

**Ridgefield Senior Tax Committee
June 12, 2025, 7:00 pm**

Annex Town Hall – Large Conference Room

Minutes

Location: Annex Town Hall Building Ridgefield CT—Large Conference Room

Members Present:

- Leonard Comberiate - Secretary
- Joseph Adams, Jr
- Gary Roman - Chair
- Linda Massie – Vice Chair
- Carl Forcheski
- James Bertoluzzi
- Andrew Okrongly

The tenth Senior Tax Committee (STC) meeting was called to order by Chair Gary Roman and commenced at 7:00 pm. Mr. Roman made a motion to accept the Minutes from May 29, 2025, meeting, and the motion was seconded by Linda Massie. The Minutes were ratified with no changes.

Public Comment Period:

No public attendees were present.

Review of Discussion with Town Tax Collector and Town Assessor Regarding the Implementation of Changes to the Existing Tax Deferral Programs for Seniors

Chairman Gary Roman distributed a summary of the telephone conversation held with the Town Assessor to discuss the possibility of raising the income limit of the Elderly Tax Deferral Program (EDP) from the current income limit of \$65,000 to \$75,000 or \$85,000. Applicants must submit their application to the assessor between January 1 and May 15th, and a confidential interview is held between the applicant and the assessor to determine their eligibility to participate in the EDP program. It was noted that securing a “junior lien” on a mortgage is a requirement to participate in the tax deferral program and the taxpayer is required to secure the lien approval. Since most large mortgage providers sell their mortgages in in the

secondary market adding a “junior lien” is not easily secured, thereby making the tax deferral program not viable for many applicants except for mortgages issued by a few local banks. About 5 to 10 new Tax Deferral applications are processed annually. It was the opinion of the Town Assessor that raising the income limit from \$65,000 to \$75,000 or even up to \$85,000 would not result in a large increase in applications for the town tax deferral program.

Andrew Okrongly arranged a meeting with Gary Roman with the Town Tax Collector (Jane Berendsen-Hill) and the Chair of the Board of Finance (Mike Rettger). The purpose of the meeting was to discuss the impact of the current EDP on FY2025 and potentially the impact of increases from the current \$65,000 to higher limits. A summary of the meeting is as follows:

1. In FY2025 27 taxpayers utilized the EDP program
2. The current impact of the non-income tested Senior Tax Credit is \$2,018,000 in FY2025.
3. The impact of uncollected real estate and motor vehicle taxes is about 1.2%.
4. Any increases in the EDP income limits will impact the amount of collection of annual municipal taxes.
5. The EDP has a balance of about \$1.8 million and a total interest receivable of \$250,000. The receivable for the EDP is added to each year with new applications and payoffs from real estate conveyances.
6. The Tax collector indicated that about \$250,000 is added each year and a similar amount is paid off in EDP.

It was noted that the provision to raise the income limit of the EDP from the current \$65k limit would need to be presented at a Ridgefield town meeting after being approved by the BoS and BoF.

Plans to Discuss with the Board of Selectpersons (BoS) and the Board of Finance (BoF) including Presentation Materials and the Schedule for Review of Discussion with the BoS and BoF

Chairman Roman distributed to the STC nineteen pages of a draft presentation planned to be made to the BoS and BoF on August 13, 2025, and August 19, 2025, respectively. The STC committee members had a lengthy discussion on the draft presentation and several suggested comments, edits and revisions were discussed. Each of the members was assigned a task to complete before the next STC meeting scheduled for June 26, 2025. The members were asked to provide the following:

- Carl Forcheski – Draft a background section of the existing senior tax credit programs for the presentation.
- Andrew Okrongly – Prepare the slides on the recommended changes to the existing senior tax programs and proposed changes. The analysis will incorporate the financial impact of the proposed program for senior tax credit programs.
- Leonard Comberiate – Prepare a chart showing the inflation impact on the existing Senior Tax Credit of \$1,048.
- Gary Roman – An Executive Summary for the presentation.

Completion of the Worksheet Comparing the six topics being considered by the STC and their prospective financial impact on Town Budget and the Mill Rate for subsequent years

- 1) Updated property tax credit to reflect the CPI adjustments since the \$1,048 was last increased in 2008 and indexing the amount on an annual basis thereafter. This program will be recommended for continuance with modification.
- 2) Proposal to Increase the income limit for the Ridgefield property tax deferral program from the current \$65,000 to a higher income limit. This program will be recommended for continuance with modification.

- 3) Propose a new supplemental means tested tax credit program targeted at senior households with income levels below \$65k. This program will be recommended for a start in FY 2027 and FY 2028.
- 4) Adopt a freeze on property tax increases for seniors. This program was not recommended by the STC.
- 5) Adopt a provision for tax relief for senior residents who are renters to abate local automobile taxes. This program will not be recommended at this time.
- 6) Recommend a new tax credit program targeted at seniors that have resided in the town for over 25 years. This program will be recommended for a start in FY 2027 and FY 2028.

Additional Topics:

No other open topics were introduced by the Committee members in attendance.

Next Meeting:

The next committee meeting will be held as follows:

- June 26, 2025, at 4 pm at the Town Hall main building.

There being no other business for the Committee, a motion was made and unanimously passed to adjourn the meeting of the tax committee at 8:28 pm.

Submitted.

Leonard Comberiate

Secretary