

Town of Granby is inviting you to a scheduled Zoom meeting.

Join Zoom Meeting

<https://us02web.zoom.us/j/86719058671?pwd=0EZkW4GQ1m0TnX9fR6Xs0CLxbQcicL.1>

Meeting ID: 867 1905 8671

Passcode: 924392

TOWN OF GRANBY – Board of Selectmen

Regular Meeting Agenda

Monday, January 5, 2026 – 7 p.m.

Town Hall Meeting Room

1. Pledge Of Allegiance

2. Minutes

2.I. Approval Of Town Meeting Minutes - December 3, 2025

Documents:

[TOWN MEETING MINUTES120325.PDF](#)

2.II. Approval Of Board Of Selectman Regular Meeting Minutes - December 15, 2025

Documents:

[BOSMIN121525.PDF](#)

3. Appointments

None

4. Communications

4.I. Granby Senior Tax Credit Program Analysis - December 31, 2025

Documents:

[SENIOR TAX CREDIT PROGRAM ANALYSIS.PDF](#)

4.II. Granby Ambulance Association Operations Report - December 1, 2025

Documents:

[GAA OPERATIONS REPORT.PDF](#)

4.III. Bond Issuance Narrative 2025

Documents:

[BONDING TIMELINES AND NARRATIVE.PDF](#)

5. New Business

None

6. Town Manager Report

6.I. Town Manager's Monthly Departmental Report - December

Documents:

[TMREPORT12312025.PDF](#)

7. First Selectman Report

8. Selectmen Reports

9. Public Session

10. Executive Session

11. Adjournment

The next meeting of the Town of Granby Board of Selectmen is scheduled for Tuesday, January 20, 2026 in the Town Hall Meeting Room.



TOWN OF GRANBY

SPECIAL TOWN MEETING

DECEMBER 3, 2025
MINUTES

2025 DEC -4 P 3:09

RECEIVED
TOWN CLERK
GRANBY, CT

As per warning duly recorded, a Special Town Meeting was held in the Granby Senior Center & Youth Services Building, Community Room, 15 North Granby Road, Granby Connecticut.

PRESENT:

| | |
|----------------------|--------------------------------|
| MICHAEL P. WALSH | 4 HARNESS WAY 06035 |
| ANNETTE M. | |
| DICLEMENTE | 7 SULLIVAN DRIVE 06035 |
| JOHN J. DECLEMENTE | 8 SULLIVAN DRIVE 06035 |
| DARIEN S. LEWIE | 6 CANDLEWOOD LANE 06035 |
| RAYMOND C. PFAFF JR. | 5 EVANGELINE PLACE 06035 |
| DANIEL J. WOLFE | 8 PENDLETON ROAD 06035 |
| LAURA A. WOLFE | 9 PENDLETON ROAD 06035 |
| KAREN B. ANTONUCCI | 70 CREAMERY HILL ROAD 06035 |
| FRANCIS ARMENTANO | 204 MOUNTAIN ROAD 06060 |
| THOMAS P. FREDO | 379 NORTH GRANBY ROAD 06060 |
| MAUREEN F. EBERLY | 37 SILKEY ROAD 06060 |
| MICHAEL B. GUARCO | 80 HARMONY HILL ROAD 06035 |
| SAGE N. FREDO | 379 NORTH GRANBY ROAD 06060 |
| ROBERT A. BEGEY | 67 CANAL ROAD 06035 |
| FRANCIS J. BRADY | 14 THRONEBROOK ROAD 06090 |

ALSO PRESENT: Jen Espinal, Town Clerk, Recording Secretary.

The meeting was called to order by Francis Brady, Town Moderator at 7:00 p.m. for qualified elector to vote on the following resolution. The Town Clerk was called upon to read the call.

The residents and electors of the Town of Granby are hereby warned and notified that a Town Meeting will be held at Granby Senior Center on December 3, 2025, at 7:00 P.M. to vote on the approval of the sale of Town-owned property located at 603 Cider Lane to TFHB, LLC for \$101,000, as approved by the Board of Selectmen and the Board of Finance, as recommended in accordance with Section 11-3(a)(3) of the Town Charter.

The notice was properly published per CGS, in the Hartford Courant on November 26, 2025. It was noted that a copy of the Resolution was available during the Town Meeting, and that it was also filed with the Town Clerk's office.

ON A MOTION DULY MADE BY Michael P. Walsh, seconded by Daniel J. Wolfe, it was moved that the sale of Town-owned property located at 603 Cider Lane to TFHB, LLC for \$101,000, as approved by the Board of Selectmen and the Board of Finance, in accordance with Section 11-3(a)(3) of the Town Charter, be approved and adopted by this Granby Town Meeting.

A Communication followed the resolution. Town Manager, Michael P. Walsh, provided a history of the property, and the steps that have been taken before bringing this item to vote at this Town Meeting.

Moderator, Francis Brady then opened the meeting to questions and answers, or statements. No attendees came forward.

Moderator, Francis Brady called for a vote of hands.

The vote was unanimously in favor of the resolution to allow the Town-owned property located at 603 Cider Lane be sold to TFHB, LLC for \$101,000. There was no opposition.

RESOLUTION APPROVED

There being no other business, Moderator, Francis Brady requested a motion to adjourned the meeting.

ON A MOTION DULY MADE BY Michael Guarco, seconded by Francis Armentano, it is voted to adjourn the Special Town Meeting at 7:08 p.m.

Respectfully submitted & attested,



Jen Espinal

Town Clerk

Received for Record December 4, 2025, at 3:09 PM
By Laura Milne, Assistant Town Clerk



TOWN OF GRANBY
BOARD OF SELECTMEN
REGULAR BOARD OF SELECTMEN MEETING
DECEMBER 15, 2025
MINUTES

Certified True Electronic Copy
From the Records of the Town of
Granby
As of 5:58 P.M.
December 18, 2025
Attested by:
for Esquire

PRESENT: Mark H. Fiorentino, First Selectman, Mark C. Neumann; Margaret Q. Chapple, Kimberly L. Becker, Frederick A. Moffa, and Madeline Ayotte, Student Liaison

ABSENT: Zainab Zafar, Student Liaison

PRESENT: Michael P. Walsh, Town Manager, Kimi Cheng, Director of Finance, Betsy Mazzota, Management Assistant, Jen Espinal, Town Clerk, and members of the public.

CALL TO ORDER

Selectman, M. Fiorentino, called the Board of Selectmen Regular Meeting to order at 7:01 p.m. in the Town Hall Main Meeting Room, Granby, Connecticut.

1. PLEDGE OF ALLEGIANCE

The Pledge of Allegiance was led by Peg Chapple.

2. MINUTES

2. I. Approval of the Board of Selectmen Regular Meeting Minutes – December 1, 2025

ON A MOTION DULY MADE BY Peg Chapple, seconded by M. Neumann, the Board voted unanimously (5-0-0) to approve the minutes from the Board of Selectmen Regular Meeting on December 1, 2025, with a spelling correction on a scrivener's error to page 3 of the minutes. The Town Clerk was directed to make the correction on the official record.

3. RESIGNATIONS & APPOINTMENTS

None.

First Selectman, M. Fiorentino made a note to the Town Clerk that some reappointments will be coming up in January, and that a memo will need to be prepared.

4. COMMUNICATIONS

4.I. Recognition of Service to the Town- Kelly O. Rome

A proclamation was read honoring Kelly O. Rome for her long-standing commitment to the Town of Granby, where she has lived for over 30 years. The proclamation detailed her extensive Public Service, including membership on the Zoning Board of Appeals (2005–2013), the Board of Finance (2013–2021), and four years on the Board of Selectmen. Kelly provided significant financial oversight as a member of the Board of Finance, demonstrated strong leadership on the Board of Selectmen by supporting key community initiatives, and contributed extensively through volunteer service in local schools, youth programs, Junior Achievement, and animal assistance organizations. The Town formally thanked Kelly O. Rome for her immeasurable

contributions and extended best wishes for her future endeavors. The proclamation was signed and presented by Mark Fiorentino on behalf of the Town and its residents.

4.II. \$4.6 Million Radio Project Update- James Horr

Chief, Horr, on behalf of the Radio Project group gave a status update on the Town's radio communications project, outlining progress, completed milestones, financial status, and next steps. The project represents the Town's first major radio infrastructure upgrade in over 25 years and is guided by principles of cost control, interoperability, uninterrupted emergency services, and long-term scalability.

The final system design includes five tower sites utilizing a combination of Town-owned, airport, and commercial locations, including a new public safety-grade tower at 239 Mountain Road, currently underway. Removal of the existing tower and installation of a new 180-foot tower. It was emphasized that the system will not go live until all towers are operational; required to achieve the required 95% portable radio coverage, particularly in the northern areas of Town.

As of the most recent review, expenditures remain within the approved budget despite minor cost adjustments related to site conditions. Remaining work includes tower construction, equipment and backup system installation, frequency transitions, removal of legacy systems, and replacement of radios in all emergency vehicles. The project team is targeting full system implementation by mid-summer, with continued oversight and periodic updates to the Board.

A UTV and trailer were acquired to ensure year-round access to tower sites, particularly difficult in terrain locations. The vehicle meets state fire service guidelines and is available for broader fire department and emergency response use.

Renovation of the dispatch center is nearing completion. Dispatch operations were temporarily relocated, the existing space fully gutted and rebuilt, and new furniture and equipment installation is underway.

This is a summary of the discussion that took place at the Board of Selectmen meeting. To view the meeting in its entirety and hear a full report, please click the following link at Granby Community Television <https://gctv16.org> or access the Board of Selectmen packet.

5. NEW BUSINESS

5.I. Approval of Plus One FY 27 Town Budget Narrative and Set Three Board Meeting

Town Manager, M. Walsh provided a brief to the Board of Selectmen on the Plus One Budget Narrative and Three-Board Meeting.

ON A MOTION DULY MADE BY P. Chapple, seconded by M. Neumann, the Board voted unanimously (5-0-0) to approve as presented, the Town's Plus One Budget narrative as detailed in the November 24, 2025 memo from Town Manager Mike Walsh, and to further set a Three Board Meeting including the Board of Selectmen, the Board of Education, and the Board of Finance for January 20, 2026, at 7:00 p.m., to be held at the Granby Senior Center. **The motion was revised to change the location of where the meeting will be held to accommodate capacity**

5.II. Amendment to the Town's 10 Year Capital Plan

The Board reviewed proposed amendments to the previously approved 10-Year Capital Improvement Plan to better clarify priorities for CPPAC review. The amendments refine project details, add and remove certain line items, and provide clearer guidance on funding priorities. Key items include no change to the library project, clarification of pump station maintenance funding, and the addition of a Salmon Brook Park pickleball court and bathroom project.

ON A MOTION DULY MADE BY F. Moffa, seconded by K. Becker, the Board voted unanimously (5-0-0) consistent with the Town of Granby Charter, Chapter 10-2, Section (d), the Board hereby approves amendments 1–7 as detailed above to the Town's 10-Year Capital Plan; and further, to forward this information to CPPAC to allow that committee to continue their deliberations.

This is a summary of the discussion that took place at the Board of Selectmen meeting. To view the meeting in its entirety and hear a full report, please click the following link at Granby Community Television <https://gctv16.org> or access the Board of Selectmen packet.

6. TOWN MANAGER'S REPORT

6.I Town Manager's Monthly Project Report- November

Town Manager, M. Walsh reported that the December 3 Town Meeting proceeded smoothly under new moderator Fran Brady, with residents attending and unanimously supporting the sale of 603 Cider Lane; the property is expected to close by year-end or early January.

Updates to the 10-year Capital Plan, include amendments and debt service modeling, which will be forwarded to CPPAC ahead of their first January meeting.

The Radio Communication Project is progressing as planned, and a draft report recommending increased budget support for Granby Ambulance will be distributed to relevant boards ahead of the January 23 meeting.

Public Works projects, including the Salmon Brook Park ramp and Meadow parking area, are complete, and pond dredging is underway.

The Town Manager reminded board members of the holiday lunch on Wednesday, December 17, and provided Town Holiday hours and closures.

In closing, Town Manager, M. Walsh, extended season's greetings to all.

6.II. Finance Director's Monthly Budget Report (November)

Director of Finance, K. Cheng gave an update on the budget, outlining that as of November 30, 2025, revenue collections totaled 57% of the budgeted amount, consistent with the prior year. The tax collection rate decreased slightly from 4.02% to 4% as of December 9. Approximately \$300,000 was received from tuition from another town (Hartland). General fund expenditures also remain in line with the prior year at 54% of the budget.

Public Works overtime for November was slightly higher than last year due to flooding at the Dog Park and windstorm-related tree removal, while Police Department overtime remained consistent.

This is a summary of the discussion that took place at the Board of Selectmen meeting. To view the meeting in its entirety and hear a full report, please click the following link at Granby Community Television <https://gctv16.org> or access the Board of Selectmen packet.

7. FIRST SELECTMAN REPORT (Mark Fiorentino)

First Selectman, M. Fiorentino extended holiday greetings and encouraged residents to reflect on their blessings and support members of the community in need.

Appreciation was expressed to the teams involved in the annual Tree Lighting and Senior Center Holiday Dinner, highlighting the dedication of staff and National Guard volunteers.

M. Fiorentino invites all residents to an Open House to review the budget process that will be held on January 3, at the Granby Senior Center from 10:00–11:30 a.m.

To conclude, M. Fiorentino shared that the Town Center Study Committee has finalized its report, which will soon be posted on the town website, and has issued recommendations to the Board of Selectmen and Planning and Zoning for implementation, with a joint meeting planned early in the new year to set priorities and timelines.

8. SELECTMEN REPORTS (Margaret Q. Chapple, Kimberly L. Becker, Frederick A. Moffa, Mark C. Neumann; and Madeline Ayotte, Zainab Zafar, Student Liaison)

M. Ayotte, reported that the school held its annual fall blood drive on December 12, with over 25 students donating to the Red Cross. The National Honor Society is conducting a stocking drive for local children in need, with most stockings already collected.

The Model UN Club is raising funds for a March debate conference in Boston through a bake sale at Stop & Shop.

M. Neumann gave an update on Granby America 250 Committee, indicating that they did not meet in December, and the plan is to meet again in January. Appreciation was expressed to those who have already made donations to support the committee's activities for next summer's July 4th anniversary celebration.

9. PUBLIC SESSION

10. EXECUTIVE SESSION

11. ADJOURNMENT

ON A MOTION DULY MADE BY P. Chapple, seconded by M. Neumann the Board voted unanimously (5-0-0) to adjourn the Board of Selectmen Regular Meeting at 7:59 p.m.

The minutes presented within this document are a summary of the discussion that took place at the Board of Selectmen meeting. To view the meeting in its entirety and hear full reports, please click the following link at Granby Community Television <https://gctv16.org>.

Respectfully Recorded & Attested,



Jen Espinal

Town Clerk

Received for Record: December 18, 2025 at 5:58 P.M.

By Laura Milne, Assistant Town Clerk

The next regular meeting of the Town of Granby Board of Selectmen is scheduled for Monday, January 5, 2026, in the Town Hall Meeting Room.



TOWN OF GRANBY

MEMORANDUM

DATE: December 31, 2025

TO: The Board of Selectmen, the Board of Finance, the Commission on Aging

FROM: Mike Walsh, Town Manager 

REGARDING: Comparative Analysis – Exemption for Elderly and Disabled Persons

The Town of Granby, by ordinance (Chapter 156, Article I) provides an annual exemption/tax credit based on income for elderly and disabled residents. The local ordinance was created pursuant to Connecticut General Statutes Sections 12-129b-n and 12-170aa-cc, inclusive.

While analyzing Granby's Town ordinance compared to other area Town ordinances that provide a similar tax credit, in general, all local ordinances require the applicant to be a homeowner and to be in compliance with the State's income and eligibility rules for the State tax credit program.

To say it another way, the State statute provides an income-based tax benefit to local elderly taxpayers. Based on that State program, amended individually by local ordinances, each community provides "in addition" benefits to the elderly homeowner over and above those they may receive under the State program.

To quantify the value of the benefits that the Town of Granby provides to elderly taxpayers during the fiscal year beginning July 1, 2024 and ending June 30, 2025, 174 residents were provided with \$314,500 of tax relief, or an average of \$1,807 per taxpayer, with the highest benefit exceeding \$4,987. These benefits are in addition to any state benefit for which they may have qualified.

In Granby, the value of a mill is \$1,342,946. Accordingly, approximately $\frac{1}{4}$ of one mill is dedicated to elderly tax relief.

Most local ordinances also require the applicant to be 65 years of age, own and live in the home for a period of time during the application cycle, and be the payor of the taxes on the home. Produced below is comparative analysis of our ordinance with other towns that are located nearby.

Additionally, some comparative metrics called the "Municipal Fiscal Indicators" which are issued by the State of Connecticut Office of Policy and Management are also included in the chart below for reference purposes.

