



# Wauwatosa, WI

## Senior Commission

### Meeting Agenda - Final

7725 W. North Avenue  
Wauwatosa, WI 53213

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Monday, September 16, 2024

4:00 PM

Wauwatosa Health Department  
Conference Room and Zoom:  
<https://us02web.zoom.us/j/89993052063>,  
Meeting ID: 899 9305 2063

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#### Regular Meeting

#### HYBRID MEETING INFORMATION

Members of the public may observe and participate in the meeting in-person or via Zoom at the link above. To access the Zoom meeting via phone, call 1-312-626-6799 and enter the Meeting ID.

#### CALL TO ORDER

#### ROLL CALL

#### APPROVAL OF MINUTES

1. Approval of July 15, 2024 minutes [24-1254](#)

#### NEW BUSINESS

1. Discussion - Recommendations for "Options for Easing Seniors' Property Tax and/or Rental Expenses" - Pat Bruce and Dianne Dagelen [24-1255](#)
2. Discussion - Dr. Demond Means, Educational Referendum and STEP program [24-1256](#)
3. Discussion - Community Dialogue October 4, 2024 [24-1257](#)
4. Action - Approval of up to \$75.00 for snacks for Community Dialogue [24-1258](#)

#### REPORTS

1. Eras Neighborhood Outreach [24-1259](#)
2. Senior Center/Senior Club [24-1260](#)
3. Police Department [24-1261](#)
4. Health Department and Age-Friendly Tosa [24-1262](#)

- 5. Joint Housing Coalition

[24-1263](#)

**ANNOUNCEMENTS**

- 1. New location of Tosa Community Food Pantry to Wauwatosa Ave. United Methodist Church, 1600 Underwood Avenue. Hours are: Mondays, 1:00 - 3:00 pm and Saturdays, 9:00 - 11:00 am.

[24-1264](#)

**NEXT MEETING DATE: Monday, October 21, 2024, 4:00 PM.**

**ADJOURNMENT**



# CITY OF WAUWATOS

## SENIOR COMMISSION MINUTES

Monday, July 15, 2024

Regular Meeting

**Hybrid Meeting**

4:00 PM

### HYBRID (IN-PERSON AND VIRTUAL) MEETING INFORMATION:

The public may participate in the meeting either in person or virtually via zoom

**In Person Meeting** – Wauwatosa Health Dept Conference Room, 1<sup>st</sup> Floor City Hall, 7725 W. North Ave. Wauwatosa, WI

**Virtual - Join Zoom Meeting:** <https://us02web.zoom.us/j/89993052063>

**Meeting ID: 899 9305 2063**

### 1) Call to Order

The meeting was called to order at 4:01pm by Kathy Causier

### Roll Call

Voting Members:	Non-voting Members:
Patricia Bruce	Laura Laurishke
Kathy Causier	Carmen Pangilinan
Dianne Dagen	
Kristen Hecht	
Dain Maddox	
Michael Meier	
Michael Savic	

Excused:	Guests:
Ald. David Lewis	Christopher Bauer
Elise Riepenhoff	Derek Gottlieb
Jeanne Sidner	Vanessa Harris
Kosta Zervas	Eric Jessup-Anger
	Heidi
	Emily

### 2) Approve of June 17, 2024, Meeting Minutes

Dain Maddox made a motion to approve the minutes. Kristen Hecht seconded. Motion carried unanimously.

### 3) New Business

**a) Vice Chair Position- Action Item:** Kathy Causier spoke with Elise Riepenhoff who agreed to be nominated for Vice-Chair. Kathy offered Elise’s name as vice chair and asked for nominations from the floor. No nominations were made from the floor. Motion passed unanimously

**b) Discussion of Research Findings – Pat Bruce, Diane Dagen, Dain Maddox:** Pat, Diane and Dain reported back on the research they conducted related to school referendums in other Wisconsin communities and steps those communities have taken to alleviate property tax burdens on their older adult populations. This group will continue to do research on the same topic.

**c) Discussion with Senator Rob Hutton re: school district referendum and potential impact on older adults:** Senator Hutton was a no show for the meeting. The group discussed how to proceed with elevating their concerns. A discussion took place and it was decided that the Senior Commission will host a forum to further discuss the issue and will invite all members of the state legislature who represent Wauwatosa.

