WATERTOWN COMMISSION ON AGING
REGULAR MEETING MINUTES

WATERTOWN TOWN HALL
FIRST FLOOR CONFERENCE ROOM
61 ECHO LAKE ROAD, WATERTOWN, CT

Thursday, June 18, 2026

I. The meeting was called to order at 6:30 PM by Wilbur Hughes

II. Roll Call

PRESENT: Wilbur Hughes, Vice Chair
Cynthia Blanchard
Debra Desena
Sally Kuslis
Amy Quinnan
Alan Mickel
Andrea Corcoran

ABSENT: Melanie Flaherty, Chair

OTHERS PRESENT: Michael Ganem, Director of Parks, Recreation, Senior, and Social Services

III. Public Participation – none

IV. Correspondence –

- Thank you letter from Phyllis West
- Website announcement from Lauren Dayton, Administrator to the Town Manager

V. Approval of Minutes:

May 21, 2026, Regular Meeting

Motion by Alan Mickel, seconded by Sally Kuslis to approve the minutes of the May 18, 2026, meeting.

Motion passed with Aye:6 Hughes, Blanchard, Desena, Kuslis, Corcoran, Mickel, Nay:0 Abstention: 1 Quinnan.

VI. Reports

A. Chairman – no report

B. Parks & Recreation Director
Michael Ganem:
- Provided written report (attached to the minutes)

C. Senior Center Coordinator/Municipal Services
Laura Garay:
Provided a written report (attached to the packet)

VII. Old Business- none

VIII. New Business – Amy shared a DRAFT of "A Proposal for Senior Affordability Programs" (attached for the record)

Discussion included that there be a welcome packet for new commissioners

IX. Adjournment -

Motion: Alan Mickel, seconded by Debra Desena, to adjourn the Regular Meeting at 7:06 P.M.

The motion passed unanimously.

Respectfully submitted,

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Wilbur Hughes, Vice Chair
Watertown Commission on Aging

Approved: ______________________
Susan King, Clerk

To: The Commission on Aging

From: Michael Ganem, Director of Parks and Recreation

Date: May 21, 2026

Subject: Director's Report – May 2026

Transportation & Regional Transit Updates

Section 5310 Grant

- Status Alert: The Section 5310 Transportation Grant is currently delayed. Detailed specifics regarding the timeline shift can be found in the attached correspondence.

Dial-A-Ride & SFY27 Matching Grant Program (MGP)

- Funding & Operations: Funding for the FY 26-27 Dial-A-Ride Matching Grant Program has been officially approved through the CT General Assembly, with Watertown's local matching share set at $31,586. As a critical reminder, this MGP is specific to Dial-A-Ride and is entirely separate from the 5310 grants administered through the Falls Avenue Senior Center (FASC). Dial-A-Ride services run every Tuesday, providing a vital operational addition to the town's standard transportation offerings.
- Partnership & Stewardship: Under our current agreement, the Naugatuck Valley Council of Governments (NVCOG) acts as the administrative conduit to utilize a qualified third-party transportation vendor. Our strategic window through the end of the current recertification (running until June 30, 2027) is focused heavily on stewardship. By providing consistent, clean data, we will reinforce Watertown's standing as a high-performing regional partner and secure our case for sustained legislative funding from CTDOT in the next cycle.

Greater Waterbury Transit District Appointment

- Town Council Vote: I am incredibly pleased to share that at their April 20th meeting, the Watertown Town Council unanimously appointed me to serve as the Town of Watertown Representative on the Greater Waterbury **Transit**

District board. The appointment passed with zero discussion and carries a term running through May 1, 2030. Stepping into this regional transit role directly strengthens our ability to advocate for community access, optimize operations like Dial-A-Ride, and ensure the specific transportation needs of the Watertown community are delivered efficiently.

Falls Avenue Senior Center (FASC) & Facilities Management

Fiscal Year Closeout & Planning

- **End-of-Year Clean Up: We are currently deep into closing out the 2025-26 fiscal year. Concurrently, the administrative team is using current-year tracking data to refine the upcoming FY 26-27 operational budget, ensuring strict alignment with town guidelines and facility priorities.**

Facility & Grounds Upgrades

- **Interdepartmental Collaboration: We are actively collaborating with other town departments to coordinate key asset improvements at the senior center. Current projects under evaluation include upgrading the main sound system, replacing the bingo board, and executing necessary sidewalk repairs to maintain safe pedestrian access.**
- **Maintenance Notice: Parking lot line painting at the facility is officially scheduled to take place this coming Sunday.**

Respectfully Submitted,

Michael Ganem

Director of Parks and Recreation

Town of Watertown, CT

— DRAFT —

Watertown Commission on Aging

Keeping Watertown's Seniors Home:
A Proposal for Senior Affordability Programs

Presented by the Watertown Commission on Aging | June 2026

Prepared for: Watertown Town Council, Board of Education, and Watertown Residents

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Executive Summary

Watertown has a higher proportion of senior residents than most Connecticut towns. As property taxes increase — compounded by the pending water and sewer lawsuit and bond obligations — many of our seniors face an impossible choice: vote against town and school budgets they cannot afford, or remain silent as their fixed incomes are stretched beyond their limits.

