

RTM Senior and Disabled Tax Relief Committee Regular Meeting
Wednesday, May 25, 2022
6:30 PM
2nd Floor Conference room, Old Town Hall
611 Old Post Road, Fairfield, CT
Via Webex and In person

A Regular meeting of the RTM Senior and Disabled Tax Relief Committee was held via Webex and in the conference room on the second floor of Old Town Hall, 611 Old Post Road on Wednesday, May 25, 2022 at 6:30 pm in Fairfield, Connecticut. Members of the public attending through Webex.

AGENDA

1. Call to Order 6:45
Attending in person: Chair of Committee: Representative Jill Vergara (District 7); Vice-Chair of Committee: Representative Cindy Perham (District 2 and RTM Deputy Democratic Caucus Leader); Secretary of Committee: Representative Hannah Gale (District 6).
2. Pledge of Allegiance
3. Approval of Minutes from March 30, 2022 and May 11, 2022
Rep. Perham motioned to approve the minutes from the RTM S & D Tax Relief Committee initial meeting held on March 30, 2022, (with change re. asset limits for deferral). This was seconded by Rep. Vergara. Rep. Perham motioned to approve the minutes for the special meeting of this committee held on May 11, 2022. This was seconded by Rep. Vergara. Unanimous approval for these motions.
4. Discuss Assessor's June 14, 2021 report to the RTM and Revised FY22 data (as of February 2022)
https://www.fairfieldct.org/filestorage/79/193/22994/102100/June_RTM_Backup.pdf

Revised report as of February 16, 2022. Has been refined since Mr. Murray has begun as assessor. Assessment ranges are parsed out clearly. Benefits are also clearly tracked. Need clarity on what % max refers to. Recipients can't receive more than 75% of tax bill. Need to add to chart what part of this max has been awarded to date.

There was a reduction in the program count between June 2021 and February 2022. despite not needing to reapply during Covid. No marketing was done this year. In previous years Julie DeMarco did postcards. There was \$ from the registrar, and maybe human services, and possibly Tax Collector or Assessor's office- was \$1,000 or + for the mailing.

Rep. Vergara offered to email questions from the members of Fairfield Senior Advocates in attendance via Webex.

Bill Lenehan, 42 Alma Drive, Fairfield, CT 08824, (wrlenehan@gmail.com), asked a question with regard to whether Ross has seen a house sale with a lien from a deferral and whether this affected the sale. How does the lien affect probate etc?

Irv Leinkuhler, 83 Spruce St., Fairfield, CT 06890, shared that updated housing sales info is put into the database by Ross.

Is there a mechanism for making sure that the deferred taxes are not more than the value of the house? It was mentioned that a title search would reveal the lien.

Mr. Leinkuhler asked if there was a mechanism for making sure that a deferred tax amount does not exceed the value of a house?

Rep. Perham shared that she does reversed mortgages for a living and they must pay off any deferral at the closing of the reversed mortgage. Anyone with a reverse mortgage would not be eligible for the deferral program.

Rep. Perham shared that Wilton has a 15 yr cap on deferral but all other towns had no cap on deferrals.

In Westport if income is up to \$75,000 you can defer 100% of taxes, but > \$75,000 income you can only defer increases.

Mr. Lenehan commented: Would like for Ross to provide age breakdowns. Rep. Vergara points out that these figures are actually present.

Mr. Leinkuhler stated that ACS, census data, showed 5,500 households age 65+ in Fairfield. Half of these households are between 65-74 (2750). Roughly similar household compositions of 65-69 and 70-74 cohorts. The 70-74 cohort is 17% of participation on the credit program.

Most of the towns Rep. Perham surveyed had 65 as the age for deferral (3 did not have deferral programs).

Redding and Ridgefield have automatic tax credits for residents > 65 yrs old.

Mr. Leinkuhler suggested getting ages from other towns deferral programs.

He also asked if affidavits were in place for previous years. Rep. Vergara said that they were. He recalls that the BOF committee discussed the language of the affidavit. Rep. Vergara does not believe that this resulted in any language change.

Mr. Lenehan asked Rep. Perham to check how other towns overcome objections of stigma of lien.

Rep. Perham states that people have come up to her privately after presentations at the senior center, but were reticent about a public question.

Mr. Leinkhuler suggested it would be good to find out if Westport did something to discuss the lien with interested senior and disabled.

Rep. Vergara states that Fairfield's deferral program is not very appealing because of the restrictions.

Mr. Leinkuhler stated that it is hard for seniors to find a place to live in today's market and the deferral program might helped them.

Mr. Lenehan would like Ross Murray to discuss whether or not there actually is a revenue loss. The interest is in covering the immediate costs. He believes that other towns are considering it a wash and not a loss.

The interest in the code is a 3% floor.

Rep. Perham stated that some other towns only have 1% interest. Westport is fixed at 1%.

Need to ask Ross to provide the information on income bracket and amount of participation for FY 2021 so that a comparison can be made to 2022 after the ordinance was changed.

Rep. Vergara will ask Ross re. procedures for sale of deferred home.

5. Discuss RTM's legislative power to review the town's tax relief ordinance, Chapter 95, Article III, Tax Relief for Elderly and Disabled Homeowners:

Rep. Vergara spoke to Lori Charlton about the possibility of forming a joint committee with BOF and our committee to come up with language.

6. Next Steps:

Rep. Perham will continue research on age brackets for deferral and how the issue of liens are addressed.

Rep. Vergara will again request that Ross Murray attend the next meeting. She will send questions that have come up from this meeting.

7. Public Comment:

The waiting lists for senior housing is extremely long and you can only get on through a lottery.

CT state wants to incentivize seniors to stay in their homes. There is now transportation services to adult day care.

- a. Demographics discussion with Gordon Mackenzie—June 22, 2022
- b. Comparative research
- c. Joint review process with Board of Finance

8. Adjournment:

Rep Perham motioned to adjourn, seconded by Rep Vergara. Meeting adjourned at 8:01 pm.