#### 4) Reports

- a. **Eras Neighborhood Outreach** – Vanessa shared Q2 numbers for Milwaukee County and Area One, which serves Wauwatosa. Vanessa also shared upcoming outreach and fundraising opportunities.
- b. **Senior Center/Senior Club** – Kosta provided a written report to Kathy. He shared that the construction on Hart Park Senior Center is on schedule and they are still planning to be back in the building around mid-October. Friday lunches have been reinstated with Sodexo providing the food.
- c. **Police Department-** Laura shared that the Police Department is very busy with the RNC and they are preparing for Tosa's Night Out in August.
- d. **Health Department and Age-Friendly Tosa-** Carmen shared Senior Planet and Tech Time continue to do well. The HEAR WI screening van is coming to City Hall on 8/2 and they will screen people of all ages for hearing loss. Contact Kristen to sign up. WHD is partnering with the Milwaukee County ADRC to conduct memory screenings on 7/23 and 7/30. Appointments still available for 7/30. Contact Kristen to register. The conference room in the Health Department will be under construction starting at the end of the month. If there is a need to find a new space for the September meeting, Carmen will notify the group. Mike S recommended Walk with a Doc through AARP, often held in Wauwatosa.
- e. **Joint Housing Coalition-** Dain shared the WAAN housing issue brief with the group and explained the purpose is to share with state legislators.
- f. **Common Council-** No report

**ADJOURN** – meeting adjourned at 5:12pm

#### **NEXT COMMISSION MEETING: Monday, September 16, 2024, 4:00 PM.**

Any person who has a qualifying disability as defined by the Americans with Disabilities Act who requires the meeting or materials at the meeting to be in an accessible location or format, must contact the City Clerk at voice telephone 479-8917 or 471-8484 (City Hall, 7725 W. North Avenue, Wauwatosa, Wisconsin 53213) for accommodations. Requests for accommodations for meetings should be made at least three (3) business days prior to the meeting. Every effort will be made to arrange accommodations for all meetings; so please give the City Clerk as much advance notice as possible.

**To obtain additional information and/or an application form:**

Please call the City of Madison Community Development Division at (608) 266-6520; email [homeloans@cityofmadison.com](mailto:homeloans@cityofmadison.com); mail or fax the form below; or go to website:

[www.cityofmadison.com/homeloans](http://www.cityofmadison.com/homeloans)

I am interested in the City of Madison's Property Tax Assistance for Seniors Mortgage Loan Program.

Please send me more information at:

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_

State: \_\_\_\_\_ ZIP: \_\_\_\_\_

Email: \_\_\_\_\_

Mail to: City of Madison  
Community Development Division  
P.O. Box 2627  
Madison, WI 53701-2627

Or fax: (608) 261-9626



City of Madison  
**Community Development Division**  
215 Martin Luther King, Jr. Blvd., Ste. 300  
P.O. Box 2627  
Madison, WI 53701-2627



0624

CITY OF MADISON

**Property  
Tax  
Assistance  
for Seniors**  
MORTGAGE LOAN  
PROGRAM

A program designed to  
assist elderly (65+) homeowners  
with property taxes

## What is the Property Tax Assistance for Seniors mortgage loan program?

The City's program is available to pay **all** or a **portion** of a homeowner's property taxes.

### Is it expensive?

No, not compared to most other programs of this type. The City of Madison has worked to keep costs to a minimum. Charges include:

- Annual interest rate based on the City's cost of borrowing plus one percent.
- There is no monthly payment.
- Loan cost includes title search to verify ownership of the property and recording of the lien on your property and any other necessary documents with the Dane County Register of Deeds. This cost is approximately \$105 and may be added to the amount borrowed.



## What are the property qualifications?

- The property must be located in the City of Madison.
- The property must be a single-family home, condo or one-half of a duplex.
- The property must be the principal residence of, and owned by, the person(s) applying for the Property Tax Assistance for Seniors mortgage loan program.

## What qualifications must the owner(s) of the property meet?

- At least one owner of the property must be at least 65 years of age.
- The owner(s) of the property must have a combined total liquid assets of less than \$30,000 and include but not be limited to such things as: checking accounts, savings accounts, life insurance net cash value, stocks, bonds, mutual funds, money market funds and annuities (non-retirement accounts).
- The annual gross income (from all sources) of all household members occupying property must not exceed the following guidelines:

Persons in Family	80% of Median
1	\$ 68,500
2	\$ 78,250
3	\$ 88,050
4	\$ 97,800
5	\$ 105,650

## How much am I eligible to borrow?

You may borrow enough to pay **all** or a **portion** of your annual property taxes. The cumulative amount borrowed under this program, plus accrued interest and other loans secured by the property, cannot exceed 70 percent of the value of the property. The City Assessor's value will be used for this purpose.

