

# Larimer County Senior Citizens Property Tax Workoff Program

Lorrie Wolfe

## INTRODUCTION

The Larimer County Senior Citizens Property Tax Workoff program offers older homeowners the opportunity to work in a budgeted temporary county position in lieu of a cash payment for their property tax. These seniors perform meaningful and necessary work, and the County gets qualified, dependable temporary help at very low cost. By working together, County staff gain an understanding of the capabilities of older workers, and the seniors change from adversaries to advocates for their local government. It is not surprising that many participants stay on as volunteers after "working off" their property tax.

## HOW THE PROGRAM BEGAN

The idea for a Senior Citizens Property Tax Workoff was first brought to the City of Fort Collins, Colorado in 1979 by Ed Chilcott, age 70, a volunteer member of the City's Senior Advisory Board. Mr. Chilcott had read in Reader's Digest about a program in Hartford, Connecticut which allowed unemployed homeowners to serve as temporary employees in lieu of paying property tax. His concern was for the retired person on a fixed income who was facing property taxes that had tripled in the last ten years. This is particularly a hardship for seniors who have a fixed income above poverty limits and are ineligible for local and fed-

eral rebates. While Californians were feeling the first impact of Proposition 13's cutback of government services, the City of Fort Collins and Larimer County were developing a different approach and maintaining needed levels of service. Five years later we have Senior Property Tax Workoff programs operating in city and county government and in the local school district.

## PROGRAM STRUCTURE

The Senior Property Tax Workoff is a win/win service. The County benefits primarily by getting competent, dependable temporary workers to perform needed short-term jobs. The seniors work at minimum wage minus FICA, which is \$3.65 - .52, or \$3.13 an hour, up to the amount of the county portion of their tax. Some jobs are on-going and routine, such as clerical or groundskeeping, or may reduce a backlog of filing. Other jobs require different skills, such as operating tillers for community gardens, or researching and designing a safety training program for heavy equipment operators. No matter what level of skill is needed, all workers are paid the same rate, resulting in a substantial savings over the cost of other temporary employees.

The seniors are available on short notice to fill emergency needs or handle peak work loads. Most jobs are filled within one to two days of

---

*Lorrie Wolfe is the Assistant Director of the Larimer County Department of Human Development and its Director of Volunteers. She managed the Larimer County Senior Property Tax Workoff for 1983-1984. She is the Chair of AVA Region XII and past president of Larimer County DOVIA. Much of the material in this article was first presented as a workshop at the 1984 National Conference on Volunteerism in Asheville, North Carolina.*

the initial request, because the applications are kept in a "skillsbank" arrangement that identifies the skills available.

In addition to low-cost, readily-available workers, the county benefits from several unique attributes of older workers. They are more dependable than younger workers in terms of punctuality. In fact, they may come in early in order to be ready and "on the job" at the agreed upon starting time. They are responsible and thorough--often they will continue to work as volunteers in order to finish a particular job. The work ethic has been a part of their lives for over 40 years, and they will accept direction and supervision for the sake of accomplishing tangible results.

In contrast to the image of seniors as "stuck in their ways," they actually are very willing to take on tasks completely different than their previous work experience--and they find it fun! Because they are not looking for career growth experience, these older workers are not threatening to paid staff who sometimes fear the young volunteer as future job competition. And because the seniors are there by choice, for a specific, limited financial benefit, and because the department has requested a senior worker, the stage is set for a pleasant and rewarding work experience.

The county benefits from the involvement of Senior Tax Workoff participants in the same way that it benefits from volunteer involvement--that is, by the creation of informed citizens who really understand a portion of county government. Many workoff participants expressed initial mistrust of the government and "bureaucrats." But after working side by side with government employees, they discover the bureaucrats to be human beings, struggling with increasingly complex issues, growing caseloads, and dwindling budgets.

Some who said they "would never have volunteered for the county," but who would gladly work in exchange for property tax credits, became committed volunteers. Two older gentlemen had so much fun working off their city tax by performing data entry on the police computer, that they came to the county court as volunteers and updated all the crime statistic files, even though the county had no tax workoff funds available at that time. The county government has no central referral system for volunteers, and while a few (primarily human service) departments have large and well-organized volunteer programs, most departments have little or no experience with short-term workers of any type. The Tax Workoff program shows the potential of short-term workers, yet allows departments to require deadlines they might not meet with volunteer assistance.

Finally, the seniors benefit by getting an inside look at the government they pay for. They become participants, helpers, and anything but apathetic. Working as temporary employees of local government gives participants a new feeling about the local courthouse or city hall. Instead of the place to go pay your traffic fines, or appear in court, that building is transformed into the place filled with familiar, friendly faces doing important, but understandable work.

