

FAIRFIELD SENIOR ADVOCATES

2022 Areas of Focus

February 23, 2022

Fairfield Senior Advocates - Mission

- Make Fairfield an attractive age-friendly town - an affordable, desirable, engaged community
- Retain seniors:
 - Keep families together
 - Promote inter-generational community
 - Protect finances for all Fairfielders
- Inclusive, non-partisan voice for seniors and their advocates

FSA Focus Areas

- Improved housing options
- Tax reform to keep our seniors – in State and Town
- Protections for vulnerable residents
- Age friendly Fairfield initiative
- Demographic research and analysis

Today's Program

- Improving Town Housing Options
- FSA and the State Legislature
- Age Friendly Fairfield Initiative

Housing

- More senior-friendly housing options for all income levels
- Updated Town Affordable Housing Plan
- New Accessory Dwelling Unit (ADU) regulations

Current Town Housing Situation

- Rising housing costs crowd out seniors who wish to downsize but stay in Town
- Recent median home cost increase to about \$700K
- Almost 1/3 of Fairfielders are “housing cost burdened” (>30% of income)
- 85% of Fairfield housing is single family construction
- Seniors (and others) need more options
 - Multi-family housing (duplex and higher occupancy)
 - More available “affordable housing”
 - Expanded use of ADUs
 - Other (e.g., “mixed use”, “middle housing”) options

“Affordable Housing”

- Government-defined; eligibility based on Area Median Income and family size
- Limited availability in Fairfield:
 - Only 2.5% is deed-restricted, similar to other towns
 - Long waiting lists for Housing Authority properties
- Town is striving for moratorium from State law 8-30g
 - Greater planning and zoning flexibility
- Current Town Affordable Housing Plan is being updated; public input to be obtained in April
- Beyond “affordable housing” new Plan will seek expanded housing options for seniors and other groups

2022 Affordable Housing Plan

- Increased “affordable housing” set asides required of developers
- Support to Fairfield Housing Authority to create additional “affordable” units
- Support for amended zoning regulations to increase housing options, including small housing developments
- Design/location guidelines for multifamily housing and mixed-use development
- Preservation of existing “affordable” stock
- Key supporting actions to fund and expedite Plan strategies

Accessory Dwelling Units (ADUs)

- Subordinate to primary dwelling
- May require owner residence in one unit
- Can be source of budget friendly housing, including “affordable”
- Often good for families, seniors, millennials
- Requires some investment
- About 150 are currently approved in Fairfield
- Regulations were amended in February, 2021
 - Based on FSA/AHC input and analysis
- Further liberalization of requirements now being considered

Current ADU Building Requirements

- Maximum size increased
 - Lesser of 1,500 SF or 40%
 - No minimum size requirement
- Can be part of new home construction
- Front ADU access now permitted (with separate appearance)
- Free standing units now permitted
 - Minimum 2 acre lot
 - AAA Zone only



Current ADU Continuing Requirements

- Separate, self-contained living unit
- Principal owner resides in either the ADU or primary residence
- Two person occupancy
 - Three person if “affordable”
- Off-street parking space for ADU permitted
- Minimal rental period of at least 60 days
- Application and continuing compliance requirements



Under P&Z Commission Discussion

- Allow attached ADUs in Zones B & C
- Permit detached ADUs:
 - Zone AA (1 acre minimum lot size)
 - Zone R3 (1/2 acre minimum lot size)
 - Zone A (1/4 acre minimum lot size)
- Relax the annual recertification requirement

FSA and the CT State Legislature

CT State Income Tax on Retirement Income Exemptions

Summary of Already-Announced Implementation Roll-Out

← *Income Exemption % IF Qualified* →

Yr.	Fed. AGI Max. <i>(Single / Joint to qualify)</i>	Social Security Income	Pensions, 401(k), 403(b), & Annuities	Regular (non-Roth) IRAs
<2017	<\$50K/\$60K	100%	-----	-----
2018	<\$50K/\$60K	100%	-----	-----
2019	<\$75K/\$100K	100%	14%	-----
2020	<\$75K/\$100K	100%	28%	-----
2021	<\$75K/\$100K	100%	42%	-----
2022	<\$75K/\$100K	100%	56%	-----
2023	<\$75K/\$100K	100%	70%	25%
2024	<\$75K/\$100K	100%	84%	50%
2025	<\$75K/\$100K	100%	100%	75%
2026	<\$75K/\$100K	100%	100%	100% ¹⁴