## How are my taxes paid?

At the time of closing on your loan, you will be required to sign a Note, Mortgage and other necessary documents. A lien on your property will then be recorded with the Dane County Register of Deeds. The City will process a check payable to both the property owner and the City of Madison or Dane County. You will then be responsible for paying the taxes in the Treasurer's Office.

## How is the loan repaid?

The loan is due when you sell, non-owner occupy or transfer the title. This loan has no prepayment penalty.

## City of Madison: Community Development website

### Property Tax Assistance for Seniors

The City's Property Tax Assistance for Seniors Program is available to pay all or a portion of a homeowner's property taxes. *No monthly payments for living expenses are allowed.* The City of Madison has worked to keep costs to a minimum. There is no monthly payment.

Charges include:

- Annual interest rate based on the City's cost of borrowing plus one percent.
- Loan cost includes title search to verify ownership of the property and recording of the lien on your property and any other necessary documents with the Dane County Register of Deeds. This cost is approximately \$135 and may be added to the amount borrowed.

### Property Qualifications

- The property must be located in the City of Madison.
- The property must be a single-family home, condo or one-half of a duplex.
- The property must be the principal residence of, and owned by, the person(s) applying for the Property Tax Assistance for Seniors mortgage loan program.

### Qualifications for Owner(s) of the Property

- At least one owner of the property must be at least 65 years of age.
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The annual gross income (from all sources) of all household members occupying property must not exceed the following guidelines:

#### 2024 Income Limits by Family Size

Household Size	Gross Annual Income Levels
1	\$ 68,500
2	\$ 78,250
3	\$ 88,050
4	\$ 97,800
5	\$ 105,650
6	\$113,450
7	\$121,300
8	\$129,100

*Based on HOME and CDBG annual Income limits, effective 06/1/2024 until next update.*

## Frequently Asked Questions

### How much am I eligible to borrow?

You may borrow enough to pay all or a portion of your annual property taxes. The cumulative amount borrowed under this program, plus accrued interest and other loans secured by the property, cannot exceed 70 percent of the value of the property. The City Assessor's value will be used for this purpose.

### How are my taxes paid?

At the time of closing on your loan, you will be required to sign a Note, Mortgage and other necessary documents. A lien on your property will then be recorded with the Dane County Register of Deeds. The City will process a check payable to both the property owner and the City of Madison or Dane County. You will then be responsible for paying the taxes in the Treasurer's Office.

### How is the loan repaid?

The loan is due when you sell, non-owner occupy or transfer the title. This loan has no prepayment penalty.

## Questions?

Please call Kazoua Lor at CDD at (608) 266-6520 or email [homeloans@cityofmadison.com](mailto:homeloans@cityofmadison.com) or [klor@cityofmadison.com](mailto:klor@cityofmadison.com). Administrator: Terri Goldbin (608-266-4223).

**Talked with administrator: Terri Goldbin:** Program in existence for 50 years and is part of the City Ordinance. Currently there are 30-40 persons per year. Many are returnees. Program is advertised with annual tax bill and at libraries, etc. When about to lose their house because they can't pay their tax bill, that's when the home owner contacts the office if they meet qualifications and apply. Need to renew loan each year to pay next year's taxes. Most tell us if they did not have this program that they couldn't afford to stay in their home. For several reasons Administrator (Terri) goes to the home to help people with the paperwork.

Current interest rate is 4.5%. Prior years: 3.8% in 2023; 1.8% in 2020. Highest rate now for quite a while. Probably will lower next year as rates decline. Depends on the market. There are no monthly payments. The loan is paid when homeowner sells house or dies. They can repay or partially repay loan before it is due (when sold).

Now 43 people on the program with principal balance of \$940,000. One person did not renew their loan this year. Some passed away in last year. Funded by City levy, also a housing fund. Spending is about \$200,000 per year on the program.

Pros: There is equity to stay in the home. It is not a reverse mortgage. The borrowed amount can only go up to 70% of the value of the home so the owner keeps 30% equity. Some want to maintain full value to pass on to their children. But if can't afford it, at least it is an option to help prevent senior homelessness. Selling your house and finding an affordable rental option or another house that's affordable can be difficult.



## **Senior Commission Recommendations:**

### **Options for easing Seniors' Property Tax and/or Rental Expenses**

Commissioners Pat Bruce and Dianne Dagen at the request of the Commission researched a number of STEP (Senior Tax Exchange Program) opportunities state-wide, and the Madison Property Tax Assistance for Seniors program. See attached documents. From this information we recommend the following:

1. That the Wauwatosa Senior Commission actively supports Wauwatosa School District's (Dr. Means') plan to enact a STEP system for Seniors as a stipend program.

