that Title XIX commenced, and the name and address of the facility. The statement of proof must be on the facility's letterhead and signed by the administrator or other official of the facility.

**§ 95-9Application.**

[Amended 5-29-2018]

In order to be entitled to the tax relief provided herein, an application must be filed with the Assessor not earlier than February 1 and not later than May 15 preceding the fiscal year in which the tax is payable.

**A.**



Any eligible taxpayer, or his/her authorized agent, shall file applications for tax relief and tax deferral under this chapter with the Town of Fairfield Assessor, any time from the first of February to the 15th day of May, prior to the commencement of the tax year for which tax relief is claimed, on a form or forms prescribed and furnished by the Town of Fairfield. In making such application, the taxpayer shall present to the Assessor, in substantiation of his/her application, a copy of his/her federal income tax return for the calendar year immediately preceding the year of application, a copy of the Social Security Act Administration Form 1099, or, if not required to file a return, such other evidence of qualifying income ~~which-that~~ the Assessor may reasonably require to establish compliance with the income qualifications provided in § 95-15 of this article. The applicant, or his/her authorized agent, shall sign a sworn affidavit in the presence of the Assessor affirming the accuracy of the statements in the application.

**B.**

When the Assessor is satisfied that the applying taxpayer qualifies under this article, he/she shall compute the amount of such tax relief and tax deferral and cause certificates of tax credit and tax deferral to be issued in such form as to permit the Tax Collector to reduce the amount of tax levied against the taxpayer and make proper record thereof, and a copy thereof shall be delivered to the applicant. Neither the Assessor nor the Tax Collector shall unreasonably withhold the issuance of such a tax credit and tax deferral to a properly qualifying taxpayer. The tax credit shall be applied to the tax payments.

**C.**

Affidavits or applications or other documents presented in support of the application for tax relief or tax deferral shall not be open for public inspection and shall not be disclosed except in connection with claims of fraud.

**D.**

An eligible taxpayer may make his/her application for tax relief or tax deferral to the Assessor up until August 15th of the claim year if approved for extension by the Assessor. The Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a [physician's] certificate signed by a physician or an advanced practice registered nurse, or if the Assessor determines there is good cause for doing so. Reference Public Act 12-197 amending 12-170w of the Connecticut General Statutes.

**§ 95-10Amount of tax relief per person limited.**

[Amended 5-29-2018]

No property tax relief provided for any person shall exceed in the aggregate 75% of the tax ~~which that~~ would, except for the benefits provided by state statutes and the program(s), be laid against such person.

**§ 95-11Amount of relief granted through program limited.**

The total of all relief granted under the provisions of these programs shall not exceed an amount equal to ~~2.5%-~~ 1.6% of the total real property tax levied in the Town of Fairfield in the preceding fiscal year. The total amount that can be deferred under § ~~95-15B-~~ 95-15A is limited to a maximum of \$500,000 in any tax year. In the event that either foregoing limitation on relief is reached, relief shall be prorated among qualified applicants.

**§ 95-12Relief per parcel of property limited to eligible persons.**

[Amended 5-29-2018]

Only one tax relief benefit shall be allowed for each parcel of real property eligible for tax relief under the programs. In the event that title to real property is recorded in the name of the taxpayer or his or her spouse who are eligible for tax relief and any other person or persons, the tax relief under the programs shall be prorated to allow a tax relief benefit equivalent to the fractional share in the property of such taxpayer or spouse, and the person or persons not eligible shall not receive any tax relief.

**§ 95-13Effect on other benefits.**

[Amended 5-29-2018]

The tax relief provided to any person under the programs shall not disqualify such person with respect to any benefits for which such person is eligible under any state statute, and any tax relief provided under the article shall be in addition to any such benefits.

**§ 95-14Partial waiver of lien rights.**

The Town of Fairfield hereby waives any lien rights given to it by Section 12-129n of the Connecticut General Statutes with respect to the tax freeze and

tax credit programs but will exercise such rights as provided below with respect to the tax deferral program.

§ 95-15 **Tax relief programs.**

An applicant may not apply, in any assessment year, for more than one of the following Town tax relief programs:

**A.**

~~Tax freeze. Any taxpayer meeting the eligibility requirements of § 95-8 and having qualifying income not exceeding \$50,600 may elect to apply for a freeze under which such taxpayer shall pay the gross tax levied on applicable property, calculated for the first year the application is granted (the "freeze amount") and shall be entitled to continue to pay no more than the freeze amount for each subsequent year in which the taxpayer, or his surviving spouse, continues to meet such qualifications, subject to the following:~~

~~**(1)**~~

~~In the event that the applicant shall make improvements to his property resulting in an increase in his assessment, an amount calculated by multiplying the increase in the taxpayer's assessment attributable to the improvement by the mill rate in effect in the year such reassessment takes place shall be added to the freeze amount then applicable to obtain a revised freeze amount which will be the freeze amount for subsequent assessment years;~~

~~**(2)**~~

~~The applicant or his or her spouse must be at least 65 years of age at the time of such application;~~

~~**(3)**~~

~~Relief under this tax freeze is limited to not more than six consecutive years (not including the initial year that is used as the year to determine the freeze amount). Should the applicant choose to apply for the tax deferral program, described below, in the year following the last year of tax freeze eligibility, the freeze amount shall be used as the deferral base under that program;~~

~~**(4)**~~

~~An applicant and/or his or her spouse may only receive tax relief under the tax freeze program once during his or her life with an individual also being deemed to have received such tax relief under the tax freeze program if their spouse received such benefits while they were married;~~

~~**(5)**~~

~~The qualifying income threshold of \$50,600 for the tax freeze program indicated in § 95-15A above shall be adjusted in the same manner as described in § 95-15C(2) with respect to the tax credit program; and~~

~~(6)~~

~~If a decrease in the mill rate lowers the normal tax bill below the original frozen tax level, the applicant will pay the normal tax. When the normal tax bill exceeds the original frozen tax bill, the applicant will pay his original frozen tax bill. The counting of the six year period specified in § 95-15A(3) shall be suspended during the period in which the applicant pays the normal tax.~~

~~B.~~

Tax deferral. Any taxpayer age 75 or older at the end of the preceding calendar year and meeting the eligibility requirements of § 95-8 and having qualifying income not exceeding ~~\$80,000~~ \$86,000 may elect to apply for a deferral of up to 50% of the gross tax levied on applicable property each year in which the taxpayer, or his surviving spouse, continues to meet such eligibility requirements, subject to the following:

(1)

The recipient shall enter into a written agreement with the Town of Fairfield providing for reimbursement, which shall be recorded in the land records of the Town of Fairfield and shall constitute a lien on the property payable upon death or conveyance.

(2)

All benefits shall be reimbursed to the Town of Fairfield upon the death of the recipient, unless the recipient's surviving spouse applies for benefits under this program and also qualifies under § 95-8, or conveyance of the real property subject to taxation.

(3)

All benefits shall be subject to an interest charge at the greater of the annual percentage rate of 3% or the rate on ten-year United States Treasury Notes. The rate for the purposes of this subsection shall be set by the Chief Fiscal Officer of the Town of Fairfield on January 31 in each calendar year or, if such day is a day on which the fiscal office of the Town of Fairfield is not open, on the next prior day on which it is open. Such rate shall be effective for the following year. Such interest shall be simple interest, not compounded, and shall accrue from the date of deferral until the date of repayment.

(4)

Total deferments, including accrued interest, for all years shall not exceed 70% of the most recent assessed value of the real property.

(5)

The qualifying income threshold of ~~\$80,000~~ \$86,000 for the tax deferral program indicated in ~~§ 95-15B~~ § 95-15A above shall be adjusted in the same manner as described in § ~~95-15C(2)~~ 95-15B(2) with respect to the tax credit program.

**(6)**

If a decrease in the mill rate lowers the normal tax bill below the original deferral base, the applicant will pay the normal tax. When the normal tax bill exceeds the original deferral base, the applicant will pay the original deferral base.

**(7)**

Taxpayers between the age 65 and 75 who had participated in the tax deferral option as of the 2012 Grand List may reapply for their original deferral base (deferring tax above that base), provided their qualifying income for the preceding year did not exceed ~~\$80,000~~ \$86,000.

**C. B.**

Tax credit.

**(1)**

Any applicant meeting the eligibility requirements of § 95-8 and having qualifying income shown in the table below, adjusted annually as provided in Subsection ~~C(2)~~ B(2) below, shall be entitled to a tax credit of up to a maximum (as limited by § 95-10) provided in the following table, effective for the assessment year beginning October 1, ~~2012~~ 2018, and for each assessment year thereafter:

**Qualifying Income**

Over	To	Tax Credit (percentage of tax due)	Cap (not to exceed)
\$0	<del>\$16,700</del> <u>\$18,100</u>	<del>75</del> <u>67</u> %	<del>\$5,000</del> <u>\$5,500</u>
<del>\$16,700</del> <u>\$18,100</u>	<del>\$23,900</del> <u>\$25,700</u>	<del>66</del> <u>60</u> %	<del>\$4,500</del> <u>\$5,000</u>
<del>\$23,900</del> <u>\$25,700</u>	<del>\$29,500</del> <u>\$31,700</u>	<del>55</del> <u>50</u> %	<del>\$3,700</del> <u>\$4,200</u>
<del>\$29,500</del> <u>\$31,700</u>	<del>\$35,300</del> <u>\$37,900</u>	<del>46</del> <u>42</u> %	<del>\$3,500</del> <u>\$4,000</u>
<del>\$35,300</del> <u>\$37,900</u>	<del>\$43,400</del> <u>\$46,600</u>	<del>36</del> <u>33</u> %	<del>\$2,700</del> <u>\$3,200</u>
<del>\$43,400</del> <u>\$46,600</u>	<del>\$50,600</del> <u>\$54,500</u>	<del>28</del> <u>25</u> %	<del>\$2,000</del> <u>\$2,500</u>
<del>\$50,600</del> <u>\$54,500</u>	<del>\$70,000</del> <u>\$75,100</u>	<del>17</del> <u>15</u> %	<del>\$1,400</del> <u>\$1,900</u>
<del>\$75,100</del> <u>\$90,000</u>		<del>10</del> <u>10</u> %	<del>\$1,200</del> <u>\$1,200</u>

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For prior credit option participants, tax credit will not be less than calculated for 2012/2013, based upon 2012/2013 qualification levels.

**(2)**

The amounts of qualifying income shown in the above table shall be adjusted annually in a uniform manner to reflect the annual inflation adjustment in social security income, with each adjustment of qualifying income determined to the nearest \$100. Each such adjustment shall be prepared by the Secretary of the Office of Policy and Management, State of Connecticut, in relation to the annual inflation adjustment in social security, if any, becoming effective at any time during the twelve-month period immediately preceding the first of October of each year, and shall be the amount of such adjustment which is distributed to the Assessor as of December 31 next following. Adjustments for any bracket of qualifying income not included in the adjustments made by the Secretary of the Office of Policy and Management shall be made by the Assessor by applying the same percentage used by the Secretary of the Office of Policy and Management in making its adjustments and with each adjustment of qualifying income determined to the nearest \$100.

**§ 95-15.1 Report by Assessor.**

The Assessor shall report to the RTM every June on the tax relief program established under Article III of Chapter 95.

**§ 95-15.2 Severability.**

In the event that any provision of §§ 95-7 through 95-15 of the Fairfield Town Code is found to be unlawful, only such unlawful provision shall be ineffective, and all other provisions shall remain in full force and effect.

**§ 95-15.3 When effective.**

The amendments to §§ 95-7 through 95-15.2 shall become effective immediately after the period for subjecting them to a referendum has expired.

**§ 95-15.4 RTM Review Committee.**

[Amended 2-23-2015; 5-29-2018]

At its first regularly scheduled meeting in January 2020, the Representative Town Meeting shall convene a special committee to review Article III of Chapter 95, Tax Relief for Elderly and Disabled Homeowners.

### **Article III: Tax Relief for Elderly and Disabled Homeowners**

[Adopted 9-20-1982; amended in its entirety 9-23-2013]

The Town of Fairfield hereby enacts a tax relief program for elderly homeowners or permanently and totally disabled homeowners pursuant to Section 12-129n of the Connecticut General Statutes for eligible residents of the Town of Fairfield on the terms and conditions provided herein. This article is enacted for the purpose of assisting elderly or permanently disabled homeowners with a portion of the costs of property taxation. This program shall become effective for the assessment year commencing October 1, ~~2012~~2018.

#### **§ 95-8 Conditions for eligibility.**

##### **A.**

Any person who owns real property in the Town of Fairfield or is liable for payment of taxes thereon pursuant to Section 12-48 of the Connecticut General Statutes and who occupies said real property as a residence and fulfills the following eligibility requirements shall be entitled to tax relief on the Grand List immediately preceding the application period provided for in § ~~95-9~~ below. The reference to "person" pursuant to this subsection shall hereinafter mean either "applicant" or "recipient."

##### **B.**

After the applicant's claim has been filed and approved, such applicant shall be required to file such an application biannually. ~~All persons receiving Town tax relief under the article on the October 1, 2011, Grand List shall refile for such tax relief for October 1, 2012, and biennially thereafter based on the year of the initial claim. If a tax payer's initial year of filing was for an odd-numbered grand list year, refiling will occur for an odd-numbered Grand List year. If a tax payer's initial year of filing was for an even-numbered Grand List year, refiling will occur for an even-numbered grand list year."~~

##### **C.**

The applicant shall be entitled to tax relief if all the following conditions are met:

##### **(1)**

Such applicant (or a spouse domiciled with such applicant) has attained age 65 or over at the end of the preceding calendar year or is 60 years of age or over and the surviving spouse of a taxpayer qualified for tax relief under this program at the time of his or her death; or has not attained the age of 65 years and is eligible in accordance with the federal regulations to receive



permanent total disability benefits under social security or has not been engaged in employment covered by social security and accordingly has not qualified for benefits thereunder, but has qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any teacher's retirement plan in which requirements with respect to qualifications for such permanent total disability benefits are comparable to such requirements under social security.

**(2)**

Such applicant shall have been a taxpayer of the Town of Fairfield and have paid taxes for at least one year as of October 1 of the current Grand List year.

[Amended 5-29-2018]

**(3)**

The property for which the benefit is claimed is the legal residence of such applicant and is occupied for than 183 days of each year by such applicant.

Such residence shall not have an assessed value in excess of \$750,000. This maximum assessed value is to be reviewed at a minimum with each town-wide revaluation. Current program participants will not be affected by any change made to the maximum assessed value.

[Amended 5-29-2018]

**(4)**

Such applicant(s) shall have applied for property tax relief under any state statutes applicable to persons 65 and over and the permanently and totally disabled for which he or she is eligible. If such applicant has not applied for tax relief under any state statutes because he or she is not eligible, he or she shall so certify by filing on a form acceptable to the Assessor an affidavit attesting to his or her inability.

**(5)**

Such persons shall have individually, if unmarried, or jointly, if married, qualifying income in an amount not to exceed limits described below for each program for the tax year ending immediately preceding the application for tax relief benefits. "Qualifying income" is defined as adjusted gross income, as defined in the Internal Revenue Code of 1986, as may be amended from time to time, plus the nontaxable portion of any social security benefits, railroad retirement benefits, any tax shelter losses, income from other tax-exempt retirements and annuity sources and income from tax-exempt bonds and any other income not includable in adjusted gross income. Unreimbursed gross medical and dental expenses (qualifying as and included on a federal income tax return of the calendar year immediately preceding the year of application

as an itemized deduction before application of the 7.5% or other limitation) of such person and the spouse are deductible from their income in arriving at qualifying income to the extent such expenses exceed 30% of their qualifying income determined before this medical deduction.

**(6)**

Such person shall have applied or reapplied in person to the Assessor for the tax relief during the application period established in § **95-9** below.

[Amended 5-29-2018]

**(7)**

Benefits granted under this article shall be prorated by the office of the Assessor in the event of the sale or transfer of the affected real estate or the death of the applicant and the surviving spouse, if applicable.

**(8)**

~~Any application and spouse who qualify for property tax relief under this article shall have a qualifying total asset value (QTAV) not exceeding \$650,000. Qualifying total asset value shall consist of any and all assets of the applicant and spouse as of the date of application but shall specifically exclude the value of the applicant's primary legal residence and all tangible personal property contained therein. Each applicant to whom QTAV applies shall make a sworn statement in a form satisfactory to the Assessor that such applicant's QTAV does not exceed \$650,000.~~

**D.**

A married homeowner whose spouse is a resident of a health-care facility or nursing home in Connecticut that is receiving payment related to such spouse under Title XIX (Medicaid) need not declare the spouse's social security income. Proof that the spouse is in a facility must be provided, including the period of time said spouse was in the facility, the time that Title XIX commenced, and the name and address of the facility. The statement of proof must be on the facility's letterhead and signed by the administrator or other official of the facility.

**§ 95-9Application.**

[Amended 5-29-2018]

In order to be entitled to the tax relief provided herein, an application must be filed with the Assessor not earlier than February 1 and not later than May 15 preceding the fiscal year in which the tax is payable.

**A.**

Any eligible taxpayer, or his/her authorized agent, shall file applications for tax relief and tax deferral under this chapter with the Town of Fairfield Assessor, any time from the first of February to the 15th day of May, prior to the commencement of the tax year for which tax relief is claimed, on a form or forms prescribed and furnished by the Town of Fairfield. In making such application, the taxpayer shall present to the Assessor, in substantiation of his/her application, a copy of his/her federal income tax return for the calendar year immediately preceding the year of application, a copy of the Social Security Act Administration Form 1099, or, if not required to file a return, such other evidence of qualifying income ~~which-that~~ the Assessor may reasonably require to establish compliance with the income qualifications provided in § 95-15 of this article. The applicant, or his/her authorized agent, shall sign a sworn affidavit in the presence of the Assessor affirming the accuracy of the statements in the application.

**B.**

When the Assessor is satisfied that the applying taxpayer qualifies under this article, he/she shall compute the amount of such tax relief and tax deferral and cause certificates of tax credit and tax deferral to be issued in such form as to permit the Tax Collector to reduce the amount of tax levied against the taxpayer and make proper record thereof, and a copy thereof shall be delivered to the applicant. Neither the Assessor nor the Tax Collector shall unreasonably withhold the issuance of such a tax credit and tax deferral to a properly qualifying taxpayer. The tax credit shall be applied to the tax payments.

**C.**

Affidavits or applications or other documents presented in support of the application for tax relief or tax deferral shall not be open for public inspection and shall not be disclosed except in connection with claims of fraud.

**D.**

An eligible taxpayer may make his/her application for tax relief or tax deferral to the Assessor up until August 15th of the claim year if approved for extension by the Assessor. The Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a [physician's] certificate signed by a physician or an advanced practice registered nurse, or if the Assessor determines there is good cause for doing so. Reference Public Act 12-197 amending 12-170w of the Connecticut General Statutes.

**§ 95-10Amount of tax relief per person limited.**

[Amended 5-29-2018]

No property tax relief provided for any person shall exceed in the aggregate 75% of the tax ~~which-that~~ would, except for the benefits provided by state statutes and the program(s), be laid against such person.

**§ 95-11Amount of relief granted through program limited.**

The total of all relief granted under the provisions of these programs shall not exceed an amount equal to ~~2.5%-~~ 1.6% of the total real property tax levied in the Town of Fairfield in the preceding fiscal year. The total amount that can be deferred under § ~~95-15B-~~ 95-15A is limited to a maximum of \$500,000 in any tax year. In the event that either foregoing limitation on relief is reached, relief shall be prorated among qualified applicants.

**§ 95-12Relief per parcel of property limited to eligible persons.**

[Amended 5-29-2018]

Only one tax relief benefit shall be allowed for each parcel of real property eligible for tax relief under the programs. In the event that title to real property is recorded in the name of the taxpayer or his or her spouse who are eligible for tax relief and any other person or persons, the tax relief under the programs shall be prorated to allow a tax relief benefit equivalent to the fractional share in the property of such taxpayer or spouse, and the person or persons not eligible shall not receive any tax relief.

**§ 95-13Effect on other benefits.**

[Amended 5-29-2018]

The tax relief provided to any person under the programs shall not disqualify such person with respect to any benefits for which such person is eligible under any state statute, and any tax relief provided under the article shall be in addition to any such benefits.

**§ 95-14Partial waiver of lien rights.**

The Town of Fairfield hereby waives any lien rights given to it by Section 12-129n of the Connecticut General Statutes with respect to the tax freeze and

tax credit programs but will exercise such rights as provided below with respect to the tax deferral program.

§ 95-15 **Tax relief programs.**

An applicant may not apply, in any assessment year, for more than one of the following Town tax relief programs:

**A.**

~~Tax freeze. Any taxpayer meeting the eligibility requirements of § **95-8** and having qualifying income not exceeding \$50,600 may elect to apply for a freeze under which such taxpayer shall pay the gross tax levied on applicable property, calculated for the first year the application is granted (the "freeze amount") and shall be entitled to continue to pay no more than the freeze amount for each subsequent year in which the taxpayer, or his surviving spouse, continues to meet such qualifications, subject to the following:~~

~~**(1)**~~

~~In the event that the applicant shall make improvements to his property resulting in an increase in his assessment, an amount calculated by multiplying the increase in the taxpayer's assessment attributable to the improvement by the mill rate in effect in the year such reassessment takes place shall be added to the freeze amount then applicable to obtain a revised freeze amount which will be the freeze amount for subsequent assessment years;~~

~~**(2)**~~

~~The applicant or his or her spouse must be at least 65 years of age at the time of such application;~~

~~**(3)**~~

~~Relief under this tax freeze is limited to not more than six consecutive years (not including the initial year that is used as the year to determine the freeze amount). Should the applicant choose to apply for the tax deferral program, described below, in the year following the last year of tax freeze eligibility, the freeze amount shall be used as the deferral base under that program;~~

~~**(4)**~~

~~An applicant and/or his or her spouse may only receive tax relief under the tax freeze program once during his or her life with an individual also being deemed to have received such tax relief under the tax freeze program if their spouse received such benefits while they were married;~~

~~**(5)**~~

~~The qualifying income threshold of \$50,600 for the tax freeze program indicated in § 95-15A above shall be adjusted in the same manner as described in § 95-15C(2) with respect to the tax credit program; and~~

~~(6)~~

~~If a decrease in the mill rate lowers the normal tax bill below the original frozen tax level, the applicant will pay the normal tax. When the normal tax bill exceeds the original frozen tax bill, the applicant will pay his original frozen tax bill. The counting of the six-year period specified in § 95-15A(3) shall be suspended during the period in which the applicant pays the normal tax.~~

~~B.~~

Tax deferral. Any taxpayer age 75 or older at the end of the preceding calendar year and meeting the eligibility requirements of § 95-8 and having qualifying income not exceeding ~~\$80,000~~ \$86,200 may elect to apply for a deferral of up to 50% of the gross tax levied on applicable property each year in which the taxpayer, or his surviving spouse, continues to meet such eligibility requirements, subject to the following:

(1)

The recipient shall enter into a written agreement with the Town of Fairfield providing for reimbursement, which shall be recorded in the land records of the Town of Fairfield and shall constitute a lien on the property payable upon death or conveyance.

