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March 5, 2015

Planning & Development Committee
Legislative Office Building, Room 2100
Hartford, CT 06106

Good Morning Senator Osten, Representative Miller, Senator Linares, Representative Aman, and members of the committee. I am writing today to testify in support of **S.B. 187 An Act Concerning Property Tax Relief.**

By way of introduction, my family moved to Old Greenwich in 1989 when I joined the radiology group at Greenwich Hospital. My wife, Gina Gladstein MD, moved her ophthalmology practice to Greenwich in 1994. We have lived, practiced medicine, raised our family and engaged in civic life in this town for 25 years. During the approach of super storm Sandy, we received a mandatory evacuation order over the Town of Greenwich reverse 911 system. We complied with this order. During the storm, a small fire began in our neighbor's house. The fire department arrived promptly while the fire across the street was still only smoldering. Nevertheless, attempts to obtain water from the fire hydrant 100 feet away were completely unsuccessful. The horrified crowd of firefighters and neighbors could only watch helplessly as our neighbors house erupted into flames which then, fanned by the almost 100 mile an hour winds, arched up, over the street and down on our home. When the winds then abruptly shifted, the flames from our home ignited the house next door to us with similar results. In those few hours three families lost everything we owned.

Fortunately, our homeowners insurance must provide for the full replacement value of our home. We engaged an architect, a landscape architect, a general contractor and several engineers to help design the replacement home and to comply with the myriad of regulations that such construction now requires in the Town of Greenwich. As we negotiated a settlement with our insurance company, it quickly became clear to all parties that the cost of replacing our lost home would significantly exceed its previous assessed value.

I have become aware that the dollar cost of construction must be disclosed so the Town of Greenwich can assess the fees required to commence a building project. Further, I have learned that the amount of the insurance benefit required to replace the building we lost might also cause a significant increase in our new municipal tax assessment. My calls to the tax assessor's office confirmed my concerns and that is when I reached out to my State Senator, Scott Frantz.

I now understand that State law governs how municipalities assess local taxation. I'm still uncertain what discretion towns may exercise under this law but I have, however, learned a few things about insurance law. Importantly, both State and Federal law recognize that an insurance benefit is not taxable.

We are now reaching the age when retirement must be planned. In this context, after the loss of our home, we carefully considered our various options. We made the decision to rebuild our home in such a way as to allow us to retire and spend the rest of our lives here. Specifically, we've made the decision to use a disproportionate amount of our insurance benefit to build a highly energy-efficient and ADA compliant home so as to minimize our operating costs during retirement and insure that it will remain accessible to us as we age.

What a cruel irony it would be if the expenditure of the otherwise tax-free insurance benefit triggers a significant and permanent increase in our municipal tax burden that challenges our capacity to remain in our



replacement home! We have never had any objection to paying our fair share to support the wonderful services that Greenwich offers, but such an outcome would be profoundly unfair.

I am writing this letter in support of S.B. 187 that Senator Frantz has sponsored to address these issues in a way that is fair to homeowners in our State of Connecticut. I am sure that many others around the State are facing similar issues, or will in the future as coastal storms, inland flooding or other natural disasters challenge us all. I would like to thank those participating in this hearing for their consideration and stand ready to discuss this further with any interested parties to help advocate for a fair resolution.

Sincerely,

David Mullen MD