Based on the analysis below, I find the Granby ordinance provides a very high level of tax relief for seniors (up to 40-45%, or \$4,987 of their tax liability at certain income levels). The benefit starts at age 65, and with the recent change to an "every other year filing", Granby seniors can "revenue bunch" to maximize their local tax credit benefit. A copy of each municipal ordinance is also attached for your review.

| Municipality | \$ Per Capita Tax Burden | # Rank of 169 | \$ Per Capita Income | # Rank of 169 | \$ Income Limits | Max Ben | Asset Test?/Lien Filed? | Other |
|---------------|--------------------------|---------------|----------------------|---------------|----------------------------------|--------------------------------------|-------------------------|---|
| Granby | 3,730 | 61 | 63,069 | 53 | 70,200 | 40% of tax married; 45% single | N/N | See Local sample with \$3,478 credit applied |
| Avon | 4,883 | 15 | 86,976 | 15 | 76,500 | \$1,430 | N/N | Income/credit limits reviewed regularly; program approved before it expires |
| Farmington | 4,163 | 36 | 67,565 | 43 | 57,800 | \$1,500 | N/N | Total credits can't exceed 75% of tax bill |
| West Hartford | 4,382 | 30 | 69,770 | 34 | State limits | 40% of tax if married, 30% if single | N/N | The program is offered to residents 70 and older |
| East Hartford | 2,758 | 124 | 33,395 | 163 | 71,500 Married; 61,300 Single | \$900 | Y/N | Application every two years |
| Hartford | 2,570 | 138 | 27,319 | 169 | 78,000 married; 68,240 single | \$1,000 | N/N | The credit can apply to multifamily homes |
| Simsbury | 3,979 | 47 | 76,605 | 24 | State limits plus 20,000 | \$2,000 | N/N | The credit phases out when income exceeds \$73,400 |
| State | 3,363 | | 54,409 | | 55,100 married and 45,200 single | | | |

It should also be noted that the Town of Granby offers an annual tax deferral program to qualified residents (a freeze of annual tax increases) under Town Ordinance Chapter 156-6. The program allows the deferral of annual tax increases, plus a 9% annual interest charge to accrue, and that amount would be filed as a lien on the property.

Once a triggering event occurs (death of the taxpayer or transfer of the property) a normal tax bill would be issued for the total deferral with a request to pay the amount within 30 days, or the statutorily required interest rate of 18% would also be applied. Currently, no Granby resident has applied for such relief.

Chapter 156 TAXATION[HISTORY:]

ARTICLE I

Exemption for Elderly and Disabled Persons

[Adopted 11-16-1987; amended in its entirety 4-15-1991]

§ 156-1. Purpose.1The purpose of this article is to provide property tax relief for residence property of the elderly and totally disabled to supplement the amount provided by the State of Connecticut in accordance with C.G.S. §§ 12-129b to 12-129d, inclusive, and §§ 12-170aa to 12-170cc, inclusive.

§ 156-2. Qualifications.Any person who owns real property located in the Town of Granby or who is liable for the payment of taxes thereon under C.G.S. § 12-48 and occupies that property as his or her principal residence shall be entitled to tax relief in accordance with this article, provided:

A. Age or disability requirement.

(1) Such person is 65 years of age or over; or whose spouse, living with him or her, is 65 years of age or over; or who is 60 years of age or over and the surviving spouse of a taxpayer qualified for relief under this article at the time of his or her death; or

(2) Such person is under 65 years of age and eligible in accordance with applicable federal regulations to receive permanent total disability benefits under social security; or has not been engaged in employment covered by social security and accordingly has not qualified for benefits thereunder, but has become qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any government-related teachers' retirement plan, in which requirements with respect to qualifications for such

permanent total disability benefits are comparable to such requirements under social security.

1. Editor's Note: Amended at time of adoption of Code (see Ch. 1, General Provisions, Art. I).

B. Such person or spouse has been a real property taxpayer of Granby for one year immediately preceding the receipt of tax benefits.

C. The property for which tax relief is claimed is the principal residence of such person.

§ 156-3. Application.

A. An application must be filed with the Granby Assessor annually not earlier than February 15 or later than May 15 to obtain property tax relief under this article for taxes assessed on the list of October 1 of the preceding calendar year.

B. Prior to filing an application in accordance with this article, an application for tax relief under any state statute for which such person is eligible must be filed. If such person is not eligible for tax relief under any state statute, he or she must certify his or her ineligibility, under oath, on a form acceptable to the Assessor.

§ 156-4. Form and amount of tax relief.

A. The amount of tax relief granted hereunder shall be that percentage of the tax due corresponding to the applicable qualifying income shown on the schedule hereto attached and incorporated herein.
"Qualifying income" means total adjusted gross income for purposes of the federal income tax plus any other income not included in such adjusted gross income in the calendar year ending immediately preceding the date of the application for benefits under this article, except that, for any taxpayer born before 1910 who had qualified for the state Freeze Program but has been disqualified therefrom, "qualifying income" shall mean total taxable income for purposes of

the federal income tax plus any other income not included in such taxable income in such calendar year. The amounts of qualifying income shown on the schedule hereto attached and incorporated herein shall be adjusted annually in a uniform manner to reflect the annual inflation adjustment in social security income as determined by the Secretary of the Office of Policy and Management pursuant to C.G.S. § 12-170aa(b)(2).

B. Notwithstanding any provision herein to the contrary, no tax relief under this article shall be in an amount which, combined with any tax relief for which the taxpayer may be eligible in accordance with C.G.S. §§ 12-129b to 12-129d, inclusive, and 12-170aa, exceeds in the aggregate 75% of the property tax for which such taxpayer would be liable but for the benefits under this article and any of the foregoing sections of the Connecticut General Statutes.2

§ 156-5. Death of taxpayer.

A. If any person entitled to the tax credit pursuant to this article dies prior to June 15, unless his or her spouse is otherwise qualified, no tax credit shall be given for the next fiscal year. If such person dies on or after June 15, the tax credit for which such person applied prior to this death shall be granted, but no additional tax credit

2. Editor's Note: Amended at time of adoption of Code (see Ch. 1, General Provisions, Art. I).

shall be allowed for his or her interest in the property for any fiscal years thereafter, unless his or her spouse is otherwise qualified.

B. If any person entitled to the tax credit pursuant to this article sells the property on which the tax credit is granted, no additional tax credit shall be allowed for his or her interest in the property for any fiscal years commencing after the date of the sale of the property, and provided further that the purchaser of such property shall pay the

Town a prorated share of the tax credit as provided by § 12-81a of the Connecticut General Statutes.

§ 156-6. Deferral as further relief for certain taxpayers.

A. In addition to tax relief under § 156-4 of this article, a person qualified under § 156-2 of this article who has owned and occupied the property for which the tax relief is claimed as his or her residence for a minimum continuous period of five years preceding the date of his or her application in accordance with § 156-3 of this article, may be granted a deferral of the payment of that portion of the tax levied against the property calculated in accordance with Subsection B hereof until the earlier of his or her death or the sale or transfer of the property except as otherwise provided in Subsection C hereof. Taxes so deferred, together with interest at the rate of 0.75% per month shall constitute a lien on the property until such deferred taxes become due. Interest on such taxes once due until they are paid shall be at the rate provided in the General Statutes for interest on delinquent municipal real property taxes generally.

B. The amount of tax which may be deferred hereunder is that amount due from the taxpayer which exceeds the amount due from the taxpayer on the assessment list immediately preceding the assessment list on which he or she first qualified for relief hereunder except that no taxes deferred hereunder shall be in an amount which, combined with any tax relief for which the taxpayer may be eligible in accordance with C.G.S. §§ 1-129b to 12-129d, inclusive, and 12 170aa, and § 156-4 of this article, exceeds in the aggregate 75% of the property tax for which such taxpayer would be liable but for the benefits under this article and any of the foregoing sections of the Connecticut General Statutes.³

C. Notwithstanding any provision herein to the contrary, the failure of the taxpayer to pay any taxes actually due when they are required to

be paid shall render all taxes deferred hereunder, together with interest thereon, immediately due and payable.

D. Notwithstanding any provision herein to the contrary, no taxpayer whose qualifying income, as defined in § 156-4 of this article, is 15 times the actual taxes due from him or her or more in any year shall be eligible for the deferral of any taxes in that year.

2023 GRAND LIST
 INCOME ELIGIBILITY LEVELS AND ELDERLY AND TOTALLY DISABLED HOMEOWNERS
 SOCIAL SECURITY INCREASED 3.2% FOR 2023
 (TOTAL QUALIFIED INCOME, INCLUDING SOCIAL SECURITY)
 2023 INCOME AND SOCIAL SECURITY

FILING PERIOD FEBRUARY 01, 2024 - MAY 15, 2024

| INCOME | | MARRIED TAXPAYERS | | SINGLE TAXPAYER | |
|----------|------------------|-------------------|-------------------|------------------|-------------------|
| OVER | NOT EXCEEDING | STATE BENEFIT | GRANBY BENEFIT | STATE BENEFIT | GRANBY BENEFIT |
| \$0 | \$22,000 | 50 % | 25 % | 40 % | 35 % |
| \$22,000 | \$23,200 | 40 % | 35 % | 30 % | 45 % |
| \$23,200 | \$24,400 | 40 % | 35 % | 30 % | 45 % |
| \$24,400 | \$25,600 | 40 % | 35 % | 30 % | 45 % |
| \$25,600 | \$26,800 | 40 % | 35 % | 30 % | 45 % |
| \$26,800 | \$28,000 | 40 % | 35 % | 30 % | 45 % |
| \$28,000 | \$29,500 | 40 % | 35 % | 30 % | 45 % |
| \$29,500 | \$30,700 | 30 % | 40 % | 20 % | 40 % |
| \$30,700 | \$31,900 | 30 % | 38 % | 20 % | 37 % |
| \$31,900 | \$33,100 | 30 % | 36 % | 20 % | 35 % |
| \$33,100 | \$34,300 | 30 % | 34 % | 20 % | 32 % |
| \$34,300 | \$35,500 | 30 % | 32 % | 20 % | 29 % |
| \$35,500 | \$36,700 | 30 % | 30 % | 20 % | 25 % |
| \$36,700 | \$37,900 | 20 % | 37 % | 10 % | 34 % |
| \$37,900 | \$39,100 | 20 % | 35 % | 10 % | 33 % |
| \$39,100 | \$40,300 | 20 % | 33 % | 10 % | 31 % |
| \$40,300 | \$41,500 | 20 % | 31 % | 10 % | 28 % |
| \$41,500 | \$42,700 | 20 % | 29 % | 10 % | 25 % |
| \$42,700 | \$43,800 | 20 % | 26 % | 10 % | 22 % |
| \$43,800 | \$45,000 | 10 % | 34 % | 0 | 30 % |
| \$45,000 | \$46,200 | 10 % | 32 % | 0 | 27 % |
| \$46,200 | \$47,400 | 10 % | 30 % | 0 | 24 % |
| \$47,400 | \$48,600 | 10 % | 28 % | 0 | 22 % |
| \$48,600 | \$49,800 | 10 % | 26 % | 0 | 19 % |
| \$49,800 | \$51,000 | 10 % | 24 % | 0 | 16 % |
| \$51,000 | \$52,200 | 10 % | 21 % | 0 | 14 % |
| \$52,200 | \$53,400 | 10 % | 19 % | 0 | 14 % |
| \$53,400 | \$54,500 | 0 | 27 % | 0 | 13 % |
| \$54,500 | \$55,600 | 0 | 25 % | 0 | 12 % |
| \$55,600 | \$56,700 | 0 | 22 % | 0 | 11 % |
| \$56,700 | \$57,800 | 0 | 20 % | 0 | 10 % |
| \$57,800 | \$58,900 | 0 | 18 % | 0 | 0 |
| \$58,900 | \$60,000 | 0 | 15 % | 0 | 0 |
| \$60,000 | \$61,100 | 0 | 13 % | 0 | 0 |
| \$61,100 | \$62,200 | 0 | 11 % | 0 | 0 |
| \$62,200 | \$63,300 | 0 | 8 % | 0 | 0 |
| \$63,300 | \$64,400 | 0 | 8 % | 0 | 0 |
| \$64,400 | \$65,500 | 0 | 7 % | 0 | 0 |
| \$65,500 | \$66,600 | 0 | 6 % | 0 | 0 |
| \$66,600 | \$67,700 | | 5 % | 0 | 0 |
| \$67,700 | \$68,800 | | 5 % | 0 | 0 |
| \$68,800 | \$70,200 | | 4 % | 0 | 0 |

TOWN
4 - 1ST

TOWN OF GRANBY = Local
APPLICATION FOR TAX CREDITS
ELDERLY AND TOTALLY DISABLED HOMEOWNER
IMPORTANT: Read instructions available at Assessor's office
FILING PERIOD: FEBRUARY 1st through MAY 15th

2024 GRAND LIST OWNER
10000106

| | | | | |
|---|--|---|---|--|
| 1. NAME (Last) (First) (Middle Initial) | | | YOUR BIRTH DATE (Mo, Day, Yr) | YOUR SOC. SEC # |
| 2. SPOUSE'S NAME (Last) (First) (Middle Initial) | | | SPOUSE BIRTH DATE (Mo, Day, Yr) | SPOUSE SOC. SEC # |
| 3. MAILING ADDRESS (No. And Street) | | CITY OR TOWN (Dont Abbreviate) NORTH GRANBY | | STATE ZIP CODE CT 06060-0000 |
| 4. PROPERTY ADDRESS (No. And Street) (Only If Different From 3 Above) | | CITY OR TOWN (Dont Abbreviate) GRANBY | | STATE ZIP CODE CT 06035 |
| 5. FILING STATUS - CHECK ONLY ONE: | | | | |
| Civil Union | | Married | <input checked="" type="checkbox"/> Unmarried | Surviving Spouse (Age 50 to 65) Proof Required |
| IF SPOUSE IS A RESIDENT OF A HEALTH CARE OR A NURSING HOME FACILITY IN CT AND ON TITLE XIX CURRENT PROOF REQUIRED | | IF APPLICANT IS TOTALLY DISABLED CURRENT PROOF REQUIRED | | |
| CHECK HERE : _____ | | CHECK HERE : _____ | | |
| 6. DID OR WILL YOU FILE A FEDERAL TAX RETURN FOR THE GRAND LIST YEAR ? <input checked="" type="checkbox"/> YES (Attach Copy) <input type="checkbox"/> NO | | | | |
| 7. CT QUALIFYING INCOME RECEIVED DURING LAST CALENDAR YEAR: | | | | |
| A. GROSS INCOME - Includes Federal Gross income or its equivalent. Such as, but not limited to wages, lottery winnings, pensions, IRA withdrawals, interest, dividends, and net rental income (excluding depreciation). A. \$0.00 | | | | |
| B. NON-TAXABLE INTEREST - Example: Interest from Tax Exempt Government Bonds B. \$0.00 | | | | |
| C. SOCIAL SECURITY OR RAILROAD RETIREMENT INCOME - Add Medicare premiums (Attach SSA 1099) C. \$30,996.00 | | | | |
| D. ANY OTHER INCOME NOT REFLECTED IN THE ABOVE - Examples: Federal Supplemental Security Income, State of Connecticut public assistance payments, Veteran's Disability Pensions, and any other income not listed above. D. \$0.00 | | | | |
| EXPLAIN OTHER: | | | | |
| F. TOTAL Add Lines 7A through 7E F. \$30,996.00 | | | | |
| 8. APPLICANT'S / AUTHORIZED AFFIDAVIT | | The applicant or authorized agent deposes that the above statements are true and complete and claims tax relief under provisions of the Connecticut General Statutes. The property for which tax relief is claimed, is the permanent residence/domicile of the applicant. He/she is not receiving State Elderly tax benefits under section 12-129b or section 12-170d, in any town. The penalty for making a false affidavit is the refund of all credits improperly taken and a fine of \$500.00 or imprisonment for one year, or both. Your signature signifies that this affidavit has been read and understood. | | |
| SIGNATURE OF APPLICANT OR AUTHORIZED AGENT | | Date signed (Mo, Day, Yr) | APPLICANT'S OR AGENT'S PHONE NO. | AGENT'S RELATIONSHIP |
| [REDACTED] | | 03/04/2025 | 860 653 4031 | NO AGENT |
| STOP! DO NOT WRITE BELOW THIS LINE - FOR ASSESSOR'S USE ONLY | | | | |
| 9. Date Application Received: 03/04/2025 | | 10. Total percentage of property (in fee or in life use) owned by this applicant: 100.00% | 14. Allowable Table Percentage: 40.00% | |
| PROPERTY'S GROSS ASMT 267,190 | | APPLICANT'S GROSS ASMT \$: 267,190 Blind - \$ 0 Disabled - \$ 0 Veteran's - \$ 1,000 Local Option's - \$ 10,000 Add'l Vets - \$ 2,000 | 15. Credit Maximum: a. Line 13 or **13a X Line 14 \$3,478.34 b. Table Ceiling x Line 10 \$99,999.00 | |
| * Based on Percentage of Ownership | | 16. a. Lesser of Line 15a or 15b \$3,478.34 b. Minimum Grant \$500.00 | | |
| 11. NET ASSESSMENT (based on APPLICANT'S GROSS ASMT minus total exemptions) (MUST agree with the continuation sheet) | | 17. CREDIT AMOUNT Greater of 16a or 16b 3,478.34 | | |
| 12. Mill Rate: 34.2100 | | 13. Amount of Property Tax: or 13a. Taxes after State Ben: \$8,695.84 \$8,195.84 | | |
| ASSESSOR'S AFFIDAVIT | | X - I am satisfied that the above named applicant meets all the necessary statutory requirements - This claim is disallowed for the following reason: (Per Connecticut General Statutes Section 12-170cc an applicant has the right to appeal the assessor's decision to the Secretary of OPM, in writing, within 30 business days from the date of notice given by the Assessor) | | |

SIGNATURE OF ASSESSOR OR MEMBER OF ASSESSOR'S STAFF
X ELISE CROWSTON

Date signed (Mo, Day, Yr)
03/04/2025



RE: Local Elderly

From Sue Altieri <sjaltieri@granby-ct.gov>
Date Mon 6/10/2024 2:09 PM
To Mike Walsh <mwalsh@granby-ct.gov>

Hi Mike,

| <u>Grand List</u> | <u>Local Elderly Benefit</u> | <u># of Applicants Eligible</u> | |
|-------------------|------------------------------|---------------------------------|---------------------|
| *2023 | \$314,500 | 174 | *Recently Completed |
| 2022 | \$298,000 | 170 | |
| 2021 | \$236,850 | 154 | |
| 2020 | \$271,600 | 171 | |
| 2019 | \$271,300 | 168 | |
| 2018 | \$265,900 | 165 | |

I don't believe the push added many to the program, we kept track of what the impact of the "New Brochure" created and our findings were that it created a lot more phone calls, questions and walk in traffic to our office and resulted in about 1% -2% (2-4) of new applicants added to the program.

