RTM Special Meeting
April 22, 2020

The Call
1. To take such action as the meeting may determine to adopt a tax relief program pursuant to the Governor's Executive Order 7S, Section 6.

Minutes
Moderator Velma Heller:
Good evening. This Representative Town Meeting is now called to order. We welcome those who are joining us. My name is Velma Heller and I am the RTM Moderator. Procedures for this electronic meeting are a little bit different. I just want to let you know what they are. Pursuant to the Governor's Executive Order number 7 b, this meeting is being held electronically, live streamed on westportct.gov and shown on Optimum Government Access channel 79 or Frontier channel 6020. Members of the public who wish to have their comments read during public comment for each agenda item may email their comments to rtmcomments@westportct.gov. We will make every effort to read comments if you state your full name and address and are received during the comment period for each agenda item. Public comments are limited, as always, to three minutes. Please note that meeting materials have been posted and are available at westportct.gov along with the meeting notice that was posted on the meeting list and calendar page. Now for our invocation. Tonight's invocation will be delivered by Jim Himes, Westport's Congressional Representative since 2009. Jim Himes is currently serving his sixth term in congress. He represents Connecticut's 4th Congressional District which includes a pretty diverse area: Bridgeport, Darien, Easton, Fairfield, Greenwich, Monroe, New Canaan, Ridgefield, part of Shelton, Stamford, Trumbull, Weston, Westport and Wilton. He currently serves as a member of the House Financial Services Committee and the House Permanent Select Committee on Intelligence where he is ranking member of NSA and Cyber-Security Committee. I am going to turn this over now to Representative Himes and following the invocation, will you please recite the Pledge of Allegiance on behalf of the entire body because if everybody tries to do it altogether, we get a lot of negative feedback. So, we are leaving it up to you and the flag will go up.

Representative Jim Himes:
Thank you Madam Moderator. It's a real privilege to be able to address you at the start of your meeting. I was asked to offer up some reflections and perhaps an invocation in this difficult moment so thank you for asking me to do so. I wanted to just share with you, as fellow political leaders, I am feeling right now like another tragedy that we all remember which, of course, happened 20 years ago on 9/11 in which our country, our people, our families, our communities were struck down and there obviously are real similarities with what we're going through right now. But there are also notable differences. One, in particular, that I think is most notable for those of us who have been blessed and have been trusted with political leadership. I don't need to remind you that 20 years ago, the enemy was a particularly vile group of our fellow human beings. And the fight against terrorism was, in some ways, a familiar story of good guys going up against bad guys, soldiers marching off to war. But, obviously, the enemy that we face today is unseen and

doesn't care what we think, doesn't care how we behave or to whom we pray. There are no bad guys. There are no good guys. There is no conflict. Winning is about what we went through after 9/11. Winning is about cooperating, about reaching out to everyone to make sure that nobody is left behind and to make sure that nobody is forgotten. Finally, and I think, and this is apropos to all of us, there is a very different quality of leadership in this difficult time. Leadership after 9/11was, of course, concentrated in our national political leaders, in our military leadership, and many of us after 9/11 were wondering exactly what our role was, what we could do. Here, we all have an opportunity and now we all have an opportunity to lead, even if it is just reassuring young people, making sure that we check in with our elderly, making sure that each and every one of us within our families and within our broader community do everything that we know we need to do together to overcome what we are going through right now. Those of us who have been privileged to be put into a position of political leadership have a special opportunity and a special task right now to make sure that good information gets out into our constituents and our members of the community; to make sure that misinformation, which can be fatal under the circumstances, is stopped and not spread; to make sure that the many resources which have been mobilized at the Federal, state and local level get to those who need them. Perhaps, most importantly, again, not like 9/11, this is not something we win by good guys versus bad guys, this is a moment in which political leaders need to remind each other and all of our constituents, in a deeply, deeply polarized world that we win with unity of purpose, that we win by helping each other and that we win by working together. So, in as much as I would have any invocation to make, we are privileged to have positions of political responsibility and, in this moment, leadership means we are going to call on our sense of unity and our sense of bringing our communities together. So, again, thank you for all that you have done and all that you are going to do and, as requested, I will recite the Pledge of Allegiance.

Dr. Heller:
Thank you so much. It is such a pleasure to have you with us right here, and right now, and really all over the country. We appreciate your being with us.

There were 36 members present. Ms. Kramer arrived late.

There were no corrections to the February minutes. Anyone with corrections, please contact Jackie Fuchs, Dr. Heller or Patty Strauss.

Announcements
Dr. Heller:
The next RTM meetings will be on May 4, 5, and 6. These will be our budget meetings. We will do the town on the 4th, the Board of Ed. on the 5th and the total budget on the 5th, if possible, and if we run over, we will go on to the 6th.

The secretary read item #1 of the call – To adopt a tax relief program pursuant to the Governor's Executive Order 7S, Section 6.

Presentation
First Selectman Jim Marpe:
Thank you, Madam Moderator and I would like to add my welcome to Congressman Himes, as well. Mindful of his comments, part of what our role is, is making sure that we are helping all our residents to get through this very difficult period of time. That's what I am here to talk about tonight. I am asking the RTM to approve a property tax relief program that would benefit our neediest citizens while maintaining an appropriate level of tax revenue to maintain our services during the COVID-19 crisis without significantly impacting our reserves or causing unnecessary short-term borrowing. I will be joined tonight by Gary Conrad, Finance Director, Sarah Harris, Operations Director, Paul Friia our Assessor, Ira Bloom is here to answer questions of a legal nature, also, many that relate to the Office of Policy Management with the Governor, and Brian Stern, the Chairman of the Board of Finance whose board approved the recommendation that we are bringing before you tonight. Because we are only one of a dozen municipalities that collects taxes on a quarterly basis including starting on April 1, we began pressing the Governor in mid-March shortly after we began the entire shutdown in the state, to grant permission for some form of tax relief. Because there are only about a dozen communities in the state of Connecticut who collect taxes on a quarterly basis, the Governor did not necessarily move forward on that quite as quickly as we had hoped. On April 1, the Governor issued Executive Order 7-S which mandated that each Connecticut municipality adopt either a deferral or a low interest tax relief program or both. Under the order, the Representative Town Meeting must determine which program or programs will take effect in Westport. These programs apply to all real estate, motor vehicle and personal property taxes as well as municipal sewer charges. You are well aware that many of our Westporters are facing financial hardship due to the COVID-19 pandemic. These individuals need relief immediately. After careful analysis, my administration recommends the deferral program because it offers the most financial benefit to the neediest subset of taxpayers. I want to address the fact that we are looking at, we need to understand that the Office of Policy and Management, that is essentially the Governor's policymaking department, has made our choices very narrow. The low interest tax program would allow a tax deferral for everyone but at a three percent interest rate. The deferral program allows deferral for people who qualify and there is no interest rate associated with it. In either case, whatever is deferred is due and payable within three months of the original tax date. This is not a tax abatement. It is not a tax forbearance program. It is a tax deferral program. We don't have the opportunity to forgive taxes. There is certainly a program in place in Westport, as there is in all communities, particularly aimed at the elderly who may need tax abatement relief or tax forgiveness relief or deferral relief but this is not that program. So, we need to be focused on we are allowing our taxpayers to defer tax payments up to a three month period of time. When that period is done, if they have not paid, the taxes for that quarter will immediately revert to a penalty program that has been in place as long as anyone can remember. It charges at an 18 percent annual rate for delinquent taxes. We hope that doesn't turn out to be the case. Under the original proposal by the Governor's Office of Policy and Management, the deferral program which I'm recommending, called for hardships to be defined under that as a household income that has been reduced by at least 20 percent since April 1 due to one of the following: either being unemployed, experiencing reduction in work hours, being furloughed without