(2)

All benefits shall be reimbursed to the Town of Fairfield upon the death of the recipient, unless the recipient's surviving spouse applies for benefits under this program and also qualifies under § 95-8, or conveyance of the real property subject to taxation.

(3)

All benefits shall be subject to an interest charge at the greater of the annual percentage rate of 3% or the rate on ten-year United States Treasury Notes. The rate for the purposes of this subsection shall be set by the Chief Fiscal Officer of the Town of Fairfield on January 31 in each calendar year or, if such day is a day on which the fiscal office of the Town of Fairfield is not open, on the next prior day on which it is open. Such rate shall be effective for the following year. Such interest shall be simple interest, not compounded, and shall accrue from the date of deferral until the date of repayment.

(4)

Total deferments, including accrued interest, for all years shall not exceed 70% of the most recent assessed value of the real property.

(5)

The qualifying income threshold of ~~\$80,000~~ \$86,200 for the tax deferral program indicated in ~~§ 95-15B~~ § 95-15A above shall be adjusted in the same manner as described in § 95-15C(2) ~~95-15B(2)~~ with respect to the tax credit program.

**(6)**

If a decrease in the mill rate lowers the normal tax bill below the original deferral base, the applicant will pay the normal tax. When the normal tax bill exceeds the original deferral base, the applicant will pay the original deferral base.

**(7)**

Taxpayers between the age 65 and 75 who had participated in the tax deferral option as of the 2012 Grand List may reapply for their original deferral base (deferring tax above that base), provided their qualifying income for the preceding year did not exceed ~~\$80,000~~ \$86,200.

**C. B.**

Tax credit.

**(1)**

Any applicant meeting the eligibility requirements of § 95-8 and having qualifying income shown in the table below, adjusted annually as provided in Subsection ~~C(2)~~ B(2) below, shall be entitled to a tax credit of up to a maximum (as limited by § 95-10) provided in the following table, effective for the assessment year beginning October 1, ~~2012~~ 2018, and for each assessment year thereafter:

**Qualifying Income**

<b>Qualifying Income</b>		<b>Tax Credit (percentage of tax due)</b>	<b>Cap (not to exceed)</b>
<b>Over</b>	<b>To</b>		
\$0	<del>\$16,700</del> <u>\$18,100</u>	<del>75</del> <u>67</u> %	<del>\$5,000</del> <u>\$5,500</u>
<del>\$16,700</del> <u>\$18,100</u>	<del>\$23,900</del> <u>\$25,700</u>	<del>66</del> <u>60</u> %	<del>\$4,500</del> <u>\$5,000</u>
<del>\$23,900</del> <u>\$25,700</u>	<del>\$29,500</del> <u>\$31,700</u>	<del>55</del> <u>50</u> %	<del>\$3,700</del> <u>\$4,200</u>
<del>\$29,500</del> <u>\$31,700</u>	<del>\$35,300</del> <u>\$37,900</u>	<del>46</del> <u>42</u> %	<del>\$3,500</del> <u>\$4,000</u>
<del>\$35,300</del> <u>\$37,900</u>	<del>\$43,400</del> <u>\$46,600</u>	<del>36</del> <u>33</u> %	<del>\$2,700</del> <u>\$3,200</u>
<del>\$43,400</del> <u>\$46,600</u>	<del>\$50,600</del> <u>\$54,500</u>	<del>28</del> <u>25</u> %	<del>\$2,000</del> <u>\$2,500</u>
<del>\$50,600</del> <u>\$54,500</u>	<del>\$70,000</del> <u>\$75,100</u>	<del>17</del> <u>15</u> %	<del>\$1,400</del> <u>\$1,900</u>
<del>\$75,100</del> <u>\$90,000</u>		<del>10</del> <u>10</u> %	<del>\$1,200</del> <u>\$1,200</u>

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For prior credit option participants, tax credit will not be less than calculated for 2012/2013, based upon 2012/2013 qualification levels.



**(2)**

The amounts of qualifying income shown in the above table shall be adjusted annually in a uniform manner to reflect the annual inflation adjustment in social security income, with each adjustment of qualifying income determined to the nearest \$100. Each such adjustment shall be prepared by the Secretary of the Office of Policy and Management, State of Connecticut, in relation to the annual inflation adjustment in social security, if any, becoming effective at any time during the twelve-month period immediately preceding the first of October of each year, and shall be the amount of such adjustment which is distributed to the Assessor as of December 31 next following. Adjustments for any bracket of qualifying income not included in the adjustments made by the Secretary of the Office of Policy and Management shall be made by the Assessor by applying the same percentage used by the Secretary of the Office of Policy and Management in making its adjustments and with each adjustment of qualifying income determined to the nearest \$100.

**§ 95-15.1 Report by Assessor.**

The Assessor shall report to the RTM every June on the tax relief program established under Article **III** of Chapter **95**.

**§ 95-15.2 Severability.**

In the event that any provision of §§ **95-7** through **95-15** of the Fairfield Town Code is found to be unlawful, only such unlawful provision shall be ineffective, and all other provisions shall remain in full force and effect.

**§ 95-15.3 When effective.**

The amendments to §§ **95-7** through **95-15.2** shall become effective immediately after the period for subjecting them to a referendum has expired.

**§ 95-15.4 RTM Review Committee.**

[Amended 2-23-2015; 5-29-2018]

At its first regularly scheduled meeting in January 2020, the Representative Town Meeting shall convene a special committee to review Article **III** of Chapter **95**, Tax Relief for Elderly and Disabled Homeowners.

## **Article III: Tax Relief for Elderly and Disabled Homeowners**

[Adopted 9-20-1982; amended in its entirety 9-23-2013]

The Town of Fairfield hereby enacts a tax relief program for elderly homeowners or permanently and totally disabled homeowners pursuant to Section 12-129n of the Connecticut General Statutes for eligible residents of the Town of Fairfield on the terms and conditions provided herein. This article is enacted for the purpose of assisting elderly or permanently disabled homeowners with a portion of the costs of property taxation. This program shall become effective for the assessment year commencing October 1, ~~2012~~2018.

### **§ 95-8 Conditions for eligibility.**

#### **A.**

Any person who owns real property in the Town of Fairfield or is liable for payment of taxes thereon pursuant to Section 12-48 of the Connecticut General Statutes and who occupies said real property as a residence and fulfills the following eligibility requirements shall be entitled to tax relief on the Grand List immediately preceding the application period provided for in § ~~95-9~~95-9 below. The reference to "person" pursuant to this subsection shall hereinafter mean either "applicant" or "recipient."

#### **B.**

After the applicant's claim has been filed and approved, such applicant shall be required to file such an application biannually.

#### **C.**

The applicant shall be entitled to tax relief if all the following conditions are met:

#### **(1)**

Such applicant (or a spouse domiciled with such applicant) has attained age 65 or over at the end of the preceding calendar year or is 60 years of age or over and the surviving spouse of a taxpayer qualified for tax relief under this program at the time of his or her death; or has not attained the age of 65 years and is eligible in accordance with the federal regulations to receive permanent total disability benefits under social security or has not been engaged in employment covered by social security and accordingly has not qualified for benefits thereunder, but has qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any teacher's retirement plan in which requirements with respect to qualifications for such

permanent total disability benefits are comparable to such requirements under social security.

**(2)**

Such applicant shall have been a taxpayer of the Town of Fairfield and have paid taxes for at least one year as of October 1 of the current Grand List year.

[Amended 5-29-2018]

**(3)**

The property for which the benefit is claimed is the legal residence of such applicant and is occupied for than 183 days of each year by such applicant.

Such residence shall not have an assessed value in excess of \$~~880~~750,000.

This maximum assessed value is to be reviewed at a minimum with each town-wide revaluation. Current program participants will not be affected by any change made to the maximum assessed value.

[Amended 5-29-2018]

**(4)**

Such applicant(s) shall have applied for property tax relief under any state statutes applicable to persons 65 and over and the permanently and totally disabled for which he or she is eligible. If such applicant has not applied for tax relief under any state statutes because he or she is not eligible, he or she shall so certify by filing on a form acceptable to the Assessor an affidavit attesting to his or her inability.

**(5)**

Such persons shall have individually, if unmarried, or jointly, if married, qualifying income in an amount not to exceed limits described below for each program for the tax year ending immediately preceding the application for tax relief benefits. "Qualifying income" is defined as adjusted gross income, as defined in the Internal Revenue Code of 1986, as may be amended from time to time, plus the nontaxable portion of any social security benefits, railroad retirement benefits, any tax shelter losses, income from other tax-exempt retirements and annuity sources and income from tax-exempt bonds and any other income not includable in adjusted gross income. Unreimbursed gross medical and dental expenses (qualifying as and included on a federal income tax return of the calendar year immediately preceding the year of application as an itemized deduction before application of the 7.5% or other limitation) of such person and the spouse are deductible from their income in arriving at qualifying income to the extent such expenses exceed 30% of their qualifying income determined before this medical deduction.

**(6)**

Such person shall have applied or reapplied in person to the Assessor for the tax relief during the application period established in § **95-9** below.

[Amended 5-29-2018]

**(7)**

Benefits granted under this article shall be prorated by the office of the Assessor in the event of the sale or transfer of the affected real estate or the death of the applicant and the surviving spouse, if applicable.

**(8)**

**D.**

A married homeowner whose spouse is a resident of a health-care facility or nursing home in Connecticut that is receiving payment related to such spouse under Title XIX (Medicaid) need not declare the spouse's social security income. Proof that the spouse is in a facility must be provided, including the period of time said spouse was in the facility, the time that Title XIX commenced, and the name and address of the facility. The statement of proof must be on the facility's letterhead and signed by the administrator or other official of the facility.

**§ 95-9Application.**

[Amended 5-29-2018]

In order to be entitled to the tax relief provided herein, an application must be filed with the Assessor not earlier than February 1 and not later than May 15 preceding the fiscal year in which the tax is payable.

**A.**

Any eligible taxpayer, or his/her authorized agent, shall file applications for tax relief and tax deferral under this chapter with the Town of Fairfield Assessor, any time from the first of February to the 15th day of May, prior to the commencement of the tax year for which tax relief is claimed, on a form or forms prescribed and furnished by the Town of Fairfield. In making such application, the taxpayer shall present to the Assessor, in substantiation of his/her application, a copy of his/her federal income tax return for the calendar year immediately preceding the year of application, a copy of the Social Security Act Administration Form 1099, or, if not required to file a return, such other evidence of qualifying income that the Assessor may reasonably require to establish compliance with the income qualifications provided in § **95-15** of this article. The applicant, or his/her authorized agent, shall sign a sworn affidavit in the presence of the Assessor affirming the accuracy of the statements in the application.

**B.**

When the Assessor is satisfied that the applying taxpayer qualifies under this article, he/she shall compute the amount of such tax relief and tax deferral and cause certificates of tax credit and tax deferral to be issued in such form as to permit the Tax Collector to reduce the amount of tax levied against the taxpayer and make proper record thereof, and a copy thereof shall be delivered to the applicant. Neither the Assessor nor the Tax Collector shall unreasonably withhold the issuance of such a tax credit and tax deferral to a properly qualifying taxpayer. The tax credit shall be applied to the tax payments.

**C.**

Affidavits or applications or other documents presented in support of the application for tax relief or tax deferral shall not be open for public inspection and shall not be disclosed except in connection with claims of fraud.

**D.**

An eligible taxpayer may make his/her application for tax relief or tax deferral to the Assessor up until August 15th of the claim year if approved for extension by the Assessor. The Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a [physician's] certificate signed by a physician or an advanced practice registered nurse, or if the Assessor determines there is good cause for doing so. Reference Public Act 12-197 amending 12-170w of the Connecticut General Statutes.

**§ 95-10Amount of tax relief per person limited.**

[Amended 5-29-2018]

No property tax relief provided for any person shall exceed in the aggregate 75% of the tax that would, except for the benefits provided by state statutes and the program(s), be laid against such person.

**§ 95-11Amount of relief granted through program limited.**

The total of all relief granted under the provisions of these programs shall not exceed an amount equal to ~~2.5~~ 1.6% of the total real property tax levied in the Town of Fairfield in the preceding fiscal year. The total amount that can be deferred under § ~~95-15B~~ 95-15A is limited to a maximum of \$500,000 in any tax year. In the event that either foregoing limitation on relief is reached, relief shall be prorated among qualified applicants.

**§ 95-12Relief per parcel of property limited to eligible persons.**

[Amended 5-29-2018]

Only one tax relief benefit shall be allowed for each parcel of real property eligible for tax relief under the programs. In the event that title to real property is recorded in the name of the taxpayer or his or her spouse who are eligible for tax relief and any other person or persons, the tax relief under the programs shall be prorated to allow a tax relief benefit equivalent to the fractional share in the property of such taxpayer or spouse, and the person or persons not eligible shall not receive any tax relief.

**§ 95-13Effect on other benefits.**

[Amended 5-29-2018]

The tax relief provided to any person under the programs shall not disqualify such person with respect to any benefits for which such person is eligible under any state statute, and any tax relief provided under the article shall be in addition to any such benefits.

**§ 95-14Partial waiver of lien rights.**

The Town of Fairfield hereby waives any lien rights given to it by Section 12-129n of the Connecticut General Statutes with respect to the tax freeze and tax credit programs but will exercise such rights as provided below with respect to the tax deferral program.

**§ 95-15Tax relief programs.**

An applicant may not apply, in any assessment year, for more than one of the following Town tax relief programs:

**A.**

Tax deferral. Any taxpayer age 75 or older at the end of the preceding calendar year and meeting the eligibility requirements of § **95-8** and having qualifying income not exceeding \$~~8086~~86,000 may elect to apply for a deferral of up to 50% of the gross tax levied on applicable property each year in which the taxpayer, or his surviving spouse, continues to meet such eligibility requirements, subject to the following:

**(1)**

The recipient shall enter into a written agreement with the Town of Fairfield providing for reimbursement, which shall be recorded in the land records of the Town of Fairfield and shall constitute a lien on the property payable upon death or conveyance.

**(2)**

All benefits shall be reimbursed to the Town of Fairfield upon the death of the recipient, unless the recipient's surviving spouse applies for benefits under this program and also qualifies under § **95-8**, or conveyance of the real property subject to taxation.

**(3)**

All benefits shall be subject to an interest charge at the greater of the annual percentage rate of 3% or the rate on ten-year United States Treasury Notes. The rate for the purposes of this subsection shall be set by the Chief Fiscal Officer of the Town of Fairfield on January 31 in each calendar year or, if such day is a day on which the fiscal office of the Town of Fairfield is not open, on the next prior day on which it is open. Such rate shall be effective for the following year. Such interest shall be simple interest, not compounded, and shall accrue from the date of deferral until the date of repayment.

**(4)**

Total deferments, including accrued interest, for all years shall not exceed 70% of the most recent assessed value of the real property.

**(5)**

The qualifying income threshold of ~~\$80~~ **\$86**,000 for the tax deferral program indicated in § 95-15A above shall be adjusted in the same manner as described in § 95-15B(2) with respect to the tax credit program.

**(6)**

If a decrease in the mill rate lowers the normal tax bill below the original deferral base, the applicant will pay the normal tax. When the normal tax bill exceeds the original deferral base, the applicant will pay the original deferral base.

**(7)**

Taxpayers between the age 65 and 75 who had participated in the tax deferral option as of the 2012 Grand List may reapply for their original deferral base (deferring tax above that base), provided their qualifying income for the preceding year did not exceed ~~\$80~~ **\$86**,000.

**B. Tax credit.**

**(1)**

Any applicant meeting the eligibility requirements of § **95-8** and having qualifying income shown in the table below, adjusted annually as provided in



Subsection B(2) below, shall be entitled to a tax credit of up to a maximum (as limited by § 95-10) provided in the following table, effective for the assessment year beginning October 1, ~~2012~~2018, and for each assessment year thereafter:

**Qualifying Income**

<b>Over</b>	<b>To</b>	<b>Tax Credit (percentage of tax due)</b>	<b>Cap (not to exceed)</b>
\$0	<del>\$17,700</del> <u>\$18,100</u>	75%	\$5,500
<del>\$17,701</del> <u>\$18,100</u>	<del>\$25,200</del> <u>\$700</u>	66%	\$5,000
<del>\$25,201</del> <u>\$700</u>	<del>\$31,400</del> <u>\$700</u>	55%	\$4,200
<del>\$31,401</del> <u>\$700</u>	<del>\$37,200</del> <u>\$900</u>	46%	\$4,000
<del>\$37,201</del> <u>\$900</u>	<del>\$45,700</del> <u>\$46,600</u>	36%	\$3,200
<del>\$45,701</del> <u>\$46,600</u>	<del>\$53,300</del> <u>\$54,500</u>	28%	\$2,500
<del>\$53,301</del> <u>\$54,500</u>	<del>\$73,600</del> <u>\$75,100</u>	17%	\$1,900
<del>\$73,601</del>	<del>\$75,100</del>	<del>\$90,000</del>	<del>10%</del>

~~\$1,400~~\$200

For prior credit option participants, tax credit will not be less than calculated for 2012/2013, based upon 2012/2013 levels.

**(2)**

The amounts of qualifying income shown in the above table shall be adjusted annually in a uniform manner to reflect the annual inflation adjustment in social security income, with each adjustment of qualifying income determined to the nearest \$100. Each such adjustment shall be prepared by the Secretary of the Office of Policy and Management, State of Connecticut, in relation to the annual inflation adjustment in social security, if any, becoming effective at any time during the twelve-month period immediately preceding the first of October of each year, and shall be the amount of such adjustment which is distributed to the Assessor as of December 31 next following. Adjustments for any bracket of qualifying income not included in the adjustments made by the Secretary of the Office of Policy and Management shall be made by the Assessor by applying the same percentage used by the Secretary of the Office of Policy and Management in making its adjustments and with each adjustment of qualifying income determined to the nearest \$100.

**§ 95-15.1 Report by Assessor.**

The Assessor shall report to the RTM every June on the tax relief program established under Article III of Chapter 95.

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§ 95-15.2 **Severability.**

In the event that any provision of §§ 95-7 through 95-15 of the Fairfield Town Code is found to be unlawful, only such unlawful provision shall be ineffective, and all other provisions shall remain in full force and effect.

§ 95-15.3 **When effective.**

The amendments to §§ 95-7 through 95-15.2 shall become effective immediately after the period for subjecting them to a referendum has expired.

§ 95-15.4 **RTM Review Committee.**

[Amended 2-23-2015; 5-29-2018]

At its first regularly scheduled meeting in January 2020, the Representative Town Meeting shall convene a special committee to review Article III of Chapter 95, Tax Relief for Elderly and Disabled Homeowners.

## MEMORANDUM

TO: Fairfield RTM

FROM: Jill Vergara, Chair, Senior & Disabled Tax Relief Committee  
RTM Representative, District 7

CC: Co-sponsors: Cindy Perham (RTM District 2), Mark McDermott (RTM District 7), Peter Tallman (RTM District 8), Michael Herley (RTM District 10)

RE: Proposed Revisions to Chapter 95, Article III, Tax Relief for Elderly and Disabled Homeowners (§§ 95-8 through 95-15)

DATE: November 12, 2018

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## BACKGROUND

In 1982, the Town of Fairfield adopted an ordinance entitled “Tax Relief for the Elderly,” which was enacted “for the purpose of assisting elderly homeowners with a portion of the costs of property taxation.” The town’s authority to enact this tax relief ordinance derives from the state statute authorizing municipalities to grant tax relief to senior homeowners (65 years of age or over) or permanently and totally disabled homeowners (See CT Stat. 12-129n). The town’s tax relief ordinance has been revised significantly since its first enactment: it has been revised 14 times, most often with increases to the qualifying income levels. Expanded to include permanently disabled homeowners in 1989, the ordinance was ultimately renamed “Tax Relief for Elderly and Disabled Homeowners.”

The town’s current tax relief ordinance consists of three programs: 1) the freeze program (§ 95-15A), which enables participants to freeze last year’s gross tax for six years; 2) the deferral program (§ 95-15B), which enables participants to defer 50% of gross taxes levied, subject to a lien and payback requirement; and 3) the credit program (§ 95-15C), which grants tax credits to participants based on a tiered system of income brackets and correlating percentages to be multiplied by the tax levied on the participant and capped at certain amounts for each income bracket. No participant can receive relief exceeding 75% of total taxes owed, unless a lien/payback is required (See § 95-10). This limit on relief includes tax relief that the State may grant through its relief program<sup>1</sup> (P.A. 86-1, formerly named “The State Circuit Breaker

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<sup>1</sup> The State’s tax relief program is limited to single individuals over 65 years of age with an income of \$35,300 or less and married couples with one spouse over the age of 65 years of age with an income of \$43,000 or less. Benefits are calculated by each town’s Tax Assessor on a graduated income scale, with the maximum benefit being

Program,” but recently renamed “The H.E.A.R.T Program (or Help Elderly Against Rising Taxes)).

While each of the tax relief programs has its own income limit,<sup>2</sup> other general eligibility guidelines apply to all three programs. The following eligibility requirements form a basic framework for participation in the town’s three tax relief programs: (§ 95-8)

Participant:

1. Owns real property in the Town of Fairfield.
2. Is 65 years of age or over (or 60 years of age or over and the surviving spouse);<sup>3</sup> or is permanently/totally disabled.
3. Has been a taxpayer of Fairfield and paid taxes for at least one year.
4. Resides in the property for at least 183 days of the year.
5. Has applied for property tax relief under any applicable state program.
6. Has a qualifying total asset value (QTAV) of \$650,000 or less.

For as long as the ordinance has existed, committees have been formed to review the ordinance and ensure that the ordinance is serving its purpose—assisting elderly and disabled homeowners with property tax. To this end, Senior & Disabled Tax Relief Committees were convened in 2014, 2016 and 2018 (the current committee). While the 2014 committee proposed no revisions to the ordinance, it submitted a 2015 Program Review that highlighted “higher than expected attrition” rates and made specific suggestions to future committees to: improve program administration, expand eligibility, and define the asset cap and/or issue a manual detailing procedures/methodology for determining applicants’ QTAV. The 2016 committee’s review culminated in proposed revisions to the credit program’s income limit (raising the income limit from \$73,500 to \$80,000) and to the QTAV (raising the asset limit from \$650,000 to \$682,500); these changes were meant to address the declining participation in the programs. The Legislation and Administration Committee reviewed these proposed revisions in August and September of 2017, but the revisions failed L&A review due to a lack of supporting financial analysis and were not sent to the full body.<sup>4</sup> Despite a steady decline in participation rates since FY2016, no substantive changes have been made to the tax relief ordinance since the 2012/13<sup>5</sup>

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\$1250. For the past two years, the State has not reimbursed the town for this program, which cost the town \$374,398 in FY2019 and \$410,764 in FY2018.

