



Chairman Gary St. Vil

TOWN OF LEDYARD
CONNECTICUT
TOWN COUNCIL
HYBRID FORMAT

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MINUTES
FINANCE COMMITTEE
REGULAR MEETING

Wednesday, March 4, 2026

5:00 PM

Annex Meeting Room - Video Conference

DRAFT

- I. CALL TO ORDER - The Meeting was called to order by Committee Chairman Councilor Buhle at 5:04 p.m. at the Council Chambers Town Hall Annex Building.

Councilor Buhle welcomed all to the Hybrid Meeting. She stated for the Town Council Finance Committee and members of the Public who were participating via video conference that the remote meeting information was available on the Agenda that was posted on the Town’s Website – Granicus-Legistar Meeting Portal.

II. ROLL CALL

Attendee Name	Title	Status	Location	Arrived	Departed
Jessica Buhle	Town Councilor	Present	In-Person	5:04 pm	6:59 pm
Carmen Garcia-Irizarry	Town Councilor	Present	In-Person	5:04 pm	6:59 pm
Tim Ryan	Town Councilor	Present	In-Person	5:04 pm	6:59 pm
Gary St. Vil	Town Council Chairman	Present	Remote	5:04 pm	6:59 pm
Bill Barnes	Town Councilor	Present	In-Person	5:04 pm	6:59 pm
Ty Lamb	Town Councilor	Present	In-Person	5:04 pm	6:59 pm
Adrienne Parad	Town Councilor	Present	In-Person	5:04 pm	6:59 pm
Fred Allyn, III	Mayor	Present	In-Person	5:04 pm	6:59 pm
Matthew Bonin	Finance Director	Present	In-Person	5:04 pm	6:59 pm
Jon Mann	Ledyard Center Fire chief	Present	In-Person	5:04 pm	6:59 pm
Brandon Graber	Board of Education Member	Present	In-Person	5:04 pm	6:59 pm
Roxanne Maher	Administrative Assistant	Present	Remote	5:04 pm	6:59 pm

III. RESIDENTS AND PROPERTY OWNERS COMMENTS (Comments limited to Three (3) Minutes)

Councilor Buhle noted that they had a lot of residents present this evening who were excited to speak to the Finance Committee. She stated before she opened the floor for “Residents and Property Owners’ Comments”; that she wanted to note that New Business Item #4 pertaining to Public Act 24-46 “An Act Establishing a Property Tax Exemption for Veterans Who Have a Service-Connected Permanent and Total Disability Rating” relative to modifications to the Program; was only for discussion this evening. She stated that the Finance Committee had no intention to take action on the attached

draft “*An Ordinance to Provide a For a Cap on the Real Property Tax Exemption For Veterans With a Service-Connected Permanent And Total Disability Rating*”. She explained that based on the Finance Committee’s January 21, 2026 discussion regarding all of the tax exemptions that apply to the town and how they were working for their residents, families, and their community, that Administrative Assistant Roxanne Maher drafted the proposed Ordinance, which was similar to an Ordinance that the Town of Stonington adopted on September 24, 2025.

Councilor Buhle proceed to open the floor, asking that residents keep their comments to three minutes to allow everyone the opportunity to speak, noting that there was a WPCA meeting scheduled following the Finance Committee’s meeting this evening at 7:00 p.m.

Mr. M. Dave Schroder, Jr., 290 Whalehead Road, Gales Ferry, commented on the proposed Fiscal Year 2026/2027 Budget which included a total of \$150,000 (fy 26/27 \$75,000 & fy 27/28 \$75,000) to hire a third-party Consultant to update the Town’s Plan of Conservation & Development (POCD). He stated under Connecticut Law, the POCD was fundamentally a planning document, a long-term vision for the community. He stated in towns with a separate Planning Commission that updating the POCD was a core function of planning and a central responsibility of a Planning Commission. He stated the fact that they were being asked to outsource this responsibility was, in effect, an acknowledgement that Ledyard’s Combined Planning and Zoning Commission does not have sufficient time to properly fulfill both roles. He stated rather than spending \$150,000 to compensate for this organizational constraint, he urged the Finance Committee to consider a more cost-effective and sustainable solution; and strike the third-party Consultant line from the proposed Fiscal Year 2026/2027 Budget, and support the separation of the combined commission into two distinct bodies.

Mr. Dave Collins, 37 Chriswood Trace, Ledyard, stated that he was a Veteran and he was present to comment on New Business Item #4 on tonight’s Agenda, regarding Public Act 24-46 “*An Act Establishing a Property Tax Exemption for Veterans Who Have a Service-Connected Permanent and Total Disability Rating*” relative to modifications to the Program; and the draft “*Ordinance to Provide a For a Cap on the Real Property Tax Exemption For Veterans With a Service-Connected Permanent And Total Disability Rating*”. He stated that he was glad to hear that the Finance Committee did not plan to act on proposed Ordinance this evening. He stated that 1,200 Veterans live in Ledyard not counting the number of active duty members. He stated the 2024 Census reported that while the average income for Ledyard Families was \$111,000; that the average income for Veterans was \$90,000. He stated that he hoped the Finance Committee would consider his points and the income disparity as they discuss modifying Public Act 24-45 later this evening.

Mr. Ryan Landry, Veterans Representative for Ledyard, stated he was a U.S. Army Combat Veteran, with a 100% Permanent & Totally (P&T) Rating, and that received a Special Monthly Compensation. He stated that he was originally from Ledyard, noting when his Grandfather got out of the Navy he settled down, and built a family here; and therefore, Ledyard had a special place in his heart. He stated as they looked at him today, they would not see somebody with a Traumatic Brian Injury (TBI). He stated that

they would not see somebody that struggled with employment, leaving a police career which he started in 2013; with seven-years left to be able to retire with a pension. He stated because of his TBI he had to find a different job; which he did with Easter Seals, noting that he now helps Veterans and others in the community with disabilities.

Mr. Landry went on to explain that he along with other Veterans in this Town and across the State have received a *Permanent and Total Status* (P&T); which means that the Veterans Affairs (VA) recognizes that they have sustained service connected injuries that were not going to improve. He also noted that those with a *Total Disability Individual Unemployability Status* (TDIU) from the Veterans Affairs (VA) were significantly limited to have any salary come into the household for the veteran in that family.

Mr. Landry continued by stating that there were a number of new provisions being considered in Hartford for Public Act #24-46 which would extend benefits, including TDIU benefits to Gold Star Spouses. He also noted there was more to come that may refund Municipalities for the taxes they were losing with the implementation of Public Act #24-46. He stated for centuries; with the New London-Groton Submarine Base, that Ledyard has been a home for many Veterans after their service. He stated that they want to continue that for the their Veterans and for the future of Ledyard.

Mr. Landry concluded his comments by stating instead of putting a cap on the benefits provided by Public Act #24-46 that Ledyard support their Veteran and Military Community by extending the tax exemption, noting by doing that it would speak volumes to those in this Chamber tonight. He stated that he and the many others present this evening came out just for the discussion, and that they would continue to come out because this was important to them and it was important to their community, the place where they live. He stated that he appreciated the Finance Committee's time, and thanked all those who came out this evening. He encouraged the Finance Committee to listen to their community.

Mr. Jeff Eilenberger, 2 Village Drive, Ledyard, shared a story noting that when he was 14-years old he was forced to read *All Things Shakespeare*, noting that his take away was "*My life's words to thine own self be true*". He stated this week he found himself asking who he was going to be truthful to?; Who was he going to be loyal to?. He stated it was tough for the town to lose \$2 million in tax revenues, thanks to Senator Cathy Osten and the State of Connecticut. However, he stated that he also thought about his older brother and his friends who were Drafted to serve during the Vietnam War; noting that some did not come home from the War; and some came home missing things. He stated that they all have to work within their household budgets, noting at one time he worked three jobs to figure his budget out; noting that he made it work; and that he thought that the Town could also figure out how to make their budget work. He encouraged the Finance Committee not to move forward with the implementing a Cap Median Assessed Valuation of residential real property with regard to the benefits provided to their 100% Permanently and Totally Disabled Veteran as provided in Public Act 24-45; noting that there was too many people depending on us, because we depended on them.