Since we will all, if we just live long enough, become senior citizens, it is in our own best interest to develop programs to serve our current seniors, and eventually, serve ourselves.

## HOW TO SET UP A SENIOR TAX WORKOFF PROGRAM

### I. Development

A. Lay Groundwork: Bring the idea for a Senior Tax Workoff program to your local Senior Advisory Board, Office on Aging, Community Action Agency, Senior Center--or

whoever is your local advocate for Senior Citizens. (If unions are important in your area, involve them.) Get them enthused, and let them present the idea to local officials (town council, school board, etc.). While you, as staff, should stay involved in all phases of the program, the value of an active, informed citizenry presenting the idea will not be lost on elected officials. You must have official sanction in order to develop the program. Especially in the first year, it is also helpful to have a specific budget amount or grant to work with.

Fort Collins started four years ago with \$2,500 budgeted for temporary salaries (as did the county). In 1985 the Larimer County commissioners approved a special fund of \$10,000 for at least 50 workers. This will double the size of the county program.

Administration can be placed in the personnel department, services for the aging, or even the Treasurer's office. With an involved advisory board, very little paid staff time may be needed. When the local school district began its tax workoff program, management was provided by two Senior Tax Workers with minimal supervision from school administration.

In Larimer County, the Department of Human Development administers the program, and has part of one paid staff person plus one Senior Worker to manage it. They prepare press releases, design the forms, recruit jobs, recruit applicants, refer and place, prepare reports and conduct the evaluations. This all takes a minimum of 40 hours in the fall to develop jobs; 40 hours in January to recruit applications and write the skills bank list; and 4 hours monthly the rest of the year to refer and evaluate.

**B. Get Support:** After you have the "go ahead" from the tax entity and a staff supervisor assigned, meet with the Finance or Treasurer's

office. The staff of these departments can actually make paying taxes a pleasant confirmation that working with local government is a positive, rewarding experience. Confusion here or hassles with the paperwork reduce the likelihood of Seniors continuing as volunteers after their workoff.

Learn how taxes are divided among local tax entities. Arrange how each district will pay the receiving entity or participant.

*Example: City of Fort Collins es-crows wages of senior workers until February 28, when the first half of taxes are due, then issues one check to Larimer County Treasurer for the entire list. Participants are notified by mail of the amount credited to their tax account, and can receive a check from the County Treasurer if their tax has already been paid by the bank or mortgage company. Agreements not to charge interest for late payment of taxes may be possible if the senior will be paid shortly after taxes are due. (Be sure to explore deadlines and penalties so that it does not cost the senior late payment fees.)*

*Larimer County pays workers directly, and instead of crediting to Tax Accounts, most Seniors go directly from picking up their check at their work station to the Treasurer's office, and endorse the check to their tax account.*

**C. Determine Program Guidelines:** Once you have agreed to do the program, and how to pay people, then decide specifically who will work and how to recruit them.

Eligibility guidelines in Colorado are age 60+ or being the spouse of someone 60+ for the county, and age 65 for the city and school programs. Applicants may work off the tax on their principle residence only, and only the amount applicable for each tax entity. Some people work for all

three programs, and work 40 hours (maximum) for the school district, and all the hours needed for city and county. In Larimer County, the county portion of the tax is 23% of the total tax bill; the City of Fort Collins is 10-14%; and the school district is 60%. We do not yet have programs for the City of Loveland or Estes Park.

There is no income limit, or means test, for the program. The City of Fort Collins has other rebate programs for utility costs for low-income seniors, and felt the tax workoff should be open to all. Some officials feared abuse by "wealthy" seniors, but this has not proved true. Average income is approximately \$10,500/year, with just a half dozen of the 73 applicants earning over \$25,000, and one over \$35,000.

Others worried that by limiting the program to low-income seniors we would limit the level of skills available. There have been, in fact, some opposite reactions--those with higher incomes have sometimes been offended by the low wage offered, and have instead volunteered. Those with the lowest incomes are most eager to work and willing to tackle a variety of jobs. According to Suzanne Jarboe-Simpson, City of Fort Collins program coordinator, limiting the income level might make the program sound like "welfare," an idea that would turn off many enthusiastic seniors who are adamantly opposed to charity but endorse the idea of "a day's pay for a day's work."

The Office on Aging Advisory Board provides informal evaluation and feedback on the program, and acts as a network to help publicize it through Senior Centers, interfaith groups, and neighborhoods. Public service announcements, posters, newspapers and cable TV coverage are all helpful.

In 1984 the county received 73 applicants and carried over 20 applicants from 1983 for a total of 93. The City of Fort Collins hires 30-40 workers a year; the school district

hires 25; Larimer County hired 30 in 1983, and placed 21 in 1984. This drop was due to the lack of a central fund for departments to use for temporary salaries. Yet, despite the budget cut, over 1/4 of the county departments found the program a good return for their limited dollars.