The Assessor's Office has throughout the years added many new applicants because as residents come into our Office for various reasons, we ask them questions, make them aware of the programs we offer and take their name and address so can we send them out a "Reminder Notice" when it's time to make to apply for the program.

Every year we send out about 25-35 additional "Reminder Notices", that our office has gathered throughout the year, to residents that we've talked to during the past year to let them know they may be eligible for the program and to come in and apply. They are always very grateful for the Reminder Notice and to receive the benefit.

Often, I receive calls from other Municipalities asking what the Local Income Limits are here in Granby and I always receive the comment that we are very generous with helping the Elderly in our Town.

The residents are always grateful for the benefit, and our Office goes to great lengths to make sure the citizens of Granby don't miss out on the benefit. We make additional phone calls, we meet them at the Senior Center, and offer curbside assistance for those citizens in need.

*Susan Altieri, CCMA II, CRA
Assessor
Granby Town Hall
15 North Granby Road*

ground to resist the impact of plowed snow. Information on proper installations is available at the Town Hall.

- B. In accordance with current postal regulations, the mailbox should be nine inches from the curb or edge of pavement in order to prevent contact by the plow itself.
- C. If a mailbox is struck by a Town snowplow, the Town will reimburse the owner an amount not to exceed \$65.00 for the post and an amount not to exceed \$20.00 for the box for a total of \$85.00, at the discretion of the Director of Public Works. Payment will not include cost other than materials and will not cover the cost of decorative wood or metal posts, or decorative boxes.
- D. No box or post will be repaired or replaced if the post shows dry rot or is otherwise unstable.
- E. The Town Manager or designated representative is authorized to use reasonable discretion in resolving disputes involving unusual circumstances.

§ 16. Policy No. 16: Tax refunds. [Adopted 1-7-1999]

It shall be the policy of the Town Council to follow the following procedure regarding Tax Refunds.

The Town Council authorizes the Town Manager, based upon the recommendation of the Tax Collector, to approve tax refunds, in an amount not to exceed \$1,000.00, however, any excess tax payments in amounts less than \$5.00 will be in accordance with Ordinance 66.

§ 17. Policy No. 17: Program of property tax relief for certain elderly and disabled residents. [Adopted 10-7-1999; amended 4-5-2001; 12-1-2001; 10-2-2003; 3-3-2005; 5-3-2007; 2-4-2010; 11-3-2014]

 Purpose. The purpose of this program is to provide a real property tax credit for certain elderly and disabled Avon residents who are not eligible for the tax credit provided by the State of Connecticut under its elderly and totally disabled property tax relief program because their incomes exceed the qualifying income levels under that program. The program is enacted pursuant to the option provided to municipalities under Section 12-129n of the Connecticut General Statutes. Because of concerns as to the cost and effectiveness of the program the program will automatically expire after two years in the absence of a vote by the Town Council to extend it.

Eligibility. To be eligible for the tax credit an Avon taxpayer must meet the eligibility requirements of Section 12-129n of the Connecticut General Statutes, as they may be amended from time to time, and the maximum income levels established by the Town for the applicable calendar year. Tax credits shall first be effective for property on the Town's October 1, 1999, Grand List.

Determination of Maximum Income Levels. The Town Council, with the approval of the Board of Finance, is authorized to establish the maximum income levels that will be allowable for the calendar year in which the program becomes effective and to amend those maximum income levels, upon recommendation of the Board of Finance, from time to time.

Administration. The Avon Town Assessor shall adopt such rules, regulations and procedures as deemed necessary or appropriate for the purpose of implementing and administering this tax-credit program.

Effective Date. This program shall first become effective for taxes due on the October 1, 1999, Grand List.

Expiration of Program. Unless extended by a vote of the Town Council, the program shall automatically expire as of the Grand List of October 1, 2011.³

**ADDITIONAL BENEFIT
HOMEOWNERS TAX RELIEF—TOWN PROGRAM**

| INCOME | TOWN BENEFIT |
|--------------------------|---------------------|
| \$0—\$17,300 | \$900 |
| \$17,300—\$23,200 | \$900 |
| \$23,200—\$29,000 | \$900 |
| \$29,000—\$34,600 | \$600 |
| \$34,600—\$42,200 | \$600 |
| \$34,600—\$42,200 | Unmarried |
| \$42,201—\$50,000 | Married |
| | Unmarried |
| \$50,001—\$55,000 | Married |
| | Unmarried |
| | \$430 |

§ 18. Policy No. 18: Department of Finance Investment Policy. [Adopted 10-30-2000; amended 11-2-2000]

1. Statement of purpose. The purpose of the investment policy is to establish the goals of the Town with respect to investing its funds, to establish parameters within which to achieve those goals, and provide guidance to town officials in making decisions to meet those goals.
2. Scope. This investment policy applies to the investment of the following funds of the Town of Avon. These funds are accounted for in the Town of Avon's Comprehensive Annual Financial Report and include:
 - 2.1 Funds.
 - 2.1.1 General Fund;
 - 2.1.2 Special Revenue Funds;
 - 2.1.3 Capital Projects Funds (Bonded Funds);
 - 2.1.4 Enterprise Funds;
 - 2.1.5 Trust and Agency Funds;
 - 2.1.6 Any new fund created by the Town Council, unless specifically exempted. Funds subject to the Policy are hereafter referred to as the "Funds."

The following funds are excluded from this policy:

- 2.1.7 Retirement/Pension Funds. This policy does not cover the financial assets of the Town of Avon Employees Pension Retirement Plan. There is a separate investment policy which

3. **Editor's Note:** This program has been subsequently extended.

TOWN OF AVON
MEMORANDUM

TO: Brandon Robertson, Town Manager
FROM: Harry DerAsadourian, Assessor
DATE: October 27, 2025
RE: Town Council Policy #17 - Elderly Tax Relief

Attached please find a summary of the Town of Avon Elderly Tax Relief Program for the 2024 Grand List. This year's report reflects the current income limit of \$71,100 set in 2024.

Current participation has decreased by 18 homeowners to 241 from 259 on the 2024 Grand List. This reduction reflects the loss of several owners that were slightly over income.

Total revenue lost on the 2024 Grand List was \$271,125 compared to \$281,135 the prior year or a decrease of \$10,010

The benefit amount increases each year equal to the percent increase in the Town's mill rate.

This program has provided much needed relief to our elderly homeowners.

Along with renewing this program for an additional 2 years (2025 & 2026 Grand List Years), consideration should be given to increase the income limit to \$76,500 from the current 71,100 which was increased last year. The proposed change is in line with increases in Social Security and will allow current recipients to stay on the program and not be over income as well as attract new participants with little change in the overall cost of the program.

In addition to the Town program, the State provides benefits to homeowners with income below \$55,100. This additional tax credit equaled \$60,777 on the 2024 Grand List. This amount is reimbursed by the State.

Please advise if additional information is needed.

HD:II

AVON ELDERLY TAX RELIEF PROGRAM

ARTICLE IV
Property Tax Relief for Elderly Homeowners (Local Option)²
[Amended 3-9-2004; 9-11-2007]

§ 176-9. Credit granted; purpose.

The Town of Farmington hereby enacts a tax credit for elderly homeowners pursuant to § 12-129n of the Connecticut General Statutes, as it may be amended from time to time, for eligible residents of the Town of Farmington, on the terms and conditions provided herein. This program is enacted for the purpose of assisting elderly homeowners with a portion of the costs of real property taxation.

§ 176-10. Eligibility.

A. An applicant shall meet the following criteria to be eligible for this program:

- (1) Such person is 65 years or over at the close of the preceding calendar year, or whose spouse, residing with said person, is 65 years of age or over at the close of the preceding calendar year or 60 years of age or over and the surviving spouse of a taxpayer qualified in Farmington under this program at the time of his or her death, or any person, regardless of age who is permanently and totally disabled as determined in accordance with § 12-129n of the Connecticut General Statutes; and
- (2) Such person owns real property as of the assessment date in the Town of Farmington or is liable for the payment of taxes thereon under § 12-48 of the Connecticut General Statutes, and occupies that property as his or her principal residence for more than 182 days per year. **[Amended 2-10-2009]**
- (3) Such person is not delinquent in the payment of property taxes to the Town as of June 30th, the end of the most recent fiscal year. **[Amended 2-10-2009]**

B. The above shall be eligible for real property tax relief as set forth in § 176-10B(3) below, provided all of the following conditions are met:

- (1) Such person has been a taxpayer of the Town of Farmington for a period of three years immediately preceding taxpayer's receipt of tax benefits under this section, and meets the maximum allowable income requirements as stated in § 176-10B(3) below during the calendar year preceding the year in which application is made for the tax relief provided by this section.
- (2) Such person has applied for and is eligible for the elderly tax relief program available from the State of Connecticut pursuant to Connecticut General Statutes § 12-170aa, as it may be amended from time to time. Also provided that one who is eligible for the state program in all respects except that his or her income exceeds the income limits of the state program may qualify in accordance with Subsection B(3) below. **[Amended 2-10-2009]**
- (3) For the purposes of this program, the income limits shall be on a sliding scale to match the State of Connecticut tax relief benefits program. Effective with the October 1, 2021, Grand List, the benefit scale shall be: **[Amended 2-9-2016; 6-8-2021]**

2. Editor's Note: Former Art. IV, Day-Care Exemption, adopted 11-27-1990 by Ord. No. 94, was repealed 3-9-2004. This ordinance also renumbered former Art. V, §§ 176-16 through 176-20, as Art. IV, §§ 176-9 through 176-13.

| Income | Married Benefit | Unmarried Benefit |
|----------------------|-----------------|-------------------|
| \$0.00 to \$18,900 | \$1,500 | \$1,250 |
| \$18,901 to \$25,300 | \$1,250 | \$1,000 |
| \$25,301 to \$31,500 | \$1,000 | \$750 |
| \$31,501 to \$37,600 | \$750 | \$500 |
| \$37,601 to \$45,800 | \$500 | \$500 |
| \$45,801 to \$51,800 | \$500 | \$250 |
| \$51,801 to \$57,800 | \$250 | \$250 |

*Effective with the October 1, 2021, Grand List, the income limits shall be adjusted to be the same as for the state program, except that the maximum Town income limit shall be \$12,000 higher than the maximum state income limit.

§ 176-11. Application.

Applications for benefits under this program shall:

- A. Be made on forms provided by the Town Assessor or the Town of Farmington and shall be accompanied by a copy of the applicant's most recent federal tax returns or other documentation of all income.
- B. Be filed with the Assessor of the Town of Farmington at any time between February 1 and May 15 of each year to obtain a tax credit for the next fiscal year. All approved applicants will be required to reapply biennially with the Town Assessor.

§ 176-12. Computation of benefits.

A. Determination.

- (1) The Assessor of the Town of Farmington shall determine whether each applying taxpayer is entitled to a tax credit under this program and shall compute the amount of tax credit to which each qualified taxpayer is entitled and advise the Tax Collector in what amount to reduce the amount of the tax levied against the taxpayer.
- (2) If title to real property is recorded in the name of the person or the spouse making a claim and qualifying under § 176-10 and any other person or persons, the claimant hereunder shall be entitled to pay the claimant's fractional share of the tax on such property calculated in accordance with the provisions of this section, and such other person or persons shall pay the person's or persons' fractional share of the tax without regard for the provisions of this section. **[Added 6-8-2021]**
- B. The total of all elderly tax credits granted on any one property shall not exceed 75% of the annual property taxes levied on said property in any fiscal year.
- C. If, during a tax year, a qualifying taxpayer dies, leaving a spouse who would also qualify under this program, the surviving spouse shall be entitled to receive the remaining benefits for that tax year. Otherwise, the benefit shall be removed from the property at the time of death. **[Amended 2-10-2009]**

D. If any person entitled to the tax credit pursuant to this program conveys his or her interest in the property on which the tax credit is granted, to any person other than his or her spouse who is domiciled with the grantor or to a trust which meets the eligibility requirements of CGS § 12-170aa, as amended, no additional tax credit shall be allowed for his or her interest in the property for any fiscal years commencing after the date of such conveyance of the property, and provided further that the grantee shall pay the Town of Farmington a prorated share of the tax credit on an October 1 Grand List basis. The grantee's additional tax, computed under this section, shall be the amount of the grantor's benefit times the per cent of the grantor's interest conveyed multiplied by a fraction, the numerator of which shall be the number of months or partial months, including the month of the conveyance of the property, to the next October 1, and the denominator of which shall be twelve; and the grantor's benefit shall be reduced by a like amount. If the conveyance occurs in October, the benefit shall be removed. [Amended 2-10-2009; 2-9-2016³; 6-8-2021]

§ 176-13. Administration of program and amendments.

A. The Town Assessor is hereby authorized to implement this program, and to adopt such rules and regulations as may be necessary for the proper administration of this program, with the consent and approval of the Town Manager. He or she may designate agents to act in his or her name in collecting applications for this program.

B. The Town of Farmington hereby waives any lien rights given to it by § 12-129n of the Connecticut General Statutes.

C. Persons aggrieved by any act or determination of the Town Assessor under this program may appeal as may be otherwise provided by law. [Amended 6-8-2021]

D. The Town Assessor, with the approval of the Town Manager, is hereby authorized to adopt regulations modifying this program so as to conform with changes in state law as it affects this program, without returning to the Town legislative body, providing the Town Assessor may not reduce or eliminate benefits as herein provided, and shall publish changes in the same manner as prescribed by law for the publication of programs, and those changes shall become effective 30 days after such publication.

E. This program will be effective with the Grand List of October 1, 2007, and thereafter.⁴

§ 176-14. (Reserved)⁵

3. Note: This amendment to the Town Property Tax Relief for Elderly Homeowners (Local Option) shall be effective for the Grand List of 2015 and thereafter.

4. Editor's Note: Former § 176-21, Sunset termination of program, which immediately followed this subsection, was repealed 6-26-2001.

5. Editor's Note: Former § 176-14, Additional tax credit reduction, was repealed 2-10-2009.

ARTICLE VII
Elderly Tax Freeze Program
[Adopted 9-11-2007]

§ 176-24. Establishment of elderly tax freeze program and qualifications.

A tax freeze program is hereby established pursuant to the provisions of Sections 1 and 2 of Public Act No. 06-176, effective October 1, 2006, and applicable to assessment years commencing on or after October 1, 2007, as follows:

- A. Any owner as of October 1 of real property or any tenant for life or for a term of years liable for property taxes under § 12-48 of the Connecticut General Statutes who meets the qualifications stated in Subsection B of this section, shall be entitled to pay the tax levied on such property, calculated in accordance with the provisions of § 176-25 for the first year the claim for such tax relief is filed and approved in accordance with the provisions of this section, and such person shall be entitled to continue to pay the amount of such tax or such lesser amount as may be levied in any year, during each subsequent year that such person meets such qualifications, and the surviving spouse of such owner or tenant, qualified in accordance with the requirements pertaining to a surviving spouse in this section, or any owner or tenant possessing a joint interest in such property with such owner at the time of such owner's death and qualified at such time in accordance with the requirements in this section, shall be entitled to continue to pay the amount of such tax or such lesser amount as may be levied in any year, as it becomes due each year following the death of such owner for as long as such surviving spouse or joint owner or joint tenant is qualified in accordance with the requirements in this section. After the first year a claim for such tax relief is filed and approved, application for such tax relief shall be filed biennially on a form prepared for such purpose by the Assessor of the Town of Farmington. Any such owner or tenant who is qualified in accordance with this section and any such surviving spouse or joint owner or joint tenant surviving upon the death of such owner or tenant, shall be entitled to pay such tax in the amount as provided in § 176-25, for so long as such owner or tenant or such surviving spouse or joint owner or joint tenant continues to be so qualified. **[Amended 2-10-2009]**
- B. To qualify for the tax relief provided in this section a taxpayer shall meet all the following requirements:
 - (1) On December 31st of the calendar year preceding the year in which a claim is filed, be:
 - (a) Eighty years of age or over;
 - (b) The spouse of a person, 80 years of age or over, provided such spouse is domiciled with such person; or
 - (c) Sixty-two years of age or over and the surviving spouse of a taxpayer who at the time of such taxpayer's death had qualified and was entitled to tax relief under this section, provided such surviving spouse was domiciled with such taxpayer at the time of the taxpayer's death;
 - (2) Occupy such real property as his or her home;
 - (3) Either spouse shall have been a taxpayer of the Town of Farmington for at least three years before filing the claim under this section; and **[Amended 2-10-2009]**
 - (4) The taxable and nontaxable income of such taxpayer, the total of which shall hereinafter be

called "qualifying income", in the tax year of such homeowner ending immediately preceding the date of application for benefits under the program in this section, was not in excess of limits set forth in § 12-170aa of the 2006 supplement to the Connecticut General Statutes, and as is thereafter adjusted annually, evidence of which income shall be submitted to the Assessor of the Town of Farmington in such form and manner as the Assessor may prescribe. The amount of any Medicaid payments made on behalf of such homeowner or the spouse of such homeowner shall not constitute income. The income of the spouse of such homeowner shall not be included in the qualifying income of such homeowner for purposes of determining eligibility for tax relief under this section if such spouse is a resident of a health care or nursing home facility in this state and such facility receives payment related to such spouse under the Title XIX Medicaid program.