pay. As we began to look at this program, and the flexibility that was given to us by the OPM, we realized that a great many Westporters are not employed under that sort of a program and, in fact, may be retired. So I, along with the Board of Finance, am recommending a deferral program merely driven by the fact that you are willing to state that your household income has been reduced by at least 20 percent. Secondly, the business or nonprofit revenue from the period of March through June and then July through October is that you expect your resident revenues to be reduced by at least 30 percent compared to the same period last year; finally, for landlords, to demonstrate that your income will be severely reduced and that you are demonstrating that you are granting forbearance to your tenants either by deferral of 25 percent of the rent for three months to tenants or deferral of the rent to be paid over three months. So, the landlord program is a little more stringent. That said, the way the program has been modified to the Governor's more recent Executive Order relating to landlords and tenants allowing tenants up to 60 days to pay forbearance on their rent, if you are a residential landlord, the assumption would be that you are already experiencing that forbearance and so the need to demonstrate that is less. In terms of applying for this, it is, in fact, a relatively simple form. It's an opt in program. Simply, you check a box and sign your name saying that your income, if you are a household resident, has been reduced by 20 percent; if you are a business or a not-for-profit, that you expect your revenue to be reduced by 30 percent. These would be subject to audit at some point but I don't expect that they will be capable to do 100 percent audit but I think, from our standpoint, we believe the important part of this is this is focused on people who can demonstrate loss or believe they have a loss of income and are willing to sign a form that speaks to that particular issue. A number of questions have been asked regarding the program and I will attempt to answer some of them. One of the first questions that was asked related to escrow, people whose taxes are paid out of their mortgage escrow. People who are in escrow programs do not qualify for this tax relief. We had some back and forth with a couple of RTM members who wanted to pursue that more, in some more detail, as Ira Bloom can discuss more later, we had some discussions with the people at OPM who are managing this program, their view is that the typical escrow account is paid in advance in any case and that it would not make sense to be ignoring escrow as a possibility to collect taxes. In a little while we will also discuss the significant impact that escrow payments have on our tax collection. It's about 30 percent of our residential property tax revenues that come out of escrow accounts. In some communities, like Trumbull, that's more like 70 percent. Nevertheless, that 30 percent is a significant one and we have been receiving those payments during the month of April, the largest of which just arrived yesterday and will talk a little bit about that. Several of these questions were submitted by several RTM members and I thought rather than respond to a small group, it would be better if I shared the responses for the entire RTM. So, one question is: If the RTM approves the tax deferral proposal in its current form, can we modify it, if needed, at a later date? First of all, the other thing I didn't mention, one of the reasons we had to move this meeting forward is we have to report to the OPM, technically, by this Saturday. I suppose Monday is the same as Saturday by April 25 as to the decision that Westport RTM has taken regarding tax relief so we are bound to make that decision but, as importantly, there is no authority in the order for later changing what we choose tonight. The Town Attorney's Office has confirmed that as late as today. So, what we do tonight, at least for the foreseeable future, I can't predict whether the Governor would put out another Executive Order or modification say, in July, or, heaven forbid, we are still dealing with this in October, but, nevertheless, the possibility of changing how you are approaching it but for the purposes of tonight's discussion, we are limited in what we are doing and we need to have the expectation that certainly for this tax period and likely for the next tax period beginning in July, we will still be working under that ruling. The question of why am I recommending the deferral program as opposed to the low interest program… Largely because, as I was saying earlier, the deferment program targets the neediest taxpayers and offers the greatest benefit to them at a zero percent interest. The low interest program is three percent for everybody so if you think about this a little bit, we are trying to help people who are already struggling to make a payment and on top of that, while three percent is not a huge amount, nevertheless, it is that much more that they would owe. As importantly, the impact on the town's cash flow and we will talk about that in a little bit is also noticeable and we want as much as possible we want to avoid having to borrow against expected revenues and not use up our reserves in the process. The third question that was asked: If the town had to borrow to cover a revenue shortfall from the deferment, approximately what interest rate would the town expect to pay? Well, the good news there is that right now we are experiencing, as you all know, very low interest rates. We would be issuing, in this case, Tax Anticipation Notes, likely in the one to 1½ percent interest rate range, not a terrible cost to the town for the length of these but, again, we would be borrowing on a short-term basis and there is some friction cost just going through that borrowing process, probably $100,000, related to the combination of interest and the cost of issuing those borrowings. We are looking at this as an opportunity to avoid costs and, again, reminding ourselves that we are trying to focus on our residents who need the help. The threshold to do that is by saying we've suffered a loss in our income stream of 20 percent as opposed to everyone who, when you think about it, many of us are still able to pay our taxes and would appear to be so in the near future so this is trying to aim at the people who need it the most. The question came up relating more to the impact at the state level: if we can expect that certainly local businesses are struggling, many simply are not open, and, overall, we can expect state tax revenues to be falling, as well, this is more a budgetary issue, what are the implications to our town budgeting process and what should we be concerned about there? We'll probably talk more about that as we go through the budgeting process on the dates that Dr. Heller pointed out. We receive from the state about $1 million. Part of that is the educational cost sharing grant and part of that is the pilot program in place where the state pays us a substitute for property taxes for lands that they have here in Westport; Sherwood Island State Park being the most obvious of those. So there is the possibility, if the state is not receiving sales tax, you can imagine that income taxes will also be off and other sources of revenue, it's possible that as part of our budget process we need to be concerned that we might not see that million dollars that we have come to expect. Obviously, as you know this from previous budget discussions and other issues related to the educational cost sharing, that Westport is, in fact, one of the least compensated of the communities in the state. That doesn't mean that we don't like to have that money come to us but the impact and the percent of our budget is certainly less. There was another question that related to Railroad Parking fees, Parks and Recreation fees for activities there. Again, those relate more to the budget discussions coming up and our ability to do business. You will recall when we talk about the budget presentation, those fees, while they are important because they offset the cost of doing those activities, they are a relatively small percentage of our total tax intake. The bulk of our taxes, well over 90 percent, are driven by our property tax program and that's what we are talking about tonight. During the budget process we can talk more about plans we have in place recognizing, for example, Parks and Recreation, while fees for certain activities may fall off which is the reality of not being able to deliver the activities during the summer, at the same time, the cost of delivering those will also be reduced by the fact that this is seasonal help and we simply would not engage them for those activities. One question was raised in regard to the impact on seniors and would they be eligible for this and the answer is yes. Again, going back to the request that if you can demonstrate that you have seen your income fall off by 20 percent, however that income is received, that qualifies you. We have not tried to limit this by age. Not at all. A question was asked if businesses like restaurants, gyms, local stores shutter and leave Westport, will that have an effect on revenue directly or indirectly? Paul Friia, in his research, determined that there is about a $740,000 tax revenue issue there, primarily around personal property tax and the impact on landlords and the taxes they may pay. It's not really possible to estimate from that but, just taking a look at the businesses that fell into that category, we might expect approximately three-quarters of a million dollars of personal property tax revenue over a year's period to decline. A question to ask that I think we will talk more about in the budget process of worst-case scenarios, how quickly we will open and the impact on revenues but also our costs in terms of delivery of services. We have begun working with the department heads to understand the implications of the services they deliver and how we might do that more efficiently and effectively going forward. At this point, we are not prepared to present that in any level of detail. But we will be prepared to discuss it a little further during the budget hearing process. If we do have to borrow, what are the implications of that? We will address that as we talk through the exhibits that we have related to the financial impact of this program. I'm going to stop here and let Gary Conrad and Sarah Harris lead us through a discussion of the financial impacts to this. Obviously, we will be here to answer your questions. Again, I would reiterate that tonight I am asking you to approve a tax deferral program that is aimed at our neediest set of people. The form that they have to fill out is a very straightforward and simple form. It is not a complex process. We have begun to put the administrative process in place. The Assessor's Office will be the central location for accepting the applications. It will be the office that ultimately will approve the landlord application. The Tax Collector will also work to make sure that we are maintaining proper control over the tax deferrals and tracking them so that we know when they are due and if they haven't been paid. In order to allow people to apply, I am requesting, as part of this legislation, in effect, that we allow up until May 22, a month from now, for people to apply, to review, ask questions, try to understand what that might mean to them in terms of tax relief or whether or not they want to participate in the program. Again, I emphasize, this is a deferral process not an abatement process; it is not a tax forgiveness process. So, the day comes, after 90 days that the taxes must be paid or it falls into the penalty program. Similarly, July 1, if you are qualified, you have 90 days from July 1 to pay what is, in effect, the first quarter of the new fiscal year but come October 1 (2), if you haven't paid, those taxes would be seen as delinquent and would fall into that category. We have no choice in that. Again, the Governor's Executive Order does not give us the opportunity to just say, “We forgive your taxes” and when you think about it, in the roll we have and the responsibility that we have regardless of how we manage the budget going forward and manage our activities, we still have a responsibility to all of our taxpayers, many of whom have the ability to pay and continue to pay, and also our residents to deliver the services that it that they have come to expect. So, with that, I’ll ask Gary Conrad and Sarah Harris if they will share the financial analysis.

Gary Conrad, Finance Director:
I think that Sarah should lead this off. She had done quite a bit of the legwork and she is the focal point with all the information.

Dr. Heller:
That’s fine. Your name was just mentioned first. Sarah, please go ahead.

Mr. Conrad:
While we are waiting for Sarah… We have gone through the analysis and one of the things that was a concern as we start off the program, we actually start with April which is already passed; we have taken a look on a daily basis at what our collections were and people already do know about the program and we’ve already got three or four people who have called and said they know about the program and are interested in it and could they have the form? Of course, it is not available until we have the vote. One of the things that we are looking at right now, as of last night, we are only five percent off of our collections at the same time as last year. Last year, with the same number of collection days, we collected $24.2 million and, as of last night, this year, we collected almost $23.1 million. The majority of money has come in through the escrow accounts and last year we collected quite a few of them at this point in time. From the escrow, we are still looking at $1.6 million of escrow payments that will be coming in. They are pretty much guaranteed. So, as far as a comparison from year to year, we are pretty close to what we collected last year. As we move on from here, as people start exercising the right to do the deferment, but right now the exposure without looking at it is about $10 million, but we know we are going to be getting money in and, basically, $7 million will go into the deferment program. It’s quite a bit less than we expected on the low side. So, the program really will kick in July 1 when people are very aware of the program and they will take advantage of it at that point. We hope that the people that really need it will come up and call our hotline which we have already set up. We have five people available to pick up that hotline. If not, it may go into voicemail which one of us will return as soon as possible. You can also email any questions you have. One of the things that we are focusing on administratively is that we are not going to give any advice to people. People ask ‘Should I do this? Should I not to this?’ All we can do is explain how it works and that they are deferring the tax payment but the tax payment does come due on 1 July and if they don’t pay, as Jim said, the payment is delinquent. One of our concerns is that, hopefully, people do understand that it will be put into delinquent. At that point in time, as you get closer to that point, if you do go delinquent, you not only owe the taxes from mid-April, you also owe for the following quarter. Hopefully, they would apply for the deferment going forward and that it wouldn’t be so much of a crunch at that time. That’s why the deferment program is recommended as opposed to the loan program. I think Ira’s group has some information

what other towns are doing and I think a lot of people are still in the same process that we are, taking a vote on this by their legislative bodies but, apparently, there are only a very few towns required to vote. We feel strongly about the idea that the deferment is the best idea for the people who need it because there is zero interest involved. So that helps them. It is not a big number but that is what we are trying to do. The ones that are doing the loan program, it goes to everyone and I don't think that is what our intent is. Our priority is to help the people that are hurt by this and have lost income and will have a difficult time paying it. I think the rest of the questions of how it works were pretty much addressed by Jim.