Mr. Brian Osbourne stated that there was a lack of transparency in town, noting the information that the Finance Committee was discussing Public Act #24-45 did not get out to the community in the most efficient fashion. He stated in 2026 that using a town website was antiquated, because it required them to click 3 or 4 different links just find out something. He stated they learned about tonight's discussion regarding Public Act #24-45 by happenstance; and people started to spread the information. He stated that it was very disheartening that nobody knew about it beforehand, noting that the Finance Committee discussed it at their January 21, 2026 meeting; and were talking about it again tonight. He stated that people use different means to get information, and that he thought the most efficient way was to use social media. He stated in the Navy, they get told to do things all the time, and that often they were faced with challenges, and had to come-up with solutions. He stated that Ledyard had two different forums on Facebook; the Gales Ferry Forum and the Ledyard Forum, noting that the Town only needed one Social Media Forum. He suggested the Town have a locked Facebook Page that was bipartisan, noting that it would not have to be Democrat or Republican or Independent; where they could post things; but people could not ask questions. He stated that would allow people to go straight to the Town Facebook Page and look at it, advertise it widely, so that they don't have to go onto the website and fish through layers upon layers upon layers of stuff. He stated that people scroll through Facebook, Instagram, etc. all the time, or Instagram, or pick a thing. He stated if people were looking for the next hairdresser, or barbershop, that they were no longer looking for websites; they were going to social media sites. He concluded his comments by noting that using Social Media instead of the town's website was his idea for a solution, where they could put information like this, for people to come out to meetings. He stated if they used a Social Media site that they would end up with a lot less problems in this town, where people feel that transparency was a problem.

Mr. Kyle Mobley, 20 Queen Eleanor Drive, Gales Ferry, noted that he submitted a letter via email to the Town Council on March 4, 2026 regarding Public Act 24-46 (formerly House Bill 5491). He provided a summary of his letter noting that no Veteran in Ledyard actually receives a full tax credit as Public Act #24-45 was currently written. He stated that he understands that the Tax Assessor was not present this evening to field questions; or give information on the financial status. He stated the draft "*An Ordinance to Provide a For a Cap on the Real Property Tax Exemption For Veterans With a Service-Connected Permanent And Total Disability Rating*" attached to tonight's Agenda showed that there was a disconnect between the Finance Committee and the Town's Tax Assessor's Office, which was exasperated by the Tax Assessor's Office not providing the current amount in her answers to the Finance Committee's questions. He stated that more discussion regarding the actual numbers, including what the new mil rate was going to be for the town based on the 2025 Revaluation, noting that the current mil rate was 37.14. He stated that the town needed to figure-out all the facts to properly assess modifications the program provided by Public Act #24-45.

Mr. Jim Kelley, 17 Winthrop Road, Gales Ferry, stated that he felt like a mushroom, because time and time again, they get fed the same things that mushrooms do. He stated that he does not understand when things like the 2025 Revaluation were being done that the Finance Committee did not do anything to preempt the impact; or recognize that it

was going to cause a problem noting that people were going to freak out because they do not understand how the Property Revaluation worked. He stated a letter from the Finance Committee Chairman to explain to residents how the Revaluation was going to work would have saved the Finance Committee a lot of aggravation, that they now had to cleanup.

Mr. Kelley went on to state now the Finance Committee was discussing putting a cap on Public Act #24-45 stating that this was not well publicized at all; noting that it would be nice if they felt that they could trust their elected officials to do the right thing. He stated Ledyard had a lot of Navy Veterans, and he commented that he found it disgusting that the Finance Committee has now come up with this idea to balance the mess that Hartford created on the back of their Veterans. He questioned whether anyone from the Town, the Mayor, Town Council Chairman, Finance Committee, went to Hartford to testify when Public Act #24-45 was being discussed; or to meet with their State Representatives or State Senator to voice their concerns about how Public Act would impact Ledyard. He also questioned who authored the draft "*An Ordinance to Provide a For a Cap on the Real Property Tax Exemption For Veterans With a Service-Connected Permanent And Total Disability Rating*"; and who in their right mind would try to sneak it under as a midnight surprise on the Veterans in their town. He stated that they had to know that they would get blowback, noting that tonight was just a small sampling. He stated that he could guarantee that if anyone on this Committee voted to implement a Cap on Public Act #24-45 that when the elections come, they probably would not be reelected. He stated that he wanted answers on how this came about.

Councilor Buhle responded to Mr. Kelley, stating when they get to New Business Item #4 on tonight's Agenda that she would talk about how the idea to Cap Public Act #24-45 came about. However, she explained that this portion of the meeting was the time for *Public Comment*.

Mr. Michael Gabriel, 11 Friar Tuck Road, Gales Ferry, stated that he was an active duty member of the United States Navy, and has had the privilege to live in Ledyard for seven-years. He stated he was present this evening to speak about the proposal to remove the property tax exemption for Disabled Veterans. He stated that he did not know how municipal budgets worked, noting that he work on submarines and tries to put warheads on foreheads. He stated that he did not envy the Finance Committee's responsibility, but thought that it was important for them to understand what policies like this one would mean for the people they affect. He stated for Disabled Veterans and Active Duty Members that most of their struggles do not show on the outside, noting that some carry physical injuries; while others carry the weight of experiences. He stated unless they have served or lived through those circumstances, that it was difficult to fully understand what some of Veterans have gone through. He stated that the tax exemptions were not handouts, noting that it was a small acknowledgement of service and sacrifice that he believed they have earned. He stated that it was an opportunity for the community to recognize some of the people and the burdens that they have gone through, and would live with long after the uniform comes off. He stated that Ledyard sits next to the Submarine Capital of the World; and the Active Duty Members and Veterans are part of the community, they volunteer to coach youth sports, they support

local businesses, and they try to be good neighbors. If stated if the town removes benefits that support Veterans, hat people like him would seriously consider living in surrounding towns where the cost of living was be cheaper, noting that the loss of a good neighbor may be far greater than a simple tax dollar in a yearly budget

Mr. Mark Jones, 202 Whalehead Road, Ledyard, stated during their military careers many of them have bounced all over the place, noting that he began his Navy career in Pensacola Florida, then went to Virginia, San Diego California, Massimo Japan, and Bahrain. He stated when he decided to hang up the uniform and to continue to serve his country as a civilian, he chose to live in Southeastern Connecticut. He stated when Connecticut passed Public Act #24-45 to provide a tax exemption benefit for Disabled Veterans, that was when he decided to stay. He stated that he always thought Veterans were like the old guys, like his Grandfather, and then one day when he woke up, he realized that he was a veteran. He stated if they were going to change the tax exemption benefit, that it would not only affect old guys, but that it would also affect young men and women, their kids, and the next generation that were going to be the veterans. He stated that they were building the most high-tech machines ever made by the human race just down the river, in Groton, and that they do not want to lose that brain power, noting that the best people that builds submarines were the ones that operated submarines. Therefore, he stated that they do not want their Veterans to leave their community, noting that keeping the tax exemption benefit provided by Public Act #24-45 was a to keep their community together.

Mr. Raymond Costa, 25 Eagle Ridge Drive, Gales Ferry, thanked everyone for the great turnout this evening, noting that he served in the U.S. Army. He stated that he did not know that this discussion regarding Public Act #24-45 was going on until he heard from Veterans Representative Ryan Landry . He stated that he left the Army rather abruptly, noting that he was medically retired, and did not retire after 20-years of service. He stated that his life was turned upside down in everything that he thought he was going to do. He stated luckily he had family that was working at Electric Boat-General Dynamics, and that he lived them for a year and a half while he was looking for a place to live, noting that he eventually settled in Gales Ferry because of the tightness of the town. He stated like other folks mentioned this evening, his family was involved in the sports communities, and the schools, noting that he had two elementary school children. He stated they loved the schools, the community, everything about Gales Ferry, and Ledyard noting that it was similar to East Haven, which was the town where he grew up; and as a kid he remembered his family being involved in their community. However, he stated that East Haven, like Ledyard, had a very high mil rate. He stated that Veterans were already limited in a lot of ways with their income and their abilities to do things; and when they put both of those things together, that it was not a great recipe. He stated that Ledyard already had one of the highest mill rates, noting that Public Act #24-45 went into effect October 1, 2024; and although it has only been one-year that the Town was already considering chopping it. He stated that he appreciated the Finance Committee opening up the discussion and allowing them to speak this evening.