<sup>2</sup> Freeze is limited to those with \$53,300 or less in income; deferral is limited to those making \$84,300 or less in income; and Credit is limited to those making \$73,600 or less.

<sup>3</sup> For deferral, participants must be 75 years of age or over.

<sup>4</sup> Unfortunately, no minutes exist for these L&A meetings in August and September 2017.

<sup>5</sup> The RTM made significant changes to the tax relief ordinance in 2013. Changes included removing the distinction between married and single participants for income purposes, establishing a percent credit system with caps, and establishing a 50% deferral of gross taxes. The estimated cost for the changes was \$1.6 million. The amendments passed the RTM with 45 in favor and 1 abstention. A period of four years—from 2008 to 2012—with a high number of participants disallowed due to excess income seems to have precipitated these revisions (See Attachment 1).

revisions (See Town Tax Relief History (Attachment 1) and Legislative History Chart (Attachment 2)).

In August 2017, the town's Tax Assessor, Ross Murray, who administers the town's tax relief programs, emailed the then-Chair of the Senior & Disabled Tax Relief Committee, Tom McCarthy, a list of suggested changes to the tax relief programs to improve ease of both administration and application. These suggested changes included:

1. Changing the occupancy requirement from 265 to 183 days.
2. Eliminating the delinquency disqualification.
3. Removing the QTAV test, because it is a cumbersome/unclear test and only 4 applications were denied in 2017 for excess assets.
4. Removing the freeze program, because it has no participants.

In response to these recommendations, the current Senior & Disabled Tax Relief Committee submitted revisions to the RTM in March 2018 focusing on the Assessor's recommendations to improve administration of the program. The committee decided to take an incremental approach—first focusing on the more straightforward changes to residency, occupancy and delinquency dis/qualifications, and next turning our attention to the more substantive issues of what programs to enhance and how.

#### PROPOSED REVISIONS—NOVEMBER 2018

Shortly after our revisions were approved by the full RTM in May 2018, the Assessor gave his annual report on the town's Senior & Disabled Tax Relief Programs in June 2018 (See 2018 Synopsis (Attachment 3); see also 2018 Report (Attachment 4); and see also Town Tax Relief History (Attachment 1)). This report chronicles the continued decline in new applications for all of the relief programs;<sup>6</sup> the increase in number of applications denied due to excess income;<sup>7</sup> and the greatest decline in total program participation in the past 10 years.<sup>8</sup> These statistics, along with a comparative analysis of 14 other Connecticut towns, a review of the ordinance's legislative history, economic analysis informed by the town's finance department, the Tax Assessor's own recommendations for improvements, an analysis of town demographics and potential economic impacts of the loss of seniors, and public input at our meetings have all contributed to the formulation of the following proposed revisions:

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<sup>6</sup> The 2018 application season set an all-time record low of **94** new applications received. For 2017, there were 115 new applications, and for 2016, there were 119 new applications. In comparison, there were 220 new applications received in 2009.

<sup>7</sup> In 2018, 53 applications were denied due to excess income—that is 3 times the amount disallowed for excess income in 2017, and 2 times the amount disallowed for excess income in 2016. As noted in Footnote 5, above, a high number of applicants disallowed due to excess income seems to have precipitated the 2013 revisions.

<sup>8</sup> In 2018, participation in the town's tax relief programs dropped by 6.6%, losing 92 participants in one year. This is the steepest decline in the past 10 years.

1) Elimination of the Qualifying Total Asset Value (QTAV) (§ 95-8C(8)) and Replacement with an Assessment Limit (§ 95-8C(3))

“Such residence shall not have an assessed value in excess of \$880,000. The maximum assessed value is to be reviewed at a minimum with each town-wide revaluation. Current program participants will not be affected by any change made to the maximum assessed value.” (§ 95-8C(3))

Concerns about the QTAV test—its complexity, opacity and difficulty in administering—have existed for several years. Both the previous Tax Assessor, Don Ross, and the current Tax Assessor, Ross Murray, have had difficulty defining assets under the terms of the ordinance. This lack of clarity related to defined assets causes problems both in administering the program in a fair and equitable way and in applying for the programs—potential applicants do not have sufficient notice of the eligibility terms and of the documents they must supply when applying. In his August 2017 email, Mr. Murray specifically asked that the QTAV test be eliminated, or at the very least be better defined.

Three separate RTM committees for senior tax have noted and discussed these problems related to QTAV. One solution proposed was to issue a manual that would further define assets to be included in the ordinance’s QTAV test, similar to regulations that an agency promulgates to clarify legislation. Possible guides included: definition of assets based on the IRS Expatriation Form; definition assets based on probate law; and/or the Newtown QTAV Worksheet, which identifies 19 assets for the applicant to declare when applying.

After studying other towns’ tax relief ordinances, analyzing our town’s application data and speaking with Mr. Murray about program administration, this Senior & Disabled Tax Relief Committee has unanimously decided to eliminate the QTAV test and to replace it with a straightforward, simple assessment limit. Several other towns, such as Darien, Greenwich, New Canaan,<sup>9</sup> Newtown<sup>10</sup> and Weston,<sup>11</sup> use assessment limits to better define eligibility in town tax relief programs. The committee agreed that Fairfield’s QTAV test was too complex and that an assessment limit would improve our ordinance by making it easier both to understand and administer.

In arriving at a formula on which to base our assessment limit, the committee looked at other town ordinances and also compiled information about our current participant pool and corresponding assessment ranges. Because this new assessment limit is in no way meant to

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<sup>9</sup> New Canaan has both an asset test (financial assets no greater than \$450,000 for married/\$350,000 for single) and an assessment limit (\$1,618,344).

<sup>10</sup> Newtown has both an asset test (\$900,000, excluding residence) and an assessment limit (200% of median assessed value, or \$461,340 per the 2017 Grand List).

<sup>11</sup> Weston’s assessment limit applies only to the deferral program (\$400,000). Weston uses an asset test (\$1 million) for its abatement program.

constrict current participation levels, we used the upper range of assessments in our current participant pool as a starting point. Mr. Murray generated a list of 38 properties with a value over \$850,000 currently in the program. The highest assessment currently in the relief programs is assessed at \$953,050.

Newtown's formula for its assessment limit fit well with our program and our goal of maintaining current participation levels (and not kicking out any participants when implementing this new measure). Newtown's formula is 200% of the median assessed value of real property in Newtown, which computes to be \$461,340 per the 2017 Grand List (Newtown Code 208-2L). By comparison, the Greenwich formula is 150% of the highest median assessed value, which computes to be \$1,327,935 per the 2017 Grand List. The median assessed value of real property in Fairfield per the 2017 Grand List is \$437,843. If we were to apply the Greenwich formula, the resulting assessment limit would be \$656,764, which would leave 23 current participants out of the program; whereas, if we were to apply the Newtown formula, the resulting assessment limit would be \$875,686. Only six properties fall outside of these parameters, and they will be grandfathered in.

The benefit of a formula rather than a hard number is that the number adjusts to changes in the market each year, which makes the ordinance self-adjusting and thus more efficient. The problem with a formula is that an Assessor needs to calculate it each year and post the number somewhere accessible to all residents: in this way, a formula lacks transparency. When balancing the interests in transparency and ease for administration of a straight assessment limit and the efficiency and consequent equity of a self-adjusting formula, the Committee agreed with Mr. Murray that a straight assessment limit, rounded up to \$880,000, would best achieve our goals of assisting administration, simplifying the ordinance and increasing transparency. We included language requiring review at each town-wide revaluation so that the number set for the assessment limit could change with market factors; and we added language protecting current program participants from any changes made now (or in the future) to the program with respect to an asset test/assessment limit. This language ensures that those current participants whose properties exceed the established assessment limit will remain in the programs—both when implementing the changes now and with future reevaluations.

Because we have calibrated the assessment limit parameters around current participation, the Finance Department does not anticipate any costs with this elimination of the asset test and replacement with an assessment limit. Only four applicants were denied due to excess assets (See Attachment 4), so removal of this eligibility restriction is not projected to cause significant increase in participation. Not only is there no projected fiscal impact, but this change to QTAV was one of the most well-received changes that this committee has proposed at a recent public forum held in October 2018. With little to no economic impact, high popular appeal, Assessor's support and added simplicity and transparency, this change to this ordinance will effect great



improvements to the ordinance with little cost. For this reason, we strongly encourage the RTM to approve this elimination of the QTAV and replacement with an assessment limit.

2) Elimination of the Tax Freeze Program (§ 95-15A)  
Removal Section 95-15A in its entirety

Eliminating the Tax Freeze Program is, like elimination of QTAV, another proposed revision deriving from Mr. Murray's August 2017 recommendations. Participation in this program has been extremely low for several years. In the 2017 application season, participation dropped down to zero and has remained at zero through the 2018 application season. The highest recorded number of freeze participants was 18 in 2008/2009. The freeze program has always been the least popular option and has declined each subsequent year since the zenith (of 18) in 2008/2009.

The program is convoluted and complex, and it is very undesirable compared to the other programs: the fact that NO seniors participate in this program is unsurprising. Eliminating the freeze program simplifies our ordinance and enables the Assessor's Office to focus its advertising and community outreach efforts. Having just two programs rather than three to explain and summarize will present much more easily on the town's website and publication materials; and the committee hopes this simplification will have a positive impact on program participation, which is one of our main goals.

There is no cost associated with the elimination of the freeze program; rather, the Town may be able to better promote its more popular programs and thereby increase participation with minimal cost. The elimination of this program will also ease some administrative burdens.

3) Expansion of the Tax Credit Program (§ 95-15C) (See Summary of Changes (Attachment 5))

- a) Raising Income Limit from \$73,600 to \$100,000 [which establishes new bracket--\$73,601-100,000]
- b) 10% Increase to Tax Credits for all Income Brackets
- c) \$500 Increase to Caps

The town's credit program, which reduces participants' tax bill by a certain percentage depending on one's income bracket,<sup>12</sup> is the most popular program that the town offers. Nearly

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<sup>12</sup> The qualifying incomes of the credit program are adjusted annually to reflect the annual inflation adjustment in social security income. § 95-15C(2). Since the 2012/2013 revision, the income limit has been adjusted by \$3,600 over the past 5 years in this way.

all towns with a local option tax relief program provide some sort of credit program.<sup>13</sup> Since its inception, the Town of Fairfield has offered a credit program. The town has revised its program 12 times to increase benefits and/or raise eligible income levels to enable seniors to stay in town.

Since 2014, there has been a marked and steady decline in participation in the town's credit program; as well as a significant decline in new applications received (See Town Tax Relief History (Attachment 1)). The below chart illustrates the decline in total participation over the past four years with a 17% attrition rate.

	FY19	FY18	FY17	FY16	FY15	FY14
total participants	1343	1438	1476	1542	1612	1611

\*\*17% attrition over the past 5 years

Several past committees have identified this decline in participation as an issue of concern, yet no action has been taken to address this decline since the 2012/2013 revisions. This six-year period of time that the RTM has taken no action on a substantive piece of the ordinance ranks as one of the longest periods of inactivity (See Legislative History (Attachment 2)). The public has also voiced concerns that the current program does not adequately address the needs of Fairfield seniors; and that the RTM has failed to respond in a timely manner.

When the current committee began its substantive review of the ordinance in June 2018, this decline in participation largely drove our analysis and approach. We focused on the credit program as a way to expand eligibility. Raising income levels stood out as being an important way to increase participation: 51 participants were KICKED OUT of the program this year due to excess income, and 3 applicants were disallowed due to excess income (See 2018 Report (Attachment 4)). This total amount of 54 people barred from the program due to excess income is the highest amount disallowed for being over income since the program was last revised to increase eligible income levels in 2013 (See Town Tax Relief History (Attachment 1)).

The committee considered several factors in arriving at **\$100,000** as the new income limit for the credit program:

1. The Committee asked Mr. Murray to print the list of all applicants who were disallowed due to excess income. The average of this list was **\$97,000**. The median was \$81,720.
2. Income eligibility for affordable housing is determined by a formula of 80% of the area median income. If we were to apply this formula to Fairfield, the result

<sup>13</sup> According to a 2015 report conducted by Connecticut's Legislative Commission on Aging, 76.9% (130) of municipalities have at least one local option property tax relief program. Of these towns, 71.6% offer a tax credit program. Note that 100% of towns in Fairfield County have a local option property tax relief program.

would be that those with **\$97,700** or less in come would qualify for affordable housing.<sup>14</sup>

3. Data showing that more seniors are retiring later due to financial need (raising average income for seniors). Today about 12.4% of those over 65 still work, compared to 3% in 2000.<sup>15</sup> Workers over 65 saw their monthly earnings increase 80% between 1994 and 2015 when adjusted for inflation.<sup>16</sup>
4. The required minimum distribution beginning at age 70 ½, a requirement applicable even to those seniors who are still working (NO exception for those who have not retired) necessarily raises seniors' incomes when they turn 70 ½ and may cause someone who had been eligible for the program at 65 to be kicked out of the program due to this required distribution.<sup>17</sup>
5. Rising costs for housing and healthcare<sup>18</sup> coupled with a declining savings rate and increased property claims due to floods and storms, put added pressure on senior incomes.
6. Four other towns offer relief to seniors with higher incomes than Fairfield's current income limit:
  - Easton's income limit is \$85,000.<sup>19</sup>
  - Redding has NO income limit.
  - Ridgefield has NO income limit.
  - Wilton's income limit is \$81,100.

Based on this information, and after analyzing the economic impact of raising the income limit to various levels, the committee voted on and unanimously agreed to raise the income level to **\$100,000**.

The committee spent a considerable amount of time analyzing the economic impact of our proposed changes. The Finance Department, through Mr. Murray, has been actively involved in discussions throughout the process and has supplied the committee with charts to estimate the potential impact on revenue loss that our proposed revisions could effect. Both Bob Mayer and Ross Murray have reviewed the projections for accuracy. They have also supplied the committee with extensive historical data.

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<sup>14</sup> Special thanks to Jan Reber, member of the Affordable Housing Committee.

<sup>15</sup> <https://www.theatlantic.com/business/archive/2018/02/pensions-safety-net-california/553970/>

<sup>16</sup> <https://money.cnn.com/2018/06/02/news/economy/older-workers-retirement-economy/index.html>

<sup>17</sup> Special thanks to Bill Lanahan for raising this issue during public comment. See IRS.gov/retirement-plans for supporting information on rules guiding the required minimum distributions (RMDs).

<sup>18</sup> Medicare premiums have risen significantly and may place acute pressure on middle income seniors.

<https://www.cnbc.com/2018/05/02/medicare-costs-could-rise-by-more-than-200-percent-for-these-retirees.html>  
Note also the continued threat to the Medicare Cost Savings Program that would imperil many of our low-income seniors in Fairfield.

<sup>19</sup> It is interesting to note that Easton's median household income (\$132,000) is LESS than Fairfield's median household income (\$139,000). See Demographic Analysis (Attachment 6).

The charts that Mr. Murray compiled were based on American Fact Finder information from 2012-2016. This data shows 515 households in Fairfield for the \$75,000 to \$99,000 income range for householders 65+. To be conservative, we added in the highest amount of error—101—that resulted in a maximum of 616 potential new applications; and adjusted to reflect the actual participation rate (at a conservative estimate of 50% participation), the estimated number of participants to be added to the program is 308. The difference between the highest enrollment figure recorded (1656 total participants in FY2011) and the low enrollment in FY2019 (1343 total participants) is 313. Thus, the proposed changes merely return program participation back to historical and optimum levels.

Note also that this data is NOT restricted to owner-occupied housing; the data relates to all households in Fairfield. In this way, the number incorporates renters and is an OVER-estimate by at least 13% of the potential new applicants. The charts also assume a 50% participation rate, despite the actual rate being closer to 47%. For the percentage of participants hitting the cap, the charts assume 70%, because this percentage increases as incomes rise. See Economic Analysis Charts (Attachment 7). If we adjust for these conservative assumptions, the number of new participants will likely be closer to 260.

The historical analysis reveals that the highest amount lost on senior tax relief was \$4.43 million in FY2015, without factoring in reimbursement from the State. When state funding is considered, the highest amount that the town has lost on tax relief is \$4.06 million in FY2018. By comparison, the net cost to the town last year was \$3.79 million in total; and \$3.41 million when not including the state tax relief that the town had to cover. The difference between the high and low expenditures is close to \$1 million (if looking at only town programs), or \$300,000 (if factoring in the state's failure to fund). The committee has aimed to stay within the historical parameters of the town's revenue loss for the program.

The committee settled on the income, percent credit and cap combination that was the most moderate model (of the 10 models considered) and fell within the basic parameters discussed above. The \$100,000 income limit, \$1400 cap (with a \$500 increase to existing brackets) and a 10% increase to each of the percent credits produces a projected cost of \$772,445. The total revenue loss to the town would be \$4,559,145. Last year, this additional cost would have caused the mill rate to be 26.44 (currently 26.36), or a 0.31% tax increase. See Economic Analysis Charts (Attachment 7); see also Revenue Loss Analysis (Attachment 8). It is important to note that other proposed revisions to the tax relief ordinance have had estimated costs nearly DOUBLE what the committee now proposes. In 2002, the RTM voted on and approved changes to the tax relief ordinance that doubled benefits to participants. The estimated cost to the town was \$1.8 million. Today, that figure would be \$2.5 million. In 2012/2013, the RTM voted on and approved significant changes to the tax relief ordinance. The estimated cost of the changes was \$1.6 million, or \$1.75 million in today's dollars; the actual cost of these

changes was \$649,477 in the first year and \$183,805 in the second year (See Legislative History (Attachment 2); see also Town Tax Relief History (Attachment 1)). Also note that we propose this \$772,445 with a built-in cost savings that we cannot accurately project: every senior who otherwise would have left Fairfield but stays because of the relief program saves the town \$10,000 (See Cost of Losing a Senior Household (Attachment 9)). In this way, if we are able to expand participation as projected, there would be a \$300,000 savings each year.

Another helpful lens through which to view expenditure on senior tax is the way senior tax relief has compared to the total budget each year, or tax relief as a percentage of the budget. The table below details all revenue loss for senior tax relief incurred by the town (less any state funding received) as compared to the total town budget.

	FY2019	FY2018	FY2017	FY2016	FY2015
Senior tax	3,786,098	4,048,766	3,757,009	3,879,808	4,031,314
Total Budget	305,191,969	298,491,756	293,510,143	291,219,733	284,962,638
% of budget	1.24%	1.36%	1.28%	1.33%	1.41%

If we were to multiply last year’s budget by the FY2015 amount of 1.41%, the total amount spent on senior tax relief would have been \$4,303,206; and the difference between that number and what was actually spent is **\$517,108**. If the numbers upon which our predictions hold true,<sup>20</sup> the resulting increased revenue loss for the town would account for **1.49%** of the town’s budget based on last year’s budget numbers.

- 4) Miscellaneous edits
  - § 95-9A—“which” replaced with “that”
  - § 95-10—“which” replaced with “that”
  - § 95-11—add “the Town of”
  - § 95-15B(1)—add “of Fairfield”; add “of Fairfield”
  - § 95-15B(2)—add “of Fairfield”
  - § 95-15B(5)—change 95-15B to “95-15A” and change 95-15C(2) to “95-15B(2)”
  - § 95-15C(1)—change C(2) to “B(2)”

DEMOGRAPHICS

Analysis of current demographics and historical shifts in demographics is important, because it provides a metric for evaluating the effectiveness of our tax relief programs. The number of seniors remaining and/or leaving town reflects how well (or how poorly) we are incentivizing seniors to stay in town. Based on this metric, our programs are performing poorly.

<sup>20</sup> As previously discussed, the data upon which we are basing our estimates is conservative, and therefore, the resulting percent of the budget would probably be less; more likely 1.37-1.4%.

1. Fairfield is losing seniors.

Census data from 2010 shows that there were 16,783 total owner-occupied households in Fairfield, and there were 4,617 owner-occupied households with householders aged 65 and above. Therefore, in 2010, senior owner-occupied households comprised 27.5% of Fairfield's owner-occupied houses. The most current data on owner-occupied houses in town shows a decline from 2010 of senior owner-occupied households: this data shows 4,471 of a total of 16,623 households, which is 27%. See Census Data (Attachment 10).

In addition, the percentage of seniors in Fairfield has declined since 1990. In 1990, seniors were 17.1% of the Fairfield's total population; whereas today, seniors are estimated to be only 15.3% of the population. This drop is significant when compared to trends in other towns. Of 14 other comparable towns, only one (West Hartford<sup>21</sup>) has had a downward trend with its senior population. All other towns that the committee studied—Darien, Easton, Farmington, Glastonbury, Greenwich, New Canaan, Newtown, Redding, Ridgefield, Trumbull, Weston, Westport and Wilton—have more seniors as a percentage of their populations now than they did in 2000. See Town Demographic Analysis (Attachment 6).<sup>22</sup>

2. Towns with Healthy Programs Seem to Retain Seniors at Greater Rate.

Interestingly, the two towns that spent the highest percentage of their budgets on senior tax have a correspondingly higher retention rate for seniors. Newtown, at 1.31% of its budget, and Redding, at 3.5% of its budget,<sup>23</sup> allocated a higher percentage of their budgets to senior tax than Fairfield last year. See Comparative Chart (Attachment 11). Both of these towns have experienced the greatest amount of growth in their senior populations of any of the 15 towns studied; both Newtown's and Redding's senior populations have nearly DOUBLED since 2000. See Town Demographic Analysis (Attachment 6).

Redding officials viewed "keeping seniors in town" as a "major benefit" for the town as a whole, and to that end, established a new relief program granted to any senior who has lived in the town for three years or longer (no income or asset limitation). The average benefit in Redding last year was \$2,472. Redding now

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<sup>21</sup> In 2000, West Hartford had 19.5% seniors; today West Hartford is estimated to have 17.5% seniors.

<sup>22</sup> Special thanks to Gordon MacKenzie at Fairfield Senior Advocates for providing this chart to the committee.

<sup>23</sup> Note that Redding's figure does NOT include any amount the town had to cover for the State's circuit breaker program, due to a lack of information. If this number were included, Redding's expenditure on senior tax relief would be even higher.

has the highest percentage of seniors of any town studied by the committee. Redding purposefully invested in its senior tax relief program, and according to the demographic information, Redding has been successful.