§ 176-25. Calculation of tax freeze benefit. [Amended 2-10-2009; 2-9-2016]

- A. The freeze benefit is available to married applicants with a total gross income not to exceed the maximum income levels as indicated in the Town's Tax Credit Program. For initial year applicants, the benefit is calculated by first applying the total percentage of property ownership multiplied by the property's gross assessment, minus all exemptions to the property, then multiplying by the mil rate to arrive at the base benefit amount. Once the base rate is set, the tax on the real property for which the benefits under this section are claimed shall be the lower of: the tax due with respect to the homeowner's residence for the assessment year commencing October first of the year immediately preceding the year in which the initial application for tax relief is made, or the tax due for any subsequent assessment year not to exceed the annual maximum benefit set by the State of Connecticut Elderly Tax Relief Program. If title to real property is recorded in the name of the person or the spouse making a claim and qualifying under this section and any other person or persons, the claimant hereunder shall be entitled to pay the claimant's fractional share of the tax on such property calculated in accordance with the provisions of this section, and such other person or persons shall pay the person's or persons' fractional share of the tax without regard for the provisions of this section. For the purposes of this section, a "mobile manufactured home", as defined in § 12-63a of the Connecticut General Statutes, shall be deemed to be real property.
- B. If any person with respect to whom a claim for tax relief in accordance with § 176-24 of this article has been approved for any assessment year dies, transfers, assigns, grants or otherwise conveys during such Grand List year, the interest in real property to which such claim for tax relief is related, regardless of whether such death, transfer, assignment, grant or conveyance is voluntary or involuntary, the amount of such tax relief benefit, determined as the amount by which the tax payable without benefit of this section exceeds the tax payable under the provisions of this section, shall be a pro rata portion of the amount otherwise applicable in such Grand List year to be determined by a fraction the numerator of which shall be the number of full months from the first day of October in such Grand List year to the date of such conveyance and the denominator of which shall be twelve. If such conveyance occurs in the month of September, the grantor shall be disqualified for such tax relief in such Grand List year. The grantee shall be required within a period not exceeding ten days immediately following the date of such conveyance to notify the Assessor thereof, or in the absence of such notice, upon determination by the Assessor that such transfer, assignment, grant or conveyance has occurred, the Assessor shall determine the amount of tax relief benefit to which the grantor is entitled for such assessment year with respect to the interest in real property conveyed and notify the Tax Collector of the reduced amount of such benefit. Upon receipt of such notice from the Assessor, the Tax Collector shall, if such notice is received after the tax due date in the municipality, no later than ten days thereafter, mail or hand a bill to the grantee stating the additional amount of tax due as determined by the Assessor. Such tax shall be due and payable and collectible as other property

taxes and subject to the same liens and processes of collection, provided such tax shall be due and payable in an initial or single installment not sooner than thirty days after the date such bill is mailed or handed to the grantee and in equal amounts in any remaining, regular installments as the same are due and payable.

§ 176-26. Application procedures.

- A. No tax relief shall be accepted under § 176-24 unless the taxpayer or authorized agent of such taxpayer files an application with the Assessor of the Town of Farmington, in such form and manner as the Assessor may prescribe, during the period from February first to and including May fifteenth of any year in which benefits are first claimed, including such information as is necessary to substantiate such claim in accordance with requirements in such application. A taxpayer may make application to the Assessor prior to April 15th of the claim year for an extension of the application period. The Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a physician's certificate to that extent, or if the Assessor determines there is good cause for doing so. The taxpayer shall present to the Assessor a copy of such taxpayer's federal income tax return and the federal income tax return of such taxpayer's spouse, if filed separately, for such taxpayer's taxable year ending immediately prior to the submission of the taxpayer's application, or if not required to file a federal income tax return, such other evidence of qualifying income in respect to such taxable year as the Assessor may require. Each such application, together with the federal income tax return and any other information submitted in relation thereto, shall be examined by the Assessor and a determination shall be made as to whether the application is approved. Upon determination by the Assessor that the applying homeowner is entitled to tax relief in accordance with the provisions of § 176-24, the Assessor shall notify the homeowner and the Municipal Tax Collector of the approval of such application. The Municipal Tax Collector shall determine the maximum amount of the tax due with respect to such homeowner's residence and thereafter the property tax with respect to such homeowner's residence shall not exceed such amount. After a taxpayer's claim for the first year has been filed and approved such taxpayer shall file such an application biennially. In respect to such application required after the filing and approval for the first year the Assessor shall notify each such taxpayer concerning application requirements by regular mail not later than February 15th of the assessment year in which such taxpayer is required to reapply, enclosing a copy of the required application form. Such taxpayer may submit such application to the Assessor by mail provided it is received by the Assessor not later than March 15th in the assessment year with respect to which such tax relief is claimed. Not later than April 15th of such year the Assessor shall notify, by mail, any such taxpayer for whom such application was not received by said April 15th concerning application requirements and such taxpayer shall submit not later than May 15th such application personally or for reasonable cause, by a person acting in behalf of such taxpayer as approved by the Assessor. [Amended 2-10-2009]
- B. Any person knowingly making a false application for the purpose of claiming property tax relief under § 176-24 and this section shall be fined not more than five hundred dollars. Any person who fails to disclose all matters relating thereto or with intent to defraud makes a false statement shall refund to the municipality all tax relief improperly taken.

§ 176-27. Establishment of lien and interest for unpaid taxes.

The Town of Farmington may establish a lien on such property in the amount of the total tax relief granted, plus interest applicable to the total of unpaid taxes represented by such tax relief, at a rate to be determined by such municipality. Any such lien shall have a priority in the settlement of such person's estate.

§ 176-28. Eligibility for other benefits. [Amended 2-10-2009]

Any property tax relief granted to any resident of the Town of Farmington in accordance with the provisions of § 176-24 et seq., shall not disqualify such resident with respect to any benefits for which such resident shall be eligible under the provisions of §§ 12-129b to 12-129d, inclusive, of the 2006 supplement to the Connecticut General Statutes, and § 12-170aa of the 2006 supplement to the Connecticut General Statutes and any such property tax relief provided under this article shall be in addition to any such benefits for which such resident shall be eligible under said §§ 12-129b to 12-129d, inclusive, and § 12-170aa.

However, any person eligible for a benefit under § 176-9 and a benefit under § 176-24 must choose which benefit they wish to receive as only one program is allowed per qualified applicant.

Town of West Hartford, CT
Thursday, November 20, 2025

Chapter 161. Taxation

Article X. Property Tax Relief for Senior Citizens and Disabled Individuals

§ 161-19. Relief authorized.

A reduction in property tax, as authorized by C.G.S. § 12-129n, as that section may be amended or recodified from time to time, is hereby authorized for those persons meeting the eligibility requirements set forth in this article. The amount of the reduction authorized hereunder shall be equal to the tax credit received by the taxpayer pursuant to C.G.S. § 12-170aa as that section may be amended or recodified from time to time.

§ 161-20. Eligibility.

A taxpayer shall be eligible for the additional reduction authorized by this article, provided that said taxpayer meets the age and/or disability criteria set forth in C.G.S. § 12-129n(a), as that section may be amended or recodified from time to time, and further provided that said taxpayer meets the income criteria necessary to qualify for a forty percent tax credit or more pursuant to C.G.S. § 12-170aa as that section may be amended or recodified from time to time, if married, or a thirty-percent credit or more, if unmarried.

§ 161-21. Tax freeze authorized.

[Added 3-13-2007]

- A. A freeze on the real property taxes, as authorized by Sections 1 and 2 of Public Act 06-176, as that Public Act may be codified, recodified or amended from time to time, is hereby authorized for those persons meeting the mandatory application and eligibility requirements set forth in said Act.
- B. In determining eligibility for the tax freeze authorized by this section, the value of the applicant's assets shall not be considered.
- C. The lien authorized pursuant to Section 2(c) of said Act shall not be filed against the applicant's property.

[1] *Editor's Note: Former § 161-21, establishing the effective and expiration dates of this program, was repealed 10-25-2005.*

TOWN COUNCIL

March 14, 2007

TO: James Francis, Town Manager

FROM: Norma W. Cronin, Town Clerk/Council Clerk

Norma

The Town Council at its meeting held on March 13, 2007 adopted the following ordinance implementing the local elderly property tax freeze authorized by Public Act 06-176.

WHEREAS, the Town Council is concerned with the effect of property taxes upon our senior citizens and, in particular, with the ability of senior citizens to stay in their own homes, and

WHEREAS, Public Act 06-176 allows a municipality to freeze the real property taxes for a homeowner who has reached 70 years of age, occupies his or her home, and has resided in the State for at least one year prior to application, and

WHEREAS, applicants must also meet the designated qualifying income standards, as established by the State, which are currently at \$28,800 for individuals and \$35,300 for married couples; and

WHEREAS, eligible residents will have their taxes frozen at the amount of tax due for the assessment year commencing October first of the year immediately preceding the year in which the initial claim for tax relief is made, and

WHEREAS, applications for this program will be taken from February 1st through May 15th of each year and from adoption of this ordinance to May 15, 2007 this year, and

WHEREAS, any property tax relief granted in accordance with this ordinance does not disqualify residents from any benefits available under other property tax relief ordinance, and

WHEREAS Public Act 06-176 permits the imposition of asset limits as a condition of eligibility and/or the imposition of a lien on the applicant's property in the amount of the total tax relief granted plus interest, but implementation of these optional provisions is expressly declined by the Town Council, and



TOWN OF WEST HARTFORD 50 SOUTH MAIN STREET
WEST HARTFORD, CONNECTICUT 06107-2431
(860) 561-7445 FAX: (860) 561-7438
www.west-hartford.org

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WHEREAS, the Town does not intend to fund the cost of this freeze through the use of general fund dollars, instead utilizing grants and other available funding sources, thus preventing an increase to other, non-qualifying taxpayers following the implementation of this freeze,

NOW, THEREFORE, BE IT ORDAINED BY THE TOWN OF WEST HARTFORD THAT Chapter 161 of the West Hartford Code of Ordinances is hereby amended by the addition of the following new section

(NEW) 161-21. Tax freeze authorized.

- A. A freeze on the real property taxes, as authorized by sections 1 and 2 of Public Act 06-176, as that Public Act may be codified, recodified or amended from time to time, is hereby authorized for those persons meeting the mandatory application and eligibility requirements set forth in said Act.
- B. In determining eligibility for the tax freeze authorized by this section, the value of the applicant's assets shall not be considered.
- C. The lien authorized pursuant to section 2(c) of said Act shall not be filed against the applicant's property.

cc: Joanne Ferraresto, Director of Assessment, Assessors
Chris Johnson, Director of Financial and Administrative Services
Helene Lefkowitz, Revenue Collector
Joseph O'Brien, Corporation Counsel

1923 Aerial Photos

2024 Grand List (Updated)

2024 Top 10 Taxpayers

Active Military Motor Vehicle Property Tax
Exemption

Address Change Form - Real Estate

Board of Assessment Appeals

Distressed Municipality M-55 Renewal
Form

Exemption Programs

Farm Building Exemption Form M-28

Farm Machinery, Horses and Ponies
Exemption Form M-28 MHP

Income & Expense Report

M-3 Organization Tax Exempt Quadrennial
Form

M-65 MV Truck Exemption Form

Monthly Sales

Motor Vehicle Property Tax

Personal Property

Property Information / GIS

Revaluation Information

Home » Assessor

Tax Credit for Elderly & Totally Disabled Homeowners (Local Program)

Filing Dates

Applications for this program are accepted between February 1st and May 15th at least every two years. If you are presently on the Elderly Program and it is time for you to renew, you will receive the application in the mail.

If you need assistance in filling out your forms, please contact Assessor's office at 860-291-7260.

Program Requirements

1. Meet State requirements except for income limits.
2. Meet income limits determined by the Town. The Town **2025** income limits are **\$71,500 for a married couple and \$61,300 for a single person**. These income requirements are \$15,000 above the State requirements.
3. Your assets, excluding the value of your primary residence and any tax deferred retirement investments, can not exceed \$100,000.
4. Residents whose property tax does not exceed 7% of income will not be eligible for this program.
5. When state and local assistance combined exceed 75% of your property tax, eligibility for this program stops.
6. The maximum credit is \$900 and the minimum is \$100.

Contact Info

Search



3PF
Semi

Sec. 32-18. Tax relief for the elderly.

(a) Any person who is liable for taxes assessed on real property located in the City, which real property is occupied by such person as his personal residence, whether such person is an owner of the real property or is liable for taxes therein under the provisions of G.S. § 12-48 as a tenant for life or for a term of years, shall be allowed to pay said taxes quarterly without interest or penalty and entitled to tax relief in the form of a tax credit, provided that the:

- (1) Person is sixty-five (65) years of age or over, or his spouse is sixty-five (65) years of age or over and resides with such person, or the person is sixty (60) years of age or over and the surviving spouse of a taxpayer who would have qualified for tax relief under this program at the time of his death;
- (2) Person has been a resident of the City of a period of one (1) year immediately preceding the application for relief;
- (3) Property for which the tax credit is claimed is the legal domicile of such person and is occupied by such person for at least one hundred eighty-three (183) days of each year;
- (4) Person's qualifying income individually, if unmarried, during the calendar year preceding the claim for tax relief, shall not exceed sixty-eight thousand two hundred forty dollars (\$68,240.00) or jointly, if married, not exceed seventy-eight thousand dollars (\$78,000.00). Qualifying income is defined as adjusted gross income (Internal Revenue Code guidelines) plus tax-exempt interest, dividend exclusions, gifts, bequests, social security benefits, railroad retirement benefits, and income from all other tax-exempt sources, but not including any credits received under this program;
- (5) Person shall have applied for property tax relief under any other existing state benefits programs for which he may be eligible; and
- (6) Person makes application for tax relief afforded under this program biennially with the City Assessor no earlier than February first, nor later than May fifteenth. Person may make application to the City Assessor prior to August fifteenth of the claim year for an extension of the application period. The City Assessor may grant such extension in the case of extenuating circumstance due to illness or incapacitation as evidenced by a certificate signed by a physician or an advanced practice registered nurse to that extent, or if the secretary determines there is good cause for doing so.

(b) The amount of the tax credit afforded under this program shall be one thousand dollars (\$1,000.00) for a residential property of three (3) dwelling units or less and one thousand five hundred dollars (\$1,500.00) for a residential property of four (4) dwelling units. In any case where title to such real property is recorded in the names of more than one (1) taxpayer, the amount of credit shall be provided in accordance with the fractional share such eligible owner holds in the property.

(c) The City Assessor is hereby authorized to implement this program, and to adopt such rules and regulations as may be necessary for the proper administration of this program. He may designate agents to act in his name in collecting applications for this program.

(d) The City Assessor shall determine eligibility for tax relief under this program. He shall compute the amount of credit due each qualified taxpayer, make proper record thereof, and inform the City tax collector of his determination.

(e) If any person entitled to the tax credit afforded under this program dies or sells the real property on which the tax credit is granted, any credit previously allowed shall be disallowed to the extent of the portion of the fiscal year remaining following the date of death or sale of the property, except where such death or sale results in a surviving spouse, otherwise eligible, acquiring the interest formerly held by the taxpayer.

- (f) The tax relief afforded under this program to a taxpayer in no event shall, together with any relief received by such residents under the provisions of G.S. §§ 12-129b to 12-129d inclusive, 12-129h, and 12-170aa, exceed, in the aggregate, seventy-five (75) percent of the tax which would, except for G.S. §§ 12-129b to 12-129d inclusive, 12-129h, and 12-170aa, and this program, be laid against such taxpayer.
- (g) The City hereby waives any right to establish a lien which it may have under the provisions of G.S. § 12-129n(f).
- (h) Affidavits, applications or other documents presented in support of the application for tax relief shall remain confidential and shall not be disclosed except in connection with an investigation of fraud or other misrepresentation as to eligibility.
- (i) The total of all credits granted under the provisions of this program shall be limited to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year. If the total of all credits which would be granted except for this section exceeds an amount equal to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year, then each such credit shall be reduced on a pro rata basis so that the total credits equal ten (10) percent of the total real property tax assessed.
- (j) This section shall apply for taxes due on the list of October 1, 2024, only.

(Code 1977, § 31-19; Ord. No. 10-83, §§ A--J, 3-14-83; Ord. No. 4-84, 2-14-84; Ord. No. 1-85, 1-16-85; Ord. No. 2-85, 1-16-85; Ord. No. 38-86, 11-24-86; Ord. No. 2-88, 1-11-88; Ord. No. 38-88, 6-27-88; Ord. No. 4-89, 2-14-89; Ord. No. 6-90, 3-12-90; Ord. No. 25-90, 6-11-90; Ord. No. 3-91, 1-28-91; Ord. No. 1-92, 1-13-92; Ord. No. 45-92, 12-14-92; Ord. No. 15-94, 2-28-94; Ord. No. 1-95, 1-23-95; Ord. No. 3-96, 1-22-96; Ord. No. 61-96, 12-16-96; Ord. No. 2-98, 1-12-98; Ord. No. 1-99, 1-11-99; Ord. No. 1-00, 1-24-00; Ord. No. 1-01, 1-25-01; Ord. No. 2-02, 1-14-02; Ord. No. 63-02, 1-13-03; Ord. No. 01-04, 1-12-04; Ord. No. 20-04, 12-13-04; Ord. No. 01-06, 1-9-06; Ord. No. 01-08, 1-14-08; Ord. No. 03-09, 2-9-09; Ord. No. 01-10, 1-11-10; Ord. No. 01-11, 1-10-11; Ord. No. 05-12, 4-9-12; Ord. No. 02-13, 2-25-13; Ord. No. 02-14, 3-24-14; Ord. No. 04-15, 3-23-15; Ord. No. 05-16, 5-23-16; Ord. No. 13-17, 3-27-17; Ord. No. 02-18, 4-9-18; Ord. No. 04-19, 4-8-19; Ord. No. 001-20, 3-9-20; Ord. No. 01-21, 2-8-21; Ord. of 5-23-22(1); Ord. of 6-27-22(1); Ord. of 1-23-23(4); Ord. of 6-26-23(2); Ord. of 2-13-24(2); Ord. of 1-27-25)

Sec. 32-24. Tax relief for surviving spouses of police officers and firefighters.