Rationale: Review of a number of state-wide programs show this to be a positive resource:

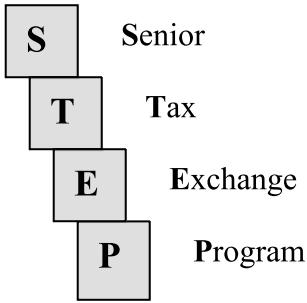
First, to reduce financial pressures for senior living expenses so that they do not become "housing burdened" (paying more than 30% of their income on housing per federal guidelines).

Second, to improve mental health by fostering inter-generational relationships, reducing isolation and building community engagement within its educational system. Financial investment is minimal.

2. That the Wauwatosa Senior Commission strongly encourages the Wauwatosa Development Department to initiate a program similar to Madison's Property Tax Assistance for Seniors (PTAS) program via low-cost loans which are repaid when the house is sold. There is no financial loss to the City.

Rationale: Madison's program has been operating successfully for 50 years at no risk to the City financially. It is one option for some people who cannot afford to pay property taxes, especially with Referenda increasing tax debt. But more importantly, it can be an available resource to prevent those seniors from becoming homeless.

3. That the Wauwatosa Senior Commission strongly urges the Wauwatosa Common Council to provide financial resources in their 2025 Budget Request to initiate both a Senior Tax Exchange Program (STEP) with the School District, and a Property Tax Assistance for Seniors (PTAS) program with our City Development Department. As these programs are developed by their respective departments, we recommend that our Senior Commission has direct input in how they are formed.



School District of Sturgeon Bay
1230 Michigan Street
Sturgeon Bay, Wisconsin 54235

Return to:
STEP Coordinator
School District of Sturgeon Bay Office
1230 Michigan Street
Sturgeon Bay, WI 54235

Phone: (920) 746-2800
Fax: (920) 746-3888

STEP Application

Personal Data

Name (Last) (First) (Middle)

Present Address (Street) (City) (State) (Zip Code)

(Phone) (E-mail Address) (Date of Application)

In case of emergency contact Phone

Date available for STEP employment

REFERENCES: Please list three personal or professional references

Table with 4 columns: NAME, ADDRESS, POSITION, PHONE. Contains three rows of blank lines for reference entries.

Table with 3 columns: Education, Name & Location of School, Dates of Attendance. Rows for High School, Vocational, and Other.

Do you fulfill STEP eligibility requirements: age 62 or over, receive Social Security, own primary residence in the School District of Sturgeon Bay? Yes No

Have you been convicted of any felony, misdemeanor or other offense, (other than minor traffic violations), or do you have such a charge pending? Yes No

My signature below certifies that all statements made on this application are true and accurate to the best of my knowledge. If employed by this school district, I understand that any misrepresentation of factual information contained herein may be cause for dismissal.

Signature of Applicant:

The School District of Sturgeon Bay is an equal opportunity employer and does not discriminate against any employee or applicant for employment because of age, race, religion, color, handicap, sex, physical condition, developmental disability, sexual orientation or national origin.

(Over to complete application)

Form box with three columns: Notes, For Office Use Only, Site/Staff Member/Times.

**My career/work experiences:** \_\_\_\_\_

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**I am available (circle all that apply):**

**MONTHS:**     September    October    November    December    January    February    March    April    May

**DAYS/TIMES:**    Monday            (morning, afternoon, evening)  
                          Tuesday            (morning, afternoon, evening)  
                          Wednesday        (morning, afternoon, evening)  
                          Thursday           (morning, afternoon, evening)  
                          Friday             (morning, afternoon, evening)

**School(s) where I would be willing to work (check all that apply):**

- Sturgeon Bay Elementary or Middle School (Preschool through grade 8)
- Sturgeon Bay High School (Grades 9-12)
- District Office

Look over the areas listed below and **check** those in which you can be of assistance:

**Assist student(s) with:**

- Computers
- Math
- Reading
- Spelling
- Science
- Business/Marketing
- Family and Consumer Education
- English Language Learners
- Keyboarding
- Writing
- Handwriting
- Music
- Art
- Physical Education
- Agriculture
- Technical Education
- Foreign Language
- Social Studies

**Assist with:**

- Productions and/or Special Programs
- Sports
- Destination Imagination
- Peer Mediation
- School Publications
- Playground Supervision

**Assist in/with:**

- Library
- Health Services
- Correcting Papers
- Preparing Bulletin Boards
- Sewing
- Chaperoning Field Trips
- Making Props for Plays
- Discussing careers, training
- Cutout Laminating
- Complete Book Orders

**Assist in Special Education**

- Reinforce Concepts
- Help Develop Motor Skills
- Provide Transportation with District Vehicle on Field Trips

**Other talents, hobbies, interests or skills I would like to share with students:** \_\_\_\_\_

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**Explain why you want to work in the School District of Sturgeon Bay?** (Attach another sheet if you need more space.)