Mr. Terry Hinkle, 38 Eagle Ridge Drive, Gales Ferry, stated that he served in the U.S. Navy for 24-years, and that he was now finishing up Teaching 22-years at Fitch High School in Groton. He as Public Act #24-45 was published that they could see that it was

a work in progress. He stated that he was a science guy, not a finance guy; because he worked for a School District he understands that they have to consider how much money they have; and therefore, he understood the limitations. He stated in the Connecticut General Assembly and Office of Legislative Research which explained the language in Public Act #24-45 and what the Bill was supposed to do. However, he stated in reading the draft "*An Ordinance to Provide a For a Cap on the Real Property Tax Exemption For Veterans With a Service-Connected Permanent And Total Disability Rating*"; that they had no idea what they were talking about; or where they were going. He noted Section 2 "*Purpose*" was for *the Town of Ledyard to set a limit on the total amount of the exemption granted under Public Act 24-46 in accordance with Connecticut General Assembly House Bill #7287*"; stating that it did not make any sense to him. He stated that those in the Military like short, simple answers; and he commented that the Finance Committee does not financially know what the cap would mean; stating that was where the confusion and the frustration was coming from this evening. He questioned what would happen if Ledyard enforced the tax exemption cap, and then the State takes the law off the records. He stated if Ledyard was not going to give the Veterans the tax exemption that he was heading to Florida, noting that they treat veterans a little bit better than here.

Mr. Karen O'Donnell, 31 Iron Street, Ledyard, thanked everyone for attending tonight's Finance Committee meeting. She stated that she learned that the Finance Committee was discussing Public Act #24-45 because someone forwarded it to her; and that she spread the word. She stated that she was a Navy Hospital Nurse Corpsman and that changes to Public Act #24-45 would 100% affect her mentally, physically, and in every way. She stated that she came here in 1986; and has lived in Ledyard since 1992 noting that this town was where everybody she loved was, the Veterans of Foreign Wars (VFW); the New London-Groton Submarine Base, noting that this was her support system. She stated if the cap on the tax exemption goes into effect that she was going to have to go back to paying her taxes; and that she would not be able to afford her home. She stated that she would have to move to North Carolina.

Ms. Diane Contino, 231 Lambtown Road, Ledyard, stated the problem was that the Town committed themselves, without knowing everything about Public Act #24-45 program, noting that letters were sent out, and Veterans received tax bills that said zero or half of that. She noted the 2025 Revaluation, noting that there were people in this town whose property prices went up; but not for the rich people, noting that they were not paying their fair share. She stated her assessment on her house went from \$250,000 to \$700,000. She stated that she had three bedrooms, two and a half baths, no garage, no air conditioning, no finished basement; and that her tax bill would be more than elected official who was at the top of their town. She stated that they had to not look at what they know, but who they know; and they had to stick together. She stated that the town employees were all going to want to raise; and she questioned whether they were all getting a raise, commenting that they got shafted. She stated that she and her Husband go to the VA Hospital every week because he has Agent Orange for lung cancer. She noted that yesterday, they were taken aside by staff from the VA hospital to inform them that the VA was looking to cut their benefits. She stated if they have a disability, and they drank and smoked, that they were going to use that against them; if they do not speak up. She stated that they needed to pay attention to what all their Veterans Benefits were, and the people that were giving those benefits, to make sure they tell them the whole truth.

Mr. Ryan Landry, Veterans Representative for Ledyard, stated the one question that they have not answered was the number of Veterans that qualified for the tax exemption under Public Act #24-45. Councilor Buhle stated that Ledyard had 108 Veterans that qualified for the program. Mr. Landry stated that they could discuss capping the tax exemption not to exceed the median assessed valuation of residential real property within the Town of Ledyard; however, they also had to look at the percent of 100% P&T, and the extension to TDIU, explaining that someone could be 30% TDIU and not be able to get a job; because they were significantly impacted. Therefore, he stated that they needed to further discuss whether the tax exemption was truly affecting the town as a whole. He questioned whether they were talking \$800,000 or \$1 million in tax exemptions. He stated based on 108 to 117 homes; what does that tax exemption look like, so they could have a better educated decision moving forward with this before the Finance Committee made a decision.

Mr. Lee Page, 7 Flat Brook Court, Gales Ferry, asked for their next meeting whether they could provide handouts regarding the number of Veterans that qualified for the tax exemption program under Public Act #24-45; the median house value, the number of veteran homes that were above the median value; the loss of tax revenues by providing 100% tax exemption compared to the loss of tax revenue under the capped proposal. He also suggested that perhaps they could show the data on a screen so they could see the bell curve of who this was helping. He also suggested that they have a larger meeting location because he would expect that there would be twice as many residents who were present this evening; at the next meeting

Ms. Kate DiPalma-Herb, 20 August Meadows, Ledyard, stated that Public Act #24-45 was introduced at the State level to recognize the sacrifices made by Disabled Veterans. She stated although the Public Act does not speak to income requirements, that she has heard and read a lot of public comments suggesting that the income of these Disabled Veterans should be taken into account.

Ms. DiPalma-Herb continued by questioning if income was part of the equation, where does that end? Is it just the individual veteran? Does that include their household income? What if the veteran spouse worked outside of the home? Should the spouse's income disqualify the permanently disabled veteran from receiving a tax exemption meant to recognize the sacrifice they have made in their service to this country? She asked when people make these comments, that they please consider that income was temporary; but that their health conditions were permanent.

Ms. DiPalma-Herb went on to state that the Public Act #24-45 Legislation was introduced and passed to recognize the sacrifices disabled veterans have made for their country. She stated for her family that sacrifice was felt every day. She stated her husband served on five Submarines and completed a Tours in Iraq. She stated those deployments and countless days and nights of standing duty did not just amount to missed birthdays and lost time with family. She stated that those assignments exposed her husband, the father of her children, to toxic chemicals, burn pits, and working conditions that damaged his body in countless ways, noting that she would not go through the full list. She stated ten-months after her husband retired, he was diagnosed with kidney cancer, noting that he was 39-years old. She explained that their doctor told

them that this was a cancer that does not normally show up until people were in their 70s or 80s; and at the time it was a mystery as to why at 39-years old her husband had this cancer. She stated that they later found out the kidney cancer was connected to the burn pits that her husband was exposed to in Iraq. She stated that her husband has since been diagnosed with prostate cancer, noting that both of the cancers were service-connected, and that he was still in the fight against those cancers and the other health conditions.

Ms. DiPalma-Herb stated like every Veteran in this Chamber, that they cannot sue their employer for exposing them to conditions that would cause cancer and many other conditions. She stated her husband was not part of any class action lawsuits; but that he does receive benefits through the VA, and they were grateful for that. However, she stated her husband had a long list of permanent health conditions that impact his quality of life, and unfortunately will likely reduce his life expectancy. She asked that the Finance Committee to please not diminish her husband's sacrifice; and that they respect it enough to consider their deliberations carefully.

Ms. Adrienne Parad, 5 Birch Street, Ledyard, stated that she was a Navy Veteran, and she has a 90% Disability Rating. She stated that some of her disabilities you can see; and some of her disabilities they cannot see, however, she stated that they have impaired her ability to work. She stated as the Town went through the budget cycle last time, she was attacked by many people for having an income. She stated that she wanted everybody to try their best to find common ground so that they could move forward. She stated that they had to find a way to support all of their Veterans, but not put it on the backs of all of the people who are struggling on the Asset Limited Income Constrained Employed (ALICE) Report who were living paycheck to paycheck. She stated that there has to be a way where they could get through all of this together. She stated that she also felt like everyone in this crowd wanted for them to move forward, and to find a way to take care of their Veterans, but not punish the rest of our community, too. She stated that she did not know if there was a place in this for people who have a 90% Disability Ratings, but that she was glad that the 100% Disabled Veterans were being taken care of.