Sarah Harris, Operations Director:
Good evening everyone. Sorry about my technical difficulties. I want to start off by talking about tax collections because I know that was a big concern coming out of the RTM Finance Committee last week, was where are we in our tax collections year-to-date? As of today at 4:30, our collections for this month total $25.7 million. The same day last year we were at $23.6 million. That's a difference of $1.9 million. We pretty much look at this as we are on track with where we were last year. Daily transactions fluctuate quite a bit. There are a lot of factors that could change the number any day. For anyone who is concerned, where are we with our collections? Are people not paying because they are trying to feel the heat from COVID-19? We can't quite say that yet; instead, what we can say is we are really close to collecting what we collected last year by the end of the year which would have been for the month of April $33.8 million. I just wanted to set that for the start. Yesterday, I sent a file to everyone. I apologize that it came in late in the day and some people did not see it until this morning. I will walk through what I sent very slowly so that everyone gets it. When the tax relief question first came up it became how do we analyze which would be the better program to go into, the deferment program or the low interest rate program? We felt that we had to see some numbers there to see what the impact to the town would be. We knew that fundamentally we wanted to help those who were the most needy so we wanted to make sure whichever program we chose, it was doing that and at the same time a smart decision for the town. In order to do that, we started looking at our collections in April and in July because they are the two installment periods that the tax relief program would apply to. It's a three-month relief for both the April payment and the July payment. So, if you look at what we collected for the three months following the April payment, April, May, and June, on historical average, we collected about $40 million during those three months. We know, based on the way the program was presented by the Office of Policy and Management, we cannot apply escrow payments to the program. Therefore, we said, how much of the $40 million were escrow payments? That is about $15 million so that leaves about $25 million as sort of the universe that we were looking at that could be impacted. Then, we said from there, if the maximum is $25 million, how many people do we really think would participate in a deferral program in the month of April for the April installment? We felt by this point in time so many people would have already paid, refunds are not allowed, based on the proposal as the state has presented it, so we felt the participation rate would be pretty low, around 10 percent. Real simple math: 10 percent of $25 million equals $2.5 million could be the cash flow impact that we could see from the deferral program. We did the same thing for the July period but what happens in July is our collections are much higher

because people are paying their motor vehicle taxes. Some people pay some of their taxes in advance for the next fiscal year so we started off with the total amount of $65 million. We netted that $15 million escrow from that and came up with $50 million. We figured with the program, by the time July comes around there would be a greater likelihood for more participants in the program. But we really didn't think there would be a huge influx of participants because there is a form that has to be filled out. We thought that people would make a conscious decision to enter the program based on the fact that they understand the terms and they can meet those terms. So, we felt a participation rate of 15 percent would be reasonable for the July time period. So, if you take 15 percent of $50 million you come up with a cash flow impact of $7.5 million. When I say cash flow impact, what does that mean? It means we normally would have been collecting those amounts, the $25 million in April, May and June and the $50 million between July and August and September but, because of this program, we won't collect those amounts until the revised due date which is three months as opposed to a one-month period that people have to pay their taxes. So, therefore, it's not a loss. It's how much money can we float? So, we felt $2.5 million in April, May, and June and $7.5 million in July, August, and September are something that the town could stand. When we looked at the low interest program, we felt that the participation rate would be much higher because no one has to fill out a form even though the form is easy to fill out. It's just a couple of checkboxes and a few lines to fill out, a few facts about yourself and your address. There's just no decision-making and that so, if you tell someone, 'Normally, I would want your payment in April but now I'm going to ask for it in July,' people would probably say 'Okay. I won't pay it until July.' So, we felt a participation rate of 40 percent was probably more reasonable. When you take 40 percent of that $25 million that I mentioned in the April time period, you end up with a cash flow impact of $10 million in April and if you took that 40 percent and increased it a little bit for July, increased it to 50 percent of taxpayers, we end up with a cash flow impact of $25 million which is quite a bit. Once you reach $25 million, you are bordering the town's reserve rate and it certainly worried us that the program could have that impact. There is also the option to do both programs and if you do both programs, it takes that cash flow impact and adds to it, it is much more difficult to withstand. As Jim mentioned, there is a Tax Anticipation Note that the town could apply for to cover the cash flow but is that really something that we want to do? We felt that, based on the advice from our financial advisors, we don't want to be one of the first communities to do a TAN [Tax Anticipation Note]. We only want to take advantage of that if we really need it but avoid it. That goes through the cash flow impact which is a really important part of the decision. Then there is also a loss of revenue. That is related to interest revenue because if you are telling someone you can pay late and you won't get any interest, you are obviously not getting interest or you are getting the lower interest with the low interest program. We did the exact same process. We looked at what we collected historically in interest and then we applied the participation rate to the low interest rate revenue and then came up with the revenue reduction. When we looked at this last week with the RTM Finance Committee, that we felt interest that we normally collect would be completely forgotten, completely lost in those three months but, after we talked about it more, we realized that the majority of our interest collections are from people who have been consistently delinquent, who have been delinquent for some time or on payment plans, are not really new delinquencies. So we think the financial impact of losing that interest with the deferral program would be a lot last less than what we proposed to the RTM Finance Committee. It actually would be probably 10 percent of that. So what we have is an interest impact of $25,800 for the deferral program in April and then that goes to $7,000 in July. That goes down in July because, typically, we don't collect as much in interest as we do toward the end of the year. People end up paying more at the end of the year based on whatever payment programs they were in with delinquencies. So, then we did the same thing for the low interest program. We wound up getting $27,000 as the potential interest lost in the April and $6,000 in July. What happened when we did that is the numbers became very similar. Basically, we realized, that the deferral program and the low interest program had pretty much the exact same financial impact, regardless. That's based on using those participation rates we presented. Sure, you could argue for or against the participation rates but the reality is the interest lost is most likely not a large number. It is a number that the town can withstand whether it is the deferral or the low interest rate program. So, what we really came back to is that the cash flow impact is really what should be driving this decision here.

I'm sorry that I had to reboot my computer and Gary had to jump in and I missed what he said but I was hoping that Gary can talk a little bit about the ability of the town to withstand that cash flow impact if he hasn't done so already. If he has, I would suggest we can move on to other questions or to the next speaker.

Dr. Heller: Mr. Conrad, did you want to add anything to that?

Mr. Conrad:
No. We particularly talked about the cash flow results where we had to go and get a Tax Anticipation Note or the loss of additional revenue from interest. Jim mentioned that as his lead in.

Mr. Marpe:
Gary, I would like to suggest Ira Bloom, taking a couple of minutes, to make sure that the RTM understands the steps we've taken to work back through the Governor's office. Among other things, in Governor's weekly conference call with my counterparts and I, I took the time to ask him a couple of specific questions about this program. Subsequently, he followed up directly with the Office of Policy and Management.

Town Attorney Ira Bloom:
We've spent an extraordinary amount of time on this topic and the team that you see here has been spending hours trying to understand all the options. We have had direct involvement from the beginning with some of the Governor's representatives to try to craft this program. As Jim said, this Executive Order came out April 1. We waited several days for an OPM guideline and a week later or so we got further guidelines, so we tried to analyze this very carefully. The whole time we have been in touch with OPM. A number of questions we have received, including some from RTM members in the last several days, we have posed directly to OPM and have gotten their answers on that so it has been an extraordinary amount of time in a very short period. We've all been under pressure to do this and get the answer as required on Saturday, April 25. So, it really

does come down, as Jim indicated, only two programs were made available. The town must pick one or the other. It can pick both. The recommendation, obviously, for solid financial reasons, in my opinion, is for the deferral program. In the small sampling that we received last week, in about 45 municipalities, certainly the majority were selecting the deferral program. I think there were about eight that selected the low interest program. A few more than that selected both. Based on that small sample last week, the deferral program was the dominant choice. That's where we are and the choices have been limited for us, as a town, and now it is put before the RTM with our recommendation as you have heard for the tax deferral plan which, by the way, has been broadened over the original OPM recommended eligibility requirements. The administration is recommending broader eligibility for citizens under the tax deferral plan.

Mr. Marpe:
Related to the recommendation is the input from the Board of Finance so I will ask Brian Stern to offer his perspective on this, as well.

Brian Stern, Chair, Board of Finance:
On April 15, the Board of Finance met to discuss the tax plans being offered by the OPM. We did not vote but we were unanimous in preferring the deferred plan as proposed by Jim Marpe. How did we come to this conclusion? Let me first talk about the context of the town. The economy of Westport is on pause and the crisis is draining company reserves; it's shrinking personal savings; it's putting small businesses at risk and we are consuming a lot less. Financially, year to date, the town is on a good track. We expect to be on plan and may be a little favorable in the coming two months we have left this year. We have bad news on Parks and Rec. revenues and interest income which is more than offset by the good news on health insurance, OPEB and departmental cost discipline. Any good news, which I suspect there will be, will go to building our reserves in the unassigned general reserve. From the financial context of the state, they are in much more serious trouble. Not that it is good to go look over one's shoulder but it will have an impact on us. Their budget of $20 billion plus is funded by income taxes of about $9.5 billion per year and when you start deferring those 90 days, a quarter of it, It comes to a large billion dollar number, about $2.5 billion. In addition to that, on the revenue basis for the state, is higher unemployment, lower profitability for businesses, which would also impact that income tax line. Consumption is lower and, therefore, sales tax receipts will be lower. That is about $4.5 billion in total. You can make up whatever number that you want but people are consuming less, as I said before, so that is a risk. Then there is the capital gains revenue for the state which is about $1 billion. I don't know about you but I am running out of capital gains pretty rapidly in my own little portfolio. So they will have a massive cash and liquidity problem. This is clear. And the Governor has mentioned this. They do have a rainy day fund of about $3 billion but it's not just raining, it's pouring, kind of like England every day. The only answer for the state is Federal relief. And we just don't know the answer to that question at all. So that's a high risk. What's clear to me, though, on the Board of Finance, is the impact will trickle down to our town and to Fairfield County as it has done with every financial crisis in the past. I'm not going to give them any ideas as to how they can get money from us but there are many ways in addition to them not giving the million dollars but there are many ways the financial impact can trickle