- (a) Any person who is liable for taxes assessed on real property located in the City, which real property is occupied by such person as his personal residence, whether such person is an owner of the real property or is liable for taxes therein under the provisions of G.S. 12-48 as a tenant for life or for a term of years shall be entitled to tax relief in the form of a tax credit, provided that the:
 - (1) Person is the surviving spouse of a police officer or firefighter who dies while in the performance of such officer's or firefighter's duties.
- (b) The amount of the tax credit afforded under this program shall be five hundred dollars (\$500.00) per property. In any case where title to such real property is recorded in the names of more than one (1) taxpayer, the amount of credit shall be provided in accordance with the fractional share such eligible owner holds in the property.
- (c) The City Assessor is hereby authorized to implement this program, and to adopt such rules and regulations as may be necessary for the proper administration of this program. He may designate agents to act in his name in collecting applications for this program.
- (d) The City Assessor shall determine eligibility for tax relief under this program. He shall compute the amount of credit due each qualified taxpayer, make proper record thereof, and inform the City tax collector of his determination.

- (e) The tax relief afforded under this program to a taxpayer in no event shall, together with any relief received by such residents under other tax relief provisions, exceed, in the aggregate, seventy-five (75) percent of the tax which would be laid against such taxpayer.
- (f) Affidavits, applications or other documents presented in support of the application for tax relief shall remain confidential and shall not be disclosed except in connection with an investigation of fraud or other misrepresentation as to eligibility.
- (g) The total of all credits granted under the provisions of this program shall be limited to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year. If the total of all credits which would be granted except for this section exceeds an amount equal to ten (10) percent of the total real property tax levied in the City in the preceding fiscal year, then each such credit shall be reduced on a pro rata basis so that the total credits equals ten (10) percent of the total real property tax assessed.

(Ord. No. 01-09, 1-26-09)

Simsbury

ARTICLE VIII

Tax Credit for Elderly and Totally Disabled Homeowners

[Adopted 3-12-2007]

§ 141-25. Purpose.

The purpose of this article is to provide real property tax relief for eligible elderly or disabled residents as defined in § 141-28 of this article ("qualified residents") in the form of a tax credit ("tax credit") against, and in reduction of, the real property tax liability which otherwise would be imposed on the property of qualified residents, under the terms and conditions hereinafter specified.

§ 141-26. When effective.

The tax credit shall be available against the real property tax liability of qualified residents which otherwise would be imposed by the Town of Simsbury beginning in the 2007 tax year.

§ 141-27. Definitions.

As used in this article, the following terms shall have the meanings indicated:

ORDINANCE BENEFICIARY — One who has qualified to receive a tax credit pursuant to this article.

PRINCIPAL RESIDENCE —

- A. The residence occupied by the applicant or their spouse who is domiciled with him for at least 183 days of the calendar year preceding the date of application for a tax credit hereunder and of the calendar year in which such tax credit is first granted on the basis of that application.

[Amended 9-23-2024]

- B. Confinement in a hospital or convalescent hospital shall not reduce the number of days of residence in such calendar year, provided the ordinance beneficiary has an abiding intention to return. One does not have an abiding intention to return if one has been so confined for two years ending on the date of application for benefits hereunder, nor if the eligible property has been let to another.

PROGRAM MAXIMUM INCOME — The income as defined in § 141-29B of this article above which a qualified resident shall not be eligible for any tax credit under this article. The program maximum income shall be the maximum income for married applicants under the elderly homeowners' program as prescribed by Section 12-170aa of the Connecticut General Statutes, as amended, adjusted as prescribed therein, plus \$20,000. **[Amended 9-23-2024]**

TAX YEAR — For purposes of this article, the year beginning on the first day of October, or if the due date of the first installment of tax in any fiscal year is later than the first day of October,

then beginning with that date, and ending 12 months later. [Amended 9-10-2020]

§ 141-28. Eligible persons and property. [Amended 9-10-2020]

Qualified residents shall be residents of the Town of Simsbury, with respect to real property owned and occupied by such residents as their principal residence, or unit owners of a cooperative as provided in Section 12-129n(g) of the Connecticut General Statutes, who are 65 years of age and over or whose spouses, living with them, are 65 years of age or over or 60 years of age or over and the surviving spouse of a taxpayer qualified in such municipality under this section at the time of his or her death or with respect to real property on which such residents or their spouses are liable for taxes under Section 12-48, or 2) under age 65 and eligible in accordance with applicable federal regulations to receive permanent total disability benefits under social security, or have not been engaged in employment covered by social security and accordingly have not qualified for benefits thereunder, but have become qualified for permanent total disability benefits under any federal, state or local government retirement or disability plan, including the Railroad Retirement Act and any government-related teacher's retirement plan, in which requirements with respect to qualifications for such permanent total disability benefits are comparable to such requirements under social security, provided such residents or their spouses under Subdivisions (1) or (2) above have been taxpayers of such municipality for one year immediately preceding their receipt of tax benefits under this section and meet the requirements which may be established by this article with respect to maximum income allowable during the calendar year preceding the year in which application is made for the tax relief provided in this section. Qualified residents shall include any owner of real property held in trust for such resident, provided such resident or such resident and such resident's spouse are the grantor and beneficiary of such trust and, provided further, that such resident otherwise meets the requirements of a qualified resident as provided herein.

§ 141-29. Total tax relief allowed under real property tax credit.

A. Beginning with the tax year pertaining to the Town fiscal year ending June 30, 2025, a tax credit shall be available to offset the otherwise imposed property tax liability of qualified residents in accordance with the following annual income and credit limits: [Amended 9-XX-2024]

(1) Married joint qualifying income (preceding calendar year).

| Qualifying Income Simsbury | Credit |
|----------------------------|---------|
| Over \$0 to \$ 22,000 | \$2,000 |
| Over \$22,00 to \$29,500 | \$1,750 |
| Over \$29,500 to \$36,700 | \$1,500 |
| Over \$36,700 to \$43,800 | \$1,250 |
| Over \$43,800 to \$53,400 | \$1,000 |
| Over \$53,400 to \$63,400 | \$800 |

| | |
|--|---------------|
| Over \$63,400 to \$73,400 | \$500 |
| (2) Individual qualifying income (preceding year). | |
| Qualifying Income Simsbury | Credit |
| Over \$0 to \$22,000 | \$2,000 |
| Over \$22,00 to \$29,500 | \$1,750 |
| Over \$29,500 to \$36,700 | \$1,500 |
| Over \$36,700 to \$43,800 | \$1,250 |
| Over \$43,800 to \$53,400 | \$1,000 |
| Over \$53,400 to \$63,400 | \$800 |
| Over \$63,400 to \$73,400 | \$500 |

[Amended 9-23-2024]

- B. For purposes of these income limits, qualifying income shall be determined in the same manner as "qualifying income" is determined under Section 12-170aa of the Connecticut General Statutes, as amended.
- C. These income limits shall be adjusted each year to reflect the annual inflation adjustment in social security income, with each such adjustment of qualifying income determined to the nearest \$100, as determined by the Office of Policy and Management or its successor under Section 12-170aa, as amended.

§ 141-30. Application for, and granting of, real property tax credit relief.

- A. Each applicant shall file an application for a tax credit under this article with the Town of Simsbury at any time during the period beginning on the first day of February and ending on the 15th day of May prior to the commencement of the tax year for which the tax credit is sought, except that one who has applied and been granted a tax credit for one tax year shall be presumed to be qualified for the immediately following tax year without making a new application. Application shall be made in the form and manner prescribed and provided by the Assessor. If the applicant is a trust, the assessor will require additional documentation to verify that such trust meets the requisite qualifications. **[Amended 9-10-2020]**
- B. Upon a determination by the Town Assessor's office ("Assessor") that the applicant has met the requirements of §§ 141-27 and 141-28 above and is a qualified resident, the Assessor shall:
 - (1) Determine the amount of tax credit available to the qualified resident; and
 - (2) Cause a certificate of tax credit to be issued in such form and manner as to permit the Tax Collector to reduce the amount of tax levied against the qualified resident and make proper record thereof; and
 - (3) Upon request, provide a copy to the applicant.

- C. Beneficiary later found ineligible; change in income.
 - (1) Any ordinance beneficiary who is later found ineligible after filing a false affidavit or knowingly presenting materially false information on the application for tax credit will be immediately liable to reimburse the Town of Simsbury for all benefits received and be subject to penalties and interest prescribed by law. [Amended 9-23-2024]
 - (2) If any homeowner has qualified and received tax reduction under this article and subsequently in any calendar year has qualifying income in excess of the program maximum income described in this article, he shall notify the tax assessor on or before the next filing date and shall be denied tax reduction under this article for that tax year and any subsequent year or until he has reapplied and again qualified for benefits under this article.
- D. The tax credit shall, as much as is possible, be divided equally among the several installments of tax.
- E. All applications and supporting financial documentation shall be kept confidential and not open to public inspection.

§ 141-30.1. Optional methods of sewer use payments. [Added 5-8-2023]

- A. Any property owner who is eligible for tax relief under the provisions of § 141-28 may apply to the Simsbury Water Pollution Control Authority ("WPCA") for approval of a plan of payment of such property owner's sewer use charges in a manner as authorized under General Statutes Section 7-255(c) ("eligible property owners").
- B. The WPCA is authorized to establish regulations for optional methods of payment of any sewer use charges by an eligible property owner as provided in this Chapter 141, Article VIII.
- C. Any such optional method of payment shall be subject to annual review by the WPCA.

§ 141-31. Prorating of credit with sale or conveyance of property; limitation on amount of credit.

- A. In any case where the real property for which a tax credit has been granted to a qualified resident is sold, assigned, granted, or conveyed in a tax year during which a tax credit is available, the amount of the tax credit shall be prorated by a fraction, the numerator of which shall be the number of full months from the first day of October of the tax year but prior to the first day of August in such an assessment year to which the tax credit is applied to the date of conveyance, and the denominator of which shall be 12. [Amended 9-10-2020]
- B. Each qualified resident shall be required, within a period not to exceed 30 days following the date of any such sale, assignment, grant or conveyance to notify the Assessor of such transfer.

Upon receipt of such notice or, in the absence of such notice, upon a determination by the Assessor that such conveyance has occurred, the Assessor shall determine the prorated tax credit amount. The Tax Collector shall, within 10 days following such determination, mail or otherwise deliver a bill to the transferee of the property stating the amount of additional tax due. Such tax shall be due and payable and collectible in a single installment within 30 days after the date of the bill and subject to the same liens and principles of collections.

- C. In no event shall the total amount of the tax credit provided to a person pursuant to this article, when added to the total of the real property tax credit granted to such person under Section 12-170aa of the Connecticut General Statutes, result in a tax benefit to such person greater than 75% of the tax otherwise imposed on the eligible property. In the event that the prescribed tax credit would cause the total benefit to exceed the 75% limit, the tax credit shall be reduced so that the total benefit will not exceed 75%.**
- D. Except as limited by § 141-31C, the real property tax relief provided under this article shall be in addition to any tax benefits provided by the State of Connecticut.**

§ 141-32. Continuation of existing Town benefit.

Qualified residents who applied for and received a tax credit under the Town program adopted for the 1990 grand list, as amended, for the tax year beginning July 1, 2006, shall continue to be qualified without reapplying for the tax year beginning July 1, 2007.



TOWN OF GRANBY

MEMORANDUM

DATE: December 31, 2025

TO: The Granby Board of Selectmen

FROM: Mike Walsh, Town Manager
Betsy Mazzotta, Project Management Office

Telephone: 860-844-5302 or 860-844-5301

REGARDING: **Granby Ambulance Association – Report on Ongoing Operations**

A handwritten signature in blue ink, appearing to read "Mike Walsh".

Background (taken from the Granby Ambulance Association Website)

Granby Ambulance Association (GAA) is a basic and advanced emergency medical services provider, answering **911 calls** for the citizens of East Granby, East Hartland and Granby (the primary service area), with mutual aid assistance provided to surrounding towns as needed.

GAA is overseen by a nine-member Board of Directors with members residing in the three-town service area. The service area assigned to GAA is designated by the State of Connecticut, Department of Public Health (DPH), Office of Emergency Medical Services (OEMS).

A timeline of milestone events in the history of GAA is reproduced below:

1963: GAA opens its doors as an emergency medical services provider

1975: GAA responds to 286 calls a year across East Hartland and Granby

1981: The new facility on Pegville Road in Granby opens its doors

2003: GAA becomes an advanced life support (ALS) provider, utilizing paramedics nearly 24/7 within 1 year of the initial start date with OEMS.

2021: GAA becomes 1 of 36 EMS agencies in the country to provide whole blood transfusions in the pre-hospital field, the 2nd service in CT

2023: GAA celebrates 60 years of serving the community with advanced life-saving care

2024: GAA has its busiest year of service ever at 1,952 calls for service to the primary service area and mutual aid towns

The vision of GAA is to provide caring, life-saving treatment to the residents of the towns they serve, while acting as a community partner in healthier outcomes. GAA's response territory/service area covers over 70 square miles, serving 25,000 residents and visitors, allowing them to respond to over 1,900 calls a year.

The annual call volume by town is as follows: Granby 64%, East Granby 30%, and East Hartland 6%, with mutual aid calls reallocated back to the participating towns.

The Situation on the Ground

GAA is a valuable community asset that primarily delivers transport, basic medical services, and advanced life support medical services to the communities it serves using a mix of paid staff and volunteers. GAA's service delivery is superior to any commercial ambulance provider.

Both the Town of Granby and GAA desire to build sustainability and capacity as emergency medical needs grow in an "aging-in-place" to town. Emerging programs for fall prevention home visits and community paramedicine check-ins will support all populations through GAA.

Building Infrastructure

GAA maintains two locations: the Granby Station, located on One Pegville Road, is the headquarters of GAA and offers a full-service facility, housing ambulances and one non-transport vehicle. Living quarters for on-duty crew were added as part of the renovation in 2004 to eliminate the need for volunteers to travel to the station before responding to emergencies.

The East Granby Station, located on Six Memorial Drive in East Granby, was originally established as part of East Granby Ambulance Association. In 2013, East Granby Ambulance Association merged with GAA. The station in East Granby remains in operation to extend GAA's reach and to offer more timely and advanced service to residents and visitors on the eastern side of our coverage area, and regularly serves the Granby community when the in town ambulance crew is already dispatched for service

Ambulances, Response Vehicles, and Equipment

GAA delivers service using four ambulances and one non-transport emergency response vehicle. Each ambulance is equipped with a State mandated minimum equipment cache of medical supplies, radio infrastructure, and meets mechanical regulations, which is verified biannually by OEMS. A fully equipped ambulance costs about \$400,000 in 2025 dollars.

GAA's ambulances should be replaced about every four years, or about \$100,000 should be set aside for ambulances/medical capital purchases annually. This replacement schedule is based on the "minimum equipment standards" that must be met by GAA for certification as well as the need to ensure ambulances are "road worthy".

The Town of Granby stands ready to discuss purchasing ambulances using tax-exempt bond issuance in lieu of cash from the endowment. Tax exempt bond purchases are a low-cost way of making capital purchases for GAA while allowing the endowment funds to be continually invested.

Revenues

GAA's largest source of revenue comes from Billings (insurance receivables) for transport and care provided. GAA takes in Billing revenue based on insurance reimbursement for the services it provides using a State designated/predetermined billing rate (see attached approved schedule). That Billing insurance reimbursement comes from two main sources – private insurance and government provided insurance including Medicare, Medicaid, and Husky as examples.

It should be noted that the reimbursement rates between private insurance and government insurance are dramatically different. For instance, between 2020 and 2022, the private insurance reimbursement rates were between 90% and 97% of what was billed.

Conversely, Medicare reimbursement rates for the period 2020-2024 were between 34% to 36% of what was billed, or about \$455 per transport. Medicaid reimbursement rates during the 2020-2024 period were between 24% and 27% of what was billed, or about \$421 per transport.

Emergency Medical Service providers like GAA have seen an increase in the denial of claims more recently. Additionally, these service providers must operate under uniform delivery guidelines that include an inability to deny any patient transport regardless of their ability to pay, their insurance provider, or their reason for transport. And when Medicare and Medicaid is the only payor, GAA cannot balance bill the unpaid cost of the service to the patient. It should also be noted that EOBs (explanation of benefits) can be confusing to the insured resulting in an inability by GAA to collect on the unpaid portion of the bill.

Digitech is an outside billing vendor used by GAA to process their billing. Digitech is paid 6.25% on receipts (not billing) for their billing services, or about \$60,000 per year on \$1 million received.

GAA also holds \$1.1M of investments (as of June 30, 2023) where the annual investment returns are used to offset losses on operations.

GAA also receives a fairly regular \$100k annual tranche of contributions/donations based on their good work in the communities they service. These receipts are vital to help close the operating gap that exists annually.

Finally, GAA has consistently and regularly applied for grants for equipment and support. Because of the nature of their business, securing grants is an infrequent occurrence.

So to summarize the issues that exist with respect to revenue, GAA does not receive enough insurance reimbursement for the services they provide to meet their expenses incurred while providing those services. As a result, GAA loses \$42 per call (operating losses only) to \$95 per call (operating losses including the cost of new ambulances and medical equipment)

In order to "balance the books" on an operating basis, meaning force revenue to meet expenses, GAA relies heavily on the annual investment returns on their \$1.1M endowment and annual donations of around \$100,000.

The problem is, at least for the endowment, it is also used to purchase ambulances and necessary medical equipment to serve patients. Once that endowment is depleted, GAA will require significant budget contributions from their service area towns, including Granby.

At \$400,000 per fully equipped ambulance, and a new ambulance needed approximately every four years to maintain a "minimum equipment list" and roadworthiness for inspection, exhausting the endowment will be problematic.