3. Maintaining an Optimum Ratio of Seniors to Families is Important for the Town's Long-term Health and Sustainability.

Seniors use less town services than families. Each child educated in Fairfield Public Schools costs the town \$17,000 (according to 2017 enrollments/expenditure). Each time a senior moves out of town, and a family moves in, educational cost increases for the town. Retaining seniors saves the town money,<sup>24</sup> and so expenditure on senior tax saves the town money in the long-term.<sup>25</sup> The town needs to maintain a certain percentage of seniors in order to sustain its fiscal health. Like an ecosystem, the town requires an optimum mix of young and old to continue to be economically viable. Tax relief helps maintain that optimum mix of young and old.

## CONCLUSION

This report has sought to establish several bases for approving the committee's recommendations to 1) remove QTAV and replace with an assessment limit, 2) remove freeze and 3) raise the credit program's qualifying incomes, percent credits and caps. These justifications include:

- The clear need to improve our relief programs reflected in the precipitous drop in participation.
- The historical expenditure on senior tax relief showing that our proposals fall squarely within historic levels of targeted participation and expenditure.
- The legislative history and the periodic—near biannual—revision [outside of the current 5-year period of inactivity] supports the RTM's action now.
- The interest of simplifying our tax relief, making it easier to administer and more transparent.
- The comparative data to surrounding towns' tax relief programs.
- The mounting economic challenges for seniors and the consequent need to work later in life, which has been driving seniors' incomes up.
- The interest of maintaining economic diversity in our town and in our housing stock.

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<sup>24</sup> Fairfield Senior Advocates estimates the cost of losing a senior household to be \$10,000/year. See Attachment 9.

<sup>25</sup> A CATO institute report recently found that taxes directly affect in/out migration; conversely, tax relief can affect in/out migration positively.



Most fundamentally, the economic rationale for supporting these changes is incredibly compelling: the town is losing seniors, and losing seniors costs the town money in the long run, because there is a 70% likelihood that a departing senior will be replaced by a family with school-aged children, which represents an investment of approximately \$17,000 per child. The decline in participation that occurred in 2018 (loss of 92 participants) is the steepest decline in the past 10 years. This decline is significant to the financial health and sustainability of our town. It corresponds to a drop in senior homeowners—an essential tax base for the town. We need to fix this trend for the long-term health of the town, and broadening and expanding our tax relief, in a way that is responsive to the needs and demands of the people, is the way to do it.

We have no time to waste in effecting these changes. The application period for the town's senior tax relief begins February 1<sup>st</sup>, 2019, which is just a little over two months away. To implement these changes in time for this application season, the RTM needs to vote on these changes by its January 2019 meeting. We ask that the Legislation and Administration Committee take these time exigencies into account in its review. Again, these changes are essential to Fairfield's seniors, and to the town as a whole. Our seniors need more help than we have been giving, and after a nearly six-year period of stagnancy, the RTM needs to act now.

We thank you for your consideration.

## LIST OF ATTACHMENTS

ATTACHMENT 1 – TOWN TAX RELIEF HISTORY, ASSESSOR REPORT

ATTACHMENT 2 – LEGISLATIVE HISTORY

ATTACHMENT 3 – 2018 ASSESSOR SYNOPSIS

ATTACHMENT 4 – 2018 ASSESSOR REPORT

ATTACHMENT 5 – SUMMARY OF 2018 PROPOSED REVISIONS

ATTACHMENT 6 – DEMOGRAPHIC ANALYSIS

ATTACHMENT 7 – ECONOMIC ANALYSIS CHARTS

ATTACHMENT 8 – REVENUE LOSS

ATTACHMENT 9 – COST OF LOSING A SENIOR HOUSEHOLD (FSA)

ATTACHMENT 10 – CENSUS DATA

ATTACHMENT 11 – COMPARATIVE CHARTS

OTHER BACKUP DOCS:

SCHEDULE OF REVEVUE LOSS FROM FINANCE

AUGUST 2017 ASSESSOR RECOMMENDATIONS

TOWN TAX RELIEF-5 YEAR HISTORY

	FY 2019	TAX LOSS	FY 2018	TAX LOSS	FY 2017	TAX LOSS	FY 2016	TAX LOSS	FY 2015	TAX LOSS	FY 2014	TAX LOSS	FY 2013	TAX LOSS	FY 2012	TAX LOSS	FY 2011	TAX LOSS	2009/2010	TAX LOSS	2008/2009	TAX LOSS
TOTAL CREDIT APPS	1336	3,381,880	1428	\$3,598,903	1462	\$3,667,929	1525	\$3,786,940	1594	\$3,936,777	1588	\$3,744,747	1,554	\$3,102,772	1591	\$3,195,521	1623	\$3,190,841	1591	\$2,993,189.00	1523	\$2,785,870.00
TOTAL FREEZE APPS	0	-	0	\$0	4	\$12,544	5	\$17,654	5	\$13,279	7	\$17,897	8	\$16,540	9	\$25,855	14	\$21,020	16	\$26,534.00	18	\$35,726.00
TOTAL DEFERRAL APPS	7	29,819	10	\$39,099	9	\$32,080	12	\$44,781	13	\$40,351	16	\$43,958	16	\$37,813	20	\$46,739	19	\$56,105	22	\$46,868.00	25	\$56,159.00
TOTALS	1343	3,411,700	1438	\$3,638,002	1475	\$3,712,553	1542	\$3,849,375	1612	\$3,990,407	1611	\$3,806,602	1,578	\$3,157,125	1620	\$3,268,115	1656	\$3,267,966	1629	\$3,066,591.00	1566	\$2,877,755.00
TOTAL \$ CHANGE FROM PRIOR YEAR	-		-		-		-		-		-		-		-		-					
TOTAL % CHANGE FROM PRIOR YEAR (\$)	-6.22%		-2.01%		-3.55%		-3.53%		4.83%		20.57%		-3.39%		-0.0046%		6.57%		\$188,836.00	6.56%	-\$73,041.00	-2.48%
TOTAL CREDIT APPS NET CHG FROM PRIOR YEAR	-92		-34		-63		-69		6		34		-37		-32		32		68		-4	
TOTAL FREEZE APPS NET CHG FROM PRIOR YEAR	0		-4		-1		0		-2		-1		-1		-5		-2		-2		0	
TOTAL DEFERRAL APPS NET CHG FROM PRIOR YR	-3		1		-3		-1		-3		0		-4		1		-3		-3		0	

ADDITIONAL STATISTICS

NEW APPLICATIONS RECEIVED	94	115	119	101	131	207	159	154	190	220	144
DISALLOWED (OVER INCOME, ALL PROGRAMS)	53	17	23	32	11	21	28	55	64	52	145
REMOVED (SOLD, DECEASED, MOVED, NON-RESIDENT)	120	97	123	88	93	103	92	93	86	79	35
REMOVED (NO REFILE, NON-CT RES, OVER ASSET CAP, DQ, INCOMPLETE)	16	38	40	51	26	50	81	42	13	26	36

Legislative History—Senior Tax Relief

DATE	TITLE	FACTS/ pertinent language	AMENDMENTS
1978	Tax Relief for the Elderly [subject to annual review]	-\$10,000 income limit -\$100 benefit -Committee on Tax Relief for the Elderly formed in 1979	
1982 adoption	Tax Relief for the Elderly	-1,300 residents receive relief -married/single tiers - “enacted for the purpose of assisting elderly homeowners with a portion of the costs of property taxation.” -cost estimate for revisions = \$70,000 -total cost = \$200K	-raise income ceiling to \$14,500 -raise benefit to \$200 for those with \$11,000 income or less -carried unanimously
1983 revisions		-"to give more dollars where needed most" -cost estimate for revisions= \$37,000 -Chair: “it is fitting to amend the ordinance from time to time to adjust the benefit levels.”	-\$300 benefit for those with \$11,000 or less -carried unanimously
1984 review		-\$900 appropriated from surplus for costs of tabulating <u>census data, advertising program</u>	-carried unanimously
1985 repeal	Ordinance Providing Tax Relief for the Elderly	-"This ordinance is enacted for the purpose of assisting elderly homeowners with a portion of the costs of property taxation." -cost of revisions = \$377K	-income up to \$14,000 -benefits up to \$800 on tiered table -carried unanimously
1986 revisions			-income up to \$15,500 -benefits increased by \$50 for each existing income bracket -carried unanimously
1989 revisions	Tax Relief for the Elderly or Totally Disabled Persons	-expanded to include permanently disabled residents	-income up to \$20,800 -benefits up to \$1,000 -annual inflation adjustment in social security -carried unanimously

1999 revisions		<ul style="list-style-type: none"> <li>-ordinance due to expire</li> <li>-reenactment of ordinance</li> <li>-members wanted a freeze and/or deferral program considered</li> <li>-revised to require Assessor report each year</li> </ul>	<ul style="list-style-type: none"> <li>-income up to \$33,900</li> <li>-benefits up to \$1200</li> <li>-approved 46 in favor, 1 opposed</li> </ul>
2002 revisions	Tax Relief for the Elderly and Disabled	<ul style="list-style-type: none"> <li>-Board of Finance split vote re: whether to double or triple benefits offered</li> <li>-100% deferral suggested</li> <li>-small steps to understand impact</li> <li>-tax impact "is in the 7% range"</li> <li>-projected tax increase of 5%</li> <li>-new plan would cost \$2.8 million</li> <li>-old program cost town \$1 million</li> <li>-estimated cost increase of \$1.8 million</li> </ul>	<ul style="list-style-type: none"> <li>-benefits "doubled" [but no attached language, so I could not confirm the amounts]</li> <li>-42 in favor, 4 opposed, 1 abstention</li> </ul>
2004 reenactment		<ul style="list-style-type: none"> <li>-increase to cover cost of living increases and social security</li> <li>-public commented on growing medical costs</li> </ul>	<ul style="list-style-type: none"> <li>-income up to \$65,000 [but no attached language, so I could not confirm the amounts]</li> <li>-45 in favor, 1 abstention</li> </ul>
2006 revisions		??	<ul style="list-style-type: none"> <li>[no attached language]</li> <li>-41 in favor, 2 abstentions, 1 opposed</li> </ul>
2008 revisions		<ul style="list-style-type: none"> <li>-added QTAV of \$500,000</li> <li>-relief capped at 4% of total real property</li> <li>-removed sunset clause</li> </ul>	<ul style="list-style-type: none"> <li>-freeze income from \$42,600 to \$45,800</li> <li>-deferral income from \$66,800 to \$71,800</li> <li>-credit income from \$53,200 to \$57,600</li> <li>-43 in favor, 1 opposed</li> </ul>
2010 revisions			<ul style="list-style-type: none"> <li>-freeze up to \$49,600</li> <li>-deferral up to \$77,800</li> <li>-credit up to \$60,900</li> <li>-30 in favor, 1 against</li> </ul>
2012/13 revisions	Tax Relief for Elderly and Disabled Homeowners	<ul style="list-style-type: none"> <li>-removed distinction between married and single participants</li> </ul>	<ul style="list-style-type: none"> <li>-asset cap increased to \$650,000</li> <li>-grants extension until</li> </ul>

		<ul style="list-style-type: none"> <li>-new table for credits including a % benefit and caps</li> <li>-ability to defer 50% of property taxes</li> <li>-estimated cost of changes = \$1.6 million [about \$1 million for credit and \$1 million for deferral]</li> </ul>	<p>Aug. 15<sup>th</sup></p> <ul style="list-style-type: none"> <li>-cap on town expenditure changed from 4% of real property tax levied to 2.5% of total real property tax assessed</li> <li>-freeze up to \$50,600</li> <li>-deferral up to \$80,000</li> <li>-credit up to \$70,000</li> </ul>
2015 recommendations		<ul style="list-style-type: none"> <li>-higher than expected attrition in programs</li> <li>-overestimated participants that would enter program with 2012/13 revisions</li> </ul>	<p>SPECIFIC SUGGESTIONS:</p> <ul style="list-style-type: none"> <li>-improve program administration</li> <li>-expand eligibility</li> <li>-better define the asset cap (QTAV) and assets to be included and methodology used</li> <li>-consider expanding offsets to income beyond medical</li> <li>-write a manual for Assessor's office to help in administration</li> </ul>
Tax Assessor recommendations Aug. 2017		<ol style="list-style-type: none"> <li>1) change occupancy req from 265 days to 6 months and 1 day</li> <li>2) remove delinquency disqualification</li> <li>3) remove QTAV test</li> <li>4) remove freeze option</li> <li>5) tie applications guidelines to the state's guidelines</li> <li>6) change to 1-year residency req to begin October 1st</li> </ol>	
September 2017 proposed revisions		<ul style="list-style-type: none"> <li>-raise income limit to \$80,000 [from \$73,500]</li> <li>-raise QTAV from \$650,000 to \$682,500</li> <li>-report suggested better defining assets</li> <li>report suggested devising a procedural manual for Assessors office</li> <li>-failed in L&amp;A Committee for lack of supporting financial analysis</li> </ul>	
2018		1) one-year residency req to	-carried unanimously

administrative revisions		begin October 1 <sup>st</sup> 2) occupancy req changed from 265 to 183 days 3) delinquency disqualification removed	(5/29/18)
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## **SYNOPSIS**

**TOWN SENIOR/DISABLED TAX RELIEF PROGRAM FOR FISCAL YEAR 2019**  
**ASSESSOR'S REPORT TO THE RTM PER Chapter 95, Article III, Section 15.1**  
**JUNE 12, 2018**

- The total benefits went from \$3,638,002 (FY18) to \$3,411,700 (FY19) or a decrease of \$226,302(-6.63%) from last year.
- The number of signups for the Credit Program decreased from 1428 (FY18) to 1336. Total Credit Program Benefits changed from \$3,598,903 to \$3,381,880 or a decrease of \$217,023 from last year.
- There were no new Deferral Program signups. One account was granted an extension of time to file and was added after last year's report. Total Deferral Program Benefits for FY19 are \$29,819 as compared to \$39,099 in FY18.
- There was no change to the Freeze program and it continues with no one selecting this option.
- 773 applications/reapplications for all programs were taken at Town Hall.
- Tax relief articles were published in the Fairfield Senior Times newsletter and local news media. Reminder letters were mailed in February and again in April and finally phone calls were made during the last week of applications. Relief programs and benefits are posted on the Town website.



TOWN SENIOR/DISABLED TAX RELIEF PROGRAM FOR FISCAL YEAR 2019

ASSESSOR'S REPORT TO THE RTM PER Chapter 95, Article III, Section 15.1  
JUNE, 2018(Rev.)

ATTACHMENT 4

SENIOR/DISABLED TAX RELIEF PROGRAM	FY 2019		FY 2018		CHANGE FY18 to FY19		% Change
	# of Accounts	Amount	# of Accounts	Amount	# of Accounts	Amount	
Credit Program (non-reimbursable, no lien)	1336	\$3,381,880	1428	\$3,598,903	-92	\$ (217,023)	-6.42%
Freeze Program (non-reimbursable, no lien)	0	\$0	0	\$0	0	\$ -	NDIV/OI
Deferral Program (reimbursable, lien)	7	\$29,819	10	\$39,099	-3	\$ (9,280)	-31.12%
Summary - total number of accounts and total tax loss	1343	\$3,411,700	1438	\$3,638,002	-95	-\$226,302	-6.63%

SCHEDULE OF APPLICATION ACTIVITY FY 2019

Total accounts-previous fiscal year	Credit	Freeze	Deferral	Totals
New applications received	1428	0	10	1438
Switched Programs	94	0	0	94
1	1	0	-1	0
Total added	95	0	-1	94
-52	-52	0	-1	-53
Disallowed (Excess Income)	-4	0	0	-4
Disallowed (Excess Assets)	0	0	0	0
Disallowed (Non CT residents)	0	0	0	0
Disallowed (Delinquent Tax)	0	0	0	0
Removed (deceased)	-62	0	0	-62
Removed (solid)	-54	0	-1	-55
Removed (Not Living in Home)	-3	0	0	-3
Removed (failed to refile)	-10	0	0	-10
Missing Data	-2	0	0	-2
Total Removed	-187	0	-2	-189
Net Change	-92	0	-3	-95

Summary - total number of accounts	1336	0	7	1343	1438	-102	7.63%
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SCHEDULE OF INCOME RANGES FY 2019

	Credit		Freeze		Deferral		Grand Total
	Married	Single	Married	Single	Married	Single	
\$0-\$17,600	13	109	0	0	0	0	122
\$17,601-\$25,100	23	180	0	0	0	1	204
\$25,101-\$31,000	30	147	0	0	0	1	178
\$31,001-\$37,100	39	146	0	0	0	0	185
\$37,101-\$45,600	53	145	0	0	0	0	198
\$45,601-\$53,200	61	86	0	0	0	0	147
\$53,201-\$73,500	162	142	0	0	2	3	309
\$73,501-\$84,000	0	0	0	0	0	0	0

Totals	381	955	0	0	2	5	1343
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SCHEDULE OF ASSESSMENT RANGES FY 2019 (Quartiles)

Assessment Range # of Accounts % of Total Accts.

\$0-\$239,120	334	25.00%
\$239,121-\$283,535	334	25.00%
\$283,536-\$341,233	334	25.00%
\$341,234-\$953,050	334	25.00%
Over \$953,050	0	0.00%

Totals	1336	1336
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AVERAGE TAX RELIEF RECIPIENT ASSESSMENT

Average Tax Relief Recipient Assessment-FY 2019	\$294,949
Average Tax Relief Recipient Assessment-FY 2018	\$295,697

NOTES

SR. CITIZEN (& DISABLED) TAX RELIEF PROPOSED PROGRAM CHANGES FOR 2020  
(Proposed by RTM SR. CITIZEN (& DISABLED) TAX RELIEF COMMITTEE)

OPTION #1

CREDIT PROGRAM

Income \$0 - \$100,000

QUALIFYING INCOME		TO
OVER		
\$ -	\$	17,700
\$ 17,701	\$	25,200
\$ 25,201	\$	31,100
\$ 31,101	\$	37,200
\$ 37,201	\$	45,700
\$ 45,701	\$	53,300
\$ 53,301	\$	73,600
\$ 73,601	\$	100,000

PROPOSED NEW BRACKET

TAX CREDIT		% of Tax Due
CURRENT	PROPOSED	
67%	75%	
60%	66%	
50%	55%	
42%	46%	
33%	36%	
25%	28%	
15%	17%	
	10%	

CAP		Not to Exceed
CURRENT	PROPOSED	
\$ 5,000	\$ 5,500	
\$ 4,500	\$ 5,000	
\$ 3,700	\$ 4,200	
\$ 3,500	\$ 4,000	
\$ 2,700	\$ 3,200	
\$ 2,000	\$ 2,500	
\$ 1,400	\$ 1,900	
	\$ 1,400	

NO PAYBACK, NO LIEN WITH THIS PROGRAM

(See Sec 95-15 (C)(2) Town Code)

OPTION #2

FREEZE PROGRAM

Income \$0 - \$53,300

Allows person to freeze to freeze last year's Gross tax for 6 years

NO PAYBACK, NO LIEN WITH THIS PROGRAM

(See Sec 95-15 (A)(5) Town Code)

PROPOSED

ELIMINATE

OPTION #3

DEFERRAL PROGRAM

Income \$0 - \$84,300

Same as the Freeze, but no time limit

However this program DOES have a PAYBACK and LIEN provision.

(See Sec 95-15 (B)(5) Town Code)

PROPOSED

STILL UNDER REVIEW

15 Connecticut Towns Demographic Analysis

for Fairfield Committee on Senior and Disabled Property Tax Relief

Geography	CT State	Fairf. County	FAIRFIELD	Darien	Easton	Farmington	Glastonbury	Greenwich	NewCanaan	Newtown	Redding	Ridgefield	Trumbull	W. Hartford	Weston	Westport	Wilton
POPULATION STATISTICS:																	
1990 Population	3,287,116	877,645	53,418	18,196	6,323	20,608	27,901	58,441	17,864	20,779	7,927	20,919	32,016	60,110	8,648	24,410	15,989
Seniors 65+	445,907	110,068	9,155	2,362	1990 data not available			9,413	2,368		Data for 1990 no longer readily available					3,319	1,695
% Seniors	13.6%	13.3%	17.1%	13.0%				16.1%	13.3%							13.6%	10.6%
2000 Population	3,405,565	882,567	57,340	19,607	7,272	23,641	31,876	61,101	19,395	25,031	8,270	23,643	34,243	63,589	10,037	25,749	17,633
% incr. + or decr. -vs. 1990	3.6%	1.0%	7.3%	7.8%	15.0%	4.7%	14.3%	4.6%	8.6%	12.1%	4.3%	13.0%	7.0%	5.8%	16.1%	5.5%	10.3%
Seniors 65+	470,183	117,163	9,347	2,436	967	3,674	4,059	9,716	2,620	2,189	839	2,583	5,914	12,379	969	3,883	2,145
% Seniors 65+	13.8%	13.3%	16.3%	12.4%	13.3%	15.5%	12.8%	15.9%	13.5%	8.8%	10.1%	10.9%	17.3%	19.5%	9.7%	15.1%	12.2%
% incr. + or decr. -vs. 1990	5.4%	6.5%	2.1%	3.10%	No 1990 data to compare to			3.2%	10.6%	No 1990 data to compare to						17.0%	26.6%
2010 Population	3,574,097	916,829	59,404	20,732	7,490	25,340	34,427	61,171	19,738	27,560	9,158	24,638	36,018	63,268	10,179	26,391	18,062
% incr. + or decr. -vs. 2000	4.9%	3.9%	3.6%	5.7%	3.0%	7.2%	8.0%	0.1%	1.8%	10.1%	10.7%	4.2%	5.2%	-0.5%	1.4%	2.5%	2.4%
Seniors 65+	506,559	124,075	8,920	2,378	1,130	4,334	4,938	10,068	2,787	3,509	1,543	3,382	6,587	10,820	1,115	4,226	2,490
% Seniors 65+	14.2%	13.5%	15.0%	11.5%	15.1%	17.1%	14.3%	16.5%	14.1%	12.7%	16.9%	13.7%	18.3%	17.1%	11.0%	16.0%	13.8%
% incr. + or decr. -vs. 2000	7.7%	5.9%	-4.6%	-2.4%	16.9%	18.0%	21.7%	3.6%	6.4%	60.3%	83.9%	30.9%	11.4%	-2.5%	15.1%	8.8%	16.1%
(2016 Population)	3,588,570	941,618	61,114	21,519	7,591	25,569	34,677	62,418	20,248	27,990	9,276	25,125	36,477	63,187	10,347	27,511	18,616
% incr. + or decr. -vs. 2010	0.4%	2.7%	2.9%	3.8%	1.4%	0.1%	0.7%	2.0%	2.6%	1.6%	1.3%	2.0%	1.3%	-0.1%	1.7%	4.2%	3.1%
Seniors 65+	555,023	145,434	9,375	2,486	1,279	4,630	5,787	10,320	3,113	4,360	1,764	3,801	6,757	11,077	1,243	4,374	2,684
% Seniors 65+	15.5%	15.5%	15.3%	11.6%	16.9%	18.1%	16.7%	16.5%	15.4%	15.6%	19.0%	15.1%	18.5%	17.5%	12.0%	15.9%	14.4%
% incr. + or decr. -vs. 2010	9.6%	17.2%	5.1%	4.5%	13.2%	6.8%	17.2%	2.5%	11.7%	24.3%	14.3%	12.4%	2.6%	2.4%	11.5%	3.5%	7.8%
2020 Population(projected)	3,604,591	925,492	58,542	20,159	6,739	25,422	34,810	57,011	18,565	27,788	9,133	23,172	35,389	65,278	8,600	24,513	16,414
% incr. + or decr. -vs. 2010	0.1%	0.1%	-1.5%	-2.8%	-10.0%	0.0%	1.1%	-6.8%	-5.9%	0.8%	-0.3%	-6.0%	-1.8%	3.2%	-15.5%	-7.1%	-9.1%
2020-2030:school-age % growth			-9%	-26%	-27%	-1%	-17%	-7%	-19%	-23%	-10%	-26%	-15%	3%	-22%	-25%	-28%
HOUSEHOLDS/INCOME/TAXES:																	
2000 Owner-occupied housing			16,962	6,592	2,324	7,155	10,017	15,990	5,650	7,654	2,629	7,201	10,828	17,664	3,087	8,203	5,351
2000 % all -housing w. 65+ reside.			29.4%	24.7%	27.3%	26.4%	22.6%	28.6%	26.8%	18.0%	20.0%	21.3%	32.3%	32.7%	20.7%	27.9%	21.4%
2015 Owner-occupied housing		906,227	228,381	16,623	5,680	2,513	7,626	10,673	5,349	8,431	2,898	7,506	10,079	17,953	3,170	8,330	5,110
% this represents of all housing			78%	82%	91%	69%	78%	61%	73%	83%	73%	79%	85%	68%	83%	79%	80%
2015 % all -housing w. 65+ reside.			29%	26%	30%	32%	27%	30%	31%	29%	37%	29%	36%	30%	25%	31%	28%
2015 <i>Quincy</i> * Median Household Income (\$00)			\$139	\$234	\$132	\$111	\$126	\$172	\$205	\$124	\$149	\$162	\$121	\$110	\$224	\$186	\$191
2016 Med. Value (all homes) \$000		\$269	\$413	\$590	\$1,248	\$629	\$344	\$1,206	\$1,373	\$402	\$603	\$674	\$393	\$319	\$858	\$1,088	\$812
2019 Fiscal Yr. Mill rate-residential			26.36	16.08	30.81	27.18	36	11.369	16.96	34.24	31.72	27.78	34.02	41	29.39	16.86	28.1875

## 15 CT Towns Demographic Analysis

### NOTES AND OBSERVATIONS

- All data is from CERC (Connecticut Economic Research Center) Town Profiles published 2018, and Partnership for Strong Communities' Housing Data Profiles. Both use US Census Data, and that office's ACS (American Community Survey) follow-on data. The last line of the spread-sheet report (Mill rates for fiscal year 2019) is from a separate government data source.
- Any linkage between this demographic data and what kind and level of Senior and Disabled Property Tax Relief (SDPTR) programs may be in place in each of the other towns needs to be determined *by you*, since I don't have that latter data.