As the program grows, we are considering printing a recruitment message right on the tax notice for all homeowners. But first, we want to have more jobs ready so that applicants need not wait too long for their job.

D. Internal Promotion: Before recruitment, present the program at department head meetings and in memos. Get into budget planning early--as soon as the budget process starts. This may be six to nine months before you ever place a senior worker. Investigate departments that hire seasonal help such as county fair, grounds crews, and inventory. If you have been able to obtain a central pool of dollars, promote the availability of "free" help. If not, promote the cost savings compared to other temporary workers from what departments already have set aside for temporary salaries.

If at all possible, have seniors (either as volunteers or as their own workoff) contact department heads one-to-one to find out what kind of workers the department needs. (This can be done both before and after recruitment of applicants.) It is important that Seniors be involved in job development. This models, for other department heads, that senior workers are competent, and establishes trust between departments and the workoff program.

Develop jobs that accommodate the needs of seniors. Try half-day jobs, jobs that allow them to use public transportation to the job site, and jobs that eliminate common problem areas like reading fine print or lifting heavy loads. Note if the job requires climbing stairs or steady handwriting. Just as you would do

with developing volunteer jobs, find out which parts of the job are negotiable and which are absolute requirements.

Organize the job orders by the same categories as your skillsbank listings on the participant application form. If you have access to a computer, these two lists can easily be cross-referenced for ready referrals.

## II. Implementation

A. External Promotion: Start your recruitment publicity in early December. Because tax notices are sent in the second week of January, you need to get people's attention both before and after the holidays. Use posters, radio spots, newspaper stories, etc. Be sure to cover Senior Centers (a personal visit helps here), the Treasurer's Office (include special memos to all their staff), and RSVP offices.

Announce clearly when and where to apply and what seniors should bring with them: I.D. and their tax notice. We had twelve people waiting to apply half an hour before the office opened, and processed 73 applications in four half-day sessions, located in three locations throughout the county.

B. Taking Applications: To take applications, you'll need a building accessible to the handicapped, a quiet office, tables and chairs for interviewing, and access to a copy machine and a phone.

Have each senior fill out the application as much as he or she can while you make a copy of their tax notice. Review the application with them, and probe for skills they haven't listed. Seniors are notorious for under-playing any physical limitations. They also will not call themselves "disabled," but may have "a little trouble" with hearing, lifting, or printing. One retired janitor was referred to clean a county building, only to reveal he had heart problems that prohibited any lifting.

Find out if the taxes are paid by the senior or by a mortgage holder, and explain how the senior will be paid. If possible, keep the income and demographic data separate from the application--many do not like to tell you how much income they have.

C. Referral: Have your job descriptions available at the application site. If a job is available that calls for skills listed by a senior, make the referral immediately by calling the department and setting an interview time. Give the senior the referral form. Sometimes you may refer several seniors for the department to interview. Be sure to try to develop other jobs for those not hired after such procedures.

D. Hiring: Procedures are handled by individual departments if the money comes from their budget. If using a central dollar pool, have the managing department complete hiring and W-4 forms. Give the senior a timesheet and explain how many hours she or he will be paid to work. Departments return referral forms to the program manager after interviewing the senior. Several departments have requested the same senior workers to return if they apply the following year. This is a good barometer of a successful experience.

E. Termination and Payment: In Larimer County, the paying department submits paperwork for employee termination and orders a paycheck. Checks go directly to the department where the senior worked. Seniors are told by phone or mail their check is ready, if they do not come in to pick up their check. They go to the Treasurer's office and sign it over for their property tax, or get the check as reimbursement if taxes are already paid.

In previous years checks were issued in both the name of the Treasurer and the worker, and needed both signatures for endorsement.

This was cumbersome and since no senior had defaulted on payment of tax the practice was discontinued.

The program manager should work closely with the Treasurer to assure that all who work avoid paying late penalties if the job is completed after taxes are due, and should send reminder letters to those applicants not placed that they must pay in full by due date or incur penalties.

### III. Evaluation

Send a standardized evaluation form to each worker and to each supervisor upon completion of the job. Use this feedback to improve the program and to report to all applicants and supervisors just how well the program has gone. The evaluation form itself can be used to promote the idea of volunteerism after completing tax hours due.

Share the feedback information with the senior groups who help to start the program, and begin planning for the next year's program!

### IV. On-going Promotion--Skillsbank and Summary List

For those not referred immediately at time of application, list the available skills and highlight those that apply to specific departments. Send those to department heads. As two samples:

*Retired heavy equipment operator experienced with road and reverbed grading, age 67, available mornings, also experienced with loaders and large trucks.*

*Rancher, age 75, retired realtor, ranch cook, office manager; likes plants. (She was hired to help the receptionist at the District Attorney's office and they said their plants had never looked better.)*

Include the skillsbank list by category and number of people available.