Mr. Lloyd Miller, 13, Queen Eleanor Drive, Gales Ferry, stated that he understood that it was a tough task for the Town to come up with a budget. However, he stated if towns throughout the State spent more time trying to figure out how support House Bill #5407 which would reimburse Municipalities for tax exemptions provided in Public Act #24-45 they may be able to accomplish something. He commended their Tax Assessor for actually sending a letter to the State to support House Bill #5407; and he stated that he would appreciate the members of the Town Council to also send letters of support. He stated that this issue would not be a subject on the Agenda if the State Legislation would pass Bill #5407.

Mr. Brandon Sabbag, 16 Nutmeg Drive, Gales Ferry, attending remotely via Zoom, stated that he was not a Veteran, but that he wanted to thank every Veteran in the Chamber this evening for their service to our country, and thank them for choosing our town to live in.

Mr. Sabbag continued by noting that Mayor Allyn, III submitted his proposed Fiscal Year 2026/2027 Budget this week. He stated as proposed, including the Board of Education's proposed Fiscal Year 2026/2027 Budget that they would see a 26.67 mil rate, which was better than the 37.14 mil rate they currently have. He stated even with the Adjusted Mil Rate based on the 2025 Revaluation, that taxes may still go up.

Mr. Sabbag went on to address the draft “*An Ordinance to Provide a For a Cap on the Real Property Tax Exemption For Veterans With a Service-Connected Permanent And Total Disability Rating*”; noting that he stood in support of the others that spoke this evening. He stated that it was challenging for the town to provide the full tax exemption to the Veterans in the room. He stated there were a lot of people in the room this evening that were looking for Public Act #24-45 to be enacted as proposed in Hartford. However, he stated the town does have the ability to limit the tax exemption within the confines of the law.

Mr. Sabbag addressed the current year’s (fy 25/26) budget process, noting that many may remember that last year; after the town voted down the budget twice, that this Finance Committee pushed the budget through anyway. He stated in proposed Fiscal Year 2026/2027 \$73,810,669 that he believed there was room for them to find half a million to \$1 million dollars to provide 100% tax exemptions to their Permanently Disabled Veterans, noting that this was an opportunity to maybe make that right.

Mr. Sabbag concluded his comments by stating as some have mentioned this evening a Public Hearing was held in Hartford yesterday on House Bill #5407; which would make Municipalities whole. Therefore, he suggested they should wait before considering any modifications to the program provided in Public Act #24-45.

Mr. Darrell Heide, 19 Oaks Hill Trail, Ledyard, attending remotely via Zoom, stated he was a 29-year Veteran, serving on two fast-attack submarines, two aircraft carriers with multiple deployments. He stated that he has a 100% Disability Rating, noting that not all of his disabilities can be seen; as some of his other Shipmates mentioned this evening. He stated that he appreciated every single person's service that was in the Chambers this evening. He stated they have come together to talk about limiting a benefit for Service Members, who when they leave their military service, do not receive the same level of benefit that maybe a congressman does, or somebody else. He stated that a lot of them put their lives on the line, and they have endured toxic atmospheres, brain injuries, and cannot sleep through the night because of whatever they had to deal with. He stated that it made him sad that they even had to get together to talk about fighting for a benefit that was already passed, for them to be able to enjoy and experience the fruits of their hard labor.

Mr. Heide went on to comment that budgets can go up, and they can go down, they could spend more, or they could spend less. He encourage the Town Council, the Mayor's Office, and everybody looking at the budget, that instead of trying to take benefits from people that have earned them with blood, sweat, and tears; that they try to find ways to spend their dollars more smartly. He stated that he appreciated that their voice was being heard, but that he did not find out about tonight’s meeting until today. Therefore, he stated that he agreed there was a communication lapse that could be worked on. He stated that he looked forward to participating in some of these meetings and some of these ventures in the future, so that his voice could be heard; and he stated that none of this was directed at anybody.

Mr. Heide continued to note as mentioned this evening that Raised Bill 5407 did go to State Assembly yesterday, and he thanked Tax Assessor Adrianna Hedwell for supporting it. He encouraged at the very least, there be full support from the Town of

Ledyard for the State Legislature to pass Raised Bill #5407; so they would not have to make the hard decision of looking at all your friends and neighbors that are Veterans and say *“I’m taking some of your hard-earned benefit away because we have to pay for things that maybe you don’t agree with, or maybe you do. But you know, there’s a budget we can’t meet, so I’m taking some more of your dollars”*. Mr. Heidie concluded his comments by stating that it was really expensive to live in Ledyard, and down the road, this was going to affect whether or not he decides to live here. He thanked the Finance Committee for the letting him speak his mind.

Mr. Michael Rameriz, 76 Inchcliffe Drive, Gales Ferry, attending remotely, via Zoom, thanked everyone who attended tonight’s meeting; and he thanked the Finance Committee for letting him speak. He stated as a Veteran that some of the sacrifices they make were the precious amount of their time, their life experiences, and getting a benefit like the tax exemption provided in Public Act #24-45; that makes them want to stay in a town like Ledyard, commenting that the tax exemption was a fantastic benefit. He questioned why the Finance Committee would consider capping the Disabled Veteran’s tax exemption benefit to help the town’s budget. He suggested that cuts be made somewhere, in the budget, and that they do not automatically look to the Veterans of their town to make up for the taxes they were losing by providing a 100% tax exemption to Disabled Veterans. He stated that they should re-look at their budget before they start to consider taking things away from veterans or from their residents. He stated that it was the duty for our town members, and their Town Council to try to actually give back to the community instead of actually looking at taking from them. He stated that he hoped that placing a cap on the Veterans tax exemption does not actually be put in place. He also stated that he would like to say to the rest of his Veteran community, to please get more active, noting that this was previously talked about, and not just on the open forums. He stated that they should all try and make an effort to poke their nose in and that they be as nosy as they were in the neighborhood into what the Town Council was doing; because their decisions affected all of them. He concluded by stating that they need to be more proactive. Thank you.

IV. PRESENTATIONS/INFORMATIONAL ITEMS – None.

V. REVIEW AND APPROVAL OF PRIOR MEETING MINUTES

MOTION to approve the Finance Committee Minutes of January 21, 2026.

Moved by Councilor Garcia-Irizarry, second by Ryan

VOTE: 3– 0 Approved and so declared

VI. FINANCE DIRECTOR'S REPORT – Finance Director Matthew Bonin reported on the following: (1) Auditing Services – Mr. Bonin stated the Request for Proposals (RFP) #2026-003 for Auditing Services were due on March 6, 2026; (2) Fiscal Year 2026/2027 Budget was submitted to the Town Council on Monday, March 2, 2026; (3) State Grant Reimbursement – School(s) Roof Projects and Juliet W. Long Heating Ventilation Air Condition (HVAC) Project – Mr. Bonin stated that the Town has been paying the invoices for the School Roof Projects. However, he stated that the State Grant Reimbursement has not been coming in. He stated that he has spoken with Board of Education Director of Facilities and Grounds Wayne Donaldson about the need for the Town to receive the Grant Funding, noting that Mr. Donaldson said that he has submitted the invoices into the on-line

State System and that their requests were “*Pending*”. Mr. Bonin stated that the Town was scheduled to Bond the School Roof and Juliet W. Long HVAC Projects in August, 2026 noting that they were waiting to receive a couple million dollars from the State. He stated the Borrowing Costs were based on the dollar amount of the Bonds; explaining that the Town would need to increase their short-term borrowing if they do not receive the State Grant Reimbursement funds, noting that the additional borrowing costs that would be a result of not receiving the State Grant Funding were not eligible for reimbursement. Therefore, he commented on the importance to receive the State Grant Funding before the next round of Bonds. He stated although the Invoices were paid by the town side; that the Grant Reimbursement was handled on the Board of Education side.

Councilor Buhle questioned whether Board of Education Director of Finance Ken Knight was involved in the process to submit the paperwork to the State for the Grant Reimbursement. Mr. Bonin stated that Mr. Knight was not involved in the process, noting that the two Board of Education individuals that were involved with the State were Director of Facilities and Ground Wayne Donaldson and School Superintendent Jason Hartling. Mr. Bonin stated that there needed to be more communication with the State of Connecticut to let them know that Ledyard needed to receive their Grant Reimbursement.