down to us. The key thing in all of this and no one on the RTM or the administration knows this is just how long and how deep this crisis is going to be. So it was, I think, the view of the Board of Finance that caution is the most important element of the decisions we make right now. So, how did that context impact our views on tax deferment? We all, unanimously, want to take some short-term pressures, however small, away from suffering residences, residents and businesses. Our unassigned cash reserves are around $25 million. I say around because it depends on which part of the quarter you are in and which part of the year you are in but it is around $25 million. Annual total sewer payments and real property and personal taxes are around $200 million. So each quarter, it's around $50 million is what we are talking about here that might be deferred. To the extent that you take out the 30 percent of escrow payments, as required by the OPM, that means that around $35 million is the absolute total at risk money in terms of cash per quarter. When you think about our reserves of about $25 million, it was the view of the Board of Finance that if we went with three percent deferring plan, people may take that and that reserve starts to become very vulnerable. Clearly, we have the ability to borrow. We probably have one of the highest abilities to borrow in the state and probably in the country. But how long and how deep is this crisis going to be? What about other risks? We have the general reserve there not just for the coronavirus; we have it for other risks too. So do we want to go into next year with a cash reserve that is fundamentally at risk? So, the Board of Finance figured out that the first priority, like Jim said, is to help those folks that really need it, people who sincerely come forward and say 'I need help.' The Board of Finance preferred the surgical versus the blunt instrument of the general deferment. The second priority is to be prudent with our cash reserves because we don't know how long this is going to last and who knows what other disasters from the state may trickle down to our little town. What does the economy look like at the end of these two quarters? How many bankruptcies do we have in town? How do we get blood out of a stone in the event that this crisis is much deeper than we anticipate right now? Will we have large collection costs in the future if we have deferred too much? The answer to these questions is we just don't know. Therefore, at this point, the Board of Finance decided to recommend the need based tax deferment program combined with prudent cash and budgetary management as the prudent path forward.

Mr. Marpe:
That is a good sum up of our recommendation. We are asking the RTM to approve a tax relief program that consists of an opt in deferral process where all residential homeowners are eligible if they have experienced a 20 percent or greater loss of income and businesses or not-for-profits are qualified if they estimate that they will experience a 30 percent drop in revenue. It is both a real estate issue and a property tax issue and landlords are also eligible to participate. They have to demonstrate that they have done some forbearance on behalf of their tenants but, again, it is a relatively straightforward process that we are prepared to manage. As you've heard, we think that approach offers relief to people who are most likely in need of it, certainly, in the short term and, at the same time, maintaining what I believe is a strong financial position for the town. As Brian suggested and I think we all conceptually understand, we're not really sure what lies ahead in terms of the future financial challenges for the town. Our hope is that we come out of this soon and that we return to something that looks like normal but I think,

practically speaking, that will be a long process that will challenge our financial reserves quite a bit in the coming months and years. So, I would ask the RTM to approve that and we are here to answer your questions as the evening goes on.

Committee report

Finance Committee, Seth Braunstein, district 6:

We have spent roughly 65 minutes going through the detail. Jim, Gary, Sarah, Ira and Brian have certainly filled in the vast majority of what was discussed at our committee meeting on the sixteenth so I will do my best not to reiterate but just to illuminate points that were incremental to the discussion. Before I do that, I would start off by stating sentiments that were expressed last Thursday night and the debt of gratitude we all owe to town leadership. We are all familiar with the term “Bend it like Beckham”. I think the town has done an admirable job bending it like Westport, may be what we should all be thinking about at this point. The take-away from the Finance Committee was that you have some fairly strict parameters laid out by the Governor. The committee meeting was a room full of intelligent, resourceful people whose natural instincts were to try and suggest changes or things that may be done differently and the message is clear that we really are fairly limited and we have, in fact, chosen to take a fairly strict interpretation of what the Governor has laid out, particularly for the 30 percent of the people who are paying their taxes through escrow. There really is nothing that can be done there. The other thing that I thought was worth highlighting was the rationale behind the decision. This was discussed at length. It is, obviously, as everyone has mentioned, the way everyone has mentioned, the way Westport can provide most help to the most people. It’s a zero percent interest rate. So, it’s a deferral that will not cost you anything. But, the other point to highlight here is that it requires an opt in. You need to take an affirmative action. You need to apply. As part of that affirmative action, there is an explicit discussion of the fact that if you are delinquent beyond the date that the tax payment has been deferred to you will, in fact, be on the hook for a very steep penalty, and 18 percent interest rate. I think that the affirmative opt in will express that more clearly than just allowing everyone to take a three percent interest rate at their will. There were a number of questions that came up. I think it was very educational for the committee members and you heard some of that this evening around the inherent seasonality that applies to the way the tax payments are actually received by the town. Along with that, some of the questions that came up around how the interest revenues are received as well and I think that discussion last week, hopefully, helped to clarify that issue and refined the presentation we all received here this evening. I thought it was very encouraging to hear that, we had asked for an update last week of what the actual tax receipts are for the town and it was very encouraging to hear that the receipts to date are only modestly different from what we would have expected in the non-COVID-impacted environment. The final thing I would just want to leave the discussion with is some additional assurances we got around actions that could be taken to offset some of the potential cash flow impacts. As Gary pointed out, we do have a reserve forecast for the full year. It is somewhere between $30 million and $32 million and you heard Brian say the current number is somewhere around $25 million. If we do get something that persists for longer and there are more significant impacts, the Tax Anticipation Notes, TAN notes, were mentioned. One of the other things that was discussed was that a worst case scenario, another mitigation that we could put in place would be to conceivably defer some town obligations but, again, that would be a worst case that hopefully we will not need to consider. Then, as a final reassurance, Gary Conrad had mentioned that the town's credit rating review from Moody's was expected later this month and we are expected to maintain our AAA rating and that Gary reminded us that our issuance will be going out to market on May 15. Just for some historical perspective, we should recognize that the town is going to benefit in that bond issuance from what are absolutely some of the historically low interest rates that anyone has ever seen. It will be something around two percent financing that the town will be able to rely on for the next 20 years in that particular issuance. At the end of the meeting, Rick Jaffe moved to approve the First Selectman's recommendation. It was seconded by yours truly and the Finance Committee voted unanimously 9-0 to approve.

Members of the Westport electorate - no comments

Mr. Weser read the resolution and it was seconded.
BE IT RESOLVED by the Representative Town Meeting of the Town of Westport as follows:
1) For any taxes on real property, personal property or motor vehicles, or any sewer charges or assessments, coming due during the period of April 1, 2020 through and including July 1, 2020 ("Taxes"), the Town of Westport shall participate in a deferment program and shall offer to eligible residents, businesses, nonprofits, and taxpayers a payment deferment of three months from the time such Taxes first became due and payable.
2) Eligible residents, businesses, nonprofits, and taxpayers are those that attest to or document significant economic impact by COVID-19, and/or those that document they are providing relief to tenants significantly affected by the COVID-19 pandemic. The Town shall follow guidance as issued by the Secretary of the Office of Policy and Management as to which residents, businesses, nonprofits, and taxpayers shall be considered eligible for the deferment program.

Seconded by Mr. Colabella.

Members of the RTM
Mark Friedman, district 3:
I have a few questions. I wanted to start with a question for Ira. Ira, you had mentioned that a number of towns have adopted programs of different kinds and were looking at programs of different kinds and the deferral was the most prevalent one. Do you have a sense in the towns that chose the deferral, how did they sent set up the eligibility criteria? Do you have a sense of how many just opened it up to everybody and how many targeted it to 20 percent job loss and so on?

Mr. Bloom:
Yes, I have some idea. I have a printout here. Again, this is a limited sample of 45 towns as of last week. The town of Ashford's deferment was for all taxpayers. I think the real choice is something like what we are proposing which is the OPM, but supplemented. It is broadened past the OPM standards or offering deferment to everybody. That seems to

be what the choice has come down to for the communities. I think, interestingly, and Gary Conrad can probably elaborate on his comments that we know that at least some of the towns that are offering deferment for everybody seem to have a larger percentage of taxpayers who seem to have their taxes paid by the lenders, the escrow; Trumbull being one example that Gary learned about. He can perhaps elaborate on that. So, there is less risk for the remaining 30 percent to worry about so that seems to be one factor. So, here's one town, I'm doing this as we talk, the town of Ashford allowed all taxpayers deferment. Bethlehem, all taxpayers; Bolton, all taxpayers; Bristol, all taxpayers; Brooklyn, Canterbury, chaplain, all taxpayers; Chester, all taxpayers; East Hartford, all taxpayers; Guilford, all taxpayers; Litchfield, Mansfield, New Britain, Newington, Plymouth, Bethany, Plainfield, and Windsor Locks on this chart offer it to all taxpayers according to this chart. The balance had some standard, only those negatively impacted financially by the COVID-19 pandemic as listed so probably some variation of the OPM standard on the application form or perhaps something else.

Mr. Friedman:
As a follow-up question, maybe for Sarah, did we model a program that would be following this sort of deferral to all taxpayers?

Ms. Harris:
No, we looked at just the participation rate. If we opened it up to all taxpayers, maybe we would increase that participation rate from 10 percent to may be 20 percent so that should be in the document that I sent everyone where you have the percentage participation rates. Worst case scenario at 100 percent, there would be a cash flow impact of $25 million in April and $50 million in July. But it would never be 100 percent. But it certainly could be more.