CT State Income Tax on Retirement Income Exemptions

2022 Legislative Actions Under Consideration

- Finance, Revenue & Bonding Committee
 - 122 bills proposed
 - 14 related to the taxation of retirement income
- Fixing the problem of the “Cliff Effect”
 - Tax exemption eligibility ends when Federal AGI reaches \$75K (single); \$100K (joint)
 - Example: single filer with less than or equal to \$74,999 receives full exemption
 - Single filer with \$75,000+ gets no exemption whatsoever
 - Proposal: Provide partial tax relief for taxpayers whose income is within 20% over the cut-off point

CT State Income Tax on Retirement Income Exemptions

2022 Legislative Actions Under Consideration

- Multiple bills
 - Gov. Lamont's "Budget Bill"
 - Accelerates the 100% exemption for Pensions/Annuities to 2022 vs. 2025
 - Raise Single cut-off point to \$100K; Joint to \$150,00K
 - Incorporate cost-of-living increases on cut-off points
 - Eliminate CT income tax on Social Security income for all taxpayers
 - Eliminate "roll-outs" and make all exemptions 100% effective Jan. 2022 with and without income caps

2022 Property Tax Credit Actions

- State Legislative actions
 - Current law: \$200 credit to homeowners, if
 - Age 65+, or have dependents
 - Income caps: Single - \$109,500; Joint - \$130,500
 - Proposed bills in process
 - Gov. Lamont: all home-owners eligible
 - \$200 → \$300 Same income caps
 - Multiple bills: Raise credit to \$400-\$600; w/ and w/o income caps
- Town of Fairfield: Senior Disabled Tax Relief Program
 - Options: Credits, freeze or defer
 - Income and asset limits
 - Enrollment period is now!

Nursing Homes & LTC Communities

- Ensure pandemic “best practices”
 - PPE, masks, social distancing
 - Quarantine
 - Visitations
 - Staffing, training
- Direct care payment-to-ratio study
 - Could this strengthen CT nursing home efficiency?
- Alternatives for hospital overflow relief
 - Avoid transferring infected patients to nursing homes/LTC communities

Elder Abuse, Fraud & Neglect

- Training program for mandated reporters
 - E.g., police, health care providers, social agencies, senior centers
 - How to spot and report allegations and incidents
- Evaluate the Protective Services for the Elderly Program
 - Fund additional staffing if necessary
- Protocols to improve coordination among State departments that respond to allegations and incidents

Additional Issues

- Extend LTC Ombudsman Program beyond nursing home & LTC communities to home care, community based services
- DSS rate study to ensure fair and equitable Medicaid provider reimbursement
 - Allows providers to improve their staffing
- Increase maximum asset level for Medicaid qualification
 - From \$1,600 currently to \$10,000
- Study a Prescription Drug Affordability Board Concept