Councilor Ryan asked whether Mayor Allyn had talked with School Superintendent Jason Hartling about the delay in receiving the State Grant Reimbursement. Mayor Allyn, III stated that he has reached out to Mr. Harting to press this issue; but that its gone nowhere; noting that the he tried to reach him again today, but Mr. Hartling was out of the office. He noted that this also happened during the last borrowing cycle, explaining that the Town had to borrow money to cover the grant funding they were waiting on from the State, and had to incur additional the short-term borrowing costs. He stated that this was once again a concern, because the short-term borrowing costs were non-reimbursable. He stated that it was too bad the State’s on-line Grant System was like this, and that the Town had to deal with the projects as a whole; but the Board of Education had to deal with Department of Administrative Services portal, noting that there was a disconnect there.

Councilor Garcia-Irizarry questioned whether anyone had contacted Board of Education Chairman Jennifer Reguin to make her aware of this situation. She stated that perhaps the Board of Education could deal with the Grant Reimbursement for the Schools Roof Projects and the Juliet W. Long HVAC Project at their next meeting.

Councilor Ryan stated that it was frustrating to hear the lack of urgency on the part of the Board of Education to obtain the State Grant Reimbursement, when the Town had to bear the expense for the Schools Roof Projects and the Juliet W. Long HVAC Project on the General Government side.

VI. FINANCIAL REPORTS

Finance Director Matthew Bonin noted the following Reports were attached to the Agenda on the meeting portal:

- Budget versus Actual Revenue Report through January 31, 2026:
 - ✓ Tax Collections were at 96% and were on-target.

- Budget versus Actual Expenditures Reports through January 31, 2026
 - ✓ Legal Fees were going to be over expended
 - ✓ Winter Operations were going to be over expended.

VII. OLD BUSINESS

1. Continued discussion regarding potential uses for the funding received from the National Opioid Settlement Payments.

Mayor Allyn, III stated that the Police Department would be requesting funding for the Drug Abuse Resistance Education (DARE) Program.

Mayor Allyn also noted that he did not have any new National Opioid Settlement revenues to report on this evening.

RESULT: CONTINUED **Next Meeting 3/18/2026 : 5:00 p.m.**

2. Schedule for Joint Meetings between the Finance Committees of the Town Council & Board of Education.

Councilor Buhle stated that she did not have an update in terms of availability for the next Joint Meeting between the Town Council Finance Committee and the Board of Education Finance Committee. She stated the Committee would talk more about this at their March 18, 2026 meeting.

RESULT: CONTINUED **Next Meeting 3/18/2026 : 5:00 p.m.**

3. Continued discussion regarding potential grant opportunities.

Councilor Buhle noted the 2027 Federal Congressionally Directed Spending (CDS) Grant Applications would open in April. She stated that she plans to attend the March 9, 2026 webinar to learn about the appropriations process, the various funding opportunities, and eligibility requirements. She stated it would be great if they had some projects that were ready and would fit the parameters of the Federal Congressionally Directed Spending Grant program.

RESULT: CONTINUED **Next Meeting 3/18/2026 : 5:00 p.m.**

4. Any other Old Business proper to come before the Committee. – None.

VIII. NEW BUSINESS

1. MOTION to recommend the Town Council to appropriate \$229,000 to Account #21020103-57300-G0017 (Dispatch - New Equipment) and authorize the expenditure of up to \$229,000 based on federal grant funding awarded for “*Police Dispatch System Replacement*”

This funding was received through the 2026 Congressionally Directed Spending initiative, to replace the Ledyard Dispatch Emergency Communications CAD/RMS System.

Moved by Councilor Garcia-Irizarry, seconded by Councilor Ryan

Discussion: Police Chief John Rich stated before he begins to address the replacement of the Ledyard Dispatch Emergency Communications CAD/RMS System that he wanted to take a moment to thank all the Veterans for their service, and all of their citizens for the support that they show to Ledyard’s Police Officers on a daily basis. He stated that he greatly appreciated the Veterans and he thanked them.

Chief Rich continued by stating that he was present this evening to follow-up on the replacement of the Ledyard Dispatch Emergency Communications Computer Aided Dispatch and Records Management (CAD/RMS) System that would be purchased with the funding received through the 2026 Congressionally Directed Spending Grant, noting that this initiative was started two-years ago.

Chief Rich thanked the Town Council, Councilor Buhle, and Congressman Courtney’s Office for their support in applying for the Federally Funded Grant Application *COPS Law Enforcement Technology and Equipment Grant*; stating that this week they received news that the Federal Funding has come through. He provided two quotes to purchase the equipment; noting that one of the quotes was from the company that had a contract with the State of Connecticut, explaining that they were one of the dominant players in this type of records management system for community-oriented police services and they had a robust connectivity with the courts, so they would be connected with the COPS Office within the Department of Justice. He explained that this Grant Program required the Town to provide the funding upfront and after they submitted their invoices and associated paperwork the Town would receive the approved Grant Reimbursement from the Federal Government.

Chief Rich continued by stating that Ledyard’s current system was twenty years old and was now antiquated with all of the new technology updates that have occurred during that time. He explained that this equipment would modernize and increase the functionality of their software that allowed them to maintain the records for the Police Department, Dispatch, and their Police Officers. He stated the upgraded software would include enhanced mapping capabilities, and would give them the ability to go back into historical data for investigative purposes. He went on to explain that the software also interfaced with the judicial system for the online submission of forms and electronic signatures, etc. He stated that it would allow them to implement “*E-Citations and Warnings*”, for traffic enforcement, noting that it would increase efficiency, as well as modernize and further professionalize their Police Department.

Chief Rich stated that upgrading this system would pay great dividends for public safety in the town. He stated that it included some public-facing features such as self-reporting that would allow families to volunteer information about someone in their household that had a cognitive issue, or a behavioral health issue, or a child on the spectrum, noting that it runs the gamut. He stated that these records in their systems were kept private. However, he stated the information was helpful to their Police Officers as well as their Fire and our Emergency Medical Specialists (EMS) contractor in responding to these households. He went on to explain in cases for people who were cognitively impaired, that they would have information regarding their vehicles, their medications, a photo of the individual, etc. He stated this information would be available at their fingertips, as opposed to trying to gather it in the moment, if there was an emergency. He stated although they have this information with the current system; that with the new system the Police Department would not have to try solicit this type of information from the public.

Chief Rich stated the maintenance costs for the new Dispatch Emergency Communications CAD/RMS System would be less than their current system; and that they were going to have some efficiency, better benefits, with the safety features for their first responders; and therefore, their community.

Councilor Buhle stated for those who do not know, the new Dispatch Emergency Communications CAD/RMS System would have been funded through the tax levy over the course of three budget years. However, she stated the Town pursued a Congressionally Directed Spending Grant and now there was no tax levy needed to upgrade this needed Records System.

Councilor Buhle went on to note that the Congressionally Directed Spending Grant Funding would also pay to replace the entire server; and she questioned whether Chief Rich had quotes for that portion of the project. Chief Rich stated that MIS Director Justin Dube was getting the quotes to replace the Police Department's Server. He went on to note that last week they met with Congressman Courtney's Office and his point of contact to discuss the administrative work involved with the distribution of the grant funding.

Councilor Buhle stated that the total cost of the new Dispatch Emergency Communications CAD/RMS System was about \$215,000; and therefore, she questioned whether the remaining \$15,000 of Grant Funding would be enough to pay for the new Police Department Server. Chief Rich stated that they budget for maintenance each year. Therefore, he stated they would have a total of about \$40,000 they had for all the hardware that was needed in the building to actually support the Dispatch Emergency Communications CAD/RMS System; and potentially the connectivity to the vehicles, noting that they may need some additional accessories.

Councilor Ryan questioned the scope of the additional accessories the Police Department might need. Chief Rich stated that they would need modems, cellular modems, and connectivity to the vehicles to make sure that the Police Offices have all the features inside the vehicles.

Councilor Buhle questioned whether the up-front \$229,000 would be paid from the Undesignated Account; and be reimbursed when the Grant Funding was received. Finance Director Matthew Bonin state that the up-front \$229,000 to purchase the Dispatch Emergency Communications CAD/RMS System would be paid out of the Capital Account. Mayor Allyn, III stated he spoke to Ms. Julia McGrath, the grant specialist from Congressman Courtney's Office, and that she assured him that the reimbursement process was relatively quick. Mr. Bonin stated that the Federal Grant Reimbursements have been a lot quicker; than the State Grant Reimbursements have been.

