

Town of Harvard
Elderly and Disabled Taxation Aid (E&DTA) Committee Meeting
Minutes

Meeting Date: August 31, 2011
Called to Order: 9:35 a.m.
Meeting Adjourned: 10:50 a.m.
Members Present: Laura Andrews, Rick Maiore, Debbie Nutter
Other(s) Present: Sue Fitterman, Harald Scheid, Marie Sobalvarro,
Debbie Thompson, Peter Warren

The group discussed if Harvard's existing tax assistance programs are meeting the needs of its elderly and disabled population. The discussion centered on several key areas.

1. COST TO TOWN

- A key question related to proposing a program similar to the Hamilton Bill is: how much will it cost the town? Rick received a report from Harvard's Town Clerk which lists all households with residents aged 65+. This report could identify the gross exposure for the town if there is complete participation from all seniors.
- The group needs data to back up any proposal it brings to Annual Town Meeting. It would be helpful to contact Hamilton to see how their program is working so far.
- Harald passed out a sheet titled Hamilton Bill Exemption Impact, and estimates there may be as many as 50 households "at risk", struggling with tax bills, in Harvard.

2. FORMAT OF E&DTA COMMITTEE

- The E&DTA Committee was set up after the town adopted Section 3D of Chapter 60 of Massachusetts General Law at an earlier Town Meeting. The law allows Harvard to "place on its tax bills or mail with its tax bills a form to allow residents to donate to a fund to defray the real estate taxes of elderly and disabled persons of low income". To date, however, most of the funding for the E&DTA program has come from sizable donations.
- The format of the E&DTA Committee is: Town Treasurer; three residents; and a representative from the Board of Assessors. The current structure is working, except that the committee doesn't have a formal link to the Council on Aging (COA), and the COA Director cannot participate in executive sessions.

- The question raised was: Should the Board of Selectmen (BOS) appoint a standing committee for a limited time period, tasked with bringing forward a new senior tax relief program to the 2012 Annual Town Meeting?

3. PUBLICITY FOR CURRENT PROGRAMS

- The group agreed that the existing tax assistance programs need to be publicized more, keeping privacy issues in mind. Each year the E&DTA committee places notices in local newspapers to explain the program and upcoming application dates. Laura Andrews proposed writing a newspaper article for the Harvard Press which outlines Harvard's existing tax assistance programs. This approach would get the information into many households. The same information could also be included in a COA newsletter or a separate mailing using the Town's census database.
- Another idea is to give a brochure to seniors when they purchase their annual Transfer Station stickers, since a large majority of the Town's seniors take advantage of the discounted sticker fee.
- For the E&DTA program, it is important to publicize that the fund is for 1) elderly; 2) disabled; and 3) elderly and disabled. The application form could also be reviewed and possibly streamlined.
- The group discussed changing the "packaging" of the programs to stress how they help the town as well as the participants.

4. ANNUAL APPEAL

E&DTA's annual appeals have been successful. Last year's appeal brought in about \$15,000, enough to cover all requests. Contributions for the past two years were lower due to the poor economy.

5. TAX DEFERRAL

No Harvard residents are currently using the Tax Deferral program. There are several issues: 1) elderly homeowners have paid off their mortgage and don't want to apply for tax deferral which is essentially a reverse mortgage; 2) if elderly homeowners still have a mortgage, they have to get their bank to take second position on the mortgage and banks are reluctant to do that; and 3) sometimes the outstanding taxes are greater than the value of the property.

6. OPTIONS GOING FORWARD

The group discussed some options concerning next year's Annual Town Meeting:

- propose an elderly tax assistance program, similar to the Hamilton Bill;
- adopt the Circuit Breaker program;
- change the E&DTA program so it doesn't need to be modeled after the state program.

The key question is:

Should the group proceed with an initiative similar to the Hamilton Bill?

The group believes there is not enough data available yet to make a decision.

7. ACTION ITEMS

1. Brainstorm ideas on how to publicize Harvard's existing programs (Laura Andrews)
2. Look at annual appeal (Laura Andrews and Rick Maiore)
3. Call COA Director in Hamilton to obtain information about the Hamilton Bill (Debbie Thompson)
4. Call the Assessor's Office in Sudbury to obtain information about their new senior tax aid program (Harald Scheid)
5. Review E&DTA Application Form (Peter Warren)
6. Speak with Board of Selectmen at upcoming meeting re: appointing a standing committee for a limited time period, tasked with bringing forward a new senior tax relief program to the 2012 Annual Town Meeting (Marie Sobalvarro and Peter Warren)
7. Review overdue tax bills (Debbie Nutter)

Respectfully submitted,

Sue Fitterman
Assistant Assessor