Mr. Friedman:
So, if we had a participation rate of 20 percent, would it be fair to then assume that the potential interest reduction would go from about $25,000 to $50,000?

Ms. Harris: The interest rate reduction? [Yes.] That's correct.

Mr. Friedman:
So, given that it's the 22nd and we have already received two thirds or maybe a bit more of our taxes for the first quarter, it doesn't seem like there might be too much in the way of additional deferral at this point so it looks like we would really be looking more impact at the July quarter? Is that fair?

Ms. Harris:
Yes. That's fair. If you just look at the interest reduction in July, it would be less because we don't normally collect that much in July.

Mr. Friedman:

So, if I am understanding you correctly, if we assumed a participation rate of 20 percent, then we might be able to have a total interest reduction of $50-$70,000? Is that right? Is that the total cost that we would be looking at?

Ms. Harris: Are you adding April and July?

Mr. Freeman:
That's kind of how I am looking at it with back of the napkin sort of numbers.

Ms. Harris:
Yes. You would be spanning two different fiscal years which is important for accounting purposes but yes, over the two periods of time, correct.

Mr. Friedman:
Put that aside for a moment. I also want to think about the low interest loan piece because, as I understand it, it is a three percent rate and the town can borrow at a one percent rate. Is that correct? [Yes.] So, because of the interest rate arbitrage we could come out ahead, maybe. I understand there are transaction costs and all the rest but adding in the low interest rate program is the low cost to the town. Is that right?

Ms. Harris:
Yes. The cash impact is not a large number. Technically, we could but I don't think the rate of the borrowing for the town should be what is pushing that decision. Having to do that TAN, and Gary can explain more, it just doesn't look good for the town. It's not something we want to do. Basically, with the low interest rate program, you're getting more participants because you are probably getting a lot of people who really don't need the relief as much so what you wind up doing is you are essentially giving those people that break for those three months but you but then you are going and borrowing against that for people who might not really need the benefit.

Mr. Friedman:
Understood. So, I guess it's a little bit of a tight rope between compassion for people who need relief in this time as well as prudent fiscal discipline in maintaining our fortress balance sheet as a town. I am obviously sensitive to both which is why it is a concern for me and I have chewed on it quite a bit. But, given that we might be able to open up a deferral program more broadly for a total cost of $50-$70,000, that seems de minimus on the face of it to send a message to the town, to the citizens that are here that the town is fiscally strong and we are making good decisions and, at the same time, we are extending compassion and we are following the advice of Jim Himes as he said in his invocation, we don't want to leave people behind in this time. I am concerned, it's a compassionate impulse to put forward this sort of program but I am worried that it is under–inclusive and there are people out there who are hurting or who will be hurting in eight weeks who might not fall neatly into one of the categories. Given that this is our only chance to address the situation according to the Town Attorney, I want to make sure that we have the flexibility to address situations that are not so tightly circumscribed and don't fall neatly into one of

the three or four bins that are out there. I guess that's it for my questions for now but I thank you for your responses and I'm prepared to listen and to learn.

Rick Jaffe, district 1:
I support this program. The Governor has given us very little choice. The First Selectman has made the best choice for Westport. The Board of Finance has agreed. The Finance Committee has agreed. I agree. It's a need-based tax deferral program trying to focus on residents who need help. There is a problem, a solution, and an asterisk. The problem is that the program proposed by the Governor is backwards. It helps the people, potentially, the people who don't need help and it doesn't help the people who do need help. Quickly, we have three kinds of homeowners in Westport. We have the kind that don't need a mortgage at all. We have the kind who need a mortgage but they have enough power that they can negotiate with the bank and don't have to escrow their taxes and then we have the people that are forced by the bank to escrow their taxes as a condition of getting their mortgage because they don't have the economic strength. So, the first two categories, no mortgage and no escrow, those are the people who are strongest economically but those are the only two groups who potentially qualify for this program. So, in theory, if my income went from $10 million to $8 million and I had no mortgage on my multimillion dollar house, I would qualify for this program. In the third category, the people who have a mortgage and have to escrow their taxes, those are the ones, generally, who are on the weakest economic footing and they are excluded from this program. So, that's a problem. A solution would be, for example, if we had this program which is an opt in program and we had a separate opt in program that said I have all the eligibility requirements of the first program for tax deferment and, in addition, I escrow my taxes and I have already paid them. Give me a rebate. Then we would be helping those people that most need the help. So, I encourage our administration to keep trying, after we vote for this proposal, to find a way to help the people who really need help. So, that's the problem; there's a solution and now we come to the asterisk. The asterisk is, although I wish I could solve every problem, sometimes there's a problem that I can't solve and this is one of them. Because, if we go to help those people, it's a zero-sum game. It increases the financial challenge on our town as we have to pay out these rebates just at the time when we are trying to protect our reserves and we are facing tremendous uncertainty so, all in all, I support this program. I wish we could help the people who most need help. I recognize the town has a risky position and has to protect itself so I don't feel all that good about this program and I hope that we can keep on going.

Harris Falk, district 2:
Many comments. We have more leeway with the deferment method because we, as an RTM, can open up wider, if needed, later on. We can't do that with the low interest option. With this one, if we determine that there are more people who would benefit from it later on, we can add them into it. As for escrow, the way I'm reading this it says that

> …so longer as the borrower remains current on their mortgage or is in a forbearance or deferment program, irrespective of the borrower's eligibility or participation in the deferment program or the low interest payment program, the financial institution will be paying for it.

However, if they qualify for this, because this is also for cars, as well, they could qualify for the deferment program and their lender would, it seems to me, be required to continue to pay anyway so it actually would work out for them. There are many lawyers, and I'm sure Kristan will remind me of that, who will be able to let me know about that. I do have a couple of more questions about this. One is that, for example, interest would start from May not from August. I want to make sure I am right about that. My other question is would there be a reminder sent out when the grace period is about to end? And also would the town send out forms to anyone if, say, they miss their payment? In case it was missed, the last several sentences were asking if someone missed a payment will there be a notice sent or if they are in the plan, will there be a reminder just before it goes from three percent annual to 18 percent annual? Will they be told, 'You might want to pay this up right now.'

Mr. Marpe:
If I might try to answer that question, Harris, we are in the process of putting in place a fairly aggressive publicity campaign for this program. I neglected to mention this while I was talking earlier but our hope is that all of you, once this program is agreed to and finalized, will help us by pushing this information out to your constituents. I imagine that most of you have reasonably good mailing lists within your districts and even if they get four, one from everybody, I think that helps get the message out to everybody. We will also push it through our other channels, all the COVID messages go out through. We'll do everything we can to make that happen. As to your other point, yes, our administrative process will, toward the end, somewhere mid-June, notify people, remind people, that they have 15 days left to pay. We recognize that it might be easy to let that slip your mind in this process. We would do everything to make sure people are reminded of that. Regardless of which of the approaches that we take, the thing that bothers me most is that people will think that they maybe have avoided taxes, that they don't really owe us anything, regardless of whatever program it was. So, it is incumbent upon us to remind people that taxes are due and if they aren't paid are subject to a penalty for them.

Matthew Mandell, district 1:
My question was answered. I support this. I think the town has done a wonderful job of putting this together and I hope we can move forward easily with this.

Arline Gertzoff, district 3:
I am one hundred percent for this; however, I want to understand… You fill out the form and you defer but you have to pay it by July second (or first.) The new fiscal year begins July 1 so, from what I'm hearing, you could defer again but, no matter what, at some point with this program, if you defer, you are still going to end up having to pay two payments within 30 days. That's point number one… unless you can do it earlier. I realize that. My second question is about the sewer tax. Can you defer the sewer tax and not the regular tax payment? And, finally, what about the people who are in the tax abatement program already? And what about people who are already in arrears? Are they going to be eligible for this program?

Dr. Heller: I'm wondering who of our presenters might respond to this.

Mr. Marpe:
If Paul Friia it is still on, he might be able to address a couple of the questions.

Paul Friia, Assessor:
People who are in the tax abatement program will still be able to apply if they can attest to the fact that their income has declined. They will still be able to be in the program. And the previous question you had?

Ms. Gertzoff:
I just want to make sure that people realize that, by October, they are still going to have to make two payments in one month. If people understand it, no problem. One of my constituents mentioned that to me. And what about people who are already in error? I mean arrears.

Mr. Friia:
They can apply for the program. You are correct, though, that, at some point, if you haven't paid the deferred amount, you will have to pay that and the amount that is coming up, as well. And I believed you asked about deferring the sewer tax, it is my understanding that you could defer one and not the other.

Ms. Gertzoff: Perfect. Thank you very much.

Jessica Bram, district 6:
This is the third time I've heard this run through and I have to say I understand the numbers a little better each time. First of all, I have to say I'm going to support it. I think whatever we can do for taxpayers, that's what we should do and I really commend the work and analysis that has gone into this. I really just have one concern and I realize this is a take it or leave it proposition from the state and we really don't have the ability to massage anything or change it and it's not a tax abatement program or a tax forgiveness program. My concern is and I'm thinking about the retailers and the restaurants, for example, and I know you said they are very small part of much of our tax base and we don't have to worry about them too much but I am very concerned that at the end of three months, I don't see how they are in any better position to pay than we are. By allowing them to defer their taxes, we are basically becoming a lender. I remember from my commercial lending days that you lend based on the supposition that you will be paid. I don't understand. If they have lost this three months of income, that is gone. So, they are not going to be in any better position at the end of the three-month deferral time and I am wondering if there is something that we can do at the time or get ready to do, to put into motion, that will keep them afloat. The fact that they are a small percentage of our problem is not really the issue we want to keep them as our commercial base for the feeling of our town. We want to have a healthy commercial base. So, I'm wondering if there's something that we can do for them, if not now, then at the end of the deferment period.