- POPULATION STATISTICS SECTION

--General Population growth 1990/2000/2010/2016 There is no apparent pattern for any of the 15 towns to have consistently high growth from one decade to another. For example, in 2000 vs. 1990, Weston grew 15%, followed by Easton, Glastonbury, Newtown, and Ridgefield, all at 12-15% growth. Redding, Greenwich, and Farmington grew the least, at less than 5% each. Fairfield was at 7.3%. In 2010 vs. 2000, Redding, Newtown, and Glastonbury grew at 8-10+%, with Greenwich, Weston, New Canaan, and Westport with the lowest growth, all at less than 3%. Fairfield was at 3.6%. And lastly, with 2016 vs. 2010, Westport, Darien, and Wilton grew the fastest, but only at 3-4% rates (understanding that this was for only 6 years vs. 10 years in the previous decades). The slowest growers were W. Hartford, at -.1%, and Farmington and Glastonbury at less than 1%, and Redding and Trumbull at 1.3% each. Fairfield was 2.9%.

--% Seniors 65+ of the total population Redding, Trumbull, and Farmington have the highest percentage of seniors at 18-19% of their total population. The lowest are Darien (11.6%) and Weston (12%) and all the rest are pretty much bunched together between. Fairfield is at 15.3%. More interesting and relevant is the growth rate of 65+ senior population, comparing 2016 to 2010. Newtown grew at 17.2%; Glastonbury at 17%, and Easton at 13.2%. This compares to all of Fairfield County at 17.2%. At the low growth end is Greenwich (2.5%), W. Hartford (2.4%), and Trumbull (2.6%). Fairfield is at 5.1%.

--2020 to 2030: school age, and age 65+ growth %. If these projected trends are true, many towns in this CT subset will experience a significant drop in growth of school age children, and their attendant expense (education budget = 50-75% of school budgets). Wilton, Easton, Darien, Newtown, and Weston lead the pack with over 22% reductions (i.e., growth rate is at - 22%). Fairfield is at minus 9%. On one hand, the potential savings in property taxes would be welcome, but the decline of children would be a negative in terms of town vitality. For Age 65+ growth, all towns showed increases, with Newtown at 31% highest, followed by Weston and Easton. Fairfield projection is at 6%. These trends—elderly numbers growing, school age dropping, conform to the repeated projections that Connecticut overall is becoming a “gray” state, primarily due to lack of jobs, high cost of living, and lack of large urban centers that appeal to the younger generation.



- HOUSEHOLD/INCOME/TAXES SECTION

--“Owner-occupied housing units” data is directly relevant to the SDPTR (Senior and Disabled Property Tax Relief) program, since it takes total households and subtracts Vacant houses, and Rental Households, leaving resident owners who pay property taxes. **Observation:** Towns with highest owner-occupied percentage means comparatively low rental stock; these are Easton, Trumbull, Newtown, Weston, and Darien. The highest percentage of rental units is Greenwich (!), at 30%, followed closely by West Hartford (27%). Others are significantly lower. Fairfield is at 17%.

-- Ideally, it would be nice to know how many Owner-occupied households have one or more 65+ residents, but this figure was not readily available, and going to the source data and doing a custom analysis is beyond my skill set. So, instead, I show the % of all households with a 65+ person(s) in them; this includes rentals. However, since owner-occupied households represent, on average, 80% of total households, it would appear to be safe to use the % of *all* households’ data, as shown, to indicate how many *owner-occupied* households have one or more 65+ residents in them. There may be situations where the home owner is under 65, but has a 65+ parent, say, living with them, but hopefully this is not too many. **Observation:** Towns with the highest 65+ household presence percentage are Redding (37%) and Trumbull (36%). The lowest are Darien (26%) and Weston (25%). The rest fall between 27% and 31%.

--With the data line “Owner’s Median Household Income”, this covers all ages. Household median income for Renters will be significantly less. However, it would also be safe to say that those owner-occupied households with 65+ person(s) living there would have a somewhat lower median income level than shown, since they are most probably retired, have passed their prime earnings age, and are living off a combination of Social Security, Pension, Annuity, Capital Sales and Gains, IRA type sales and income (including mandatory distributions at age 70 ½), Dividends, and Interest. **Observation:** I think this is an important measurement in understanding why different towns may have different eligibility income levels for their senior property tax relief programs. The towns with the highest median-income are Darien (\$234K), Weston (\$224K), and New Canaan (\$205K). Surprisingly, Greenwich is only at \$172K, but having lived there, I know there are large neighborhoods in Cos Cob, Glenville, and Chickahominy that are barely middle-class. Towns with the lowest median household income are W.Hartford (\$110K), Farmington (\$111K) and Trumbull (\$121K), all away from the “Gold Coast”. Fairfield is at \$139K (2015).

--For Median Home Value, this is an important figure to understand why different towns may have different program cut-off levels based on a home’s value. The 3 highest are New Canaan (\$1,373K), Darien (\$1,248K), and Greenwich (\$1,206K). The lowest are W.Hartford, Farmington, Glastonbury, and Trumbull, all in \$319K-\$393K range. Fairfield is at \$590K.

--For Mill rates, there are extreme variations, primarily caused by the value of housing in each town. The higher the assessed housing values, then generally the lower the property tax (mill) rate that is needed to cover the town’s expenses. Rates at the low end are Greenwich (11.369), then Darien, New Canaan, and Westport, all at 16+. The highest are W.Hartford (41), Newtown (34.24), Trumbull (34.02), and Redding (31.72). Fairfield is at 26.36.

US Census Bureau American Fact Finder B19037 Age of Householder by Household income 2012-2016

Income Range				Est # HH	Error	# of Apps	%	# At Cap	cap %
\$	-	\$	14,999	190	72	32	17%	10	31%
\$	15,000	\$	19,999	109	36	126	116%	32	25%
\$	20,000	\$	24,999	375	137	129	34%	44	34%
\$	25,000	\$	29,999	285	92	151	53%	59	39%
\$	30,000	\$	34,999	225	76	160	71%	59	37%
\$	35,000	\$	39,999	170	62	128	75%	51	40%
\$	40,000	\$	44,999	166	55	114	69%	51	45%
\$	45,000	\$	49,999	237	78	91	38%	40	44%
\$	50,000	\$	54,999	133	60	103	77%	65	63%
\$	55,000	\$	59,999	471	109	77	16%	48	62%
\$	60,000	\$	74,999	468	124	207	44%	138	67%
\$	75,000	\$	99,999	515	101				
\$	100,000	\$	124,999	555	121				
\$	125,000	\$	149,999	291	76				
\$	150,000	\$	199,999	393	86				
\$	200,000	\$	99,999,999	678	123				

Total in Current Qualified Income Brackets	2,829
Total current participants	1,318
Total current participants at cap	597

Average participation Overall	47%
Median	53%

Average Overall at Income cap	45%
Median	40%

ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of +-101 this would give us a max of 616 potential new apps. If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of +-60 say 370. Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%. Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%. Field in Red can be entered to see different caps and assumptions.

Enter Proposed Cap \$ 1,400

	Est %	Estimated Number of Participants	Est Cost	
Max from data		616	862,400	Maximum estimated cost
Qualified	100%	616	862,400	Estimated cost of those that meet the income guideline
Participates	50%	308	431,200	Estimate of participation despite being able to apply
% At Cap	70%	216	302,400	
% AT % Credit	30%	92	103,040	Assumes the avg will be 80% of the cap.
Cap and % Combined total		308	405,440	

490k income

US Census Bureau American Fact Finder 819037 Age of Householder by Household Income 2012-2016

Income Range	Est #HH	Error	# of Apps	%	# At Cap	cap %
\$ - \$ 14,999	190	72	32	17%	10	31%
\$ 15,000 \$ 19,999	109	36	126	116%	32	25%
\$ 20,000 \$ 24,999	375	137	129	34%	44	34%
\$ 25,000 \$ 29,999	285	92	151	53%	59	39%
\$ 30,000 \$ 34,999	225	76	160	71%	59	37%
\$ 35,000 \$ 39,999	170	62	128	75%	51	40%
\$ 40,000 \$ 44,999	166	55	114	69%	51	45%
\$ 45,000 \$ 49,999	237	78	91	38%	40	44%
\$ 50,000 \$ 54,999	133	60	103	77%	65	63%
\$ 55,000 \$ 59,999	471	109	77	16%	48	62%
\$ 60,000 \$ 74,999	468	124	207	44%	138	67%
\$ 75,000 \$ 99,999	515	101				
\$ 100,000 \$ 124,999	555	121				
\$ 125,000 \$ 149,999	291	76				
\$ 150,000 \$ 199,999	393	86				
\$ 200,000 \$ 99,999,999	678	123				

Total In Current Qualified Income Brackets  
Total current participants 2,829  
Total current participants at cap 1,318  
Total current participants at cap 597

Average participation Overall  
Median 47%  
53%

Average Overall at Income cap  
Median 45%  
40%

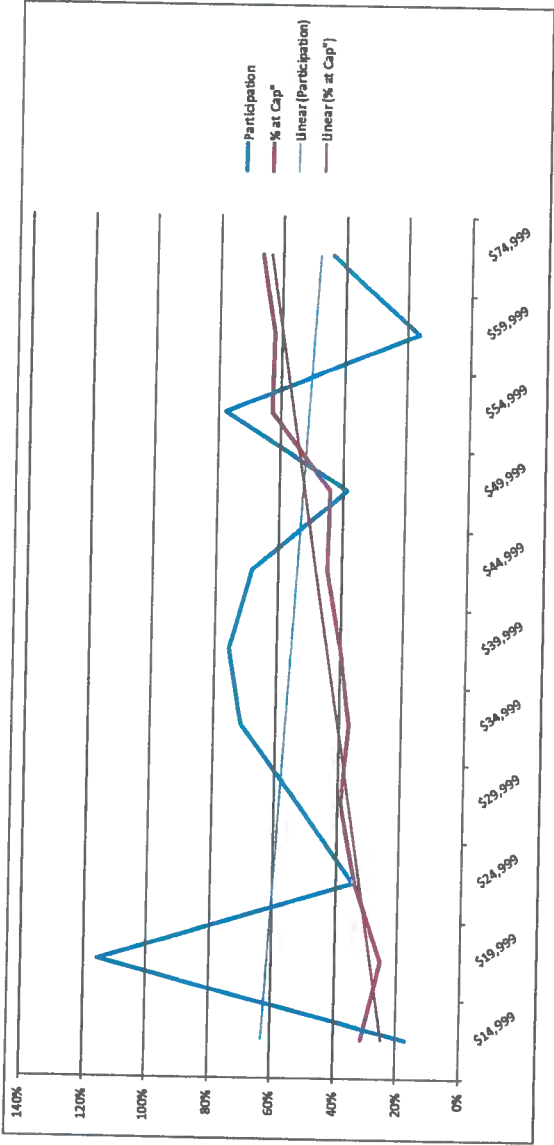
ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of +/-101 this would give us a max of 616 potential new apps. If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of +/-60 say 370. Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%. Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%.

Enter Proposed Cap \$ 1,000

	Est %	Estimated Number of Participants	Est Cost
Max from data		616	616,000
Qualified Participants	60%	370	370,000
	50%	185	185,000
% At Cap	70%	130	130,000
% AT % Credit	30%	55	44,000
Cap and % Combined total		185	174,000

Maximum estimated cost  
Estimated cost of those that meet the income guideline  
Estimate of participation despite being able to apply  
Assumes the avg will be 80% of the cap.



US Census Bureau American Fact Finder B19037 Age of Householder by Household Income 2012-2016

Income Range	Est # HH	Error	# of Apps	%	# At Cap	cap %
\$ - \$ 14,999	190	72	32	17%	10	31%
\$ 15,000 \$ 19,999	109	36	126	116%	32	25%
\$ 20,000 \$ 24,999	375	137	129	34%	44	34%
\$ 25,000 \$ 29,999	285	92	151	53%	59	39%
\$ 30,000 \$ 34,999	225	76	160	71%	59	37%
\$ 35,000 \$ 39,999	170	62	128	75%	51	40%
\$ 40,000 \$ 44,999	166	55	114	69%	51	45%
\$ 45,000 \$ 49,999	237	78	91	38%	40	44%
\$ 50,000 \$ 54,999	133	60	103	77%	65	63%
\$ 55,000 \$ 59,999	471	109	77	16%	48	62%
\$ 60,000 \$ 74,999	468	124	207	44%	138	67%
\$ 75,000 \$ 99,999	515	101				
\$ 100,000 \$ 124,999	555	121				
\$ 125,000 \$ 149,999	291	76				
\$ 150,000 \$ 199,999	393	86				
\$ 200,000 \$ 99,999,999	678	123				

Total in Current Qualified Income Brackets  
Total current participants  
Total current participants at cap

2,829  
1,318  
597

Average participation Overall  
Median

47%  
53%

Average Overall at income cap  
Median

45%  
40%

ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of ~101 this would give us a max of 616 potential new apps. If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of ~60 say 370. Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%. Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%. Field in Red can be entered to see different caps and assumptions.

Enter Proposed Cap

\$ 1,200

Estimated

Number of  
Participants

616

370

185

130

55

185

Est %

60%

50%

70%

30%

Est Cost

739,200

444,000

222,000

156,000

52,800

208,800

Maximum estimated cost

Estimated cost of those that meet the income guideline

Estimate of participation despite being able to apply

Assumes the avg will be 80% of the cap.

Max from data

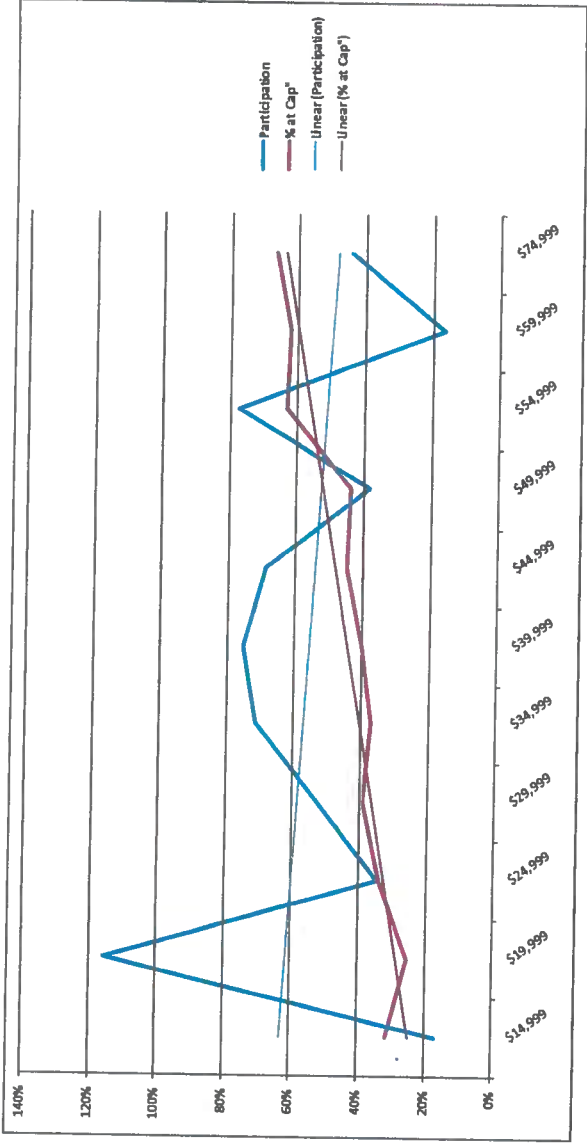
Qualified

Participants

% At Cap

% AT % Credit

Cap and % Combined total





US Census Bureau American Fact Finder B19037 Age of Householder by Household Income 2012-2016

Income Range	Est # HH	Error	# of Apps	%	# At Cap	cap %
\$ -	190	72	32	17%	10	31%
\$ 15,000	109	36	126	116%	32	25%
\$ 20,000	375	137	129	34%	44	34%
\$ 25,000	285	92	151	53%	59	39%
\$ 30,000	225	76	160	71%	59	37%
\$ 35,000	170	62	128	75%	51	40%
\$ 40,000	166	55	114	69%	51	45%
\$ 45,000	237	78	91	38%	40	44%
\$ 50,000	133	60	103	77%	65	63%
\$ 55,000	471	109	77	16%	48	62%
\$ 60,000	74,999	124	207	44%	138	67%
\$ 75,000	515	101				
\$ 100,000	555	121				
\$ 125,000	291	76				
\$ 150,000	393	86				
\$ 200,000	678	123				

Total In Current Qualified Income Brackets  
Total current participants  
Total current participants at cap

2,829  
1,318  
597

Average participation Overall  
Median

47%  
53%

Average Overall at Income cap  
Median

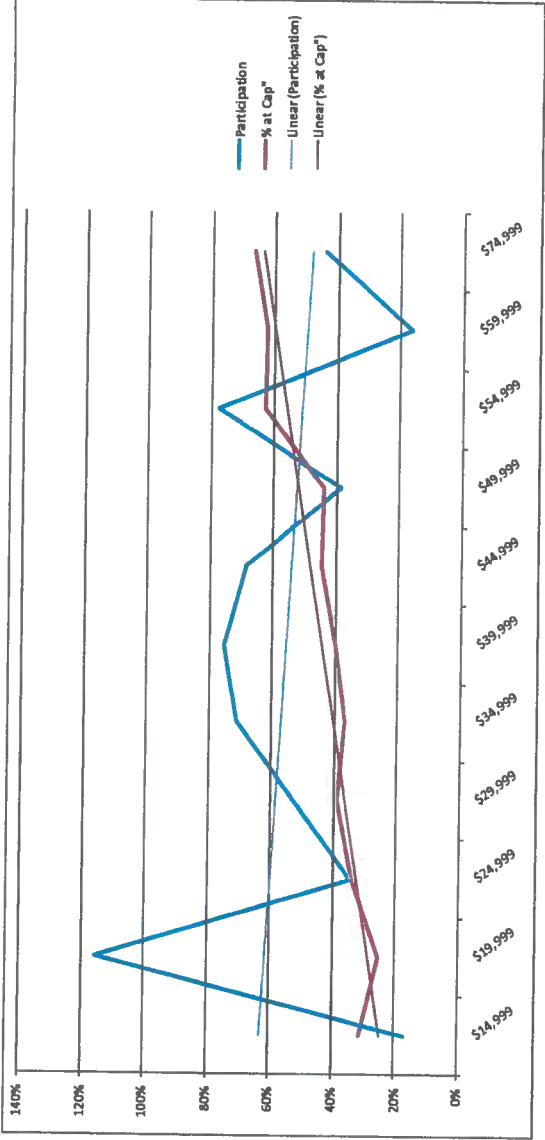
45%  
40%

ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of +/-101 this would give us a max of 616 potential new apps. If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of +/-60 say 370. Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%. Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%.  
Field in Red can be entered to see different caps and assumptions.

