

**Senior and Disabled Tax Relief Committee Meeting
Minutes for May 19, 2012**

Present: Sheila Marmion, Tom McCarthy, Eric Newman, Marc Patten, Carolyn Richmond, and Carol Way
Guest: Donald Ross, Tax Assessor Absent: Bill Domeika

I. Call to Order:

Chairman Tom McCarthy called the meeting to order at 9:30 a.m.

II. Introductions, Presentation of Mission and Materials

The chairman introduced members of the committee and Tax Assessor Donald Ross. A prepared agenda and informational document was passed to a group of approximately 40 attendees. The document gave the mission of the Tax Relief Committee, the anticipated timeline for study, input and the eventual enactment of revisions or changes to the existing tax relief program. The limitations or extent of possible changes were explained, e.g. state and town statutes and specific charter limitations. Public input has been sought at all meetings to date (including this one), and there is one more scheduled for June 19th.

III. Presentation by Tax Assessor

Tax Assessor, Donald Ross, was asked to present a review of Fairfield's current program, a review of comparable towns and their programs, and an emphasis on the specific requirements or qualification criteria for our program. Assessor Ross gave an overview of Fairfield's three options:

- A credit against current tax bill (based on assessment of residents' income eligibility)
- A freeze option (available for a maximum of five years)
- A deferral option (requires a payback and a lien)

The previous year there were 1,200+ who took advantage of the program (mostly the credit option), and this most recent year it appears that there were 1,675 participants. Greenwich and West Hartford are two comparative towns.

The qualifying age is 65 years old as of December 31st, before applying and this is required by State statute. Any change here would have to be made through State statute. Only one member of a married couple needs to have achieved the age of 65. The qualifying income is labeled as all income, including social security, IRA's; Line 37 on the IRS income tax form for adjusted gross income is a major part of the review to determine eligibility. For persons with disabilities, there must be documentation that their disability has been approved through the SSI program. All of this information is based on Chapter 95 which states that all income (including social security) comes under scrutiny with this tax relief program. This includes Section 8 information, everyone's AGI (Adjusted Gross Income), and anything that the IRS considers non-taxable income. Helen D'Avanzo, who has assisted with tax assistance at the Senior Center, stated that tax-exempt income and a wide variety of other items are included in the calculation of the qualifying income figure for each individual.

IV. Opportunity for Public Discussion and Input

Once again there were comments made about the discrepancy in connection with eligible income amounts. Some have questioned why there is a different qualifying income for single and married residents. There were also comments about the May 15th deadline for applying for tax relief, with several attendees mentioning that they only learned of the program in April with information about one of these public meetings.

Vincent Messineo of 45 Bungalow Road questioned why there was interest charged. There were questions about how the interest is computed, Vincent stated that the amount of the interest is just on the amount that has been placed in a lien.

Committee member Sheila Marmion stated that we want to know what has worked or not worked for you. Marc Patton added that while we have restrictions on how much we are able to change, there are certain things that certainly may be revised. As the public gave their input, **Kathy Hanks of 141 Colony Street** commented that while she has qualified for and received a credit for the past four years, her problem has become that her taxes continue to increase each year. Marc Patton stated that we are only able to make 4% of the real property taxes total amount available according to the current tax relief program in Fairfield. Richard Ross of 144 Federal Street asked if the individual credits will be reduced if we tapped into the full 4% possible figure. These are some of the things we are exploring with Paul Hiller.

Palma Senatore of 42 Pilgrim Lane stated that we need a better way of looking at this problem. What is currently being done is definitely not enough. She stated that there are no representatives from young families who are at this meeting. They are not supporting seniors or the disabled yet we are supporting their wishes with the education budget on a regular basis.

Helen D'Avanzo of 1446 Jennings Road mentioned that the the Town of Darien has a program that places a limit on a senior owner's tax assessment. There is an asset cap that can be put in place based on total household income. There is the opportunity to defer taxes until death or a sale of the property. This definitely created a great increase in their deferral program.

Don Ross also responded to a question about renters' rebate relief. He also mentioned that State law requires that everyone must pay at least 25% of their tax bill, and that there is an asset cap of \$500,000 (excluding their primary residence).

Ronald Krug of 342 Warde Terrace asked when proposed changes would go into effect if they were passed. The answer was in the year of 2013. **Gail Fennell of 115 Birch Road** commented that she volunteers in schools and libraries and wondered if seniors could receive credits for such activities. She said that the senior and disabled group has a double whammy because they can't work, or if they do it changes their income level. Could there be some smaller increments between the \$60,000 to \$75,000 income levels that would qualify. Don Ross answered questions about credit for medical expenses. Fairfield requires that it must be 40% of income or above that has been paid in medical expenses for it to be counted.

Beth Garrell of 1355 Fairfield Beach Road has worked as a nurse in the school system, and she feels that there is a real disparity between what we offer children and families in our schools and what we have for seniors in Fairfield. She is an advocate for more for seniors. **Marvin Findling of 44 Dogwood Lane** praised the staff in the Assessor's office for providing great assistance to him, but he agreed that we are spending \$15,000 per student which means that a family of four in an automatic recipient of at least \$60,000 in benefits annually. How fair is this?

The question of communication and information distribution about this program and other deadlines, benefits, etc. needs to be improved. Carol Way suggested that information might be included within utility bills and through AARP distributions. Other suggestions were to distribute through churches, synagogues, veterans groups, etc.

Nancy Legare of Mosswood Condominiums, 245 Unquowa Road asked about those who have a spouse who is disabled. A friend's husband has been disabled for 20 years but may not qualify if relief is merely income-based. She also felt that information about this program should be included with everyone's tax bill so that the information becomes well-known. Tom McCarthy mentioned that the deferral plan with payback and interest may be appealing in such a case. Hospice patients may actually be eligible for these programs even if they have not reached the qualifying age, offered **Debra Coleman of 26 Cranston Street**. **Gail Fennell Of 115 Birch Road** mentioned again that we need a clear picture of what the interest rate really is, what it is applied to, and whether it is simple or compound interest. Don Ross and Marc Patton agreed that we need to get that exact information.

Palma Senatore of 42 Pilgrim Lane brought up the quality of life and retirement in their place of choice being denied. She commented that it's not just the financial numbers, it's also the fact that these high costs force them to move from their homes at one of the most vulnerable times in their lives. The town needs to do more to keep their seniors here. **Marvin Findling of 44 Dogwood Lane** concurred. We need a senior committee or an advocacy group. There is no great system in place for seniors.

V. New Business

There was no new business.

VI. Adjournment

The meeting was adjourned at 12:15 p.m.

Respectfully submitted,

Carol J. Way, Secretary