Councilor Ryan provided a recap stating the new Dispatch Emergency Communications CAD/RMS System and Server would not cost the town any money, and they would end up saving money in the recurring maintenance costs, have better efficiencies, and more capability.

VOTE: 3– 0 Approved and so declared

RESULT: APPROVED TO RECOMMEND 3 – 0

MOVER: Carmen Garcia-Irizarry, Town Councilor

SECONDER: Tim Ryan, Town Councilor

AYES: Jessica Buhle, Carmen Garcia-Irizarry, Tim Ryan

2. MOTION to recommend the Town Council to approve a bid waiver to Daniels Equipment Co, Inc of Auburn NH for the purchase of commercial laundry equipment and services.

Moved by Councilor Ryan, seconded by Councilor Garcia-Irizarry

Discussion: Ledyard Center Fire Chief Jon Mann, attending remotely, via Zoom, explained that sometime ago the Fire Department purchased a commercial washing machine to launder their Turn-Out Gear. He noted that the Fire Department included funding in their Fiscal Year 2025/2026 Budget to purchase a commercial dryer for their Turn-Out-Geer. He stated because Daniels Equipment was the area representative for Continental Laundry Solutions; and to keep things simple, that the Fire Department has requested a Bid Waiver to use the same vendor; which would enable them to save money on service calls.

Chief Mann went on to explain that there were very few cabinet-style turnout gear dryers on the market noting in addition to the turn-out-gear that this style dryer could also be used to dry fire hose, cold water rescue suits, ropes, and other equipment. He stated that they could not use a conventional dryer because the high heat would degrade and shorten the lifespan of the gear.

Councilor Ryan noted in accordance with Ordinance #200-001 (rev 2) “*Purchasing Ordinance*” that for items over \$7,500 three quotes were required and for items over \$15,000 that they were required to solicit three competitive bids.

Councilor Buhle questioned whether the Ledyard Center Fire Department obtained other quotes. Finance Director Matthew Bonin noted that multiple quotes were attached to the Agenda on the meeting portal. Councilor Ryan stated the comparable units he found in his search cost between \$,5000 - \$10,000. He stated that he would echo Councilor

Barnes' concerns stating that he was not a fan of Bid Waivers. He stated if there was a reason for them to exercise a Bid Waiver, that it should be included on the Standing Bid Waiver List, which the Town Council approved each year. He stated the backup information indicated that going forward the Fire Department intended to include this vendor on the Standing Bid Waiver List. Chief Mann responded to Councilor Ryan's comment, stating unfortunately he did not think about including this vendor on the Standing Bid Waiver List when it was sent out. However, he stated that their intention was to include them going forward. Councilor Ryan stated that he agreed that by having the same vendor for the Turn-Out-Geer Washer and Dryer that it would eventually pay dividends with the maintenance of the equipment.

VOTE: 3– 0 Approved and so declared

RESULT: APPROVED TO RECOMMEND 3 – 0

MOVER: Tim Ryan, Town Councilor

SECONDER: Carmen Garcia-Irizarry, Town Councilor

AYES: Jessica Buhle, Carmen Garcia-Irizarry, Tim Ryan

3. MOTION to recommend the Town Council authorize overspending Account #10110205-53615 (Town Attorney) through June 30, 2026.

Moved by Councilor Buhle, seconded by Councilor Ryan

Discussion: Mayor Allyn, III stated that he briefly reported on the Attorney/Legal Fees Account, noting that \$20,000 was annually included in the Mayor's Office Department Budget for these costs. However, he stated with billing only through October 31, 2025 that the budget line currently had \$473.00 remaining. He stated this year they had two substantial expenses which included the multiple versions of the proposed draft Ethics Ordinance and the Lead Abatement at the Nathan Lester House. He stated both of these issues consumed an abnormal amount of money given the circumstances.

Councilor Ryan stated that he would like to see the break out of the legal fees to date, and the proportion that was spent on the proposed draft Ethics Ordinance and the Nathan Lester House Lead Abatement matter.

Councilor Ryan went on to state that it was not unorthodox to authorize over spending the Town Attorney budget line, noting that they have approved this in past years. He stated the reason was because it was more strategic to do so. He explained when they initiate the budget at the beginning of the fiscal year; that it was more about not tipping their hand to potential litigation that might be brought against the town; in terms of how much they were going to spend to defend themselves. He stated unfortunately, they have had to authorize over spending the Town Attorney in past years, which was mostly for land use issues.

Councilor Buhle stated authorizing overspending the Town Attorney budget line was not optional, noting that they had to pay the Attorney, when they needed an Attorney.

VOTE: 3– 0 Approved and so declared

RESULT: APPROVED TO RECOMMEND 3 – 0

MOVER: Jessica Buhle, Town Councilor

SECONDER: Tim Ryan, Town Councilor

AYES: Jessica Buhle, Carmen Garcia-Irizarry, Tim Ryan

4. Discussion regarding Public Act 24-46 “*An Act Establishing a Property Tax Exemption for Veterans Who Have a Service-Connected Permanent and Total Disability Rating*” relative to modifications to the Program.

Councilor Buhle stated as she mentioned at the beginning of tonight’s meeting that she did not specifically ask Administrative Assistant Roxanne Maher to draft an Ordinance to provide a cap on Public Act 24-46 “*An Act Establishing a Property Tax Exemption for Veterans Who Have a Service-Connected Permanent and Total Disability Rating*”. She noted that Ms. Maher was very helpful and proactive in drafting things for them when they specify that they were interested in something; noting that the Finance Committee discussed a cap for the program at their January 21, 2026 meeting. She stated that she was glad and grateful to see all of their Veterans at tonight’s meeting to be a part of this discussion.

Councilor Buhle went on to state that her Husband was an active duty service member, noting that some present this evening have served with her husband and may have relieved her husband at his last command. She stated as many mentioned this evening that Ledyard was a town of 1,200 Veterans, noting that she was grateful for all their service members, and for the service of all their veterans.

Councilor Buhle continued by explaining when the State Legislation passed Public Act #24-45 “*An Act Establishing a Property Tax Exemption for Veterans Who Have a Service-Connected Permanent and Total Disability Rating*” without the State providing any reimbursement to the Municipalities; that Ledyard saw a reduction in collectable taxes of about \$700,000. She stated to be clear that she supports Public Act #24-45. However, she stated if the State said to Municipalities that this was the Plan and here is the money to cover Plan that would have been great. But the State of Connecticut did not say “*Here’s the money to cover it.*”

Councilor Buhle went on to state this was the hardest part, explaining when they grant a tax exemption to anyone in town, whether it was to the senior citizens, the veterans, or whether it was anyone, that the tax bills do not go away. She stated the loss of those tax revenues were absorbed by the other taxpayers. She stated that those tax revenues were still needed; and what happens was when they took a tax exemption in the amount of \$700,000 for 108 people, that they were passing those expenses on to the 1,100 other veterans in their town, along with people who were not veterans, people that were struggling to put food on the table, and people that were struggling to pay their mortgages; because they would have to set a higher mil rate.

Councilor Buhle stated that she wanted to explain the median tax idea that they were discussing; because she has heard some comments that seemed to indicate that the median tax was not fully understood. She explained that the Median House Value in Ledyard was \$251,000; if the home’s assessed value was \$251,000 or below, they would

receive the full 100% tax exemption. If the home's assessed value was over \$251,000 they would be subject to taxes on the amount that was over the \$251,000, meaning if a home was assessed at \$300,000 they would be taxes on delta of \$49,000. She reviewed the following information from the Tax Assessor:

ESTIMATED MILL RATE = 26.05 (all tax estimates are rounded)
Median Cap Assessed Value of \$251,000

	Assessed Value	Taxes
No Exemptions	\$33,011,298	\$860,000
With PA #24-45	\$ 6,395,338	\$166,000
PA #24-45 + 2 Acres	\$ 35,000	\$ 90,000
PA #24-45 / Median Cap	\$ 9,323,098	\$242,900
PA #24-45+ 2 Acres/Median Cap	\$ 7,209,724	\$187,800

108 APPROVED APPLICANTS
55 applicants would fall under the median cap of \$250,100 – Would receive the full 100% tax exemption for the house = \$0 taxes; but would pay taxes on the land.
29 applicants would fall under the median cap if additional 2 acres land was adopted
11 applicants would have a small assessment due to excess land if additional 2 acres of land was adopted. (had more than 2 acres of land)

Councilor Buhle stated the reason she requested this information was because she wanted to come in with all of the numbers, so that they had an idea about what they were talking about. She stated \$80,000 in tax revenue equated to about 0.05 mils; noting that one mil for the coming year (fy 26/27) was valued at \$1.8 million.