Expanding Fairfield's Commitment To Being An Age-Friendly Community

Overview

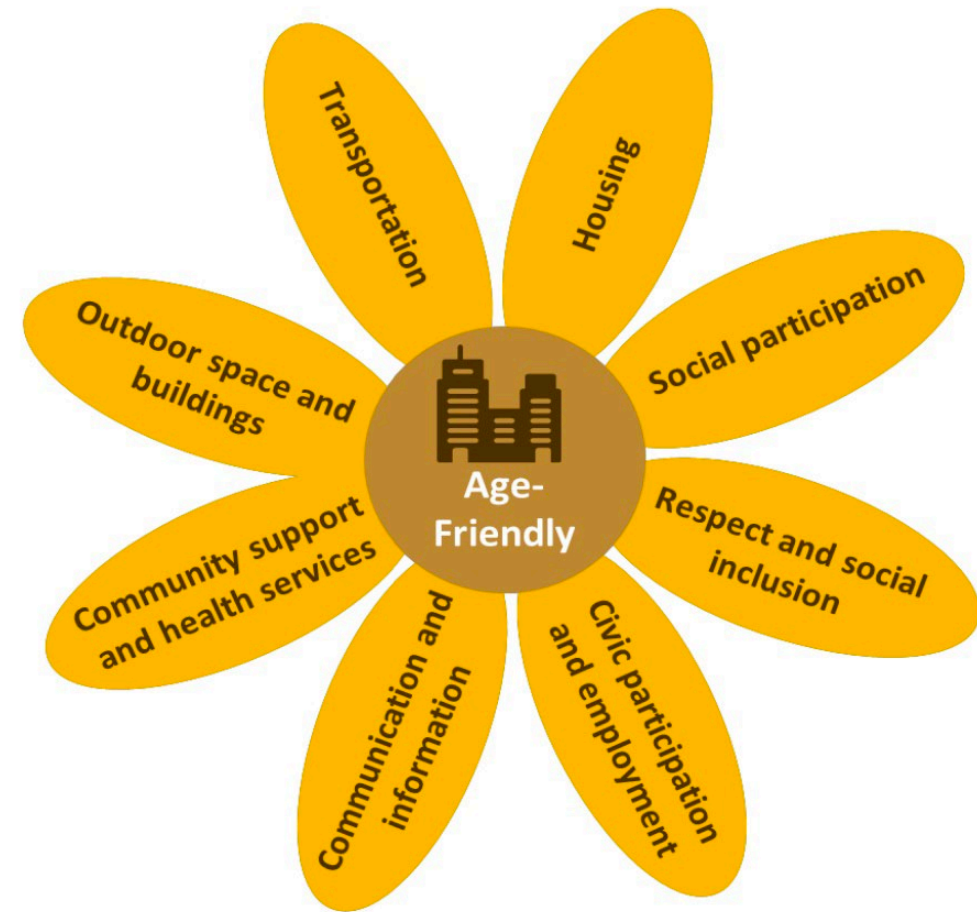
- ❑ Age-Friendly – an Introduction
- ❑ Planning for an Age-Friendly Initiative
- ❑ Resources and Materials to Leverage
- ❑ Age-Friendly Vision (Draft) for Fairfield
- ❑ Vision (Draft) and Approach Details



**This Executive Summary provides a very high level introduction to an Age-Friendly Initiative for Fairfield.
Additional details are in the Vision and Approach materials.**