Enter Proposed Cap \$ 1,400

	Est %	Estimated Number of Participants	Est Cost
Max from data Qualified Participants	60%	616	862,400 Maximum estimated cost
% At Cap	50%	370	518,000 Estimated cost of those that meet the income guideline
% AT % Credit Cap and % Combined total	70%	185	259,000 Estimate of participation despite being able to apply
	30%	130	182,000
		55	61,600 Assumes the avg will be 80% of the cap.
		185	243,600



\$100k income

US Census Bureau American Fact Finder B19037 Age of Householder by Household Income 2012-2016

Income Range	Est #HH	Error	# of Apps	%	# At Cap	cap %
\$ - \$ 14,999	190	72	32	17%	10	31%
\$ 15,000 \$ 19,999	109	36	126	116%	32	25%
\$ 20,000 \$ 24,999	375	137	129	34%	44	34%
\$ 25,000 \$ 29,999	285	92	151	53%	59	39%
\$ 30,000 \$ 34,999	225	76	160	71%	59	37%
\$ 35,000 \$ 39,999	170	62	128	75%	51	40%
\$ 40,000 \$ 44,999	166	55	114	69%	51	45%
\$ 45,000 \$ 49,999	237	78	91	38%	40	44%
\$ 50,000 \$ 54,999	133	60	103	77%	65	63%
\$ 55,000 \$ 59,999	471	109	77	16%	48	62%
\$ 60,000 \$ 74,999	468	124	207	44%	138	67%
\$ 75,000 \$ 99,999	515	101				
\$ 100,000 \$ 124,999	555	121				
\$ 125,000 \$ 149,999	291	76				
\$ 150,000 \$ 199,999	393	86				
\$ 200,000 \$ 99,999,999	678	123				

Total In Current Qualified Income Brackets  
Total current participants 2,829  
Total current participants at cap 1,318

Average participation Overall 47%  
Median 53%

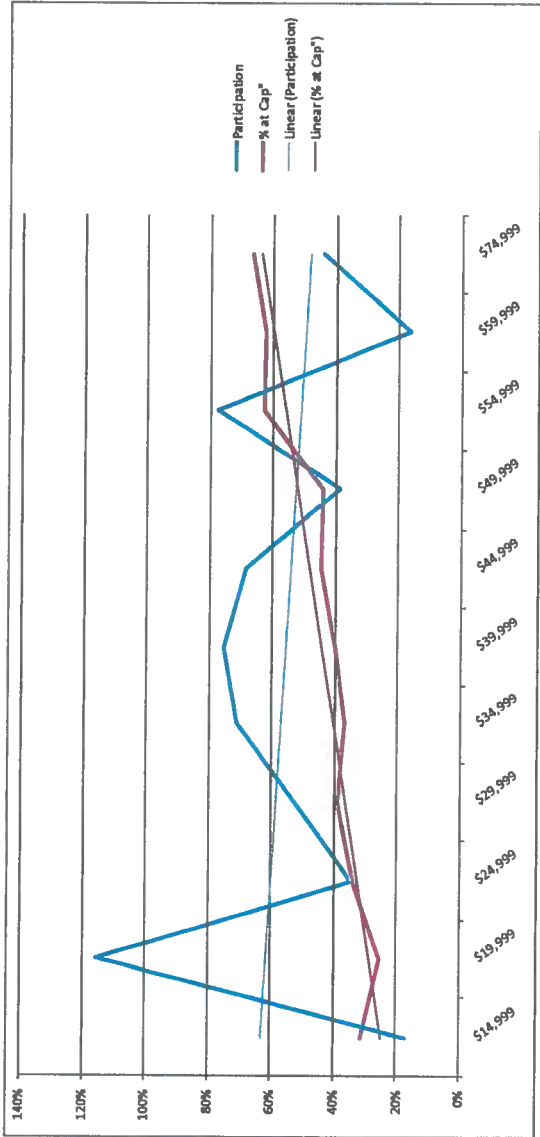
Average Overall at income cap 45%  
Median 40%

ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of +101 this would give us a max of 616 potential new apps. If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of +60 say 370. Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%. Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%. Field in red can be entered to see different caps and assumptions.

Enter Proposed Cap \$ 1,000

	Est %	Estimated Number of Participants	Est Cost
Max from data Qualified Participants		616	616,000 Maximum estimated cost
	100%	616	616,000 Estimated cost of those that meet the income guideline
	50%	308	308,000 Estimate of participation despite being able to apply
% At Cap	70%	216	216,000
% AT % Credit	30%	92	73,600 Assumes the avg will be 80% of the cap.
Cap and % Combined total		308	289,600



US Census Bureau American Fact Finder B19037 Age of Householder by Household Income 2012-2016

Income Range	Est #HH	Error	# of Apps	%	# At Cap	cap %
\$ - \$ 14,999	190	72	32	17%	10	31%
\$ 15,000 \$ 19,999	109	36	126	116%	32	25%
\$ 20,000 \$ 24,999	375	137	129	34%	44	34%
\$ 25,000 \$ 29,999	285	92	151	53%	59	39%
\$ 30,000 \$ 34,999	225	76	160	71%	59	37%
\$ 35,000 \$ 39,999	170	62	128	75%	51	40%
\$ 40,000 \$ 44,999	166	55	114	69%	51	45%
\$ 45,000 \$ 49,999	237	78	91	38%	40	44%
\$ 50,000 \$ 54,999	133	60	103	77%	65	63%
\$ 55,000 \$ 59,999	471	109	77	16%	48	62%
\$ 60,000 \$ 74,999	468	124	207	44%	138	67%
\$ 75,000 \$ 99,999	515	101				
\$ 100,000 \$ 124,999	555	121				
\$ 125,000 \$ 149,999	291	76				
\$ 150,000 \$ 199,999	393	86				
\$ 200,000 \$ 99,999,999	678	123				

Total In Current Qualified Income Brackets  
Total current participants  
Total current participants at cap

2,829  
1,318  
597

Average participation Overall  
Median

47%  
53%

Average Overall at Income cap  
Median

45%  
40%

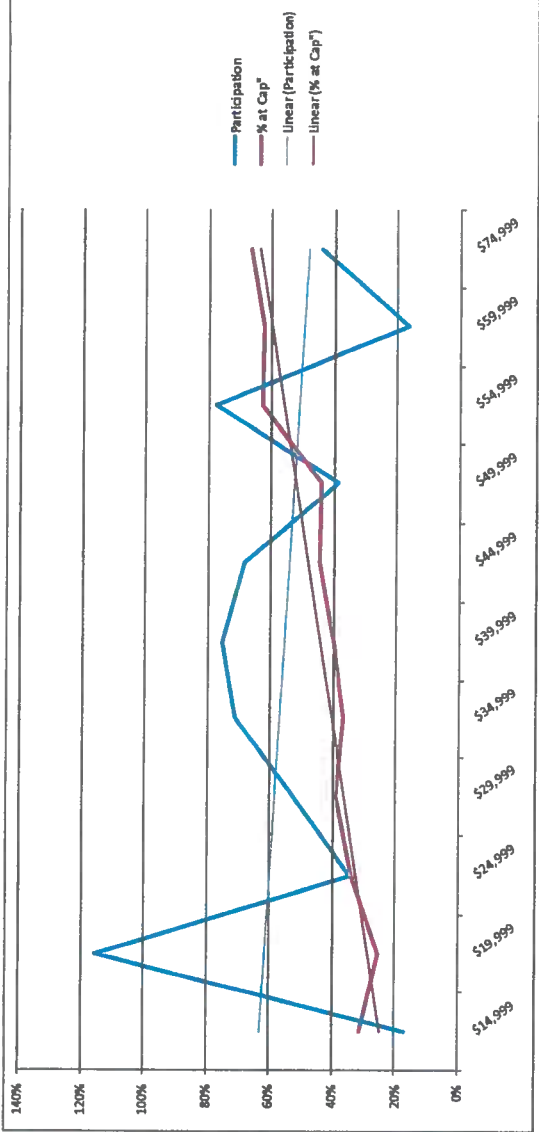
ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of +101 this would give us a max of 616 potential new apps. If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of +60 say 370. Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%. Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%.

Field in Red can be entered to see different caps and assumptions.

Enter Proposed Cap \$ 1,200

	Est %	Estimated Number of Participants	Est Cost
Max from data		616	739,200
Qualified	100%	616	739,200
Participants	50%	308	369,600
% At Cap	70%	216	259,200
% AT % Credit	30%	92	88,320
Cap and % Combined total		308	347,520



US Census Bureau American Fact Finder B19037 Age of Householder by Household Income 2012-2016

Income Range	Est #HH	Error	# of Apps	%	# At Cap	cap %
\$ -	190	72	32	17%	10	31%
\$ 15,000	109	36	126	116%	32	25%
\$ 20,000	375	137	129	34%	44	34%
\$ 25,000	285	92	151	53%	59	39%
\$ 30,000	225	76	160	71%	59	37%
\$ 35,000	170	62	128	75%	51	40%
\$ 40,000	166	55	114	69%	51	45%
\$ 45,000	237	78	91	38%	40	44%
\$ 50,000	133	60	103	77%	65	63%
\$ 55,000	471	109	77	16%	138	67%
\$ 60,000	468	124	207	44%		
\$ 75,000	515	101				
\$ 100,000	555	121				
\$ 125,000	291	76				
\$ 150,000	393	86				
\$ 200,000	678	123				

Total In Current Qualified Income Brackets  
Total current participants  
Total current participants at cap

Average participation Overall  
Median

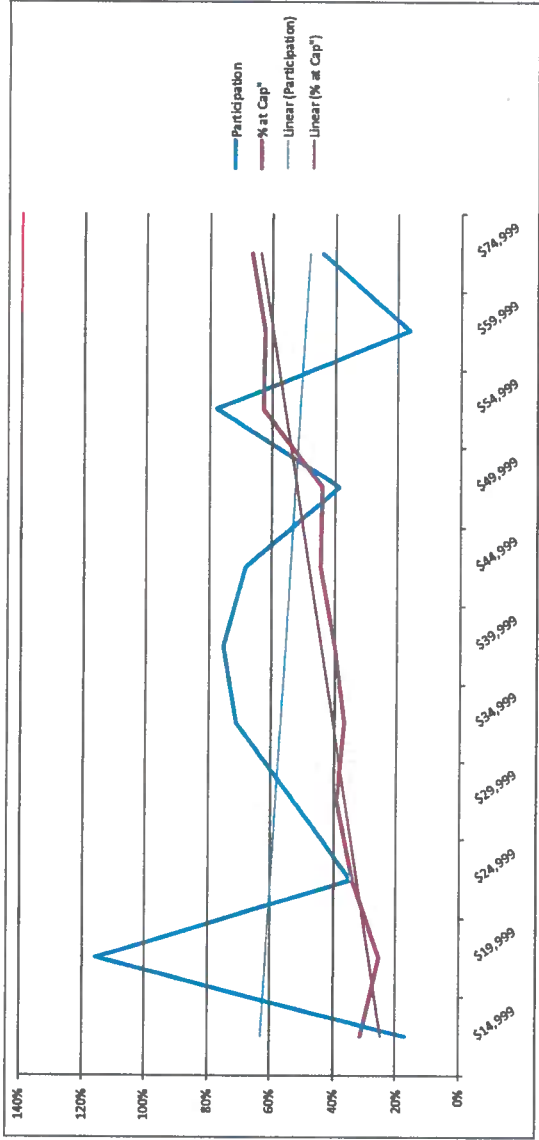
Average Overall at Income cap  
Median

ASSUMPTIONS:

AFF Data shows 515 households between 75,000 and 99,999 with an error of +/-101 this would give us a max of 616 potential new apps.  
If we assume households are distributed evenly then we can expect ~60% to be between 75,000 and 90,000 or 309 with an error of +/-60 say 370.  
Comparing our participation at the AFF income levels shows a 47% participation rate with the rate declining as income increases I'll use 50%.  
Looking at the percentage hitting the cap we have overall 45% with percentage rising with income to a max of 67% I'll use 70%.  
Field in red can be entered to see different caps and assumptions.

Enter Proposed Cap \$ 1,400

	Est %	Estimated Number of Participants	Est Cost
Max from data		616	862,400
Qualified Participants	100%	616	862,400
	50%	308	431,200
% At Cap	70%	216	302,400
% AT % Credit	30%	92	103,040
Cap and % Combined total		308	405,440



Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	100,000	0	0.15	1,400	37	\$ 54,785	0
Total State Credit	TOTAL STATE APPLICANTS	73,600	0	0.28	1,900	310	\$ 557,094	0
\$ 363,873	643	53,300	0	0.35	2,500	149	\$ 337,545	0
		45,700	0	0.42	3,200	195	\$ 545,491	0
Total Local Credit	TOTAL LOCAL APPLICANTS	37,200	0	0.5	4,000	186	\$ 606,908	1
\$ 3,444,603	1340	31,100	0	0.6	4,200	179	\$ 679,847	1
		25,200	0	0.68	5,000	206	\$ 821,829	131
	Total New Apps	17,700	0	0.75	5,500	126	\$ 492,620	96
	93				Totals	1388	\$ 4,096,119	229
New Benefit	Increase in Apps							
\$ 4,096,119	48							
Change	# @ 25% Min							
\$ 651,515	229							
<b>Total</b>								
\$ 4,459,991								

Mill Rate		Town Credit Table							
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min	
RESULTS	COUNTS	\$ 110,000	0	0.15	\$ 1,400	37	\$ 56,023	0	
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	0.28	\$ 1,900	310	\$ 557,094	0	
\$ 363,873	643	\$ 53,300	0	0.35	\$ 2,500	149	\$ 337,545	0	
		\$ 45,700	0	0.42	\$ 3,200	195	\$ 545,491	0	
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	0.5	\$ 4,000	186	\$ 606,908	1	
\$ 3,444,603	1340	\$ 31,100	0	0.6	\$ 4,200	179	\$ 679,847	1	
		\$ 25,200	0	0.68	\$ 5,000	206	\$ 821,829	131	
	Total New Apps	\$ 17,700	0	0.75	\$ 5,500	126	\$ 492,620	96	
	93				Totals	1388	\$ 4,097,356	229	
New Benefit	Increase in Apps								
\$ 4,097,356	48								
Change	# @ 25% Min								
\$ 652,753	229								
Total		\$ 4,461,229							

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 120,000	0	0.15	\$ 1,400	37	\$ 57,423	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	0.28	\$ 1,900	310	\$ 557,094	0
\$ 363,873	643	\$ 53,300	0	0.35	\$ 2,500	149	\$ 337,545	0
		\$ 45,700	0	0.42	\$ 3,200	195	\$ 545,491	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	0.5	\$ 4,000	186	\$ 606,908	1
\$ 3,444,603	1340	\$ 31,100	0	0.6	\$ 4,200	179	\$ 679,847	1
		\$ 25,200	0	0.68	\$ 5,000	206	\$ 821,829	131
	Total New Apps	\$ 17,700	0	0.75	\$ 5,500	126	\$ 492,620	96
	93				Totals	1388	\$ 4,098,756	229
New Benefit	Increase in Apps							
\$ 4,098,756	48							
Change	# @ 25% Min							
\$ 654,153	229							
Total		\$ 4,462,629						

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap			
RESULTS	COUNTS	999999	0	0	0	# in Category	\$ in Category	# at 25% Min
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	0.15	\$ 1,400	50	\$ 22,050	0
\$ 363,873	643	\$ 53,300	0	0.25	\$ 2,000	310	\$ 368,710	0
		\$ 45,700	0	0.33	\$ 2,700	149	\$ 261,383	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	0.42	\$ 3,500	195	\$ 448,990	0
\$ 3,444,603	1341	\$ 31,100	0	0.5	\$ 3,700	186	\$ 523,693	1
		\$ 25,200	0	0.6	\$ 4,500	179	\$ 583,451	1
New Benefit	Total New Apps	\$ 17,700	0	0.67	\$ 5,000	206	\$ 762,772	29
\$ 3,444,603	93					126	\$ 473,554	82
					Total	1401	\$ 3,444,603	113
Change	# @ 25% Min							
0	113							
total	\$ 3,808,476							

Mill Rate		26.36			Town Credit Table					
					Income	Minimum	%	Cap	# in Category	\$ in Category
RESULTS		COUNTS				\$	90,000	\$ -	15%	\$ 1,200
Total State Credit		TOTAL STATE APPLICANTS				\$	73,600	\$ -	28%	\$ 1,900
\$ 363,873		643				\$	53,300	\$ -	35%	\$ 2,500
						\$	45,700	\$ -	42%	\$ 3,200
Total Local Credit		TOTAL LOCAL APPLICANTS				\$	37,200	\$ -	50%	\$ 4,000
\$ 3,444,603		1340				\$	31,100	\$ -	60%	\$ 4,200
						\$	25,200	\$ -	68%	\$ 5,000
Total New Apps						\$	17,700	\$ -	75%	\$ 5,500
		93				Totals			1388	\$ 4,084,913
New Benefit		Increase in Apps								229
\$ 4,084,913		48								
Change		# @ 25% Min								
\$ 640,309		229								
Total										
\$ 4,448,785										

Mill Rate		26.36			Town Credit Table					
					Income	Minimum	%	Cap	# in Category	\$ in Category
RESULTS		COUNTS				\$	100,000	0	15%	\$ 1,000
Total State Credit		TOTAL STATE APPLICANTS				\$	73,600	0	28%	\$ 1,900
\$ 363,873		643				\$	53,300	0	35%	\$ 2,500
						\$	45,700	0	42%	\$ 3,200
Total Local Credit		TOTAL LOCAL APPLICANTS				\$	37,200	0	50%	\$ 4,000
\$ 3,444,603		1340				\$	31,100	0	60%	\$ 4,200
						\$	25,200	0	68%	\$ 5,000
Total New Apps						\$	17,700	0	75%	\$ 5,500
		93				Totals			1395	\$ 4,089,028
New Benefit		Increase in Apps								229
\$ 4,089,028		55								
Change		# @ 25% Min								
\$ 644,425		229								
Total										
\$ 4,452,901										

Mill Rate		26.36			Town Credit Table					
					Income	Minimum	%	Cap	# in Category	\$ in Category
RESULTS		COUNTS				\$	100,000	0	15%	\$ 1,200
Total State Credit		TOTAL STATE APPLICANTS				\$	73,600	0	28%	\$ 1,900
\$ 363,873		643				\$	53,300	0	35%	\$ 2,500
						\$	45,700	0	42%	\$ 3,200
Total Local Credit		TOTAL LOCAL APPLICANTS				\$	37,200	0	50%	\$ 4,000
\$ 3,444,603		1340				\$	31,100	0	60%	\$ 4,200
						\$	25,200	0	68%	\$ 5,000
Total New Apps						\$	17,700	0	75%	\$ 5,500
		93				Totals			1395	\$ 4,093,708
New Benefit		Increase in Apps								229
\$ 4,093,708		55								
Change		# @ 25% Min								
\$ 649,104		229								
Total										
\$ 4,457,581										

Mill Rate		Town Credit Table						
		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
26.36				10%	\$ 1,400	44	\$ 43,295	
RESULTS	COUNTS	\$ 100,000	0	10%	\$ 1,400			
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,900	310	\$ 425,676	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,500	149	\$ 301,092	0
		\$ 45,700	0	36%	\$ 3,200	195	\$ 499,123	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 4,000	186	\$ 577,749	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,200	179	\$ 649,543	1
		\$ 25,200	0	66%	\$ 5,000	206	\$ 819,360	120
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,811,608	93				Total	1395	\$ 3,808,458	218
Change	# @ 25% Min							
\$ 367,005	218							
Total	\$ 4,175,481							

[illegible]

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 100,000	0	10%	\$ 1,000	44	\$ 41,918	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,500	310	\$ 404,733	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,200	149	\$ 287,399	0
		\$ 45,700	0	36%	\$ 3,000	195	\$ 489,346	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 3,900	186	\$ 572,954	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,100	179	\$ 642,856	1
		\$ 25,200	0	66%	\$ 4,900	206	\$ 813,462	119
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,748,438	93				Total	1395	\$ 3,745,288	217
Change	# @ 25% Min							
\$ 303,835	217							
<b>Total</b>		<b>\$ 4,112,311</b>						

Mill Rate		Town Credit Table						
26.36		Income		Minimum	%	Cap		
							#in Category	\$in Category
								# at 25% Min
RESULTS	COUNTS	\$	90,000	0	10%	\$	1,000	37
Total State Credit	TOTAL STATE APPLICANTS	\$	73,600	0	17%	\$	1,500	310
\$ 363,873	643	\$	53,300	0	28%	\$	2,200	149
		\$	45,700	0	36%	\$	3,000	195
Total Local Credit	TOTAL LOCAL APPLICANTS	\$	37,200	0	46%	\$	3,900	186
\$ 3,444,603	1341	\$	31,100	0	55%	\$	4,100	179
		\$	25,200	0	66%	\$	4,900	206
New Benefit	Total New Apps	\$	17,700	0	75%	\$	5,500	126
\$ 3,744,319	93					Total	1388	\$ 3,737,969
Change	# @ 25% Min							217
\$ 299,716	217							
Total	\$							4,108,192



Addition of \$100,000 bracket with 10% increase to tax credit and the proposed cap increase

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 100,000	0	10%	\$ 1,400	44	\$ 43,295	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,900	310	\$ 425,676	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,500	149	\$ 301,092	0
		\$ 45,700	0	36%	\$ 3,200	195	\$ 499,123	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 4,000	186	\$ 577,749	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,200	179	\$ 649,543	1
		\$ 25,200	0	66%	\$ 5,000	206	\$ 819,360	120
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,811,608	93				Total	1395	\$ 3,808,458	218
Change	# @ 25% Min							
\$ 367,005	218							
Total								
\$ 4,175,481								

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 100,000	0	10%	\$ 1,200	44	\$ 42,796	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,900	310	\$ 425,676	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,500	149	\$ 301,092	0
		\$ 45,700	0	36%	\$ 3,200	195	\$ 499,123	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 4,000	186	\$ 577,749	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,200	179	\$ 649,543	1
		\$ 25,200	0	66%	\$ 5,000	206	\$ 819,360	120
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,811,109	93				Total	1395	\$ 3,807,959	218
Change	# @ 25% Min							
\$ 366,505	218							
Total								
\$ 4,174,981								

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 100,000	0	10%	\$ 1,000	44	\$ 41,918	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,900	310	\$ 425,676	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,500	149	\$ 301,092	0
		\$ 45,700	0	36%	\$ 3,200	195	\$ 499,123	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 4,000	186	\$ 577,749	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,200	179	\$ 649,543	1
		\$ 25,200	0	66%	\$ 5,000	206	\$ 819,360	120
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,810,231	93				Total	1395	\$ 3,807,081	218
Change	# @ 25% Min							
\$ 365,628	218							
Total								
\$ 4,174,104								

Addition of \$100,000 bracket with 10% increase to tax credit and cap

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 100,000	0	10%	\$ 1,000	44	\$ 41,918	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,500	310	\$ 404,733	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,200	149	\$ 287,399	0
		\$ 45,700	0	36%	\$ 3,000	195	\$ 489,346	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 3,900	186	\$ 572,954	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,100	179	\$ 642,856	1
		\$ 25,200	0	66%	\$ 4,900	206	\$ 813,462	119
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,748,438	93				Total	1395	\$ 3,745,288	217
Change	# @ 25% Min							
\$ 303,835	217							
Total								
\$ 4,112,311								