The loss of the endowment in the next few years will leave GAA with no discernible source of funds for the purchase of new ambulances and medical equipment and with it depleted, there will be no investment earnings to offset recurring operating losses.

This situation is serious and must be addressed soon.

As you review Exhibit I, please note that the exhibit starts with the audited financial statements as prepared by an outside auditor. These are the financials for the GAA entity as a whole, but unless adjusted, do not clearly allow the reader an ability to understand the portion of the financials specific to the operations of GAA.

In order to remove the “noise” created by non-operating accounts including investment returns and PPP Loans in order to arrive at “operating financials”, those two accounts are adjusted/removed from the report. What’s left is a stable picture over three years of operating revenues of \$1.0M to \$1.1M annually.

GAA Operations (based on Audited Financials dated June 30, 2021, 2022, and 2023

Exhibit I

| The Town of Granby | | | |
|---|--------------------|--------------------|--------------------|
| Analysis of the GAA Operating Revenue and Expenses | | | |
| For the Years Ending June 30, 2021, 2022, and 2023 | | | |
| Prepared as of November 17, 2025 | | | |
| | <u>2021</u> | <u>2022</u> | <u>2023</u> |
| Revenues: | | | |
| Billing | 918,236 | 848,403 | 940,964 |
| Contributions | 123,781 | 84,878 | 76,837 |
| Service Fee Revenue | 55,882 | 73,494 | 43,410 |
| EMT Class Fee | 1,320 | 6,548 | 5,755 |
| Investment Returns | 345,975 | (150,974) | 84,297 |
| Loss on Fixed Assets | - | (5,539) | (452) |
| PPP Loans | 99,000 | - | - |
| Misc. Revenue | 4,399 | 3,440 | 10,245 |
| Total Revenues | 1,548,593 | 860,250 | 1,161,056 |
| Adjustments: | | | |
| Investment Returns | 345,975 | (150,974) | 84,297 |
| PPP Loans | 99,000 | - | - |
| Total Adjustments | 444,975 | (150,974) | 84,297 |
| Total Adjusted Revenue | 1,103,618 | 1,011,224 | 1,076,759 |

Expenses

GAA’s largest expense is for salaries for paramedics and EMTs who respond to calls. Salaries, Payroll Taxes, and Retirement Expenses total \$650,000 annually and consistently.

The wages paid to a GAA paramedic pre-Covid were approximately \$20 per hour while post-Covid, GAA made a conscious decision to maintain competitiveness and moved those wages to over \$30 per hour. Accordingly, the ability to maintain and recruit capable paramedics to work for GAA is predicated on a competitive pay structure. Future raises are contemplated at 3%.

Insurance for business, including Worker’s Compensation and Group Health are the next group of large expenses GAA shoulders. It should be noted that several severe “on duty” injuries have been experienced by GAA employees. The resulting 5-year look-back by GAA’s Worker’s Compensation carrier has produced significantly higher rates.

Digitech is an outside billing vendor for the GAA. Digitech is paid 6.25% on receipts (not billing) for their billing services, or about \$60,000 per year on \$1 million received.

As you review Exhibit II, please note that the exhibit starts with the audited financial statements as prepared by an outside auditor. These are the financials for the entity as a whole, but unless adjusted, really don't clearly allow the reader an ability to understand the portion of the financials specific to the operations of GAA. To say it another way, how much does GAA gain or lose when measuring how they provide service?

In order to remove the "noise" created by depreciation in order to arrive at "operating financials", that account is adjusted/removed from the report. What's left is a fairly stable picture over three years of operating expenses of \$1.1M to \$1.2M annually.

Exhibit II

| Expenses: | | | |
|--|-----------|-----------|-----------|
| EMT Class | 861 | 2,280 | 2,352 |
| First Aid/Equipment | 49,224 | 39,687 | 43,204 |
| Fuel and Gas | 15,604 | 16,348 | 22,409 |
| Insurances: | | | |
| Business | 84,734 | 80,682 | 90,494 |
| Group Health | 93,897 | 87,403 | 87,350 |
| Legal Fees | 4,711 | 3,535 | 3,482 |
| Other Fees | 29,954 | 33,606 | 23,101 |
| Licenses and Permits | 478 | 266 | 524 |
| Miscellaneous | 11 | 373 | - |
| Occupancy Expenses | 16,305 | 17,073 | 14,048 |
| Office and Postage | 19,882 | 15,233 | 18,370 |
| OSHA Medical Expenses | 513 | 292 | 343 |
| Oxygen | 1,126 | 865 | 1,764 |
| Printing and Reproduction | 5,128 | 2,947 | 2,975 |
| Professional Services | 14,250 | 14,393 | 29,900 |
| Billing Costs | 61,404 | 44,681 | 62,818 |
| Radios and Maintenance | 946 | 2,283 | 168 |
| Recruiting | 8,790 | 8,895 | 15,291 |
| Repairs and Maintenance | 13,030 | 8,710 | 9,965 |
| Depreciation | 67,817 | 52,501 | 87,671 |
| Salaries | 605,499 | 604,951 | 592,348 |
| Payroll Taxes | 50,092 | 47,549 | 43,654 |
| Retirement Expenses | 15,720 | 13,950 | 11,171 |
| Scholarships | 4,000 | 3,546 | 4,000 |
| Staff Support | 5,356 | 7,505 | 2,738 |
| Training | 1,258 | 1,315 | 3,399 |
| Uniforms | 2,702 | 2,511 | 3,025 |
| Utilities | 14,134 | 19,869 | 18,848 |
| Telephone | 3,551 | 3,392 | 2,882 |
| Vehicle Maintenance | 37,996 | 52,042 | 22,823 |
| Total Expenses | 1,228,973 | 1,188,683 | 1,221,117 |
| Adjustments: | | | |
| Depreciation | 67,817 | 52,501 | 87,671 |
| Other | - | - | - |
| Total Adjustments | 67,817 | 52,501 | 87,671 |
| Total Adjusted Expenses | 1,161,156 | 1,136,182 | 1,133,446 |
| Net Gain (Loss) on Operations | (57,538) | (124,958) | (56,687) |
| Replacement Ambulance Alloc. | 100,000 | 100,000 | 100,000 |
| Adjusted Net (Loss) on Operations | (157,538) | (224,958) | (156,687) |

Losses to Breakeven

After adjusting the revenue and expenses of GAA to reflect actual operating results before capital equipment purchases are factored in, GAA losses about \$80,000 consistently year after year, or about \$42 per call based on 1,900 calls for service annually.

When capital equipment purchases are factored in, that loss rises to \$180,000 per year, or about \$95 per call based on 1,900 calls for service.

While there may be efficiencies that can be implemented, there does not appear to be enough savings to materially impact the trajectory of these losses.

In order to stabilize GAA's financial condition, the Town of Granby needs to increase their annual contribution to a minimum of \$80,000, but in order to adequately provide a capital contribution, Granby's annual contribution should be \$108,000.

Such a contribution increase should be made conditionally, predicated on the following:

1. GAA continues to provide The Town of Granby with operating financials annually
2. GAA designates their endowment for capital equipment in lieu of operating subsidies

In FY26, the Town of Granby contributed \$92,940 in capital funding to GAA for the procurement of a new ambulance. The Town of Granby also contemplates contributing an additional \$122,500 in a future fiscal year toward another new ambulance.

Conclusion/Management Summary In Brief

Revenue Issues:

1. Collections on government insurances are extremely low
2. GAA relies on their endowment's annual investment earnings to subsidize operations
3. GAA relies on an annual stream of charitable contributions to subsidize operations

Expenditure Issues:

1. The wages paid to a GAA paramedic pre-Covid were approximately \$20 per hour while post-Covid, GAA made a conscious decision to maintain competitiveness and moved those wages to over \$30 per hour. Accordingly, the ability to maintain and recruit capable paramedics to work for GAA is predicated on a competitive pay structure.

Capital Issues:

1. Because GAA has been using the endowment and charitable contributions to subsidize operations, funding for ambulances and medical equipment has been reprogrammed. Because of this practice, substantial capital cost increases to all served towns will become necessary.

Recommendations

1. Continue to work the receivable list to recapture as much billing as possible from insurance, governmental entities, and patients

2. Remove investment earnings and charitable contributions set aside for capital procurement from the operating financials to establish a reliable "operating run rate".
3. Assess what the capital needs of GAA are for the next 10-15 years against the remaining endowment, plus charitable contributions to understand if sufficient funding exists to procure ambulances and needed medical equipment at regular intervals to adequately deliver on GAA's mission
4. Analyze and increase the cost to service area towns based on this analytical process

On behalf of the Town of Granby, we thank Lorri Dibattisto who chairs the GAA Board of Directors and GAA Chief Kate Coupe for their tireless efforts provided data and materials so this assessment could be compiled.

Finally, I would also like to acknowledge the efforts of Granby Board of Selectman members Kelly Rome and Dr. Fred Moffa for their participation in the creation of this report.

Should anyone have any questions on any of the information provided above, we can be reached at 860-844-5302 or at MWalsh@Granby-CT.Gov for Mike and 860-844-5301 or at BMazzotta@Granby-CT.Gov for Betsy.

SCHEDULE OF MAXIMUM ALLOWABLE RATES

EFFECTIVE January 1, 2025 through December 31, 2025

2025 Rate Schedule

Granby Ambulance Association, Inc.

AMBULANCE SERVICE RATE SCHEDULE

| | |
|--|------------|
| Basic Life Support (BLS) Rate..... | \$989.00 |
| Advance Life Support Level 1 Non-ER..... | N/A |
| Advance Life Support Level 1 ER..... | \$1,564.00 |
| Advance Life Support Level 2..... | \$1,654.00 |
| Paramedic Intercept..... | \$1,110.00 |
| Basic Life Support (BLS) Helicopter Assist..... | \$647.00 |
| Advance Life Support (ALS) Helicopter Assist | \$1,005.00 |
| Advance Life Support (ALS) Assessment..... | \$580.00 |
| Specialty Care Transport (SCT) | \$2,149.00 |
| Treat and Non-Transport (BLS)..... | \$276.00 |
| Treat and Non-Transport (ALS) | \$438.00 |

ANCILLARY CHARGES

| | |
|--------------------------------|----------|
| Waiting Time Charge | \$261.00 |
| Per Mileage Charge | \$24.02 |
| Special Attendant Charge | \$197.00 |

INVALID COACH RATE SCHEDULE

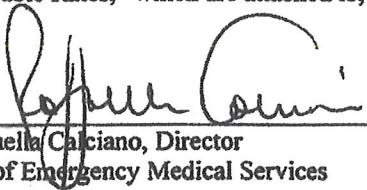
| | |
|------------------------|-----|
| Base Rate (IC)..... | N/A |
| Two Patients (IC)..... | N/A |

ANCILLARY CHARGES

| | |
|-----------------------------------|-----|
| Per Mile Charge (IC) | N/A |
| Second Attendant Charge (IC)..... | N/A |
| Waiting Time Charge (IC) | N/A |

All charges must be in conformance with the definitions on the subsequent pages entitled "Explanatory Notes on the Implementation of the 2016 Schedule of Maximum Allowable Rates," which are attached to, and become part of, the Rate Schedule.

Certified to be the maximum allowable rates by:


Raffaeila Calciano, Director
Office of Emergency Medical Services

Date Certified: 11/26/24



TOWN OF GRANBY

MEMORANDUM

DATE: December 31, 2025

TO: The Board of Selectmen, the Board of Finance, the Board of Education, and The CPPAC

FROM: Mike Walsh, Town Manager

A handwritten signature in blue ink that appears to read "Mike Walsh".

REGARDING: **Bonding Timelines and Narrative – Illustrative Outline**

As the Town of Granby moves closer to considering large capital projects (those over \$250,000) for voter referendum approval and eventual bonding, I want to take the opportunity to provide to you and the community an illustrative outline of possible bonding timelines and a supportive narrative as the subject matter is layered, and at times complex to understand.

The complexities come about as the voters will be asked for the ability to spend and the ability to bond, perhaps as early as June of 2026.

Once approved by the voters, Town funding will be used to begin the projects, and once each project is under construction or completed, bonding will be issued to permanently fund the projects. Please understand that this task is subject both to the cash flow ability of the Town and any possible regulatory spending criteria affixed to the tax-exempt bonds issued.

It should also be noted that the Town of Granby desires to issue less than \$10 million each calendar year to maintain the advantages of a "small issuer exemption".

Because the Town issues bonding once every seven years using a 20-year term beginning with interest only then equal principal payments, and because the Town desires the budget to service old and new debt to be stable, significant pre-planning is needed to execute the construction of the project, the underwriting and sale of the bonds, and to budget debt service.

Other variables that need to be considered include the timing of the issue, market interest rates, the bond premium if any, and the method used to issue the bonds with respect to interest only to begin the term, and then the method to amortize the principal.

The timelines below seek to simplify by example these complexities. While the project numbers still need to be sized by CPPAC and the Board of Selectmen in order to present to the voters, for illustrative purposes, please let me present a hypothetical example of the timelines and discussion of a \$13.5 million referendum question(s) broken down into two projects:

1. A \$6.5 million capital project (CP 1) with immediate urgency,
2. A \$7 million capital project (CP 2) with a longer planning cycle.

I have also provided a variety of bond amortizations by project, and then in total for a bond issue. Also attached is a "Crosswalk" detailing stabilized debt service moving forward. I will be on hand at your meeting to explain these pages in more detail.

| Task # | Task Description | Task Date |
|--------|---|------------|
| 1 | CPPAC finalizes capital project bonding recommendations (CP 1 and 2) | 02/28/2026 |
| 2 | The Town FY27 Debt Service budget will remain at \$1.8 million with \$1.2M servicing issued debt and \$600k moved to a Bond Service Fund | 03/31/2026 |
| 3 | The BOS creates referendum questions for the voters to consider – the questions will ask for permission to spend and permission to bond | 04/30/2026 |
| 4 | Voters go to the polls to consider the questions | 06/15/2026 |
| 5 | If approved by the voters, using the General Fund, CP 1 and CP 2 can begin spending their authorization to plan and execute contracts | 06/16/2026 |
| 6 | The Town FY28 Debt Service budget will remain at \$1.8 million with \$1.2M servicing issued debt and \$600k moved to a Bond Service Fund | 03/31/2027 |
| 7 | The creation of a Capital Project Building Committee to monitor the progress of CP 1 should be considered; for School Construction Projects where the State pledges school construction grants, the Committee is as statutory requirement | 04/01/2027 |
| 8 | CP 1 construction can begin in the spring of 2027 | 04/01/2027 |
| 9 | When CP 1 is completed in the fall, \$6.5M of bonds will be issued with any bond premium moved to a Bond Service Fund | 09/30/2027 |
| 10 | The Town FY29 Debt Service budget will remain at \$1.8 million with \$1.2M servicing issued debt and \$600k moved to a Bond Service Fund; depending on how and when the CP 1 bonds are issued, FY29 Debt Service will likely have an interest only component to pay | 03/31/2028 |
| 11 | CP 2 construction can begin in the spring of 2028 | 04/01/2028 |
| 12 | The creation of a Capital Project Building Committee to monitor the progress of CP 2 to elected officials should be considered; for School Construction Projects where the State pledges school construction grants, the Committee is as statutory requirement | 04/01/2028 |
| 13 | The Town FY30 Debt Service budget will remain at \$1.8 million with \$1.2M servicing issued debt and \$600k moved to a Bond Service Fund; depending on how and when the CP 1 bonds are issued, FY30 Debt Service will likely have an interest only component to pay | 03/31/2029 |
| 14 | When CP2 is completed, \$7M of bonds will be issued (in perhaps two separate issues depending on cash flow) with any bond premium moved to a Bond Service Fund | 09/30/2029 |
| 15 | The Town FY31 Debt Service budget will remain at \$1.8 million and service previously issued debt and CP 1 and 2 new debt, first exhausting the \$1.8M budgeted debt and then layering in the difference from the previously mentioned Bond Service Fund | 03/31/2030 |



Outlook

RE: Debt Service Modeling

From Matt Spoerndle <mspoerndle@muniadvisors.com>

Date Mon 12/15/2025 5:47 PM

To Mike Walsh <mwalsh@granby-ct.gov>

Cc Kimi Cheng <kcheng@granby-ct.gov>

CAUTION: This email originated from outside of the organization. Do not click links or open attachments unless you recognize the sender and know the content is safe.

You're welcome Mike.

