

**BOARD OF FINANCE SENIOR & DISABLED TAX RELIEF COMMITTEE**  
**MEETING MINUTES**  
**October 22, 2019**

A Meeting of the Board of Finance Senior & Disabled Tax Relief Committee was held in the First Floor Conference Room of Independence Hall, 725 Old Post Road, on Tuesday, October 22, 2019, at 7:30 pm.

**MEMBERS PRESENT** Christopher DeWitt-Chairman, Sheila Marmion-Vice Chairman, James F. Walsh-Secretary

**ALSO PRESENT** Fairfield Senior Advocates Rep. Urb Leimkuhler, Robert Mayer-CFO, Bud Morton, Tax Assessor Ross Murray, Rep. Jill Vergara, John Wynn-Strategic Planning Committee Chair

Call to Order - Chairman DeWitt called the meeting to order at 7:41 p.m.

Pledge of Allegiance – Ms. Marmion led the Pledge of Allegiance.

1. Review and comment on the “Final Analysis” spreadsheet compiled by Tax Assessor. Tax Assessor and CFO included in discussion and recommendations

Mr. DeWitt referred to the Final Analysis spreadsheet Mr. Murray supplied with incremental data on how to maximize participants in the lowest income levels. Various ways were reviewed by eliminating and/or adjusting the cap guidelines.

The data shows current values increased as follows:

- An \$80k increased income cap, will create 62 eligible participants and a \$70k potential increased tax burden.
- An \$85k increased income cap, will create 123 eligible participants and a \$140 potential increased tax burden.
- A \$90k increased income cap, will create 185 eligible participants and a \$120k potential increased tax burden.

Mr. Murray said the anticipated number of people is 60 based on current participation rates.

The next four number variations on the charts were reviewed that raised the cap; \$80k, \$85k and \$90, and eliminated the two lowest levels.

Mr. Murray said the number of people in the current program getting the maximum benefits increased to 22; but did not increase the number of participants in the program.

The third blue level eliminated the cap and maximized the percentage. This increased the number of participants getting maximum benefits from 213 to 322 with a 7.1% increase.

The last two lines showed RTM Option #1 and #2. Ms. Vergara explained how the RTM came up with the two options and the Committee reviewed.

The Committee discussed the QTAV, maximum number of households noted only owner occupied not rentals, 18% of households in Fairfield are renters. Mr. Mayer thought they were using total population of seniors. He said the reality is potential enrollment could be substantial. Ms. Vergara said the QTAV change prompted the CFO to place a cap. Mr. DeWitt said this Committee wants to keep the QTAV and doesn't want a cap. Further discussion on keeping or eliminating cap.

Mr. Morton said Mr. Murray can get an estimate with great accuracy. Mr. Leimkuhler said it would be important to know what the numbers would be and that lower level participants are needy whether in first or third bucket and are getting assistance from other areas. Mr. Mayer said the BOE will come in with a 5 or 6% increase next year, union contracts are higher. He said from a CFO point of view with what's going on in the town, it could be \$1m = .33%.

Mr. DeWitt discussed smoothing examples. Ms. Marmion would like to take baby steps for two years and look at the numbers then tweak it.

Mr. Murray said he would have to have the Committee's recommendation by February when they begin taking applications. Ms. Vergara said committees are formed in December, will be held over for two months and have to be in two months; the LNA will take a full month to review. Mr. Mayer said the Committee can make a recommendation and go before the BOS in November, the BOF and RTM in December.

Mr. Murray said you could change the percentages and caps as long as you didn't change the upper income.

The medical insurance deduction was examined and is an \$18,000 change in the qualification. Mr. Murray said it should be in place by February 1<sup>st</sup>. They asked Ms. Vergara if she can fast track the medical to the BOF with the explanation is timing.

**Mr. DeWitt motioned to accept changes 95-8 and 95-15 as recommended by the RTM Senior & Disabled Tax Relief Committee to be presented to the BOF on a date certain of November 19, 2019, meeting. Ms. Marmion seconded the motion which carried unanimously, 3-0.**

Mr. Morton will create tables to review additional data and send to Mr. DeWitt and work with Mr. Murray. Mr. Walsh will work with Mr. Morton on an excel spreadsheet and Mr. Murray can supply data. Mr. Walsh would like Mr. Mayer to be part of the Committee to review formulas. Mr. Dewitt will then make a recommendation.

Mr. Murray said his department is short-staffed. If we meet April deadline, we have to agree we won't put an income cap of \$75k. We are not adding another income level. We will ask for that analysis.

2. Review of the most current S&DTRC document as amended by the RTM and the BOF S&DTRC committee

Taken in Item #1.

3. Discussion and further recording of recommendations from BOF S&DTRC members to the S&DTRC document discussed in agenda item #2 above

Mr. DeWitt noted follow-up items from prior minutes.

- Do incremental increases – complete.
- Ms. Vergara will get QTAV Westport statute to Mr. Walsh.
- Ordinance language – incomplete - Mr. Walsh and Mr. Murray will work with Town Attorney. Mr. Walsh will call tomorrow and set up a meeting in Mr. Murray's office.

Mr. DeWitt said it is important to get it done in the next couple weeks, next year get an affidavit to incorporate any additional language for trust into ordinance. Mr. Murray said we can ask all applicants to sign a 45-06 IRS form to request their IRS tax return then we can select a few to perform an audit on at \$50 per applicant.

Participants must choose between three programs. Some towns allow to participant in more than one program. Allowing them to participate in a credit and deferral program would require an ordinance change. Get Westport statute on determining a hardship case for next meeting for consideration.

Mr. Leimkuhler would like to get research done on what the drivers are to the program and said there are inequities in existing QTAV structure. He wants a commitment to study that, gather data over the next year and think long term. He said we all are willing to help the Committee. Mr. Wynn said it will also be important as the group ages.

Ms. Marmion appreciates all the work the Committee, Mr. Murray, Ms. Vergara and everyone who participated did as it is a group effort and long process, Mr. DeWitt concurred.

4. To Hear, Consider and Approve Minutes of: August 27, 2019

Ms. Marmion motioned to approve the August 27, 2019, minutes. Mr. DeWitt seconded the motion which carried unanimously, 3-0.

5. Public comment

Ms. Vergara believes it's a good ideas to fast track the medical deduction and get other changes in by April but wants to think about raising the income level in the future. The 2015, 2017 and current committee agreed because they have the lowest levels of participation we should be looking at ways to expand participation.

Mr. Mayer discussed how our program compares to other towns. Mr. Leimkuhler said you can't compare Fairfield to other towns. Ms. Marmion questioned how do we measure success and know if it's working.

Mr. Walsh said if the BOE's budget continues to increase 5-6% every year we will drive out seniors out regardless of what changes we make in the program. If we see this increase on a steady basis we're all in trouble.

6. To Hear, Consider and Act Upon Any Communications – none.

**Adjourn - There being no further business to come before the Committee, the meeting adjourned at 9:09 p.m.**

Respectfully submitted,  
Sheila Tesei