Councilor Buhle addressed the annual budget process; noting that she ardently supported the Fiscal Year 2025/2026 Budget that the Town Council approved during last year's budget process. She went on to state that she would 100% support the budget for the coming Fiscal Year 2026/2027; noting that it would be based on their needs and also forward thinking of what their town needed to maintain the level of services that they deserve for a town that they all live in and love. She noted the Mayor's proposed Fiscal Year 2026/2027 Budget that was submitted to the Town Council on Monday, March 2, 2026 required Mil Rate was 26.67; without any changes to the tax exemption program provided in Public Act #24-45. She stated although she has not reviewed every line in the budget yet, that she would vote "Yes" for a 26.67 Mil Rate that supported everything that they needed. However, she stated that there were residents in their town that were going to Vote "No" because they cannot afford a 26.67 Mil Rate with the new assessments; and she understood that. She stated as she has been saying for years, Ledyard does not have a spending problem, they have a revenue problem, noting that this came up as a conversation of "How do they try to balance how this affects our residents?". She stated that the Finance Committee would begin their Budget Work Sessions tomorrow at 2:00 p.m.; and she welcomed everyone to attend, noting that the Finance Committee would meet with each Department to review their proposed budgets and that they may make changes to the Mayor's proposed budget.

Councilor Buhle went back to the idea of capping the Disabled Veteran Tax Exemption Program provided in Public Act #24-45 stating that part of using the Median House Value was not to affect every single person. She noted that it was to say that there were residents in their town who were living in homes the median size who were bearing the burden of tax exemptions that are passed on to every other taxpayer in town. She stated that personally she would bear that burden every time in her tax bill, noting that was a choice that she could make. However, she stated there were residents in their town that could not afford to make that choice, and that she had to be cognizant of them as well. She stated that she hoped that she was able help explain some of what that looks like, and to provide some perspective.

Councilor Buhle stated if the State Legislature approved the newly proposed Raised House Bill # 5407; and the State makes Municipalities whole that would be great.

A Resident questioned how they would know the assessed value of their home without the land. Councilor Ryan stated that Vision Appraisal has separated the assessed value of the house and the land.

Mr. Ryan Landry, Veterans Representative for Ledyard, stated that based on tonight's discussion, it does not sound as though the Finance Committee was going to adopt the provision in Public Act #24-45 to include 2-acres of land with the tax exemption. Councilor Ryan stated that tonight was just a discussion.

Councilor Ryan stated that he did not support the Fiscal Year 2025/2026 Budget, because he knew things such as 2026 Property Revaluation, and the tax exemptions that were piling-up were diluting their revenue, and that they were going to have to make concessions somewhere. He stated because the majority of Town Council did not have his same concerns; they find themselves here today. He stated they have a shortage of revenue; noting that he would agree with Councilor Buhle, that they do not have a spending problem, although he thought there were some areas that should be addressed. He stated overall, the budget was two components: (1) Revenues; and (2) Expenditures. However, he stated they need to build their revenue, period. He stated that they should do everything they possibly could to build their revenue; noting that this would not obviate them from looking at their expenditures. He stated with that said, because of what they knew was going to hit this year, and that includes losing revenue from the tax exemption program provided by Public Act #24-45; the impending loss of revenue from the Mashantucket Pequot Fund, that they were going to have make up that loss of somehow, whether it was through revenue or expenditure cuts. He stated that those were their two options.

Councilor Ryan went on to state that a lot of surrounding towns were considering similar ordinances. He stated that does not make it right; and it does not mean that was what Ledyard was going to do; which was the reason they were having a discussion right now. He stated that Public Act #24-45 was a complete and total fumble by the State of Connecticut. He stated currently Ledyard had 108 Qualified Disabled Veteran Applicants. He explained when this Legislation was crafted; the State said that Ledyard had a total of nineteen Disabled Veterans; and that Statewide they were expecting 1,209 Applicants; which would have cost an estimated \$4.9 million in revenue across the

entire state. He stated according to Connecticut Conference of Municipalities (CCM) Testimony the impact was now in excess of \$20 million. He went on to state that State Senator Cathy Osten actually rebutted what Ledyard's Tax Assessor was saying in terms of how many 100% Permanently & Totally Disabled Residents that were eligible; as Public Act #24-45 was written (Town Council October 9, 2024 Minutes); even though Ledyard had the hard numbers. He stated that this was frustrating for him, beyond belief, that they have to figure out how to make up the loss in revenues.

Councilor Ryan continued by noting as some people have noticed, Raised House Bill #5407 received a Public Hearing last night; noting that the House and Senate would be voting on the proposal; and that he hoped this Bill would be approved. He stated the Public Testimony was available on the Connecticut General Assemble (CGA) website, noting that the public could access this information by Googling House Bill 5407CT, and the information would come up. He stated there was not one negative Testimony during the Public Hearing, noting that it was a Bipartisan Bill; and that he hoped that it would move through the House and Senate fast and be approved. Therefore, he stated that tonight's discussion should stay as discussion until they see what happens with Raised Bill #5407.

Councilor Ryan explained because the Town had a hard stop with their own Budget Process, they would have to decide what revenues they could account in their own budget. Therefore, he stated that the town does not have a lot of time, but that they do have some time; and so he would encourage his fellow Councilors to take all the time that they have to delay this discussion regarding modifications to Public Act#24-45 to see what happens with Raised Bill #5407; to see if it comes through to refund Municipalities.

Councilor Ryan concluded his comments by stating that he appreciated everybody's time to come out tonight, and to make the comments they did. He stated that they appreciated their service. He noted that he worked for an employer down the river that many of you know; and that he takes take great pride in what he does there, and he takes his work very seriously in terms of what our service members do on the front lines.

Councilor Garcia-Irizarry stated in looking at the numbers that the difference between the taxes the town was currently collecting; and what they would collect with the median value cap was about \$80,000. She stated whether the Raised House Bill #5407 was approved by the House and Senate or not, that she was not in favor of implementing the median value cap, because the difference in the amount was not big enough to justify having the Veterans to pay more; and she thought that they could find \$80,000 somewhere in the budget. She stated that if they were to expand the tax exemption to include 2-acres that she would think more about the Disabled Veterans, based on unemployability. She stated instead of making the tax exemption for some people bigger, that she would like to try to include more people. However, she stated that they should wait to see if the House and Senate approve Raised House Bill #5407 before doing anything.

Councilor Garcia-Irizarry stated that she appreciated everyone who attended tonight's meeting and for their testimony, noting that she also read the comments on Social Meida. She stated before reading the comments on Social Media yesterday, that she

was in-favor of the median value cap. She noted that her Grandfather was a veteran and that her Uncle died serving his country in the Vietnam War; and that she had friends that were in the military. She stated she did not have any other experience with those in military service, therefore, she appreciated all the comments because it helped her with the perspective and to understand what it was like to be in their shoes.

Councilor Garcia-Irizarry addressed communications, and she noted that during last year's (fy 25/26) budget process that she tried to post communication about the budget, and she tried to spread the word as much as she could. She stated when the Budget Referendum Results were posted online, and people commented that they did not know about the budget. She stated that it was interesting that people missed all the posts, communications, and explanations about the budget during the process; however, they did not miss the posts regarding the Referendum Results. She stated now they have to think about Facebook and the algorithm; and unless Facebook showed something to you they would not see it; unless they actively go looking for it. She stated although they may be able to improve communications, because the town has already done a lot and they each personally have done a lot, noting that she along with Councilor Buhle and Councilor Ryan have worked to get the information out to the residents.