Mr. Marpe:

I didn't mean to imply that we consider our small businesses not important. I think my point was the amount of personal property taxes that we collect from the small businesses is relatively small compared to the $35 million a quarter that we were talking about earlier. That doesn't mean we shouldn't be caring about our small businesses. In fact, my administration is in the process now of working DMA, with Matt Mandell and the Chamber of Commerce to try and find ways to keep those small businesses in business, whatever happens, when we start to come out of whatever we call this. So, I think the approach there is largely about programs that can work with the businesses to help them get started, help them find alternative cash opportunities whether it's through the Cares Program, whatever form Federal Government lending money takes, whatever the state might be able to give and, in fact, what we are finding is local residents who are willing to put money forward to help keep business going, their favorite restaurant, their favorite clothing store, their favorite whatever it is, on a local basis. So, lots of possibilities there. I don't picture the town setting up a small business loan program but I think there are ways we can help facilitate that process through our local banks. I think one of the real disappointments about the Federal program was that the money got sucked up so quickly by people who were perhaps more adept at filing the relatively complex small business loan agreements and I think we can be smarter about helping our clients; working with the local banks also, help them help their small businesses.

Ms. Bram:
I'm glad to hear it that there would be a sensitivity to that now and we start thinking about what is three months down the road. It's not too early to start thinking about that.

Dick Lowenstein, district 5:
An observation before I asked my question: it's my fourth zoom meeting today since 2:30, except for a dinner break, it has been meetings all day and I make a recommendation to my fellow RTM members that we either need more rest or we should wear sunglasses during these meetings. First of all, I support the motion on the floor but I do have an inquiry. I attended the Board of Finance meeting last week in which it was mentioned that the April 1 payments of taxes which are due no later than May 1, would be extended until May 15. I have not gotten confirmation of that. Would someone like to confirm that it is May 15 for the April 1 payments.

Mr. Friia:
It is my understanding, Dick, that the application for the April 1 payment was extended initially to May 15. Jim talked about May 22. I'm not aware of the April payment, itself, being extended to that date, though.

Mr. Marpe:
As a practical matter, that's what we're doing. I would hope that most people would be filling out these forms sooner rather than later. But we do want to have the opportunity for everybody who wants to be involved to be involved.

Mr. Lowenstein:

My question is more specific for those who normally make their April one payment on May 1 or is it May 22 for anybody?

Mr. Bloom: It's still May 1 if you have no intention of applying.

Peter Gold, district 5:
This is a question for you, Ira. It's a technical, procedural question. The resolution that Jeff read says that we are going to follow the OPM guidance but people have been talking about how we are going to be more liberal than the OPM guidance so my question is are we going to be more liberal than the OPM guidance? If so, how? If so, do we need to amend the resolution?

Mr. Bloom:
With all my papers here I have to dig out the resolution and look at that. It could be that when we drafted that we were thinking we would go with the OPM guidelines. Let me try and find a copy and just check. That's a good point to check.

Mr. Weiser: I think the resolution says *follow.*

Mr. Bloom: Just read it to me please.

Mr. Weiser:
1) For any taxes on real property, personal property or motor vehicles, or any sewer charges or assessments, coming due during the period of April 1, 2020 through and including July 1, 2020 ("Taxes"), the Town of Westport shall participate in a deferment program and shall offer to eligible residents, businesses, nonprofits, and taxpayers a payment deferment of three (3) months from the time such Taxes first became due and payable.
2) Eligible residents, businesses, nonprofits, and taxpayers are those that attest to or document significant economic impact by COVID-19, and/or those that document they are providing relief to tenants significantly affected by the COVID-19 pandemic. **The Town shall follow guidance as issued by the Secretary of the Office of Policy and Management** as to which residents, businesses, nonprofits, and taxpayers shall be considered eligible for the deferment program.

Mr. Bloom:
The guidance allows for the town to expand the eligibility so we are following the guidance. I would say no amendment is needed.

Mr. Gold:
The way I read the guidance from the OPM is yes, we could expand it but the OPM guidance and the Executive Order say it's only for people who have 20 percent reduction for three reasons and, yes, we could go beyond that but just because we are allowed to, that doesn't mean what the guidance to do is.

Mr. Bloom:

I have the guidance here and it says *municipalities may extend eligibility to other categories of taxpayers such as nonprofits, businesses, residents… On approval of the legislative body.* So I think we are following the guidance.

Mr. Gold: If you are content, that's fine with me.

Mr. Bloom: I'm content.

Candace Banks, district 6:
A question for Ira: You mentioned before that there were eight municipalities who had elected to do both and if you wouldn't mind, could you explain broadly what that would look like. I am just wondering if you would speculate why they would elect to do both. Is it a matter of risk cuts, risk tolerance? Or maybe they have a high number of people in escrow who wouldn't be eligible. I'm just wondering what those municipalities were thinking.

Mr. Bloom:
If I said eight it's a mistake. Again, this is from last week and is only 45 municipalities. There are four that I just circled here that are offering both of the programs, deferment and low interest. One is the town of Brooklyn, Canterbury, Newington and West Hartford. And I really do not know the thought process behind it.

Mr. Marpe:
Candace, if I might add to that, in talking to my colleagues around the state, in some cases towns are just opting because they don't want to create any processes so this is just the easy way, albeit, financially risky.

Ms. Banks: Yes, it seems risky.

Mr. Marpe:
But I think that Westport is better than that. I think we are prepared to address this from an administrative standpoint and try and manage the financial risk to the town, as well.

Noah Hammond, district 4:
A quick question: On the application for the landlords, do we feel comfortable that the language in there protects the businesses if a landlord does apply for a deferral and doesn't translate that to the tenants in that business? I'm thinking like, if Equity One were to apply for a deferral, how would we protect that to make sure that Acorn does get some relief? Is there a statement in the application?

Mr. Friia:
The landlord section actually allows them to do one of two things. They can provide documentation that proves they have had a significant decline in their revenue or that they have offered some commensurate forbearance to their tenants. They can check either box. If they were going to check off that they provided commensurate forbearance, then I would look to get a couple of things. I would look to get some proof from them,

possibly, an agreement between a landlord and a tenant or I would have them fill out an addendum form that spells out what they have done for their tenants so that we have some proof of what they have done and they are also signing off swearing to the fact that that is what they have done and that they are swearing to the fact that they have actually done it. Those are the two options that the landlord section gives so those are the guidelines we follow. If they had said that their revenue was down, we could ask for things like bank statements from them to try to get a sense of what their operating income is now versus a year ago.

Mr. Hammond:
Yes, that makes sense. It seems a little wishy-washy, especially that last sentence *if they are in active communication.* It doesn't seem like we can have any conclusion of what the agreement was or if anyone has actually benefited from anything. So, I'm all for the deferment program. That language just seems a little off to me.

Mr. Friia:
It lends a little bit of interpretation for us because I think the general feeling is, from the state as well as from municipalities, is that we want to try to give some relief to the property owners as well as to the businesses and we want to get some information from them, we want to get some proof from them but, on the same token, we do want to try to help them along during this period.

Wendy Batteau, district 8:
First, I would like to echo everybody else's comments. I am so impressed by the compassion and work and thought that the town administrators have approached this and all of the handling of this horrible situation with. I find myself going back to Mark's comments at the very beginning of our conversation. I'm not quite sure how to navigate the balance that he described. I don't think we can have any expectation that people who are in a bad position April 1 are going to be in any better situation on July 1. As Jessica pointed out, with respect to small businesses, I think that if there are people struggling, they are probably going to be struggling more in July. Is it my understanding that the deferment can be pushed not just through July 1 but people can apply for a second deferment so they will not have to pay April's taxes until September. Is that correct?

Mr. Marpe:
No, that is not correct. The April payment will be due July 2. After that, it is then delinquent and on the 18 percent plan. They could also have the July payment, normally due on July 30, extended until October 1 so that period is penalty free but comes due on October 2. It is only in three month tranches that you are allowed to defer.

Ms. Batteau:
Thank you but that troubles me because for the people who have the very least and can't afford to pay three months taxes and then to ask them to pay on July 5 three months taxes plus 18 percent, that seems, to me, a bit harsh and I gather that we have no leeway whatsoever as far as that goes. Is that correct?

Mr. Bloom: That is correct. You can't extend it. That's the way it is set up.

Ms. Batteau:
When the state says that we can combine the plans, we can't necessarily combine parts of A and parts of B. So we can't say if you can pay April through June, we can then offer you a three percent loan going forward?

Mr. Bloom:
We can offer A alone or B alone or both A and B together. You can't pick it apart and say this part from A and that part from B.

Ms. Batteau:
I do understand. So, the only leeway we have is in making decisions about how inclusive we want to be. So, are we going to include 20 percent or extend that to 25 percent or whatever.

Mr. Bloom: Yes, there's discretion on the tax deferment plan only.

Ms. Batteau:
So, we're kind of in between a rock and a hard place or at least those people are. I really do thank you guys for being so thoughtful about this.