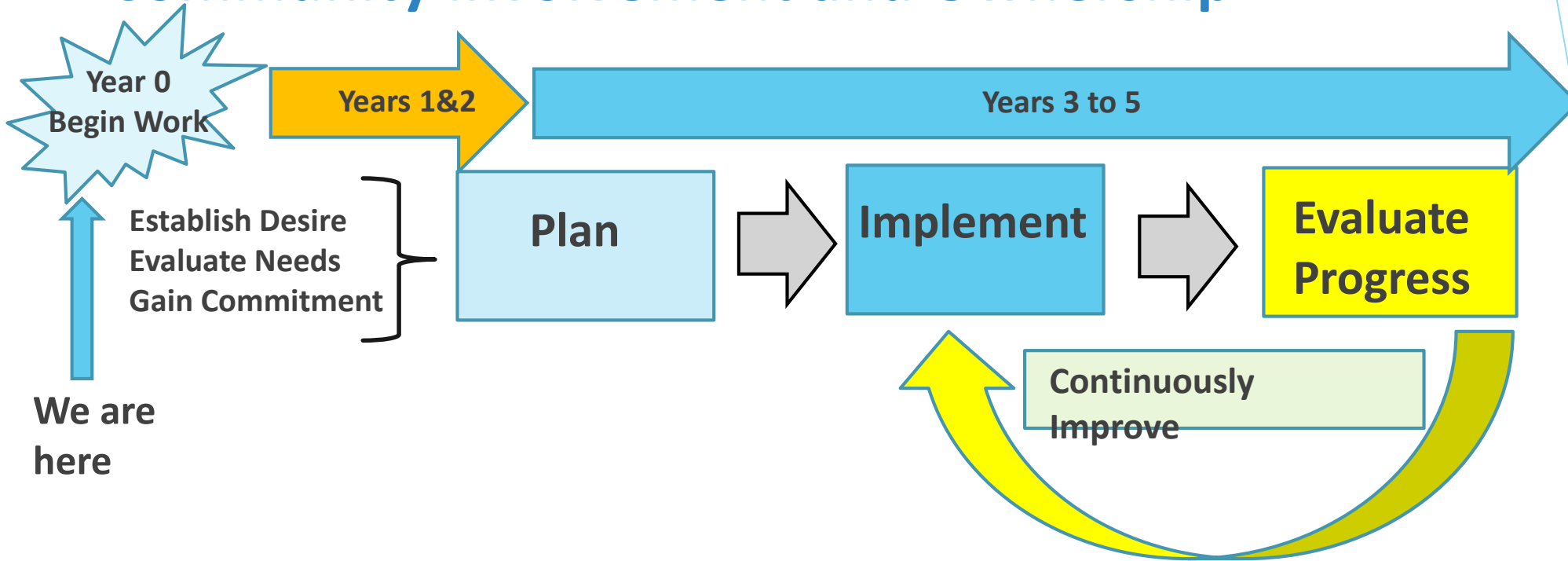
What Age-Friendly Means

- The Age-Friendly approach is built upon AARP programs and the accomplishments of many communities.
- Overriding goal of a more livable community.
- 8 Domains of services.
- Seeks inclusion, access, equity, safety & support.
- Can be tailored for each community.



Integrated into our community rather than separate retirement villages or assisted living facilities!

Standard Age-Friendly Process Fosters Community Involvement and Ownership



We are here

Although a multi-year cycle, other communities' progress can be leveraged for quicker results

There Are Many Resources to Leverage

Program objectives

- ✓ Objective 1
- ✓ Objective 2
- ✓ Objective 3
- ✓ Objective

Domain objectives

G. & A. Nichol Learning
Table 1

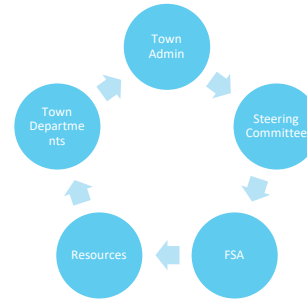
Question	Answer

Action Plans

The Three-Step Model
Directions: Write your notes into 3 sections.
Table 1

© The3Step.com - Daily Teaching Ideas

Organizational Structure

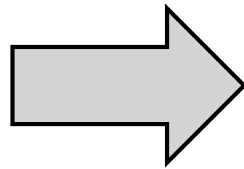


Community Engagement Approaches

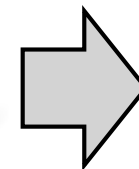


Thought Leadership

- WHO
- AARP
- Other Towns
- Etc.



Fairfield Age-Friendly Plan



Benefits

- ✓ Change outflow to retention
- ✓ Support and services
- ✓ Financial benefits
- ✓ Other TBD



There are many existing resources to leverage in plan development

Age-Friendly Vision For Fairfield

Draft Vision:

- Fairfield is committed to becoming an age-friendly community
- Age-friendly has tangible and specific benefits for the overall health and vitality of our entire Town.
- Efforts to retain our seniors and better engage our residents will deliver:
 - Direct family and financial benefits.
 - Intergenerational understanding, respect and support – badly needed at a time when our national culture is stressed and fragmented.



This initial vision outlines the overall objective and can be enhanced with community feedback

Age-Friendly Vision For Fairfield

Guiding Principles

- Take comprehensive steps to create a dynamic, vibrant environment for all residents, with a focus on age-friendly programs.
- Goal: provide for an inclusive, rewarding lifestyle across the entirety of our age spectrum. Addressing the needs of all residents will make Fairfield a most desirable place to live.
- Review/discuss widely across with Town communities to:
 - ...maximize continuing engagement of community members and partners.



Guiding principles will help to guide the overall initiative.

FSA Coming Attractions

- Focus area update sessions
- Return of live sessions at Bigelow and Library
- Special topic video sessions
- Age friendly outreach

Get Involved with FSA

- Housing advocates
- Issue research
- Age friendly Fairfield team
- Data and technology
- Our communications
- Write letters/support our causes
- Visit www.fairfieldsenioradvocates.com for more information