To answer your question- The town's prior bonds look like the Town has typically been more 'traditional' in that they've been issued with ~level principal payments (which results in declining debt service over time). At least that based on what I'm seeing with the outstanding bond issue. Below is just a snip of principal only by FY:

PRINCIPAL ONLY

| DATE | 2006 Feb | 2021A - Mar | 2021B - Mar (Txbl REF) | 2021C - Jul | TOTAL |
|-----------|------------|--------------|------------------------|--------------|---------------|
| 6/30/2026 | 540,000.00 | 170,000.00 | 545,000.00 | 250,000.00 | 1,505,000.00 |
| 6/30/2027 | - | 170,000.00 | 535,000.00 | 250,000.00 | 955,000.00 |
| 6/30/2028 | - | 170,000.00 | 525,000.00 | 250,000.00 | 945,000.00 |
| 6/30/2029 | - | 170,000.00 | 490,000.00 | 250,000.00 | 910,000.00 |
| 6/30/2030 | - | 170,000.00 | 480,000.00 | 250,000.00 | 900,000.00 |
| 6/30/2031 | - | 170,000.00 | 475,000.00 | 250,000.00 | 895,000.00 |
| 6/30/2032 | - | 170,000.00 | 470,000.00 | 250,000.00 | 890,000.00 |
| 6/30/2033 | - | 170,000.00 | 460,000.00 | 250,000.00 | 880,000.00 |
| 6/30/2034 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2035 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2036 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2037 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2038 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2039 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2040 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2041 | - | 170,000.00 | - | 250,000.00 | 420,000.00 |
| 6/30/2042 | - | - | - | 250,000.00 | 250,000.00 |
| Total | 540,000.00 | 2,720,000.00 | 3,980,000.00 | 4,250,000.00 | 11,490,000.00 |

It looks like debt service (including interest) for FYE6/30/26 is just over 1.8MM, then it drops to 1.2MM and so on as shown below:

TOTAL DEBT SERVICE

| DATE | 2006 Feb | 2021A - Mar | 21B - Mar (Txbl RE) | 2021C - Jul | TOTAL |
|--------------|-------------------|---------------------|---------------------|---------------------|----------------------|
| 6/30/2026 | 567,000.00 | 255,000.00 | 610,617.50 | 393,750.00 | 1,826,367.50 |
| 6/30/2027 | - | 248,200.00 | 594,622.50 | 381,250.00 | 1,224,072.50 |
| 6/30/2028 | - | 241,400.00 | 577,667.50 | 368,750.00 | 1,187,817.50 |
| 6/30/2029 | - | 234,600.00 | 535,055.00 | 356,250.00 | 1,125,905.00 |
| 6/30/2030 | - | 227,800.00 | 516,725.00 | 343,750.00 | 1,088,275.00 |
| 6/30/2031 | - | 221,000.00 | 503,085.00 | 331,250.00 | 1,055,335.00 |
| 6/30/2032 | - | 215,900.00 | 489,060.00 | 318,750.00 | 1,023,710.00 |
| 6/30/2033 | - | 212,500.00 | 469,660.00 | 306,250.00 | 988,410.00 |
| 6/30/2034 | - | 209,100.00 | - | 295,000.00 | 504,100.00 |
| 6/30/2035 | - | 205,700.00 | - | 287,500.00 | 493,200.00 |
| 6/30/2036 | - | 200,600.00 | - | 282,500.00 | 483,100.00 |
| 6/30/2037 | - | 195,500.00 | - | 277,500.00 | 473,000.00 |
| 6/30/2038 | - | 190,400.00 | - | 272,500.00 | 462,900.00 |
| 6/30/2039 | - | 185,300.00 | - | 267,500.00 | 452,800.00 |
| 6/30/2040 | - | 180,200.00 | - | 262,500.00 | 442,700.00 |
| 6/30/2041 | - | 175,100.00 | - | 257,500.00 | 432,600.00 |
| 6/30/2042 | - | - | - | 252,500.00 | 252,500.00 |
| Total | 567,000.00 | 3,398,300.00 | 4,296,492.50 | 5,255,000.00 | 13,516,792.50 |

As of what the Town does internally with the budgeting for debt service, I'd have to defer to Kimi. Also, I'm just going on what the town has done since we haven't actually issued bonds yet since we were hired in 2022!

Let me know if you need anything else or have any questions. Thanks.

Matthew A. Spoerndle

Senior Managing Director

Phoenix Advisors

53 River Street, Suite 1

Milford, CT 06460

T: 203.878.4945

From: Mike Walsh <mwalsh@granby-ct.gov>
Sent: Monday, December 15, 2025 2:00 PM
To: Matt Spoerndle <mspoerndle@muniadvisors.com>
Cc: Kimi Cheng <kcheng@granby-ct.gov>
Subject: Re: Debt Service Modeling

Thank you Matt.

I've taken a look at these and I like them.

One last question for you or Kimi as I'm still new to Granby - the debt service payment coming off the books is about \$600,000 per year or \$1.8M in total for all three outstanding issues.

Over time, that budget number has been fairly static (around \$1.8M year in and year out) - so does Granby issue debt on level payment schedule or do they budget level and move funds around to accommodate the early years uptick on a level principal method?

Mike

Town of Granby

High School Track

Debt Service Forecast - **20y Bonds**

| | |
|----------------|-----------|
| Par: | 6,500,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|------------------|------------------|------------------|
| 1 | 325,000 | 227,500 | 552,500 |
| 2 | 325,000 | 216,125 | 541,125 |
| 3 | 325,000 | 204,750 | 529,750 |
| 4 | 325,000 | 193,375 | 518,375 |
| 5 | 325,000 | 182,000 | 507,000 |
| 6 | 325,000 | 170,625 | 495,625 |
| 7 | 325,000 | 159,250 | 484,250 |
| 8 | 325,000 | 147,875 | 472,875 |
| 9 | 325,000 | 136,500 | 461,500 |
| 10 | 325,000 | 125,125 | 450,125 |
| 11 | 325,000 | 113,750 | 438,750 |
| 12 | 325,000 | 102,375 | 427,375 |
| 13 | 325,000 | 91,000 | 416,000 |
| 14 | 325,000 | 79,625 | 404,625 |
| 15 | 325,000 | 68,250 | 393,250 |
| 16 | 325,000 | 56,875 | 381,875 |
| 17 | 325,000 | 45,500 | 370,500 |
| 18 | 325,000 | 34,125 | 359,125 |
| 19 | 325,000 | 22,750 | 347,750 |
| 20 | 325,000 | 11,375 | 336,375 |
| TOTALS..... | 6,500,000 | 2,388,750 | 8,888,750 |

Town of Granby

Library

Debt Service Forecast - 20y Bonds

| | |
|----------------|-----------|
| Par: | 4,000,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|------------------|------------------|------------------|
| 1 | 200,000 | 140,000 | 340,000 |
| 2 | 200,000 | 133,000 | 333,000 |
| 3 | 200,000 | 126,000 | 326,000 |
| 4 | 200,000 | 119,000 | 319,000 |
| 5 | 200,000 | 112,000 | 312,000 |
| 6 | 200,000 | 105,000 | 305,000 |
| 7 | 200,000 | 98,000 | 298,000 |
| 8 | 200,000 | 91,000 | 291,000 |
| 9 | 200,000 | 84,000 | 284,000 |
| 10 | 200,000 | 77,000 | 277,000 |
| 11 | 200,000 | 70,000 | 270,000 |
| 12 | 200,000 | 63,000 | 263,000 |
| 13 | 200,000 | 56,000 | 256,000 |
| 14 | 200,000 | 49,000 | 249,000 |
| 15 | 200,000 | 42,000 | 242,000 |
| 16 | 200,000 | 35,000 | 235,000 |
| 17 | 200,000 | 28,000 | 228,000 |
| 18 | 200,000 | 21,000 | 221,000 |
| 19 | 200,000 | 14,000 | 214,000 |
| 20 | 200,000 | 7,000 | 207,000 |
| TOTALS..... | 4,000,000 | 1,470,000 | 5,470,000 |

Town of Granby

Library

Debt Service Forecast - **20y Bonds**

| | |
|----------------|-----------|
| Par: | 7,000,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|------------------|------------------|------------------|
| 1 | 350,000 | 245,000 | 595,000 |
| 2 | 350,000 | 232,750 | 582,750 |
| 3 | 350,000 | 220,500 | 570,500 |
| 4 | 350,000 | 208,250 | 558,250 |
| 5 | 350,000 | 196,000 | 546,000 |
| 6 | 350,000 | 183,750 | 533,750 |
| 7 | 350,000 | 171,500 | 521,500 |
| 8 | 350,000 | 159,250 | 509,250 |
| 9 | 350,000 | 147,000 | 497,000 |
| 10 | 350,000 | 134,750 | 484,750 |
| 11 | 350,000 | 122,500 | 472,500 |
| 12 | 350,000 | 110,250 | 460,250 |
| 13 | 350,000 | 98,000 | 448,000 |
| 14 | 350,000 | 85,750 | 435,750 |
| 15 | 350,000 | 73,500 | 423,500 |
| 16 | 350,000 | 61,250 | 411,250 |
| 17 | 350,000 | 49,000 | 399,000 |
| 18 | 350,000 | 36,750 | 386,750 |
| 19 | 350,000 | 24,500 | 374,500 |
| 20 | 350,000 | 12,250 | 362,250 |
| TOTALS..... | 7,000,000 | 2,572,500 | 9,572,500 |

Town of Granby

Middle School

Debt Service Forecast - **20y Bonds**

| | |
|----------------|-----------|
| Par: | 5,000,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|------------------|------------------|------------------|
| 1 | 250,000 | 175,000 | 425,000 |
| 2 | 250,000 | 166,250 | 416,250 |
| 3 | 250,000 | 157,500 | 407,500 |
| 4 | 250,000 | 148,750 | 398,750 |
| 5 | 250,000 | 140,000 | 390,000 |
| 6 | 250,000 | 131,250 | 381,250 |
| 7 | 250,000 | 122,500 | 372,500 |
| 8 | 250,000 | 113,750 | 363,750 |
| 9 | 250,000 | 105,000 | 355,000 |
| 10 | 250,000 | 96,250 | 346,250 |
| 11 | 250,000 | 87,500 | 337,500 |
| 12 | 250,000 | 78,750 | 328,750 |
| 13 | 250,000 | 70,000 | 320,000 |
| 14 | 250,000 | 61,250 | 311,250 |
| 15 | 250,000 | 52,500 | 302,500 |
| 16 | 250,000 | 43,750 | 293,750 |
| 17 | 250,000 | 35,000 | 285,000 |
| 18 | 250,000 | 26,250 | 276,250 |
| 19 | 250,000 | 17,500 | 267,500 |
| 20 | 250,000 | 8,750 | 258,750 |
| TOTALS..... | 5,000,000 | 1,837,500 | 6,837,500 |

Town of Granby

Middle School

Debt Service Forecast - 20y Bonds

| | |
|----------------|------------|
| Par: | 10,000,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|-------------------|------------------|-------------------|
| 1 | 500,000 | 350,000 | 850,000 |
| 2 | 500,000 | 332,500 | 832,500 |
| 3 | 500,000 | 315,000 | 815,000 |
| 4 | 500,000 | 297,500 | 797,500 |
| 5 | 500,000 | 280,000 | 780,000 |
| 6 | 500,000 | 262,500 | 762,500 |
| 7 | 500,000 | 245,000 | 745,000 |
| 8 | 500,000 | 227,500 | 727,500 |
| 9 | 500,000 | 210,000 | 710,000 |
| 10 | 500,000 | 192,500 | 692,500 |
| 11 | 500,000 | 175,000 | 675,000 |
| 12 | 500,000 | 157,500 | 657,500 |
| 13 | 500,000 | 140,000 | 640,000 |
| 14 | 500,000 | 122,500 | 622,500 |
| 15 | 500,000 | 105,000 | 605,000 |
| 16 | 500,000 | 87,500 | 587,500 |
| 17 | 500,000 | 70,000 | 570,000 |
| 18 | 500,000 | 52,500 | 552,500 |
| 19 | 500,000 | 35,000 | 535,000 |
| 20 | 500,000 | 17,500 | 517,500 |
| TOTALS..... | 10,000,000 | 3,675,000 | 13,675,000 |

Town of Granby

Middle School

Debt Service Forecast - 20y Bonds

| | |
|----------------|------------|
| Par: | 15,000,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|-------------------|------------------|-------------------|
| 1 | 750,000 | 525,000 | 1,275,000 |
| 2 | 750,000 | 498,750 | 1,248,750 |
| 3 | 750,000 | 472,500 | 1,222,500 |
| 4 | 750,000 | 446,250 | 1,196,250 |
| 5 | 750,000 | 420,000 | 1,170,000 |
| 6 | 750,000 | 393,750 | 1,143,750 |
| 7 | 750,000 | 367,500 | 1,117,500 |
| 8 | 750,000 | 341,250 | 1,091,250 |
| 9 | 750,000 | 315,000 | 1,065,000 |
| 10 | 750,000 | 288,750 | 1,038,750 |
| 11 | 750,000 | 262,500 | 1,012,500 |
| 12 | 750,000 | 236,250 | 986,250 |
| 13 | 750,000 | 210,000 | 960,000 |
| 14 | 750,000 | 183,750 | 933,750 |
| 15 | 750,000 | 157,500 | 907,500 |
| 16 | 750,000 | 131,250 | 881,250 |
| 17 | 750,000 | 105,000 | 855,000 |
| 18 | 750,000 | 78,750 | 828,750 |
| 19 | 750,000 | 52,500 | 802,500 |
| 20 | 750,000 | 26,250 | 776,250 |
| TOTALS..... | 15,000,000 | 5,512,500 | 20,512,500 |

Town of Granby

Sewer Pumps

Debt Service Forecast - **20y Bonds**

| | |
|----------------|-----------|
| Par: | 1,500,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|------------------|-----------------|------------------|
| 1 | 75,000 | 52,500 | 127,500 |
| 2 | 75,000 | 49,875 | 124,875 |
| 3 | 75,000 | 47,250 | 122,250 |
| 4 | 75,000 | 44,625 | 119,625 |
| 5 | 75,000 | 42,000 | 117,000 |
| 6 | 75,000 | 39,375 | 114,375 |
| 7 | 75,000 | 36,750 | 111,750 |
| 8 | 75,000 | 34,125 | 109,125 |
| 9 | 75,000 | 31,500 | 106,500 |
| 10 | 75,000 | 28,875 | 103,875 |
| 11 | 75,000 | 26,250 | 101,250 |
| 12 | 75,000 | 23,625 | 98,625 |
| 13 | 75,000 | 21,000 | 96,000 |
| 14 | 75,000 | 18,375 | 93,375 |
| 15 | 75,000 | 15,750 | 90,750 |
| 16 | 75,000 | 13,125 | 88,125 |
| 17 | 75,000 | 10,500 | 85,500 |
| 18 | 75,000 | 7,875 | 82,875 |
| 19 | 75,000 | 5,250 | 80,250 |
| 20 | 75,000 | 2,625 | 77,625 |
| TOTALS..... | 1,500,000 | 551,250 | 2,051,250 |

Town of Granby

SBP Pickleball and Bathroom

Debt Service Forecast - **20y Bonds**

| | |
|----------------|---------|
| Par: | 500,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|------------------|-----------------|----------------|
| 1 | 25,000 | 17,500 | 42,500 |
| 2 | 25,000 | 16,625 | 41,625 |
| 3 | 25,000 | 15,750 | 40,750 |
| 4 | 25,000 | 14,875 | 39,875 |
| 5 | 25,000 | 14,000 | 39,000 |
| 6 | 25,000 | 13,125 | 38,125 |
| 7 | 25,000 | 12,250 | 37,250 |
| 8 | 25,000 | 11,375 | 36,375 |
| 9 | 25,000 | 10,500 | 35,500 |
| 10 | 25,000 | 9,625 | 34,625 |
| 11 | 25,000 | 8,750 | 33,750 |
| 12 | 25,000 | 7,875 | 32,875 |
| 13 | 25,000 | 7,000 | 32,000 |
| 14 | 25,000 | 6,125 | 31,125 |
| 15 | 25,000 | 5,250 | 30,250 |
| 16 | 25,000 | 4,375 | 29,375 |
| 17 | 25,000 | 3,500 | 28,500 |
| 18 | 25,000 | 2,625 | 27,625 |
| 19 | 25,000 | 1,750 | 26,750 |
| 20 | 25,000 | 875 | 25,875 |
| TOTALS..... | 500,000 | 183,750 | 683,750 |

Town of Granby

\$4M Library & \$6.5M Track

Debt Service Forecast - **20y Bonds**

| | |
|----------------|------------|
| Par: | 10,500,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|-------------------|------------------|-------------------|
| 1 | 525,000 | 367,500 | 892,500 |
| 2 | 525,000 | 349,125 | 874,125 |
| 3 | 525,000 | 330,750 | 855,750 |
| 4 | 525,000 | 312,375 | 837,375 |
| 5 | 525,000 | 294,000 | 819,000 |
| 6 | 525,000 | 275,625 | 800,625 |
| 7 | 525,000 | 257,250 | 782,250 |
| 8 | 525,000 | 238,875 | 763,875 |
| 9 | 525,000 | 220,500 | 745,500 |
| 10 | 525,000 | 202,125 | 727,125 |
| 11 | 525,000 | 183,750 | 708,750 |
| 12 | 525,000 | 165,375 | 690,375 |
| 13 | 525,000 | 147,000 | 672,000 |
| 14 | 525,000 | 128,625 | 653,625 |
| 15 | 525,000 | 110,250 | 635,250 |
| 16 | 525,000 | 91,875 | 616,875 |
| 17 | 525,000 | 73,500 | 598,500 |
| 18 | 525,000 | 55,125 | 580,125 |
| 19 | 525,000 | 36,750 | 561,750 |
| 20 | 525,000 | 18,375 | 543,375 |
| TOTALS..... | 10,500,000 | 3,858,750 | 14,358,750 |

Town of Granby

\$7M Library & \$6.5M Track

Debt Service Forecast - **20y Bonds**

| | |
|----------------|------------|
| Par: | 13,500,000 |
| Interest Rate: | 3.50% |
| Dated: | TBD |

| Year | Principal | Interest | Total |
|--------------------|-------------------|------------------|-------------------|
| 1 | 675,000 | 472,500 | 1,147,500 |
| 2 | 675,000 | 448,875 | 1,123,875 |
| 3 | 675,000 | 425,250 | 1,100,250 |
| 4 | 675,000 | 401,625 | 1,076,625 |
| 5 | 675,000 | 378,000 | 1,053,000 |
| 6 | 675,000 | 354,375 | 1,029,375 |
| 7 | 675,000 | 330,750 | 1,005,750 |
| 8 | 675,000 | 307,125 | 982,125 |
| 9 | 675,000 | 283,500 | 958,500 |
| 10 | 675,000 | 259,875 | 934,875 |
| 11 | 675,000 | 236,250 | 911,250 |
| 12 | 675,000 | 212,625 | 887,625 |
| 13 | 675,000 | 189,000 | 864,000 |
| 14 | 675,000 | 165,375 | 840,375 |
| 15 | 675,000 | 141,750 | 816,750 |
| 16 | 675,000 | 118,125 | 793,125 |
| 17 | 675,000 | 94,500 | 769,500 |
| 18 | 675,000 | 70,875 | 745,875 |
| 19 | 675,000 | 47,250 | 722,250 |
| 20 | 675,000 | 23,625 | 698,625 |
| TOTALS..... | 13,500,000 | 4,961,250 | 18,461,250 |