Addition of \$90,000 bracket with 10% increase to tax credit and cap

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
RESULTS	COUNTS	\$ 90,000	0	10%	\$ 1,000	37	\$ 34,599	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	17%	\$ 1,500	310	\$ 404,733	0
\$ 363,873	643	\$ 53,300	0	28%	\$ 2,200	149	\$ 287,399	0
		\$ 45,700	0	36%	\$ 3,000	195	\$ 489,346	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	46%	\$ 3,900	186	\$ 572,954	1
\$ 3,444,603	1341	\$ 31,100	0	55%	\$ 4,100	179	\$ 642,856	1
		\$ 25,200	0	66%	\$ 4,900	206	\$ 813,462	119
New Benefit	Total New Apps	\$ 17,700	0	75%	\$ 5,500	126	\$ 492,620	96
\$ 3,744,319	93				Total	1388	\$ 3,737,969	217
Change	# @ 25% Min							
\$ 299,716	217							
Total								
\$ 4,108,192								



Addition of \$90,000 bracket with 10% increase to tax credit

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
		999999999	0	0	0			
RESULTS	COUNTS	\$ 90,000	0	0.1	\$ 1,000	37	\$ 34,599	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	0.17	\$ 1,400	310	\$ 394,370	0
\$ 363,873	643	\$ 53,300	0	0.28	\$ 2,000	149	\$ 273,640	0
		\$ 45,700	0	0.36	\$ 2,700	195	\$ 467,748	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	0.46	\$ 3,500	186	\$ 549,109	1
\$ 3,444,603	1341	\$ 31,100	0	0.55	\$ 3,700	179	\$ 609,806	1
		\$ 25,200	0	0.66	\$ 4,500	206	\$ 783,813	101
New Benefit	Total New Apps	\$ 17,700	0	0.75	\$ 5,000	126	\$ 475,700	88
\$ 3,595,136	93				Total	1388	\$ 3,588,786	191
Change	# @ 25% Min							
\$ 150,533	191							

Addition of \$90,000 bracket with 10% increase to tax credit and the proposed cap increase

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
		999999999	0	0	0			
RESULTS	COUNTS	\$ 90,000	0	0.1	\$ 1,400	37	\$ 35,550	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	0.17	\$ 1,900	310	\$ 425,676	0
\$ 363,873	643	\$ 53,300	0	0.28	\$ 2,500	149	\$ 301,092	0
		\$ 45,700	0	0.36	\$ 3,200	195	\$ 499,123	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	0.46	\$ 4,000	186	\$ 577,749	1
\$ 3,444,603	1341	\$ 31,100	0	0.55	\$ 4,200	179	\$ 649,543	1
		\$ 25,200	0	0.66	\$ 5,000	206	\$ 819,360	120
New Benefit	Total New Apps	\$ 17,700	0	0.75	\$ 5,500	126	\$ 492,620	96
\$ 3,807,063	93				Total	1388	\$ 3,800,713	218
Change	# @ 25% Min							
\$ 362,459	218							

Addition of \$90,000 bracket with 10% increase to tax credit and proposed cap

Mill Rate		Town Credit Table						
26.36		Income	Minimum	%	Cap	# in Category	\$ in Category	# at 25% Min
		999999999	0	0	0			
RESULTS	COUNTS	\$ 90,000	0	0.1	\$ 1,000	37	\$ 34,599	0
Total State Credit	TOTAL STATE APPLICANTS	\$ 73,600	0	0.17	\$ 1,500	310	\$ 404,733	0
\$ 363,873	643	\$ 53,300	0	0.28	\$ 2,200	149	\$ 287,399	0
		\$ 45,700	0	0.36	\$ 3,000	195	\$ 489,346	0
Total Local Credit	TOTAL LOCAL APPLICANTS	\$ 37,200	0	0.46	\$ 3,900	186	\$ 572,954	1
\$ 3,444,603	1341	\$ 31,100	0	0.55	\$ 4,100	179	\$ 642,856	1
		\$ 25,200	0	0.66	\$ 4,900	206	\$ 813,462	119
New Benefit	Total New Apps	\$ 17,700	0	0.75	\$ 5,500	126	\$ 492,620	96
\$ 3,744,319	93				Total	1388	\$ 3,737,969	217
Change	# @ 25% Min							
\$ 299,716	217							

Revenue Loss Analysis

Mill Rate—each additional \$100K increases mill rate by 0.01—Current mill rate = 26.36  
Tax Increase—each additional \$100K increases tax by 0.04%--2018 increase = 2.09%  
Total amount dedicated to Senior & Disabled Tax Relief FY18--\$3,786,700 [local and state benefits]  
Total budget FY18--\$305,191,969  
Chart 2 % credits: 75%, 68%, 60%, 50%, 42%, 35%, 28%

	McDermott chart 2 (Vergara proposed % credit)	Ross Murray chart	Total possible increase	Total revenue loss	% of budget	mill rate/tax increase
\$100,000 income \$1,000 cap	644,425	289,600	934,052	4,720,725	1.55%	mill rate—26.45 .37% tax increase
\$100,000 income \$1200 cap	649,104	347,520	996,624	4,783,324	1.57%	mill rate—26.46 .4% tax increase
\$100,000 income \$1400 cap	651,515	405,440	1,056,955	4,843,655	1.59%	mill rate—26.47 .42% tax increase
\$90,000 income \$1,000 cap		174,000				
\$90,000 income \$1200 cap	640,309	208,800	849,109	4,635,809	1.51%	mill rate—26.44 .34% tax increase
\$90,000 income \$1400 cap	642,286	243,600	885,886	4,672,586	1.53%	mill rate—26.45 .35% tax increase

Mill Rate—each additional \$100K increases mill rate by 0.01—Current mill rate = 26.36  
Tax Increase—each additional \$100K increases tax by 0.04%--2018 increase = 2.09%  
Total amount dedicated to Senior & Disabled Tax Relief FY18--\$3,786,700 [local and state benefits]  
Total budget FY18--\$305,191,969

McDermott Chart Credit %: 10%, 17%, 28%, 36%, 46%, 55%, 66%, 75%

	McDermott chart (10% increase to credits)	Ross Murray chart	Total possible increase	Total revenue loss	% of budget	mill rate/tax increase
\$100,000 income \$1,000 cap	365,628	289,600	655,228	4,441,928	1.46%	mill rate—26.43 .26% tax increase
\$100,000 income \$1200 cap	366,505	347,520	714,025	4,500,725	1.47%	mill rate—26.43 .29% tax increase
\$100,000 income \$1400 cap	367,005	405,440	772,445	4,559,145	1.49%	mill rate—26.44 .31% tax increase
\$90,000 income \$1,000 cap	150,533	174,000	324,533	4,111,233	1.35%	mill rate—26.39 .13% tax increase
\$90,000 income \$1200 cap		208,800				
\$90,000 income \$1400 cap	362,459	243,600	606,059	4,392,759	1.44%	mill rate—26.42 .24% tax increase

Vergara motion for \$100K/\$1400 cap—unanimous committee vote

**COST OF LOSING A FAIRFIELD SENIOR HOUSEHOLD**

Fairfield Senior Advocates has projected an expected cost of losing a senior household at \$10,000 per year. This should be viewed as the expected annual future loss of net revenue when a senior leaves Fairfield.

Of course, the actual cost could be zero or much higher, depending on the actual buying household.

In the calculation we reflected:

- Total Town education costs (including estimated debt service for school construction) and number of public school students - in order to derive an estimated total education cost per student
- Offsets from State aid
- Total Town taxes paid by residents (i.e., excluding those paid by commercial entities)
- Number of total Town households, as well as those over age 65 and under age 65
- Tax relief spending on seniors
- Other Town social services costs attributable to seniors

We also incorporated the following in our analysis:

- In the current environment it may be even more likely (than indicated by the current under/over age 65 resident distribution) that a new buyer to Fairfield will be a school family.
- A disproportionate number of senior sellers may well have higher incomes and not qualify for senior tax relief.

There are additional factors that we considered but did not directly incorporate into our calculations, including:

- New buyers may make improvements that increase assessments and taxes (thus offsetting the cost)
- Fairfield's reputation in Special Education may serve as a magnet to buyers (thus increasing costs)



NOTE: For information on confidentiality protection, nonsampling error, and definitions, see <http://www.census.gov/prod/cen2010/doc/sf1.pdf>.

	Fairfield town, Fairfield County, Connecticut
Total:	20,457
Owner occupied:	16,783
Householder 15 to 24 years	34
Householder 25 to 34 years	875
Householder 35 to 44 years	3,422
Householder 45 to 54 years	4,395
Householder 55 to 59 years	1,860
Householder 60 to 64 years	1,580
Householder 65 to 74 years	2,149
Householder 75 to 84 years	1,646
Householder 85 years and over	822
Renter occupied:	3,674
Householder 15 to 24 years	289
Householder 25 to 34 years	790
Householder 35 to 44 years	747
Householder 45 to 54 years	772
Householder 55 to 59 years	264
Householder 60 to 64 years	164
Householder 65 to 74 years	262
Householder 75 to 84 years	239
Householder 85 years and over	147

Source: U.S. Census Bureau, 2010 Census.



B25007

TENURE BY AGE OF HOUSEHOLDER

Universe: Occupied housing units

2011-2015 American Community Survey 5-Year Estimates

Supporting documentation on code lists, subject definitions, data accuracy, and statistical testing can be found on the American Community Survey website in the Data and Documentation section.

Sample size and data quality measures (including coverage rates, allocation rates, and response rates) can be found on the American Community Survey website in the Methodology section.

Tell us what you think. Provide feedback to help make American Community Survey data more useful for you.

Although the American Community Survey (ACS) produces population, demographic and housing unit estimates, it is the Census Bureau's Population Estimates Program that produces and disseminates the official estimates of the population for the nation, states, counties, cities and towns and estimates of housing units for states and counties.

	Fairfield town, Fairfield County, Connecticut	
	Estimate	Margin of Error
Total:	20,233	+/-369
Owner occupied:	16,623	+/-429
Householder 15 to 24 years	38	+/-26
Householder 25 to 34 years	858	+/-164
Householder 35 to 44 years	2,977	+/-241
Householder 45 to 54 years	4,575	+/-227
Householder 55 to 59 years	2,093	+/-222
Householder 60 to 64 years	1,611	+/-173
Householder 65 to 74 years	2,405	+/-214
Householder 75 to 84 years	1,309	+/-148
Householder 85 years and over	757	+/-125
Renter occupied:	3,610	+/-344
Householder 15 to 24 years	121	+/-58
Householder 25 to 34 years	597	+/-125
Householder 35 to 44 years	872	+/-179
Householder 45 to 54 years	905	+/-226
Householder 55 to 59 years	327	+/-120
Householder 60 to 64 years	145	+/-75
Householder 65 to 74 years	251	+/-94
Householder 75 to 84 years	298	+/-85
Householder 85 years and over	94	+/-49

Data are based on a sample and are subject to sampling variability. The degree of uncertainty for an estimate arising from sampling variability is represented through the use of a margin of error. The value shown here is the 90 percent margin of error. The margin of error can be interpreted roughly as providing a 90 percent probability that the interval defined by the estimate minus the margin of error and the estimate plus the margin of error (the lower and upper confidence bounds) contains the true value. In addition to sampling variability, the ACS estimates are subject to nonsampling error (for a discussion of nonsampling variability, see Accuracy of the Data). The effect of nonsampling error is not represented in these tables.

While the 2011-2015 American Community Survey (ACS) data generally reflect the February 2013 Office of Management and Budget (OMB) definitions of metropolitan and micropolitan statistical areas; in certain instances the names, codes, and boundaries of the principal cities shown in ACS tables may differ from the OMB definitions due to differences in the effective dates of the geographic entities.

Estimates of urban and rural population, housing units, and characteristics reflect boundaries of urban areas defined based on Census 2010 data. As a result, data for urban and rural areas from the ACS do not necessarily reflect the results of ongoing urbanization.

Source: U.S. Census Bureau, 2011-2015 American Community Survey 5-Year Estimates

Explanation of Symbols:

1. An '\*\*\*' entry in the margin of error column indicates that either no sample observations or too few sample observations were available to compute a standard error and thus the margin of error. A statistical test is not appropriate.
2. An '-' entry in the estimate column indicates that either no sample observations or too few sample observations were available to compute an estimate, or a ratio of medians cannot be calculated because one or both of the median estimates falls in the lowest interval or upper interval of an open-ended distribution.
3. An '-' following a median estimate means the median falls in the lowest interval of an open-ended distribution.
4. An '+' following a median estimate means the median falls in the upper interval of an open-ended distribution.
5. An '\*\*\*' entry in the margin of error column indicates that the median falls in the lowest interval or upper interval of an open-ended distribution. A statistical test is not appropriate.
6. An '\*\*\*\*\*' entry in the margin of error column indicates that the estimate is controlled. A statistical test for sampling variability is not appropriate.
7. An 'N' entry in the estimate and margin of error columns indicates that data for this geographic area cannot be displayed because the number of sample cases is too small.
8. An '(X)' means that the estimate is not applicable or not available.





COMPARATIVE CHART—LOCAL OPTION ELDERLY TAX RELIEF

	Fairfield	Darien	Easton	Farmington	Glastonbury	Greenwich	New Canaan	Newtown	Redding
Freeze total value	0			\$9,051					
Asset test	Max \$650K, excludes residence		Max \$750K, excludes principal residence and motor vehicles				financial assets \$450,000 (m) \$350,000 (s)	Max \$900K, excludes residence	---
Assessment limit		\$800,000 (unchanged since 2010)				150% of highest median assessed value \$1,327,935 (per 2017 Grand List)	Avg. sale price of all residential props sold in previous year \$1,618,344 (per 2016 Grand List) <sup>vi</sup>	200% median assessed value \$461,340 (per 2017 Grand List)	---
State circuit breaker <sup>vii</sup> — participation/ expenditure	660 participants; \$375K total	87 participants; \$47K total		228 participants; \$134K		273 participants; \$148K total		274 participants; \$153,890	
Total amount dedicated to senior tax relief	\$3,786,700	\$515,525	\$250,000	\$139,476		\$903,755		\$1,557,479 <sup>viii</sup>	\$1,750,266
Per capita tax relief	\$404	\$207	\$195	\$30		\$88	\$28	\$357	\$992
Total town expenditure	\$305,191,969	\$143,916,308	\$44,255,566	\$100,499,242	\$158,639,207	\$397,295,357	\$147,035,801	\$118,916,507	\$49,940,447
% of total budget	1.24%	0.36%	0.56%	0.14%		0.23%		1.31%	3.5%
Recent Revisions	2013	2004	2010, 2018				2009, 2014	2014	
Hardship exception									
# of owner-occupied households 65+	4471 (30% participation)	1476 (8.3% participation)	753 (15% participation)	2440 (10% participation)	2881	4919 (10.5% participation)	1658 (3% participation)	2444 (27.3% participation)	1072 (66% participation)

Note:

Population stats per CT Data—July 2018

Residency reqs noted only when longer than 1 year residency required

COMPARATIVE CHART—LOCAL OPTION ELDERLY TAX RELIEF

Age req noted in parentheses only when deviates from standard 65+

- <sup>i</sup> Glastonbury has a Longterm residency benefit in which participants must have lived in Glastonbury for 20 of the past 25 years. Each participant receives \$100.

<sup>ii</sup> 51 participants kicked out of the credit program this year due to excess income. 3 new applicants barred due to excess income.

<sup>iii</sup> New Canaan’s Deferral is subject to 4% interest. Total never to exceed assessed value of property.

<sup>iv</sup> 2 participants kicked out of the deferral program this year due to excess income.

<sup>v</sup> Farmington Freeze program limited to residents 80 years and older who have lived in the town for at least 3 years; town can establish a lien and interest for this program. Not to exceed max benefit for credits each year.

<sup>viviv</sup> New Canaan does not allow participation for residents owning more than one real property.

<sup>vii</sup> Note: State Circuit Breaker program is now called the H.E.A.R.T. program—Help Elderly Against Rising Taxes

<sup>viii</sup> Newtown’s expenditure is capped at this amount.

COMPARATIVE CHART—LOCAL OPTION ELDERLY TAX RELIEF

	FAIRFIELD	Ridgefield	Trumbull	West Hartford	Weston <sup>i</sup>	Westport	Wilton
Population	61,114	25,125	36,477	63,187	10,347	27,511	18,616
65+ Total	9,373	3,801	6,757	11,077	1,243	4,374	2,684
65+ percent	15.3%	15%	19%	18%	12%	16%	14%
Programs	Credit, OR Deferral, OR Freeze	Credit AND/OR Deferral	Credit, OR Deferral	Match <sup>ii</sup> Freeze	Abatement Deferral Freeze	Abatement AND/OR Deferral or Freeze Deferral	Credit AND/OR Deferral
Credit max benefit	\$5,000 [avg benefit = \$2,540.30]	\$1,048	\$2,600		75% of tax due	\$4,200, multiplied by CPI-W in effect each year	\$3,700
Credit max income	\$73,600	---	\$70,000		\$49,000	\$65,000	\$81,100
Credit participation	1336	1,527	844	211 (match)	62	263 <sup>iii</sup>	287
Credit total value	\$3,381,880	\$1.6 million	\$939,000	\$177,287	\$404,632 (FY16)	\$750,000	\$925,000
Deferral max benefit	up to 50% (never to exceed 70% of assessed value)	up to 100% of taxes due <sup>iv</sup>	up to 75% of taxes due <sup>v</sup>		75% of tax due (limited to 14 yrs participation) <sup>vi</sup>	100% of taxes due <sup>vii</sup>	100% of taxes due
Deferral max income	\$84,300 *must be 75+ to participate	\$55,000			\$125,000	\$75,000	\$81,100
Deferral participation	7		53		5	95 <sup>viii</sup>	13 <sup>ix</sup>
Deferral value	\$29,819		\$297,000		\$30,811		\$157,000
Freeze max benefit	No tax increase after base year (limited to 6 years)	NONE	eliminated in 2012		applies to taxes owed on first \$800K of assessed value <sup>x</sup>	defer all tax increases upon participation <sup>xi</sup>	
Freeze max income	\$53,300			\$35,300 (s) \$43,000 (m)	\$100,000	\$100,000	
Freeze participation	0			275	0	0 (no tax increase in past 3 years)	
Freeze total value	0			\$320,670			
Asset test	Max \$650K, excludes residence	---	---	---	\$1,000,000 (for Abatement only) <sup>xii</sup>	---	---
Assessment limit		---	---	---	\$400,000 (for Deferral only)	---	---

COMPARATIVE CHART—LOCAL OPTION ELDERLY TAX RELIEF

	FAIRFIELD	Ridgefield	Trumbull	West Hartford	Weston <sup>xiii</sup>	Westport	Wilton
State circuit breaker program— participation/ expenditure	660 participants; \$375K total		434 participants; \$242K	469 participants; \$280K			109 participants; \$50,000
Total amt dedicated to senior tax relief	\$3,786,700	\$1.6 million	\$1,236,000	\$778,284		\$750,000 (note assessor did not place value on deferral program)	\$1,132,000
Per capita tax relief	\$404	\$421	\$183	\$70	\$350	\$171	\$422
Total town expenditure	\$305,191,969	\$143,538,301	\$173,705,412	\$260,841,000	\$74,259,322	\$214,543,098	\$130,652,578
% of total budget	1.24%	1.11%	0.7%	0.3%	0.55%	0.362%	0.866%
Recent Revisions	2013	2010	2007		2011		2008
Hardship exception							
Owner-occupied households 65+	4471 (30% participation)	2176 (70% participation)	3628 (25% participation)	4968 (9.8% participation)	792 (8.5% participation)	2582 (10.5% participation)	1430 (21% participation)

Note:

Population stats per CT Data—July 2018—using 2015 data set

Verify with Ross that NO towns are receiving aid for state circuit breaker program

<sup>i</sup> All Weston relief programs not to exceed \$600,000 each year

<sup>ii</sup> West Hartford’s match program is listed with other local credit programs for comparison

<sup>iii</sup> Westport Credit Participation includes people who are on BOTH Abatement and Deferral programs (86 participate in both)

<sup>iv</sup> Ridgefield deferral subject to simple interest not compounded; set by Board of Finance; never to exceed assessed value of property; tax delinquents expressly allowed provided there is a plan of payment agreed to

<sup>v</sup> Trumbull deferral subject to 3% interest, simple interest

<sup>vi</sup> Weston deferal subject to ½% simple interest

<sup>vii</sup> Westport deferral subject to lien and interest

<sup>viii</sup> Westport Deferral participation includes people who are on BOTH Abatement and Deferral programs (86)

<sup>ix</sup> 12 participants in Wilton’s deferral are participating in BOTH credit and deferral programs.

COMPARATIVE CHART—LOCAL OPTION ELDERLY TAX RELIEF

- 
- x Weston freeze subject to lien
  - xi Westport freeze deferral subject to lien and interest
  - xixii Weston asset limit includes property value (less mortgage)
  - xiii All Weston relief programs not to exceed \$600,000 each year

Schedule of Revenue Loss, Funding Sources, and Net Cost of State and Local Elderly Credit Programs  
for the Fiscal Years 2014 through 2019

<u>REVENUE LOSS</u>	<u>FY 2019</u>	<u>FY 2018</u>	<u>FY 2017</u>	<u>FY 2016</u>	<u>FY 2015</u>	<u>FY 2014</u>
Program:						
Local Property Tax Credit	\$3,411,700	\$3,598,903	\$3,667,929	\$3,786,940	\$3,936,777	\$3,744,747
State Property Tax Credit	\$374,398	\$414,038	\$430,622	\$466,932	\$492,764	\$534,063
State Renters' Credit Plan *	=	<u>\$100,000</u>	=	=	=	=
Total	\$3,786,098	\$4,112,941	\$4,098,551	\$4,253,872	\$4,429,541	\$4,278,810
<u>FUNDING SOURCE</u>						
State Property Tax Credit Reimbursement	\$0	\$3,274	\$386,166	\$436,499	\$451,857	\$479,582
State Renters' Credit Reimbursement	=	<u>\$50,000</u>	=	=	=	=
<u>NET COST TO TOWN</u>	<u>\$3,786,098</u>	<u>\$4,059,667</u>	<u>\$3,712,385</u>	<u>\$3,817,373</u>	<u>\$3,977,684</u>	<u>\$3,799,228</u>
<u>BUDGET</u>	\$3,638,002	\$3,713,000	\$4,183,144	\$4,183,144	\$4,255,022	\$4,550,000
Surplus/(Deficit)	<u>(\$148,096)</u>	<u>(\$346,667)</u>	<u>\$470,759</u>	<u>\$365,771</u>	<u>\$277,338</u>	<u>\$750,772</u>

\* State Renters' Credit Plan fully funded by State except for FY 2018.



