

**Ridgefield Senior Tax Committee
March 20, 2025-- 4:00 pm**

Town Hall – Large Conference Room

Minutes

Location: 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- Excused

The fifth Senior Tax Committee (STC) meeting was called to order by Chair, Gary Roman, and commenced at 4:00 pm. Mr. Roman made a motion to accept the Minutes from March 6, 2025 and the motion was seconded by Linda Massie. The Minutes were ratified with no changes.

Public Comment Period:

No public comments were submitted to the Committee.

Committee Guest:

The Committee welcomed Mr. Kenn Devane of Mine Tech, Inc, the data mining company responsible for the Ridgefield 2023 Senior Survey which was previously reviewed by the STC Committee. Mr. Devane distributed and reviewed an overview of the 2023 survey. The survey suggested that property taxes were a major issue in explaining why senior citizens might leave Ridgefield along with a lack of awareness of town support programs for seniors to reduce or defer property taxes. The Towns programs to support seniors with property tax relief and the multiple state programs were discussed in detail with Mr. Devane. . Kenn Devane was asked to help frame a spot poll to be presented to seniors attending the April 26, 2025 Senior Extravaganza Expo event. The issues discussed for potential topics to be included

on the spot poll included education and awareness of the various town programs available to senior citizens, emphasizing the no income limit to the current senior tax credit; the existing State Tax Relief Programs for Homeowners and Renters. In addition, the STC advised Mr. Devane of the recently enacted CT state program for disabled veterans. The STC shared the impact of the various programs on the overall tax revenue collected by Ridgefield. The impact of the existing tax relief programs for Seniors impacts total town revenue by a cost of (1.2%).

Mr. Devane expected to provide an initial draft of the spot poll questions for review by the Committee shortly. The Committee thanked Mr. Devane for his attendance at the meeting and looked forward to his draft spot poll questions. James Bertoluzzi will remain the contact with Mr. Devane and address any questions raised by Mr. Devane. A draft of the survey will be completed in early April 2025, with the expectation that the survey can be utilized by the Senior Expo on April 26, 2025.

Al Garzi, Ridgefield Town Assessor, was unable to attend the Committee meeting on March 20, 2025, but Gary Roman was able to meet with him on March 20, 2025. Mr. Garzi answered a number of questions pertaining to the various programs afforded by Ridgefield including the town elderly tax credit, the town elderly deferment program, state elderly Homeowners Program (Circuit Breaker Program), CT state Renters Program, the CT Veterans 100% Disabled Program (2025 effective date) and the volunteer fire department. Gary Roman delivered to the Committee a package of information provided by Mr. Garzi indicating how many Ridgefield citizens were eligible for each program, and the income limits applicable for various CT programs for 2024 and 2025.

Mr. Roman further reviewed the application form for application for tax credits for the elderly and totally disabled employees. The application form is used for multiple income related programs. Mr. Garzi stated that the State Programs require the taxpayer to visit the Assessor's office and bring tax return information. Once the State applications are completed by the Assessor's Office, the applications are sent to the CT Office of Management and Budget (OMB) for approval. The State Renter's Program send assistance payments directly to approved applicants from Hartford. The Homeowners Program is a cost to Ridgefield. With no assistance by the State of CT.

It was noted that the 100% total and permanent service-connected disabled veteran's exemption during 2025 would reduce assessments by \$ 5 million and cost the town approximately \$52,000 in FY 2025. In addition, after consulting with the Assessor, Mr. Roman distributed to the Committee a revised table of Ridgefield statistics which indicated a cost of \$1.982 Million for the current no income verification tax credit for 1,892 seniors; a total tax deferral of \$1.894 Million for 30 seniors as of March 2025; \$38,625 for the CT Homeowners Program covering 65 seniors, \$31,525 for 76 seniors for the based CT based Renters' Assistance Program and \$52,039 for 9 CT mandated Veterans 100% Disability Program. The total town of Ridgefield tax credit was \$1.894 Million or approximately 1.2% of the total tax revenue of \$153.320 Million.

Town Senior Tax Surveys:

The Committee next reviewed several worksheets of the neighboring towns including Wilton, Westport, Weston, Redding, Bethel, Newtown and New Caanan. The file includes the current population, median household income, people above age 65 at the poverty level, number of housing units owned and rented, and median value of owner-occupied homes.

The worksheet summarized the number of households receiving tax credits or deferments, or both. The worksheet detailed the criteria for receiving a tax credit or a deferral, including age, residency requirements, income levels, asset limitations.

In an effort to finalize the tables by April 4, 2025, meeting, the following assignments were made to complete and verify the information:

- New Canaan —Carl Forcheski
- Weston – Gary Roman
- Westport – Gary Roman

Gary Roman discussed sending the letter of the Committee's activities to the Ridgefield Board of Finance. He had previously sent the letter to the Ridgefield Selectpersons and reviewed the letter with First Selectperson Marconi on March 20, 2025 Mr. Marconi recommended sending the letter to the Board of Finance. Mr. Roman will send the letter to the Board of Finance.

Legal Counsel:

The next item discussed was the approval of external legal counsel to aid the Committee in the drafting of new Regulations for Senior Tax Credits, references CT Statute Section 12-129n adopted in 2023 by the State Legislature. Mr. Marconi suggested and allowed the STC to use the Town Counsel, which is a firm on retainer. The law firm Cohen and Wolf has designated attorney Jason A. Buchsbaum as the principal to work with the Town of Ridgefield and with the STC. Linda Massie was assigned to draft the questions to be sent to the external counsel for review by the STC in advance of the next meeting, including:

1. Review of CT statutes allowing for senior tax credit with and without an income limit.
2. Review of the CT statutes on the ability to provide senior tax credits on automobile taxes.
3. Review of the CT mandated homeowners and CT based renters' programs
4. The Committee will engage legal counsel to review the issues as recommended above, to guide the development of public policy for Ridgefield on senior tax credits. In addition, a second legal review, once the Committee drafts language for the Town Regulation for senior tax credits may warrant a review by external legal counsel.
5. Any updated CT legislation that has been approved since CT Statute Section 12-129n: Optional municipal property tax relief programs for certain homeowners age sixty-five or over or permanently and totally disabled, , since being passed in 2023.

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

Next Meetings

The meetings will be held on Thursday at 4:00 pm, as follows:

- April 10, 2025
- April 24, 2025

There being no other business for the Committee, a motion was made and unanimously passed to adjourn the meeting of the tax committee at 6:13 pm.

Submitted.

Leonard Comberiate

Secretary