Stephen Shackelford, district 8:
I support the administration's proposal. I appreciate all the hard work that went into it including all the work that went into them answering our questions over the last several days. I do agree with Mr. Jaffe that we should look into helping those who escrow their taxes but that's not something we can do tonight. I also agree with Mr. Friedman. I share his concern that some people who really need help might fall through the cracks but I don't think the answer is to open up the program to anyone who wants to enter it and I think the RTM has moved away from that possibility. I do think the answer is to make sure we have some sort of a catchall provision where people can attest that they are suffering or that they reasonably expect to suffer significant economic impact by COVID-19 or they are providing relief to those significantly affected. Basically, people can certify that they meet the language of the Executive Order even if they don't meet the specific guidance. From the conversation between Peter and others and Ira, it sounds like we think that the resolution as currently worded will allow the town that flexibility. So, I'm fine with that if that's our Town Attorney's position. I think we must make sure that the application makes it clear to people that the general guidelines are the ones that we have set out that come from the state administration but that we do have a catchall, people who are experiencing or reasonably expect to experience significant negative economic impact but they don't fit into one of those neat categories, they are still eligible to apply. I don't know whether we have to ask them to explain exactly how but I think that's the way to meet Mark's concerns. They are valid concerns. By doing it that way instead of opening it up to anybody who wants to apply without any criteria, I think we'll keep the numbers to something manageable. If we open it up to anybody who wanted to apply, I think that a lot of people who don't need it would apply just to keep their money for a few more months.

That would much more negatively impact on our cash flow. I don't think we should risk having to borrow money to benefit people who don't need it so I hope the administration will put on the forms in the literature that people can apply if they meet the general criteria of significant negative economic impact even if they don't meet the specific 20 percent thresholds. Again, it doesn't sound like we need to amend the resolution to do that. I did have one more question. On my spreadsheet, the interest reduction calculation table, I don't understand where those numbers come from so, hopefully, someone can explain that piece to me. I didn't understand how that fit into the overall presentation.

Dr. Heller: Mr. Marpe, please tell us who does what.

Mr. Marpe:
I think that Sarah opened her microphone to explain the question on the spreadsheet.

Ms. Harris:
That calculation on the interest, the box on the bottom left-hand corner, that was done by the Finance Department. What we did was we looked at the actual interest collected in 2019 and then each month, April, May, and June, we used a different multiplier to factor the reduced interest rate based on there being a cumulative effect of people continuing to stay delinquent after one month, then two months, then three months. I hope that helps.

Mr. Shackelford:
I guess I just don't understand, Sarah, how those numbers tie in. I thought the key numbers were, the $25,780 and the $6,664 on the $26,860 and the $4,932. I thought those were the numbers that we were working off of. Am I right about that?

Ms. Harris:
I understand. Yes, those are the important numbers, the numbers you just quoted. The $257,000. Those were in relation to the deferral program. I don't know if you have a PDF but that's really for the low interest rate program because It's the calculation of the interest rate going from the annual rate of 18 percent to the annual rate of three percent. That's the income that is calculated in the column of lost income 2020 (b) section. That's what that's referring to. For the sake of the deferment program, it's literally just 'what did we collect in interest last year, multiply that times 10 percent because 10 percent are the new delinquencies and then multiply that times another 10 percent which is the summation rate.

Mr. Shackelford:
The table at the bottom left is about the program that we are not being asked to adopt.

Ms. Harris:
Yes. And I will just mention, on the form, you have been making comments about the form, we have been working on the form and trying to get it into an electronic PDF form for applicants so, as soon as possible, following tonight's decision, if we go forward with the expanded eligibility, because it is an expanded option, it makes the three options that the state had originally presented in their form sort of moot because we have broadened

it. So, literally, for a resident it is one box. 'My household has suffered at least a 20 percent financial impact from COVID-19.' That's all they have to do. They just have to certify that. Commenting on some of the other comments that we have heard, we really feel like that is going to capture a lot of people. It's hard to think of someone who is struggling due to COVID-19 but can't say that their household hasn't been impacted 20 percent. There is no requirement that that be based on your employment or your hours, it's just you are impacted, period.

Mr. Shackelford:
I appreciate that Sarah. I guess my reaction to that is if that is what the box says, we do seem to be just going with the general criteria that came out of the OPM. We're not including some kind of a catchall. I get what you're saying. I think, unfortunately, you're probably right. We do have a number of families who have had that much reduction or more of their income. The one piece that that doesn't cover is people who might not have been lucky. Their business has not slowed down yet but they fully expect that might be happening and they want to try to be cautious. For those people, I think the program should be open to them, as well. I don't know if the language of that box addresses that. If Ira is telling us we have flexibility under this resolution, that we can go beyond the specific criteria set by the OPM, it sounds like the administration can tinker with the form some more to make that clear. I would advocate for that tinkering. I think we should make a pretty inclusive program for anybody who is experiencing or expects to experience significant negative economic impact, but I don't want to micromanage the form. I just want the form to do as much as possible so that people don't fall through the cracks.

Mr. Bloom:
Just to be clear, I was trying to answer Mr. Gold's question in terms of the proposal that was being presented tonight by Jim Marpe. So, I think that the resolution as read earlier tonight, was broad enough to allow for the proposal that is being presented before the RTM. That's what I'm saying. Whether there is another option to be considered, I don't know about what that option will be or how it will read. So, I'm addressing the resolution that you have and the proposal you have tonight.

Mr. Marpe:
I might also add that if we have a family who may not feel that they have had that 20 percent reduction but, to your point Stephen, is concerned for whatever reasons that they can articulate that this will come upon them, between a combination of our Assessor's Office who will be evaluating the applications but also our Human Services Department, that deals with our residents who are struggling in one way or another, I think we can help coach people into a situation which would help them out. I want to remind people that we do have other paths to help out in this situation, as well.

Mr. Wieser: I'm sorry Stephen, you are past 10 minutes on the time clock.

Dr. Heller: Stephen, you can come back again for another round.

Mr. Shackelford: I'll spare you all.

Kristin Schneeman, district 9:
Thank you very much to the administration, Jim, to you and your team, for having what it sounds like a leadership role in pushing this forward more quickly at the state level than it might have gone so I appreciate that leadership role. At the risk of repeating things that others might have said, I also share the concerns that other people have said about people falling through the cracks. I understand that we have limited flexibilities so, I'll try not to beat that dead horse. But, I do feel like we are relying a lot on the analysis which was done which was extremely helpful. I have a series of questions which I won't go into for Sarah because I don't think it will change the outcome. Just as an example, if we are only down five percent in tax collections, why would we think that 40 percent of residents might take advantage for the April tax payment if we've only got five percent of collections outstanding? But we have been thinking of this very much from the perspective of the town and the town's cash flow and that is important for us, obviously, as the RTM, to look at things through that lens but the whole point of doing this program is to help the residents so, in my mind, I'm trying to think of this from the perspective of somebody who, for example, has a $4,000 tax payment due or had one due April 1 and, as others have pointed out, it's probably unlikely, if that's true, to be able to pay that $4,000 on July 2. Under the deferment plan, they are going to owe $4,000 plus $60 a month in penalty interest so it's $180. Under the low interest program, although there wouldn't be the zero interest loan for three months, they are only paying $10 a month. Now, those numbers may not sound big but they could be meaningful for people so I just wanted to look at things through that long lens for a moment. I did want to start with a procedural question which I forgot. The resolution only talks about April 1 or July 1. So will we need to come back to do this again if we want to extend this program for the July 1 tax payment?

Mr. Bloom:
No, I think this includes the July 1 payment so your authorization, your approval, would allow the program to be for the April payment and for the July payment.

Ms. Schneeman:
So, it says for any taxes… Coming due during the period of April 1, 2020 through and including July 1, 2020. Does that mean the tax due on April 1 and July 1? [Yes.] Returning to my previous point, I just want to look at this through the lens of the people we're trying to help. I understand the impulse to make this a program where people have to at least go through the effort to get a piece of paper, to apply for this so presumably have real need so I did want to ask Jim, I assume the answer is going to be yes but you said you do have a process in place and there will be a premium on making sure people get their applications processed quickly and efficiently and, given the current situation, you feel your team is in a position to do that.

Mr. Marpe:
We have been working toward that for over a week now thinking about how that process will work on an assumption that this program would be supported. The alternative program requires less administration but, again, going back to the cash flow implications, maybe no not so much in the April to June period but the July 1 forward period, the

implications of the low interest program being significant so, we shall see but I think we are in a position to administer the program given what our expectation is of the participation.

Ms. Schneeman:
If we do expand the eligibility to be more inclusive, presumably, potentially we are opening ourselves up to the same kind of situation we might experience with the low interest program if we are saying you don't have to demonstrate the 20 percent income reduction. If Stephen's suggestion, which I found appealing, were in place, I think we might find ourselves in a similar situation that we appear to be trying to avoid with the low interest program. I am hoping we will not let people hit the hard rock at the end of the three month period. Hopefully, the Governor will see this occurring not just here but in other places in the state and find some other ways to allow us to help folks to go forward. Thank you for what you have done. I support this program. Let's just keep our eye on the ball and see what else we can do to help those folks who need it.

Christine Meiers Schatz, district 2:
I just wanted to follow up on the line of questioning that Stephen started, just to clarify something. Jim, you are mentioning that if people were anticipating that they are going to have a problem but don't necessarily meet the guidelines of this program, they could come to the town and there are departments to help. Does that include coming to this town for inclusion in this program? Or just come to the town for other services that we offer? And if it does include coming to the town for inclusion in this program, is that something, Ira, that would be allowed under the resolution that we have before us tonight?

Mr. Marpe:
I was referring to alternative programs that they could participate in, in the short run that might be helpful to them. Ultimately, I think Stephen's hypothetical, this family would get to the point where it would be obvious that they had lost some level of income. Twenty percent is not, I think, an unreasonable threshold to experience. In the meantime, if there are other things that the town could be helpful, I can't know what people might be looking for help for but our Human Services Department is geared to try to match people's needs with possible services.

Ms. Meiers Schatz:
Just one other question I had: Ira, you mentioned you had a list of what other towns are doing. Generally, people compare us to other towns in Fairfield County in our vicinity. What have you heard from them as far as what program they are adopting? Something like Greenwich, for example, that has a large business tax base…

Mr. Bloom:
I don't know what Greenwich is doing. With regard to some of the other towns that I represent, New Canaan, they haven't voted on it yet but they were considering the deferral plan as were Wilton and Weston. That's subject to further discussion. I can't tell you definitively what they are going to do but in the discussions that I heard, there seem

to be more support for the deferral plan. I haven't heard a lot recently of interest in the low interest plan; although, some towns have elected to do that.