Jill Vergara &lt;jillvergara@gmail.com&gt;

## Ross Murray's recommendations

Jill Vergara &lt;jillvergara@gmail.com&gt;

Mon, Feb 12, 2018 at 5:43 PM

To: "Michael D. Herley" <michael.herley@gmail.com>, Peter Tallman <tallmanrtm8@gmail.com>, Cindy Perham <Cindyperhamrtm2@gmail.com>, "Mark McDermott (markmcdrtm7@gmail.com)" <markmcdrtm7@gmail.com>

I got this info from a forward of a forward and have asked Ross to send directly to me so that I could circulate but have not heard back from him.

It's not anything that we need to discuss tonight per se, but I thought it would be helpful to have.

He originally sent these to Rep. McCarthy in August 2017.

From: Murray, Ross [mailto:[RMurray@fairfieldct.org](mailto:RMurray@fairfieldct.org)]

Sent: Monday, December 18, 2017 11:59 AM

To: Pires, Philip C.

Subject: RE: Senior Tax Relief

Phil, here are the items I sent to Tom McCarthy back in August.

Ross

Below are some thoughts on the program and some areas in the ordinance we could use clarification.

Items we would like to clarify and or provide a better definition:

All from section 95-8

(3) Applicant must occupy home for more than 265 days - How do we confirm this? Do we ask for an affidavit?

- Recommend we change this to match the state requirements of 6 months and 1 day and change ownership from 1 year to as of October 1.

(8) Delinquent taxes - currently states "one year immediately preceding date of application"

\* This is a moving target I would prefer a specific date such as the last day to apply May 15. This would allow someone to get current and still make the application date.

\* Should this apply to those already on the program, in other words should we be removing re-applicants if they did not stay

current? This seems harsh and counterproductive to the goals of the program- if they can't make the payment with the benefit

they won't get current once it's removed and the home will turn over sooner.

- Recommend either a definitive date and define how it will apply to those on the program or remove it entirely, only 5 applicants were denied last year for delinquent taxes.

(9) Better definition of how QTAV is determined

\* Are you comfortable with us simply taking a sworn statement and not looking any further?

\* On other properties do we deduct mortgages? This question came up last year.

\* How do we determine value and as of what time? On Real Estate we have used local assessors valuation.

\* If we find stocks what date should we use to determine the value?

- Recommend remove the QTAV test only 4 were denied for excess assets or provide better definitions.

Other suggestions for simplifying the program for the applicants and my office:

Remove the Freeze option - this program currently has no participants and is not very favorable to the applicant, in almost every case they will do better with the credit program.

Tie all application guidelines to those of the state so that we have one set of parameters to administer. These are listed above but would be;

Remove QTAV - only 4 were denied for this reason this year Remove delinquency check - 5 were denied this year Must own property as of October 1 not for 1 year Residency requirement of 6 months and a day instead of 265 days Could leave in the medical expense deduction but the state does not allow for this.



## SUPPLEMENTAL MEMORANDUM

TO: Fairfield RTM

FROM: Jill Vergara, Chair, Senior & Disabled Tax Relief Committee  
RTM Representative, District 7

CC: Co-sponsors: Cindy Perham (RTM District 2), Mark McDermott (RTM District 7), Peter Tallman (RTM District 8), Michael Herley (RTM District 10)

RE: REVISED Proposed Revisions to Chapter 95, Article III, Tax Relief for Elderly and Disabled Homeowners (Sections 95-8 through 95-15)

DATE: December 2, 2018

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On Monday, November 19, 2018, the Senior & Disabled Tax Relief Committee (the committee) was scheduled to present its report to the RTM's Legislation and Administration Committee (L&A). Several hours before presenting to L&A, I received an email from the town's Tax Assessor, Ross Murray, that the Finance Department had reassessed the fiscal impact of the proposed revisions to the senior tax relief ordinance. Although the committee had written an email to both Ross Murray and Robert Mayer in mid-October specifically asking that the Finance Department confirm all of our underlying assumptions and projections (our vote on these revisions was contingent on Finance review, which meant both confirmation that our projections were accurate and that our reliance on Finance's failure to ascribe any financial impact resulting from removal of QTAV as an eligibility restriction translated to zero impact<sup>1</sup>), we did not receive information from Finance that contradicted our economic analysis until November 19<sup>th</sup>.

The new concerns stemmed from an inability to assess what impact the elimination of QTAV and replacement with an assessment limit would have on participation. Each year the town budgets for senior tax relief based upon prior year participation levels and rates. Mr. Mayer's concern was that participation could not be predicted if we were to eliminate QTAV and replace with an assessment limit, as there is no prior history and no way to correlate income levels to home values.<sup>2</sup> Thus, there is no way to measure the risk other than identifying the number of potential participants, which would be 1002<sup>3</sup> more potential applicants based on the

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<sup>1</sup> See email from J. Vergara to Ross Murray and Robert Mayer dated October 15, 2018 entitled Senior & Disabled Tax Relief Revisions—projected fiscal impact (“At the committee’s last meeting, we voted on changes, contingent on Finance department review of our assumptions for potential impact on revenue loss with these changes. . . . We voted to eliminat[e] QTAV and replace with an assessment limit based on Newtown’s formula of 200% of the median assessed value. . . . Is there a way to assess impact of this change to an assessment limit?”).

<sup>2</sup> Note that the town also lacks information related to QTAV: while we estimate participation rates at 47%, we do not know what percentage of seniors in town actually qualify for the programs based upon the asset limit. We, therefore, have no way to assess ANY impact QTAV may be having on participation, other than the hard data that only 4 applicants were disallowed specifically due to excess assets.

<sup>3</sup> See Attachment 7 for participation/demographic breakdown. This data shows total number of people in town currently (under current income levels) who qualify for relief = 2,829. Less renters, the number of people in town

margin of error stated in the reports. Because of the difficulty in assessing risk, Mr. Mayer strongly recommended capping total expenditure for the program at a more conservative number than the ordinance currently establishes.<sup>4</sup>

In response to the Finance Department's concerns, the committee held a special meeting on Monday, November 26<sup>th</sup>. The Committee voted to:

- 1) Lower the assessment limit set in Section 95-8C(3) from \$880,000 to **\$750,000**
- 2) Lower the income limit for the credit program set in Section 95-15C from \$100,000 to **\$90,000**
- 3) Lower the cap on tax relief for the new tax bracket (\$75,100 to \$90,000) from \$1,400 to **\$1,200**
- 4) Cap total expenditure on the freeze and credit programs to 1.6% of total real property tax levied, which at the time was estimated to be \$4,242,000. [The current cap is 2.5% of total real property tax levied, which would be approximately \$6.5 million.]

Items one through three were unanimously approved by the committee. Item four, the cap on total expenditure, was approved (with considerable discussion) by a vote of 4-0-1, with Representative Herley abstaining due to Finance's absence at the meeting and the inability to ask questions about the cap. I share Representative Herley's frustration that Finance was not present at our special meeting. Better communication with Mr. Mayer in particular would have greatly improved the process. Although the process has been a bit challenged, the resulting revisions are an ideal compromise between balancing budgetary impact and making changes to improve participation and assist more seniors in town. The committee has been responsive to Finance concerns while also remaining in keeping with our goals of expanding relief and helping more seniors stay in Fairfield.

#### Analysis of most recent revisions (Nov. 26, 2018) to the tax relief ordinance

- 1) Elimination of the Qualifying Total Asset Value (QTAV) (§ 95-8C(8)) and Replacement with an Assessment Limit (§ 95-8C(3))  
"Such residence shall not have an assessed value in excess of \$750,000. The maximum assessed value is to be reviewed at a minimum with each town-wide revaluation. Current program participants will not be affected by any change made to the maximum assessed value." (§ 95-8C(3))

See Memo dated November 12, 2018, pages 4-6, for relevant discussion.

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who qualify would be 2,400. An additional bracket up to \$100K would add a maximum of 616 people. The total would be 3,016 and multiplied by 90% (reflecting number of homes to qualify under the new assessment limit), the total possible participation would be 2,714. The average participation rate is 47%, but because we do not know how assessment limit will impact participation, we have no way of setting this rate. Mr. Mayer's estimate of 1002 additional participants is therefore a worst-case scenario that fails to account for participation rate fluctuations by income levels.

<sup>4</sup> Section 95-11 of the town's tax relief ordinance currently caps the town's total expenditure on the freeze and credit programs at 2.5% of the total real property tax levied. Based on 2017 Grand List numbers, this cap translates to approximately \$6.5 million.

The committee's analysis outlined in the original memo still applies, with the following changes:

- The new limit at \$750,000 correlates to a mixed formula—a mid-way between the Greenwich (150% of assessed value) and Newtown (200% of assessed value) formulas. The median assessed value in Fairfield is \$437,843, so the new assessment limit of \$750,000 is 170% of assessed value, making it an ideal middle point between the Newtown and Greenwich approaches.
- The new limit would mean that 17 current applicants would fall outside of the established limit; whereas, 6 applicants would have fallen outside of the limit originally set.
- The \$750,000 assessment limit would disallow approximately 12% of Fairfield homeowners; whereas the \$880,000 would have disallowed approximately 6 percent of Fairfield homeowners.
- The Finance Department does not know how this assessment limit will affect participation, and for that reason, this change to the ordinance has necessitated altering the income level down and narrowing the cap on total expenditure to mitigate the risk that this change to QTAV/assessment level presents.
- The committee stands by this elimination of QTAV and replacement with an assessment limit—it will improve administration and transparency of the program, and it is a well-received and long-awaited change.

2) Elimination of the Tax Freeze Program (§ 95-15A)  
Removal of Section 95-15A in its entirety

See Memo dated November 12, 2018, page 6. This section remains the same and is completely unchanged.

- 3) Expansion of the Tax Credit Program (§ 95-15C)
- a) Raising Income Limit from \$75,100 to \$90,000 [which established a new bracket--\$75,100 – 90,000]
  - b) 10% Increase to Tax Credits for all Income Brackets [UNCHANGED]
  - c) \$500 increase to current caps [UNCHANGED]
  - d) \$1,200 cap on relief for the \$75,100 – 90,000 bracket

Qualifying Income	Tax Credit %	Cap
\$0-18,100	75%	\$5,500
\$18,100-25,700	66%	\$5,000
\$25,700-31,700	55%	\$4,200
\$31,700-37,900	46%	\$4,000
\$37,900-46,600	36%	\$3,200
\$46,600-54,500	28%	\$2,500
\$54,500-75,100	17%	\$1,900
<b>\$75,100-90,000</b>	10%	\$1,200

See Memo dated November 12, 2018, pages 6-10, for relevant discussion.

Before addressing the new income limit and cap on tax relief for the upper income bracket, a discussion of the cost of living increase (COLA) is necessary. The original Memo addresses the annual inflation adjustment to income levels in footnote number 12 on page 6. Section 95-15C(2) establishes an annual inflation adjustment to income levels in the town's tax relief ordinance. When the committee wrote this report, we did not have any revised numbers for this year's inflation adjustment. On Friday, November 30<sup>th</sup>, Mr. Murray emailed the committee the most recent adjustments to qualifying income levels based upon a 2% increase to COLA, which would take effect this application season (2019 tax bills). These adjustments are preliminary and are subject to change. The credit program income limit is set to rise from \$73,600 to **\$75,100**. Finance estimates that this increase in COLA, which will take effect whether or not these revisions are passed, will cost about **\$65,000**.

The committee's adjustment to the income limit, from \$100,000 down to **\$90,000**, and the new limit on relief for the highest income bracket, from \$1,400 to **\$1,200**, was driven exclusively by our concern to limit the fiscal impact. Based on the McDermott analysis of current participants, total expenditure with these new values would be \$355,810 (See McDermott chart, \$90K income bracket with 10% increase). The Murray analysis of impact of the \$90,000 income limit with a \$1,200 cap results in an additional cost of \$208,800 (See Attachments 7 and 8). The total impact would therefore be \$564,610.<sup>5</sup> With the COLA increase, the \$90,000 income limit, \$1,200 cap (with \$500 increase to existing brackets) and a 10% increase to each of the percent credits produces a projected cost of **\$629,610**. Total expenditure would be **\$4,041,310**. The original projection was \$772,445 (and with the additional cost of the COLA increases, this projection would be \$837,445). The difference between what we now recommend and what was originally proposed is approximately \$200,000. Rather than effecting a 0.31% tax increase, the new projected cost would effect a **0.25%** tax increase and would raise the mill rate by 0.063 (or to 26.42). Last year the town's total revenue loss for our local programs totaled \$3,411,700. The projected cost for the committee's proposed revisions represents an 18% increase over last year's expenditure.

4) Reduction to Cap on Total Expenditure on Credit [and Freeze] Programs  
(§ 95-11)

"The total of all relief granted under the provisions of these programs shall not exceed an amount equal to 1.6% of the total real property tax levied in the Town of Fairfield in the preceding fiscal year. The total amount that can be deferred under § 95-15A is limited to a maximum of \$500,000 in any tax year. In the event that either foregoing limitation on relief is reached, relief shall be prorated among qualified applicants."

Currently, the town's expenditure on the freeze and credit programs are limited to 2.5% of the total real property tax levied. The total levy last year was \$261,661,876. 2.5% of the total real property tax levy is \$6,541,547. To ensure that the town does not take too great of a hit with

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<sup>5</sup> Mr. Murray incorrectly estimated that the impact of these changes would cost \$587,000 (email dated November 30, 2018 at 4:03 pm). He did not use the most recent McDermott analysis specific to \$90K and 10% increase to tax credits, and he used his analysis for a \$1400 cap rather than a \$1200 cap.

revenue loss in one year, the committee lowered the cap to **1.6%** of the total real property tax levied, which would be **\$4,186,590**.<sup>6</sup> A 1.6% cap would limit the impact of our revisions to \$4,186,590, which is \$774,890 more than we lost on the tax relief programs last year and is nearly identical to the amount that we proposed to expand the program in our original Memorandum (See Memo dated 11/12/18, page 9, stating the total projected cost to be \$772,445). This cap ensures that the impact of these changes will be limited to \$774,890 at the most. That represents a 0.31% increase to the total budget, or a .0772 increase to the mill rate.

Lowering the cap on total expenditure from 2.5% to 1.6% of the total real property tax levied was the most crucial, and most contentious and difficult, ordinance revision proposed. This change is the only non-unanimous revision proposed, and it was the change that sparked the most discussion at committee. I share everyone's reservations about lowering this cap. We are not setting this cap at the "ideal" level; our selection of 1.6% results from a concern that we mitigate the risk that changing the QTAV eligibility requirement to an assessment limit opens. Lowering the cap on total expenditure struck us as being inimical to our goal of broadening tax relief for seniors in town, and we advance this new cap as a way to limit risk and to get these important revisions approved. We make this change out of political expedience—to allay concerns regarding potential fiscal impact—NOT because we believe this cap should remain at this level. On the contrary, the committee all agreed that this specific revision to the cap on total expenditure should be reevaluated by future tax relief committees.

The existing cap of 2.5% of the total real property tax levied would total \$6,541,547. We are in effect lowering the cap on total expenditure by \$2,354,957. We advance this change to allay fears that these revisions will have a larger fiscal impact than projected. The elimination of QTAV and replacement with an assessment limit changes participation qualifications for the ordinance. We were unable to project the impact of that qualification change, and so we lower the cap on total expenditure to avoid having "a significant deleterious effect on the budget" (See email from R. Mayer to Committee dated 11/20/18 at 12:19pm). Our town's CFO, Mr. Mayer, strongly recommended altering the cap on total expenditure to limit the town's exposure to higher than anticipated revenue loss. Despite a unanimous concern that this limit not be indefinite and that future RTM committees review the cap and ensure that the limit remains in line with Fairfield seniors' needs, we voted to lower the cap to 1.6% to heed Mr. Mayer's advice.

The committee has made important compromises that are responsive to the CFO's concerns and also effect good and long-awaited changes to help Fairfield's seniors. Thank you to the Legislation and Administration Committee for scheduling a special meeting to hear and consider this report so that if approved, these ordinance revisions may go before the full RTM in December and be voted on by the full RTM in January 2019 (before the application period begins on February 1st, 2019).

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<sup>6</sup> At Committee, we voted on a 1.6% cap on total expenditure, which Mr. Murray had calculated to be \$4,242,415, because he mistakenly used \$265,150,946 as the base total real property number to use. That value was the assessment value, not the levy value. The levy number required by the ordinance is \$261,661,876, and 1.6% of that figure is \$4,186,590. As this represents a difference of only \$56,000, we stand by the committee vote.



## MEMORANDUM

To: The Legislation and Administration Committee  
From: Dru Georgiadis, District 9, Brian Farnen, District 9, and Margaret Horton, District 9  
Date: November 21, 2018  
Re: Amendments to the Ordinance, Recovery of Costs for Repeat Violations

On September 25, 2000, the RTM enacted Town Code Section 61-1, Recovery of Costs for Repeat Violations. Although the ordinance applies town wide, it principally was enacted in response to chronic misconduct, some of it criminal, by university student living in the beach area. In sum, the ordinance imposed on either a property owner or an offender the costs incurred by the Police Department when responding to a property on a second occasion after a warning first had been issued to that owner and a subsequent conviction for an offense named in the ordinance arising from the second occasion had occurred. The objectives of the ordinance were, and continue to be, to create a deterrent mechanism, stimulate landlord involvement in maintaining security on their properties and offset some of the significant expense incurred by the town for policing the beach area.

Now, more than eighteen years later, significant problems persist and expenditure of Police Department resources continues. After a very difficult September 2017 to May 2018 school in the beach area, the Beach Advisory Group was formed. Comprised of the First Selectman, Chief of Police, two representatives from beach area neighborhood associations and two representatives from the Fairfield University administration, the small group is

focused on creating and implementing new initiatives designed to address the problems of noise, public intoxication, excessive parties, litter and other quality of life issues.

Part of this effort is to foster landlord responsibility for their property and involvement in solutions. The proposed amendments to the existing ordinance are designed to advance these goals. Specifically, the amendments are designed to:

- (i) simplify the notice requirement of the ordinance by requiring a mailing by certified mail, rather than demonstrating that the warning notice was “received”;
- (ii) expand the time period for which costs incurred by the Police Department may be recovered from six months to three years provide the ownership of the property remains the same;
- (iii) expand the types of criminal dispositions that trigger the recovery of costs to include two available dispositions, Nolle and Accelerated Rehabilitation, neither of which are resolutions on the merits of a criminal case;
- (iv) permit the recovery of costs for two appearances by the police at a property, the first resulting in the issuance of the written warning and the second resulting in one of the named criminal dispositions, rather than only the second appearance;
- (v) place responsibility for the costs on the owner of the property while leaving sanctions on the offender to the Court.

These amendments will make the ordinance more effective and should result in landlords becoming more involved in the activities occurring on their properties.





## Article I. Recovery of Costs for ~~Repeat~~ Violations

### § 61-1. Recovery of costs related to properties with ~~chronic~~ breaches of the peace, public disturbances and disorderly conduct.

A.

If it is established that:

(1)

There was reasonable cause for a law enforcement officer to have issued a notice and warning as set forth below to any property owner, person or persons for actions in violation of Connecticut General Statutes, Section 53a-181, 53a-181a or 53a-182; and

(2)

Such owner, person or persons ~~was sent~~ received such a notice and warning by Certified Mail; and

(3)

~~Within six months of the date~~ Subsequent to the mailing of the notice and warning, and for a three year period following the date of such notice and warning, any person or persons were found in violation of any such section and arrested or given a citation for such subsequent acts at the location set forth in the notice and warning; and

(4)

The person or persons were found guilty of one or more of the subsequent violations of Connecticut General Statutes, Section 53a-181, 53a-181a or 53a-182 for which they were arrested or given a citation or in the event such violations are Nollled at the request of the defendant or in connection with a plea bargain or resolved by the granting of Accelerated Rehabilitation; then:

~~(a)~~

~~The court imposing sentence on such person may, as a condition of sentence, order such person to pay the reasonable arrest, processing and court related costs incurred by the Town for law enforcement officers' return to the location of the incident which led to the conviction; or~~

~~(b)~~

~~t~~ The reasonable cost of police response, notice and warning processing, arrest, processing and court-related costs incurred by the Town for both the law enforcement officers' first appearance at the location which resulted in the issuance of the notice and warning and the return to the location of the incident which led to any such disposition set forth in this subdivision A(4) conviction shall be a charge against the owner of such property, ~~and person or persons convicted, provided that such owner, person or persons previously received the notice and warning pursuant to Subsection A.~~ The charge shall constitute a debt of such owner, ~~person or persons~~ and is collectible by the Town in the same manner as in the case of an obligation under a contract. Prior to initiating an action to collect any such debt, the Town shall provide such owner, ~~person or persons~~ a bill itemizing the charges and afford ~~them~~ at least 60 days to pay the bill.

Notwithstanding the foregoing, if the owner of the property at the time of the subsequent violation did not own the property at the time of the issuance of the initial notice and warning, the owner shall not be liable for the charges set forth above and the subsequent violation shall be deemed the initial notice and warning as to the current owner.

B.

At the time of the initial contact at the location, the law enforcement officer shall take any such actions and give such direction as necessary to abate the violation or condition and shall, at that time or within 30 days thereafter, advise, in writing, the responsible violator and property owner, if not one

and the same, that if additional law enforcement personnel are required to return to abate a continued or subsequent violation, the ~~responsible violator and~~ owner of the property may be held liable for the cost of providing ~~such~~the services described in subdivision A(4), above pursuant to this article.

C.

The form of the written notice and warning shall be substantially as follows:

#### NOTICE AND WARNING

To:

(name) \_\_\_\_\_ (date)

On \_\_\_\_\_ at \_\_\_\_\_ a.m./p.m.  
(date) (time)

at

(address)

you, or, persons on such property owned by you, were warned by

(name of enforcement officer)

that your/their actions were in violation of Connecticut General Statutes Sections 53a-181, 53a-181a or 53a-182 and that if, within ~~threesix months of the time set forth above~~ years of the above date of this Notice and Warning, you/persons are found in violation of such sections and arrested or given a citation for further such acts at or near the location set forth above, you may be required to pay the reasonable costs of police response, notice and warning processing, arrest, processing and court related costs necessarily incurred by the Town of Fairfield both for the first appearance at the location which resulted in the issuance of this Notice and Warning and for law enforcement officers' return to the location/your property which led to such arrest or citation and any disposition set forth in Section 61-1(A)(4) of the Town's Ordinances. Notwithstanding the foregoing, if the owner of the property at the time of the subsequent violation did not own the property at the time of the issuance of the initial notice and warning, the owner shall not be liable for the charges set forth above and the subsequent violation shall be deemed the initial notice and warning as to the current owner.

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D.

The First Selectman, or his designee, shall give a report to the RTM yearly at its July or August meeting. At that time, the RTM shall review this article.

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