The Crosswalk

1/2

| FISCAL YEAR | ACTUAL '25 | ADOPTED '26 | PROPOSED '27 | PROPOSED '28 | PROPOSED '29 | PROPOSED '30 | PROPOSED '31 | PROPOSED '32 | PROPOSED '33 | PROPOSED '34 | PROPOSED '35 | PROPOSED '36 | PROPOSED '37 |
|-----------------------------------|------------------|------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|------------------|------------------|------------------|------------------|------------------|
| Debt Existing | 594,000 | 567,000 | 0 | 0 | 0 | 0 | 516,725 | 503,085 | 489,060 | 469,660 | 0 | 0 | 0 |
| Refunding 03/21 for 2013GO | 630,657 | 610,618 | 594,623 | 577,668 | 535,055 | 503,085 | 489,060 | 469,660 | 454,100 | 493,200 | 0 | 0 | 0 |
| New 2021 GO A&C | 511,800 | 543,750 | 629,450 | 610,150 | 590,850 | 571,550 | 552,250 | 534,850 | 518,750 | 504,100 | 493,100 | 483,100 | 473,000 |
| Debt Service Fees | 1,456 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| DEBT SVC. SUB-TOTAL | 1,737,913 | 1,731,368 | 1,234,073 ✓ | 1,197,818 ✓ | 1,135,905 ✓ | 1,098,275 ✓ | 1,065,335 ✓ | 1,033,710 ✓ | 998,410 ✓ | 514,100 ✓ | 503,200 ✓ | 493,100 ✓ | 483,000 ✓ |
| [% Increase (decrease)] | 3.12% | -0.38% | -28.72% | -2.94% | -5.17% | -3.31% | -3.31% | -3.00% | -2.97% | -3.41% | -48.51% | -2.12% | -2.01% |
| Project D - \$6.5M FY28 for BOE | 0 | 0 | 0 | 0 | 227,500 ✓ | 227,500 ✓ | 588,611 ✓ | 575,972 ✓ | 563,333 ✓ | 550,694 ✓ | 538,055 ✓ | 525,417 ✓ | 512,778 ✓ |
| Project E - \$7.0M FY29 for Lib | 0 | 0 | 0 | 0 | 0 | 245,000 ✓ | 245,000 ✓ | 633,889 ✓ | 620,278 ✓ | 606,667 ✓ | 593,056 ✓ | 579,445 ✓ | 565,833 ✓ |
| Project F | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 500,000 | 490,000 | 480,000 |
| DEBT NEW SUB-TOTAL | 0 | 0 | 0 | 227,500 | 472,500 | 833,611 | 1,209,861 | 1,183,611 | 1,157,361 | 1,631,111 | 1,594,861 | 1,558,671 | 1,522,361 |
| [% Increase (decrease)] | | | | #DIV/0! | 107.69% | 76.43% | 45.13% | 45.13% | -2.17% | -2.22% | 40.93% | -2.22% | -2.27% |
| Contribution to FY28/29 Bond Fund | 0 | 0 | #2 | #6 | #10 | | | | | | | | |
| The use of FY28/29 Bond Fund | 0 | 0 | 602,000 | 653,000 | 715,000 | 180,000 | 0 | 0 | -360,000 | -300,000 | -290,000 | 0 | 0 |
| BOND FUND SUB-TOTAL | 0 | 0 | 602,000 | 627,500 | 472,500 | -245,000 | -420,000 | -65,000 | -420,000 | -360,000 | -300,000 | -290,000 | -240,000 |
| TOTAL DEBT SERVICE | 1,737,913 | 1,731,368 | 1,836,073 | 1,850,905 | 1,866,886 | 1,855,196 | 1,855,771 | 1,855,321 | 1,855,211 | 1,858,061 | 1,851,711 | 1,855,361 | |
| [% Increase (decrease)] | 3.12% | -0.38% | 6.05% | 0.80% | 0.00% | 0.86% | -0.63% | 0.11% | -0.08% | -0.03% | 0.15% | -0.34% | 0.20% |

1) Debt Service Stability vs. Volatility

2) Presumes \$945K Bond Premium on 3 issues.

3) Bond Amortization runs amended to 2 years Interest only / 18 Debt.

2/2

| | PROPOSED '38 | PROPOSED '39 | PROPOSED '40 | PROPOSED '41 | PROPOSED '42 | PROPOSED '43 | PROPOSED '44 | PROPOSED '45 | PROPOSED '46 | PROPOSED '47 | PROPOSED '48 | PROPOSED Total |
|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|----------------|----------------|----------------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 462,900 | 452,800 | 442,700 | 432,600 | 252,500 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| 472,900 | 462,800 | 452,700 | 442,600 | 262,500 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 | 10,000 |
| -2.09% | -2.14% | -2.18% | -2.23% | -40.69% | -96.19% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% | 0.00% |
| 487,500 | 474,861 | 462,222 | 449,583 | 436,944 | 424,305 | 411,667 | 399,028 | 386,389 | 373,752 | 0 | 0 | 0 |
| 538,611 | 525,000 | 511,389 | 497,778 | 484,167 | 470,556 | 456,945 | 443,333 | 429,722 | 416,111 | 402,498 | 402,498 | 402,498 |
| 460,000 | 450,000 | 440,000 | 430,000 | 420,000 | 410,000 | 400,000 | 390,000 | 380,000 | 370,000 | 360,000 | 360,000 | 360,000 |
| 1,486,111 | 1,449,861 | 1,413,611 | 1,377,361 | 1,341,111 | 1,304,861 | 1,268,611 | 1,232,361 | 1,196,111 | 1,159,863 | 762,498 | 762,498 | 762,498 |
| -2.35% | -2.44% | -2.50% | -2.56% | -2.63% | -2.70% | -2.78% | -2.86% | -2.94% | -3.03% | -3.26% | -34.26% | -34.26% |
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -100,000 | -60,000 | -30,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -100,000 | -60,000 | -30,000 | 0 | 0 | 0 | 0 |
| 1,859,011 | 1,852,661 | 1,836,311 | 1,819,961 | 1,603,611 | 1,314,861 | 1,278,611 | 1,242,361 | 1,206,111 | 1,169,863 | 772,498 | 772,498 | 772,498 |
| 0.20% | -0.34% | -0.38% | -0.89% | -11.89% | -18.01% | -2.76% | -2.84% | -2.92% | -3.01% | -33.97% | -33.97% | -33.97% |

| | | | | | | | | | | | | |
|-----------------|----------------|----------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|----------|----------|----------|
| 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -100,000 | -60,000 | -30,000 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| -100,000 | -60,000 | -30,000 | 0 | 0 | 0 | 0 |
| 1,859,011 | 1,852,661 | 1,836,311 | 1,819,961 | 1,603,611 | 1,314,861 | 1,278,611 | 1,242,361 | 1,206,111 | 1,169,863 | 772,498 | 772,498 | 772,498 |
| 0.20% | -0.34% | -0.38% | -0.89% | -11.89% | -18.01% | -2.76% | -2.84% | -2.92% | -3.01% | -33.97% | -33.97% | -33.97% |

945,000 Estimated Premium Rec'd

2,150,000 Budget Contribution to Bond Fund
0 The use of Bond Fund
0 Remaining **0**



TOWN OF GRANBY

MEMORANDUM

DATE: December 30, 2025

TO: The Granby Board of Selectmen

FROM: Mike Walsh, Granby Town Manager

REGARDING: Town Manager's Report as of December 31, 2025

A handwritten signature in blue ink that appears to read "M. Walsh".

Please accept the following summary of departmental activities underway throughout the town through the month of December, 2025 as detailed to me by the various department heads.

Town Manager's Office

- Continued work to create documents/analysis for CPPAC review and ultimate action
- Prepared a comparative analysis on the Town's Senior Tax Credit Benefit Program
- Continued work on the FY27 Budget and related narratives/PowerPoints
- Attended the Town Meeting for the sale of 603 Cider Lane; now heading to close
- The \$4.6M Radio Communication Project financials were reconciled
- Finalized the GAA budget analysis; will release for the 1/20/2026 Three Board Meeting
- Attended the Tree Lighting, Menorah Lighting, Team Building, and employee lunch
- Had extensive discussions on the FY27 OPEB Budget impact with impacted parties

Finance, Tax Office, Assessors Office

- Meetings attended: CIRMA, CCM, CTGFOA, and Anthem Utilization
- Worked with the IT department for PRI to SIP conversion
- Received final 2025 Federal Single Audit Report
- Worked with USI and the IT department and successfully obtained a cyber liability policy
- Reviewed, adjusted, and valued all the Motor Vehicles for the Supplemental List, which are vehicles registered between October 2 and September 30. Then, uploaded Supplemental Motor Vehicle bills into QDS and mailed bills for December 26, 2025
- Confirmed tax sale date of February 24, 2026, at 2 pm in the Town Hall meeting room.
- Sent legal notice dates for 2nd installment to the Hartford Courant
- Sent alias tax warrants to the State Marshal on several delinquent personal property accounts with a warrant expiration of January 31, 2026
- Value approximately 12,000 motor vehicles for the upcoming Grand List
- Settled the court case for 10 Hartford Ave from the 2022 Townwide Revaluation.
- To ensure our Granby Veterans receive their Exemption, as a courtesy, we researched and notified all the 100% Permanently and Totally Serviced Connected Veterans that the State Statute has been changed again this year, and they need to apply annually

Community Development

- The Granby Center Advisory Committee adopted the Granby Center Town Study. The Study is posted on the Committee's and on the Community Development page
- The POCD Committee issued an online survey. Just over 150 responses were received. The survey will close December 31 and any comments can go to pocd@granby-ct.gov
- Staff is reviewing Bill 8002 (Housing Growth) and is preparing a summary
- Staff began reviewing the LOTCIP guidelines and is considering a submission for sidewalks/streetscape improvements that align with the Granby Center Town Study
- The Planning and Zoning Commission (PZ) approved a text amendment to allow mixed-use buildings by special permit in the T1 Zone. An application has now been submitted for a mixed-use building at 83 Salmon Brook Street, which is the town-owned property. The applicant is proposing a restaurant on the first floor and one-bedroom apartment on the second floor. PZ will be hearing the application in January. If the use is approved by PZ, the process to sell the town-property will continue
- The first building permit was issued for the Breezy Meadow subdivision, which is a 7-lot residential subdivision approved on Day Street / North Granby Road
- The first building permit is under review for Cider Lane, which is a 10-lot residential subdivision that is part of the Cider Mill Heights development
- The Building Department has received positive feedback on the online building permit software. About 1/3 of permits received are received through the online portal
- Shepherds Way, a private road, has been paved and bond funds were released

Information Technology

- Phone System Audit Project - Changed phone system carriers at the town complex from Cox communications to IPitomy. Cox monthly bill was around \$600/month, with IPitomy the bill will be reduced to around \$200/month saving roughly \$4800 annually. We also increased service from 16 outgoing lines to 20 in order to keep up with call volume Still in progress – Migration from Frontier to IPitomy. Frontier is currently the carrier used for fire/alarm lines. Current bill is over \$1660/month. When completed reoccurring costs should be under \$600/month saving over \$12,000/year
- Renewed Town & Police Department firewall and cruiser software license subscriptions
- Working with AT&T and Electrician to get all wiring installed and tested in order to migrate out of the EOC and back into the new dispatch space. Furniture was installed last week. Electrical work is mostly complete

Police Department

Human Resources, Training and Community Outreach, Projects

- Officer Wilkins graduated Hartford police academy, starts field training program
- Hired retired Simsbury Sgt. Tracey Dunne as a Part Time Dispatcher
- Hired Certified Police Officer Carlos Montanez, a retired Hartford Police Detective
- Sergeant Doreen Mikan (33 years of service) announced she will be retiring
- Winter Food Drive Geissler's Supermarket
- Toy Drive at Holcomb Farm
- Participated in "Toys for Tots" with other agencies.
- Recertification Training in West Hartford
- Radio Project coming along with workstations and monitors installed.

Crime/Noteworthy Items

- Numerous vehicles broken into and two stolen vehicles overnight. Suspects appeared to be armed with a handgun. Arrest made.
- M/V accident on West Granby Road, minor injuries and (1) pole broken.

- Missing mother and 3 children, Granby officers located them using FLOCK camera system, FBI and Georgia Police. They were located safe in Georgia and taken into custody by DCF.
- Stolen Vehicle overnight, recovered in the morning with 3 individuals arrested

Public Works

- Roadside ditching to open waterways completed
- Six storm events required treatment and plowing
- Drummer building ventilation system was cleaned and disinfected
- New England Aquatics continues SBP pond dredging project
- SBP, steel building contractor, has been chosen and work is being scheduled. DPW will be completing the site work
- Generators for various locations came in higher than expected, reviewing options
- Working with Eversource options for power to the Rovers area
- Creating specifications for a pickle ball court
- Reviewing options for sewer pumping station upgrades
- Midstate Construction building an access road to the Mountain Rd. tower site.
- Dispatch (new area) furniture and cabinets have been installed
- Doherty Rd bridge replacement. Preliminary work is underway
- Simsbury Rd. Preliminary work is underway

Human Service: Youth Services, Parks and Recreation, Senior Services, Social Services

Youth Services:

- The Snowman Shuffle for children in 5th grade was held on December 5. Our Youth Action Council, made up of High School students, hosted the event with dancing, crafts, and lots of good cheer to start the season off.

Senior Center:

- Annual Holiday Dinner on December 10 was sold out with 120 guests. The evening's success was due to bright cheery decorations, a wonderful meal catered by Tucker's, festive holiday music, and the return of the Flying Yankees to assist with service.
- Men's and Women's Breakfast held their first annual combined breakfast with a performance by the High School Chorale and an ugly sweater contest.
- Transportation services provided shopping excursions to Old Mill Pond Village and Super WalMart, two Dine & Drive trips, and special outing to Wadsworth Atheneum for the Festival of Trees.
- Lifelong Learning options included Origami Boxes and presentations of Pearl Harbor and the Surprise Puzzle and What You Need to Know About Preventing Heart Attacks.

Social Services:

- Holiday Sponsorship program paired families in need with generous sponsors who fulfilled specific wish lists to ensure children receive their most desired holiday wishes.
- In addition, vouchers are issued for families to purchase their holiday meal needs at our local grocery stores.

Parks & Recreation:

- The 9th Annual Holiday Marketplace was the biggest ever! The two-day event the first weekend of December had vendors in the North Barn, Main Barn, and the Workshop. The dusting of snow added to the festive feeling as shoppers were able to find unique items to fulfill their lists.
- To assist with maintaining zen during the hectic season, a mandala workshop was held on December 11. Santa made an appearance at the three seatings of more than 100 guests per seating at Breakfast with Santa on December 20. Parks & Rec Board

members were on hand to assist with meal service and high school volunteers ran the craft station.

Town Clerk

- Attended the TotalVote Secretary of State training for the new Elections Management System scheduled for implementation in 2026. This training provided an overview of system enhancements and future requirements to ensure election readiness
- Participated in the monthly Secretary of State Town Clerk meeting, which focused on preparations for the 2026 State Elections, Town Committee Party Endorsements due in January, and a review of upcoming election dates and deadlines.
- Began preparation for rolling over all departmental systems to 2026, ensuring continuity, accuracy, and readiness for the upcoming year and future election cycles
- Provided staff support and professional development training, with emphasis on effective communication, fostering a supportive team environment, and encouraging the use of positive and constructive feedback to strengthen teamwork and performance
- Staff began working on the newly released 2025 PA-490 list, ensuring properties are properly identified and tracked. This work is critical to confirm that any applicable penalties are collectable when a property no longer qualifies for the exemption
- Made a strong push to clean up Boards and Commissions records, including reviewing expiring and current terms, correcting term discrepancies, ensuring all members are properly sworn in, collecting required Conflict of Interest (COI) forms and contact information sheets, and processing reappointments to maintain compliance and records
- Sought a quote for the replacement of the vault locking mechanism, which has failed and requires immediate replacement to maintain security and compliance
- Supported the Town Manager in several townwide events, including the 2025 Tree Lighting, Holiday Team Building Event for Directors and Staff, and the Townwide Holiday Luncheon, contributing to community engagement and employee morale.

Registrar of Voters

- Laura and Karen attended a TotalVote training session on December 1 in Hartford. The system (which will replace CVRS - the CT Voter Registration System) is now scheduled to go live on February 23. The schedule calls for CVRS to go offline on Feb 13 - meaning no voter registration additions or changes can be input for a ten-day period.
- Laura, Karen and Dan attended the Special Town Meeting held on December 3 to discuss and vote on the sale of property at 603 Cider Lane, which passed unanimously.
- The annual house-to-house canvass of registered voters begins on January 1. In Granby, we perform this duty via mail, using the National Change of Address System, which requires that we complete the canvass by March 31.
- The biennial Town Committee caucuses are to be held between January 6 and 13. Petition forms for people desiring to oppose party-endorsed candidates for town committee must be available from the registrar of voters beginning on the day following the party's endorsement of candidates.
- The Registrars are required to send written notice to each registered voter with permanent absentee ballot status in January of each year.
- Registrars from both major parties are required to be in the office on January 28 from 1-4 pm to accept petitions from opposition candidates for town committees.
- The ROR removed 37, changed 56, and added 89 new registered voters in December. We now have 8,507 registered voters in Granby (not including the 52 17-yr-olds we recruited in September, who will become eligible to vote before the November election) .

Please let me know if you have any questions on the aforementioned summary. Thank you.