Ms. Meiers Schatz:
Jim, have you heard anything from WestCOG or any of the other organizations that you are involved in as to where their people are generally headed?

Mr. Marpe:
That's actually a good question Christine. Tomorrow we have a WestCOG meeting, done in this style, as well, and I will try to pose the question to see if I can get some kind of response. Unfortunately, the data that Ira is now using is dated. Secondly, it represents 45 towns out of 169, a relatively still small sample size, but my sense in just talking to my counterparts in some of the COG communities that have some resemblance to ours, that they are interested in the deferral plan.

Mr. Bloom: I am also reminded by Paul Friia that Fairfield adopted the deferral plan.

Ms. Meiers Schatz:
In towns that are talking about the deferral program, is there any talk about broadening the escrow provision?

Mr. Bloom:
No, I haven't heard that it all. That seems to be off limits by unanimous consent that I have heard.

Mr. Friedman:
A couple of things I wanted to follow up on… I don't know what a lot of towns have done but I understand that Fairfield did the deferral. They opened it up to all residents in Fairfield without any kind of eligibility beyond being a citizen of Fairfield, as I understand it. It seems to me there is a little bit of confusion about what we are actually voting on tonight in terms of some of the details. Let me throw out what I think we are voting on and perhaps Ira you can confirm this is correct. We are voting on the proposal that would require, as a bright line rule, a 20 percent loss in income in order to qualify for the deferral and that once that is set tonight there are no changes to that after tonight. It is set. Is that right?

Mr. Bloom:
Yes, that is correct. The proposal is for 20 percent loss of household income as the standard which is an expansion of the three smaller categories that OPM had put out. That is the proposal on the floor and there is no mechanism to change this at a later date. We confirmed that with OPM.

Mr. Friedman:
So we can't say at a later date to say it is for someone with a 10 percent loss of income or a 15 percent loss of income. This for the duration of the program.

Mr. Bloom: That's correct.

Mr. Friedman:
I'm going to put that aside for just a moment because there is another thread that was brought up as alluded to by both Jessica and by Wendy that I think is interesting to think about and important because, unfortunately, if someone does have a hardship and this diminution of income, where will they be in three months or where will they be in six months is possibly a tough question. I understand that the practice has been that delinquent taxes are hit with an 18 percent rate and I'm wondering, who controls that 18 percent rate? Is that a town thing or is that a state thing? Where does that come from?

Mr. Bloom: It's a state statute.

Mr. Friedman:
It's a state statute so there is nothing that the RTM can do at a later date to modify that or ameliorate that.

Mr. Bloom: That's correct.

Mr. Falk:
I don't see where it says we can't do it later. It just says:

> Participating municipalities may upon approval of its local legislative body extend eligibility for the deferment to other categories of taxpayers, businesses, non-profits and residents.

I don't see where the time limit is that we can't add it later.

Mr. Bloom:
My associate, Nick Lamonte, made a specific inquiry with OPM and he was told you have one opportunity and when you make the choice and report to OPM by the 25th, that's it.

Mr. Braunstein:
I appreciated Mark's question about the 18 percent and how it's derived or determined and I have one similar question. Is the 90 day period also statutory or is that something that could be subject to change?

Mr. Bloom:
The 90 day in the tax deferral program? [Correct.] That was in the Governor's order.

Mr. Braunstein: So, it is an immutable standard that we couldn't make adjustments to.

Mr. Bloom: Correct. The Governor, perhaps, could.

Mr. Braunstein:
I know, Jim, in the committee meeting and again this evening, you mentioned that from your perspective, there could be additional opportunity to discuss this with the Governor and potentially influence future Executive Orders. I guess I would just say, from my

perspective, this is a huge, huge effort to try and provide assistance but it does appear to me to suffer from one key flaw and, as everyone has identified here this evening, it's really difficult to see how an individual who is behind the eight ball and not able to make the payment on the appointed date is going to magically be able to make the payment 60 or 90 days hence. I know the town has to provide an answer by the 25th. From my vantage point, if we were going to try to make one single adjustment, one single recommendation to alter this plan on a go-forward basis, if that's to be done at all, it would be to try and give those people who are most at risk of not being able to pay, to give them some extended period of time thatwould go beyond the 90 days. That would be the single easiest way to relieve that pressure and potentially forestall the 18 percent penalty.

Mr. Marpe:
Seth, I take your point and I take the point others have made. I think, in the next two to three months, we will see just what the financial implications are of this public health crisis. I think that will help inform and support arguments to the Governor to say we need to be more creative in how we're helping people with their taxes; at the same time, not letting the towns fall into financial disarray, as well. I'm less worried about Westport just because we have strong reserves and we have people on this RTM and on the Board of Finance and in our administration who are very focused on maintaining a strong financial position. It actually puzzles me why some of the towns have elected the path they've taken because I can only imagine it puts their reserves at risk. I think some things are going to start to sort out. We'll force the Governor to have a more thorough dialog about what we are doing for individuals as well as what we're doing for towns who may not be as well prepared to deal with this. So, I'll pay attention to that. I will work with Ira, with Gary, with the rest. Sarah and I will work to put together some wording, some thoughts about proposals and start to push that forward around the Governor's staff so it's on their radar…Here's our concerns. Here's what we are already seeing in week three, or something, of this program and couple that with what I suspect will be, sadly, some more dramatic impact that will affect individuals.

Mr. Shackelford:
I'm sorry to talk again. I went back and looked at the memo which explains the OPM guidance and household income has to be reduced by at least 20 percent due to *unemployment, reduction of work hours or being furloughed without pay*. Just thinking of my own industry, law firms, a lot of law firms have cut salaries across the board for all their employees by 20 percent or more in many cases and that would not be covered by this so that in my example before of folks who might not have yet seen the reduction as of April 1 but who are expecting it to potentially come or are validly concerned about it, I am worried that we are possibly leaving people out in the cold here and I hear, Jim, that there you are saying there are other methods you could use to help people but I assume that none of those methods are nearly as favorable as this program. Am I wrong about that? Isn't this program the best option for people who are eligible?

Mr. Marpe:
If I can read the verbiage from the form that now exists, that will be used. The box says:

Resident. My household has suffered a reduction in income from of at least 20 percent due to COVID-19.

That's it. That's all. We completely understand that a significant number of Westporters are employed in professions, just as you described, hours are reduced, fees and bonuses, what have you, so that's why we've taken out the wording about *laid off, furloughed* and that sort of thing. It may fit some other communities better but we understand that income in Westport is derived in a number of different ways.

Mr. Shackelford:
I understand that people want a redline rule for this particular program so I'm not going to propose a resolution to give you discretion to accept other explanations. I would just ask that part of the messaging be that if you don't fit this kind of category, I guess, we can still try to help you just to let people know that we are doing everything we can to avoid people falling into the cracks. That combination will protect us from people participating in the program who don't need it while also making sure that people who really need the help know that we are all there for them. Thank you, Jim. Thank all of you for all the hard work.

Ms. Batteau:
Am I puzzled as to how we can change the language of the qualifications that Stephen just mentioned if we are not allowed to tailor the language of the state at all?

Mr. Bloom:
The OPM guidelines, and indeed the order itself, said the town has the option to expand the eligibility so the town exercised that option by having just a broad 20 percent loss of income. It does not have to be attributable to those three items that Stephen just read. That was the original proposal from OPM. So, it could be any reason. Twenty percent will qualify you. So that was the modification, the expansion that the town made pursuant to the Governor's order and to the OPM guidelines.

Ms. Batteau:
Thank you. That's a good change. Thank you very much.

By roll call vote, the motion passes unanimously, 35-0. Ms. Purcell had left the meeting.

Dr. Heller:
I just want to say thank you to the administration for their extraordinary effort and the amount of time and care they put into this and the response to all of the questions and there were many incisive and wonderful questions by the RTM. I think this is what make our government and our way of operating very strong and very powerful. Thank you all for everything you put into this.

The meeting adjourned at 10:14 p.m.

Respectfully submitted,

Patricia H. Strauss

Town Clerk

Jacquelyn Fuchs

by Jacquelyn Fuchs

ATTENDANCE: April 22, 2020

DIST.	NAME	PRESENT	ABSENT	NOTIFIED MODERATOR	LATE/ LEFT EARLY
1	Richard Jaffe	X			
	Matthew Mandell	X			
	Kristin M. Purcell	X			Left before vote
	Chris Tait	X			
2	Harris Falk	X			
	Jay Keenan	X			
	Louis M. Mall	X			
	Christine Meiers Schatz	X			
3	Mark Friedman	X			
	Arline Gertzoff	X			
	Jimmy Izzo	X			
	Amy Kaplan	X			
4	Andrew J. Colabella	X			
	Kristan Hamlin	X			
	Noah Hammond	X			
	Jeff Wieser	X			
5	Peter Gold	X			
	Dick Lowenstein	X			
	Karen Kramer	X			
	Greg Kraut	X			
6	Candace Banks	X			
	Jessica Bram	X			
	Seth Braunstein	X			
	Cathy Talmadge	X			
7	Brandi Briggs	X			
	Lauren Karpf	X			
	Jack Klinge	X			
	Ellen Lautenberg	X			
8	Wendy Batteau	X			
	Lisa Newman	X			
	Carla Rea	X			
	Stephen Shackelford	X			
9	Velma Heller	X			
	Sal Liccione	X			
	Kristin Schneeman	X			
	Lauren Soloff	X			
Total		**36**	**0**		