This is a false choice. Other Connecticut municipalities have found creative, fiscally responsible ways to protect seniors from tax-driven displacement while allowing their budgets to function. This proposal calls on the Town of Watertown to:

- Assess which senior affordability programs are currently in place and how well they are publicized
- Identify gaps where seniors in need are not being reached or enrolled
- Adopt new or expanded programs that allow tax increases to proceed without forcing seniors from their homes

The goal is not to oppose budget increases. The goal is to make those increases survivable for the residents who built this town.

Why This Matters: Watertown's Senior Population

Watertown's senior population is proportionally larger than most Connecticut towns. This is not a fringe constituency — it is one of our largest voting blocs, and their participation shapes every budget referendum outcome.

When seniors feel that rising costs are squeezing them out of their homes, they vote no — not because they don't value schools or town services, but because they feel they have no other option. The result is a self-defeating cycle:

- Budgets fail at referendum
- Cuts are made to schools and services
- Quality of life declines
- Property values stagnate
- The tax base erodes further

Breaking this cycle requires giving seniors real financial tools — not just sympathy. When seniors feel protected, they are far more willing to support the community investments that benefit everyone.

There is also a direct fiscal argument: a senior who loses their home, enters assisted care, or leaves Watertown entirely removes a property from the tax rolls entirely. Keeping seniors in their homes is not charity — it is sound municipal financial planning.

What Watertown Currently Offers: An Honest Assessment

Our research indicates that Watertown currently provides the following for senior residents:

Program	Status	Notes & Gaps
CT State Circuit Breaker (Elderly/Disabled)	**OFFERED**	*Up to $1,250/yr credit for qualifying seniors. Income limits: $43,800 (single), $53,400 (married). Applied via Assessor's Office Feb 1–May 15. KEY QUESTION: Are we proactively enrolling all eligible seniors?*
Local Option Additional Tax Credit (CGS 12-129n)	**UNKNOWN**	*Watertown may or may not offer a local supplement beyond the state credit. Many CT towns do. This should be confirmed and expanded if not already in place.*
Property Tax Freeze Program (CGS 12-170v/w)	**NOT CONFIRMED**	*Locks a senior's tax bill at the level when they first qualify. Prevents future increases. Very few CT towns offer this — Watertown should explore adoption.*
Property Tax Deferral Program	**NOT CONFIRMED**	*Allows seniors to defer taxes as a low-interest lien on the home, paid when sold. Keeps seniors in homes without cash burden. Available by local ordinance.*
Senior Volunteer Tax Credit	**NOT CONFIRMED**	*Seniors volunteer for town departments and earn a credit on their tax bill (up to $1,500 in towns that offer this). Keeps seniors engaged AND provides relief.*
Falls Ave Senior Center Services	**OFFERED**	*Transportation, Meals on Wheels, programming. Valuable. QUESTION: Are all eligible seniors aware and enrolled in transportation benefits that reduce their costs?*
Benefits Enrollment Outreach	**UNCLEAR**	*Many CT seniors leave state and federal benefits unclaimed simply because they don't know they qualify. Is Watertown conducting annual outreach and enrollment drives?*
LIHEAP / CEAP Utility Assistance	**AVAILABLE STATEWIDE**	*Low-income seniors can receive heating assistance. Applications open August 1 annually. Are seniors being referred to this program proactively by the Senior Center?*
Renter's Rebate (via Social Services)	**OFFERED**	*Available through Watertown Social Services (call 860-945-5246). Apply April 1–Sept 30, 2026. Up to $700 single / $900 married. Are renters being reached?*

Note: Status of some programs should be formally confirmed with the Assessor's Office and Town Manager. Programs marked UNKNOWN or NOT CONFIRMED represent immediate opportunities for action.

Recommendations

1. Conduct an Immediate Enrollment Audit

Before creating new programs, we must ask: are we fully utilizing what already exists? The Commission recommends the Town conduct a review to determine:

- How many Watertown seniors currently receive the state Circuit Breaker credit vs. how many are likely eligible
- Whether any seniors have been enrolled in the Renter's Rebate program
- Current utilization rates for transportation, Meals on Wheels, and utility assistance referrals at the Senior Center

If there is a significant gap between those eligible and those enrolled, the most impactful immediate action is a targeted outreach campaign. This costs the town very little and can make a meaningful difference quickly.