Councilor Buhle stated that she wanted to ask her fellow Finance Committee members about the following modifications to Public Act #24-45:

(1) *“Allows any municipality by vote of its legislative body to modify, to exempt up to 2-acres of the lot the eligible dwelling sits on for reference”..*

Councilor Buhle stated that the modification noted above would reduce the collectible taxes from \$166,500 to \$900. She stated that this modification was not an option that was on the table at this time.

(2) *“To extend the exemption to unmarried surviving spouses of veterans, who would have otherwise qualified for the exemption but died between a date set of the legislative body and of October 1, 2024.”*

Councilor Buhle provided clarification regarding the Modification (2); explaining that *unmarried* spouses; meaning that their service member has passed away and they were still unmarried. She stated that once they remarry, they would become ineligible for remaining benefits. She noting that the Tax Assessor stated that off the top of her head she could think of about three people that would qualify under this modification. She stated that Congress was currently discussing eliminating this benefit. She noted that Killingly adopted the median value cap and the surviving spouse modifications at the same time.

Councilor Garcia-Irizarry addressed the provisions that Killingly adopted relative to tax exemptions for Disabled Veterans. She stated that although Killingly adopted the median value cap, that they also added for Veterans that have a 100% total disability due to unemployability; Gold Star Spouses, noting that Ledyard already had Ordinance #200-017 *“ Ordinance Providing Tax Relief for Gold Star Families In the Town of Ledyard”*.

Mayor Allyn, III, stated the data set that the State of Connecticut used when they wrote Public Act #24-45 came from the Veterans Affairs, which was clearly not accurate, showed that both Ledyard and Gales Ferry combined with a total of nineteen people that would qualify for the 100% tax exemption as the Bill was written; for total tax loss in the amount of \$95,000 for the Town of Ledyard. He stated as the Tax Assessor dug into the program, especially with being a neighbor of the New London-Groton Submarine Base, she disclosed her concerns to State Senator Cathy Osten; and they all made attempts to present the data that Ledyard was projecting; however, he noted that they were not listened to. Therefore, he stated the State was now trying to back into a solution with Raised House Bill #5704. He urged everyone in this Chamber to go to Hartford and speak on behalf of Raised Bill #5704. He stated that he has spoken to Ledyard's Representatives, as well Groton-New London's Representative Dan Dyneski and thanked them for supporting this Legislation (Raised Bill #5704). He commented when the State decided to push through Public Act #24-45 that they should have been prepared to pay the bill. He stated that he supported Raised Bill #5704 and that he hoped everyone here this evening would support the Bill because it would help everyone in this town, including the Veterans that receive the tax exemption benefit. He stated it was favorable coming out of Veterans Committee yesterday, noting that it still had a way to go for approval and that he believed that they could get a lot of power behind Raised Bill #5704 to get it through.

Councilor Buhle requested clarification stating if a municipality were to enact different modifications to Public Act #240-5 that they would not be eligible for the 100% Reimbursement from the State. Mayor Allyn stated that Councilor Buhle's understanding was correct. She stated if Ledyard was to exempt up-to acres, that the town would not be reimbursed by the State for the 2-acres. Mayor Allyn stated Councilor Buhle was correct; and was a good reason to sit tight, because if Raise House Bill #5704 gets approved that the Town would need to annually submit a Report to the Office of Policy and Management (OPM) regarding the tax loss they had from Public Act #24-45. Therefore, he stated if the town modified the rules now that the State would say that they have already given half away, therefore, they were only going to reimburse the town for 50% .

Mr. Ryan Landry, Veterans Representative for Ledyard, stated tonight they had a room full of decades and decades of leaders here, not just in this community, but in the military. He stated that this discussion should continue with the members their Veteran Community, because they were thinkers. He stated they were the ones that want to take care of everybody, not just those who were 100% Permanently and Totally Disabled. (PNT). Therefore, he stated that it was important that they were in the discussion, so they were taking care of all the veterans in their community, not just a single part, because they were a line item in a budget. He stated feeling like a number, and feeling they were being used in for a political gain was the worst feeling for a veteran. He stated they were leaders, and they control the climate in this community; and that they were Ledyard, and they were not any other town. He stated that they needed to come together to have a discussion on this issue to further it from today.

Mr. Brian Osbourne stated that it would have been great to see the numbers that Councilor Buhle provided this evening, and he questioned the process going forward.

Councilor Buhle apologized noting that they just received the numbers this afternoon, but that they would be part of the public record of tonight's meeting. She went on to explain for those joining them in a meeting that the information was typically attached to the Agenda packet on the meeting portal.

Mr. Harold Tower, 9 Kalmia Drive, Gales Ferry, stated he was 100% Permanently and Totally Disabled, and was eligible for 100% tax exemption. However, he was requesting clarification as to whether the tax exemption was only for his dwelling; or does it also include the property; noting that he could not have his house without owning the property. Councilor Buhle stated the way Legislation Public Act #24-54 was originally written that the tax exemption was for the dwelling specifically, and did not including the land. She went on to explain that that if the dwelling was partially owned partially by the veteran and partially by somebody else, say it was a duplex; or something like that the tax exemption was the fractional share owned by the veteran. Councilor Garcia-Irizarry noted that one of the optional modifications that the State left for Municipalities was to include the land where the dwelling was sitting or up-to 2-acres.

A Resident questioned whether the data that the Tax Assessor provided gave a breakdown between how many were homeowners, and how many were vehicles. He stated that information would be good to know because it would skew the tax revenue numbers. Councilor Buhle stated that she would ask the Tax Assessor for that information.

Councilor Buhle stated they had a good discussion this evening, noting that she had no intention of taking action; as they still had a lot to see from the State.

Councilor Barnes stated that he wanted to provide the following clarifications, explaining that the original Legislation (Public Act #24-45) was the dwelling; which was the house, and any improvements to the house, such as an outbuilding or a patio; minus the land. He noted all these items were listed on their Property Card. He stated the other piece of Legislation they were talking about was in the Implementer Bill at the end of the last Legislative Session provided the following three options: (1) To provide the Municipality the opportunity or the option to Cap the tax exemption to the median value; which they talked about this evening; (2) To offer the up-to 2acres of land to be added; and (3) To provide the same option for that limited window of surviving spouses who would have not been covered. He stated that these mechanisms were provided by the State for relief to the towns in terms of Cap which was one of the options and the other two were that the State authorized municipalities to extend the benefit for both their surviving spouses and the two acres of land.

Mr. Michael Ramirez, 76 Inchcliffe Drive, Gales Ferry, questioned how they did not have the right number of Veterans that were qualified for the tax exemption when they had to apply every year for the tax reduction. Councilor Buhle stated the reason the number of qualified Veterans were incorrect, was because when the State wrote the Legislation (Public Act #24-45) it was based on information that was provided by the Veterans Affairs (VA); which was not accurate with the number of Applications that were received in the Town. She stated that it was likely that there were still Applicants in the town that qualified for the program, but have not yet applied for the program. She stated the current number was 108 Veterans, and that there may be more as active duty service members retire.

Mr. Roy Calaver, 30 Brewster Drive, Gales Ferry, noted that this evening he heard about what other towns have done relative to Public Act #24-45. However, he stated who cares about what the other towns were doing, and let's do what was right for Ledyard and Gales Ferry. He stated if they say that they cared about their Veterans then they should not pass the modification to cap the program at the median value.

Mr. Raymond Costa, 25 Eagle Ridge Drive, Gales Ferry, stated that they had a responsibility to their veterans and to take care of our veterans. He stated for some of their veterans, like those who served in Vietnam, Korea, and the World Wars, they did not have a choice because they were drafted, they had to go. He stated regardless of what happened that they had to take care of them because they made the ultimate sacrifice for us, and they did not have a choice. He went on to state now they do have a choice; and that this Chamber was full of people that volunteered to go protect our freedoms. Therefore, he stated that they owe it to those folks who volunteered to take care of them.

RESULT: DISCUSSED

5. Any other New Business proper to come before the Committee.- None.

X. ADJOURNMENT

VOTE: Councilor Ryan moved the meeting be adjourned, seconded by Councilor Garcia-Irizarry
3 - 0 Approved and so declared, the meeting was adjourned at 6: 59 p.m.

Respectfully submitted,
Jessica Buhle.
Committee Chairman
Finance Committee