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## **Greenfield, WI STEP**

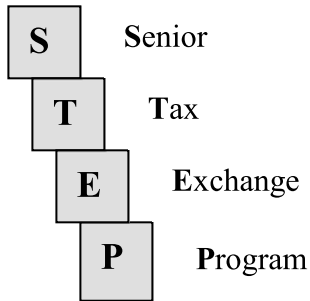
Contacted Jessica Stein of Greenfield public schools, representing their Family and Community Engagement office (414-855-2035) on July 18<sup>th</sup>, 2024. Per Jessica, their STEP (Senior Tax Exchange Program) was designed to reach out to the community and involve citizens in public education while at the same time helping teachers with what they needed. The school Business Office and City take care of the financial piece.

Program started ten years ago, initially with 14 seniors. Up to 40 before pandemic in 2020. Then program returned this year and now 36 volunteers. The first two years the office advertised via Parks & Recreation and through Senior groups. But then participation spread by word of mouth with sufficient response.

2014: 14; 2015: 22; 2016: 28; 2017: 30; 2018: 35; 2019: 47; 2020-2023: 0; 2024: 36.

The program operates from 9am to 10:30am M-F. Activities include helping students with reading or math. Or they may assist with Library or Office clerical support. Seniors choose their placement option. The requirements are that you are at least 62 years old and/or are a home owner.

Teachers work with the participants and supervise them; keep track of their hours. Pay is \$6.50 per hour, up to \$500 tax credit per year. Compensation is by property parcel # and payment history. Hours sheets are collected in November. The School District cuts the City of Greenfield a check from the School District budget. For 2023, only about half of the participants got to a \$500 tax credit (about 77 hours of work per year). For 2018 their office was funded by the City for \$14,000, which covered their expenses.



**School District of Sturgeon Bay**  
*1230 Michigan Street*  
*Sturgeon Bay, Wisconsin 54235*

## **STEP HANDBOOK**

**Return to:**  
STEP Coordinator  
School District of Sturgeon  
Bay Office  
1230 Michigan Street  
Sturgeon Bay, WI 54235

Phone: (920) 746-2800  
Fax: (920) 746-3888

Welcome to School District of Sturgeon Bay's Senior Tax Exchange Program (STEP). We are very proud of this program and hope you will enjoy your association with the Sturgeon Bay Schools.

### **HISTORY**

The Senior Tax Exchange Program is a result of Board of Education interest in involving senior citizens in our school district. STEP was approved by the Board of Education on August 18, 2004. The STEP program is based on the Kaukauna program. Kaukauna's School Board won The American School Board Journal's National Magna Award in 1997 for Kaukauna's STEP program. The award goes to school boards "taking bold, creative steps to advance student learning."

The program in the School District of Sturgeon Bay was implemented September 2004. It allows senior citizens, 62 years of age and older, whose primary residences are in the District and who pay property tax on these residences, to work in the District in exchange for property tax credit. Pay is \$7.25 per hour. Two (but not more than two) eligible residents of the same property may share work to meet the \$565 maximum amount for each primary residence, but combined pay cannot exceed \$565. This \$565 amounts to a maximum of 78-work hours/household.

The School District of Sturgeon Bay administrative team developed the philosophy of this program. District Administrator, Dan Tjernagel, coordinates the administration of the program.

### **GUIDELINES AND PROCEDURES**

A variety of guidelines and procedures govern the work of the school district, some of which are described in this handbook. A full set of district guidelines and procedures is available at every site in the district.

### **WHO TO CALL**

The STEP Coordinator, Dan Tjernagel, may be reached with STEP concerns by calling the District Office at 746-2801.



# COMMUNITY DIALOGUE



Be Part of a Dialogue on the Education Referendum  
and the Potential Consequences for Older Adults

FRIDAY,  
OCTOBER 4

1:30-3:00PM

Wauwatosa City Hall  
Lower Civic Center  
7725 W. North Ave.

## INVITED GUESTS:

- Dr. Demond Means,  
Superintendent, Wauwatosa  
School District
- State Senator Rob Hutton
- State Senator LaTonya Johnson
- State Representative Evan Goyke
- State Representative Tom  
Michalski
- State Representative Robyn  
Vining

Contact Kosta to RSVP  
at 414-471-8495 ext. 4

Co-Hosted by the Wauwatosa  
Senior Commission and the  
Wauwatosa Senior Centers