2. Launch Annual Senior Benefits Enrollment Days

The Commission recommends that Watertown hold at least one dedicated Senior Benefits Enrollment Day per year — ideally in January or February before the February 1 Circuit Breaker application window opens. This event would:

- Bring together the Assessor's Office, Social Services, and WCAAA representatives
- Help seniors apply for the Circuit Breaker credit, Renter's Rebate, LIHEAP, and any local programs in one sitting
- Be promoted through the Senior Center newsletter, the civic Facebook page, and the town website

Other towns have dramatically increased enrollment through similar events. This is a proven, low-cost strategy.

3. Expand the Local Option Tax Credit (CGS 12-129n)

Connecticut law allows municipalities to offer additional local tax relief to seniors beyond the state program. The Commission recommends the Town Council explore expanding or establishing a local option credit that:

- Helps seniors who fall just above the state income threshold but still face genuine hardship
- Can be calibrated to the town's budget capacity — even a modest additional credit signals to seniors that the town values them

4. Establish a Senior Volunteer Tax Credit Program

Under this model, senior residents volunteer for town departments — at the library, Senior Center, parks, or administrative offices — and their hours are converted into a property tax credit. Similar programs in Connecticut and Massachusetts have offered credits of $1,000–$1,500 per year.

Benefits of this approach:

- Provides meaningful tax relief at a fraction of the cost of across-the-board exemptions
- Keeps seniors active, engaged, and connected to the community
- Reduces town staffing costs in departments with volunteer capacity
- Is self-limiting — seniors must participate to receive the benefit

5. Adopt a Property Tax Deferral Program

A tax deferral program allows qualifying senior homeowners to defer payment of their property taxes. The deferred amount becomes a low-interest lien on the property, repaid when the home is eventually sold or transferred. This means:

- Seniors are not displaced due to inability to pay taxes
- The town eventually recovers all deferred taxes
- The cost to the town is the time value of money — which can be offset by a modest interest rate on the deferred balance

This program is authorized under Connecticut law and is particularly valuable for seniors who are asset-rich but cash-poor — owning their homes outright but living on Social Security or a small pension.

6. Investigate a Property Tax Freeze

A property tax freeze locks a qualifying senior's annual tax bill at the amount it was when they first enrolled. Future mill rate increases and rising assessments do not affect their bill. This is one of the strongest protections available and is authorized under CGS 12-170v and 12-170w.

The Commission recommends the Town Manager and Town Attorney assess the fiscal implications of a freeze program, examine how comparable Connecticut towns have structured theirs, and report back with options for the Town Council to consider.

7. Communicate Proactively and Continuously

Many seniors are unaware of programs that could help them. The Commission recommends that the town:

- Include a senior benefits summary insert with every property tax bill
- Create a dedicated 'Senior Financial Assistance' page on the town website
- Promote programs through the Senior Center newsletter, the civic Facebook page, and direct mail to households with residents over 65
- Train Senior Center staff to proactively identify and refer seniors who may qualify for relief

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The Larger Message: Investing in Seniors is Investing in Watertown

We understand that every town expenditure must be weighed carefully. But the Commission asks residents and the Town Council to consider the full picture:

If We Do Nothing

- Seniors vote no on budgets
- School and town services are cut
- Seniors sell or lose their homes
- Property values decline
- Tax base erodes further
- Cycle repeats and worsens

If We Act

- Seniors feel protected and supported
- Budgets pass with broader support
- Seniors remain in their homes
- Neighborhoods remain stable
- Tax base is preserved
- Town and schools can invest and grow

These programs are not about giving seniors a free ride. They are about recognizing that people who spent decades paying into this community deserve a fair chance to stay in it. They are about making sure that budget increases do not disproportionately fall on the residents least able to absorb them.

Most importantly: these programs work. Connecticut law provides the tools. Other towns are using them. Watertown should too.

Requested Actions

The Commission on Aging respectfully requests that the Town Council and Town Manager:

- Direct the Assessor's Office to report on current enrollment in the Circuit Breaker and local option programs, and estimate the number of likely-eligible seniors not currently enrolled
- Direct Town staff to confirm which of the programs described in this proposal are currently offered and at what benefit levels
- Schedule a joint meeting between the Commission on Aging, the Assessor's Office, and Social Services to plan a 2026–2027 Senior Benefits Enrollment Day
- Assign the Town Attorney to prepare a legal and fiscal analysis of a senior volunteer tax credit program and tax deferral program for Town Council consideration
- Authorize the Commission on Aging to explore a property tax freeze pilot and return with a recommendation within 90 days

The Commission on Aging stands ready to partner with the Town Council, Town staff, and the community to implement solutions that work for everyone. We are not asking the town to choose between its seniors and its future — we are asking it to invest in both.

Drafted by Amy Quinnan