Sample:

Clerical/filing	30
Typists	17
Management	6
Labor: Unskilled	21
Labor: Skilled - Carpentry	5
- Electrical	2
- Plumbing	2

Halfway through the year, remind department heads about people still available to work.

### V. Possible Pitfalls and How to Avoid Them

A. Income from the tax workoff is taxable by IRS. Tell seniors the limit of amount they can make without risk to lose Social Security or pension. Under age 65, a person can earn up to \$5160 a year; at age 65-69, the figure is \$6960; and over age 70, you can earn any amount without losing Social Security benefits.

B. Know deadlines for when tax is due without penalty. Make sure the seniors will finish work and get paid before they incur penalty, or make arrangements with the Treasurer in advance. In Larimer County taxes are due in full by April 30, or can be paid half by February 28 and the second half by July 31. Penalty interest then is charged until November, when the property can be sold at tax sales. If the debt is not paid in three years by the homeowner, the person who paid the taxes at the tax sale can apply for the deed to the property.

C. Be sure seniors know the limits of the job--when it ends and when they begin as a volunteer. Some departments continue to pay seniors for hours worked over the taxes due, while others invite the Senior to volunteer.

D. Market well in advance of recruitment, so jobs are ready and departments know to call you. Market all year.

E. Counteract the "no money for temporaries" line. If the department is currently using volunteers--see if there are jobs they cannot get volunteers to do, then rewrite these jobs as Senior Tax Workoff positions. Also, are there jobs undone (routine or backlog) or are there pilot projects with deadlines to be met that could benefit from extra help? Do they budget for sick or vacation staff time? They should!

F. Do not take many more applications than you have jobs. Keeping seniors waiting too long creates ill will and frustration.

G. Give yourself six to twelve months lead time from when the budget is set to develop the program.

### THE IMPACT ON VOLUNTEERS

The Senior Tax Workoff participants are not volunteers in the purest sense. However, the equivalent value of their work is well beyond the minimum wage that they are paid. The difference is therefore "volunteered" to the governmental entity, and could be considered services in-kind.

In some cases existing volunteers become Tax Workoff participants, then return to volunteer work in the same setting after completing their paid hours. This is a prized reward for volunteers and encourages a long-term commitment. Younger volunteers recognize the value of assisting the senior homeowners and have not shown any evidence of resentment of the financial benefit to the seniors. Within Larimer County settings, senior volunteers and Tax Workoff workers have not worked side-by-side, even though RSVP has placed over 50 Retired Senior Volunteers into county departments.

In some instances, two seniors have worked together although the job was very short-term and neither worked the full amount of their tax. More often, seniors remain as volunteers after they complete the tax workoff. The pay check allows the county to set deadlines and create an expectation of a defined perform-

ance level. The pleasure of performing a needed service keeps the seniors involved afterwards.

To my knowledge, no volunteers have been displaced by senior tax workers. There are still many more jobs than volunteers to fill them, and not all county departments utilize volunteers. In at least two cases, the opposite has been true: when departments ran out of funds for senior workers, they searched for volunteers to perform the job that had previously seemed "undoable." One RSVP volunteer and one high school distributive education student were able to fill these positions.

With the reinstatement of a central fund in 1984, the potential for displacement problems does exist. However, I anticipate that as departments discover the potential for short-term workers of many types, more job possibilities will be opened without friction between volunteers and tax workers. At least three departments report becoming more open to the idea of volunteerism since utilizing a Senior Tax Worker, and they are exploring and utilizing DUI (Driving Under the Influence) community service workers, RSVP and student volunteers.

The Senior Tax Program is growing both in size and popularity. Poudre R-1 School District in Fort Collins has expanded its three-year-old program from 25 to 50 participants. The Finance Director feels the seniors are extremely useful to the school administration offices, where all seniors have worked, and hopes to see the program expand into other kinds of services in the school buildings.

The City of Longmont in neighboring Boulder County is seriously considering initiating a Tax Workoff Program. The City of Fort Collins has an on-going commitment to the program, and administers it under the jurisdiction of their City Volunteer Director. And Larimer County's \$10,000 grant for 1985 shows a renewed promise to assist the older

homeowner in being an active participant in local government.

Neither the Senior Tax Workoff nor a comprehensive volunteer program can be substituted for the other, but for some Seniors and some departments the Tax Workoff opens the door to a satisfying volunteer experience.



## Appendix A

### PROGRAM DEVELOPMENT TIMELINE

#### January - Groundwork

Get support of Senior Board, Office on Aging.  
Present idea to local leaders.

#### February - Meet with Taxing Entities

#### March - Meet with Finance and Treasurer's Office

Develop payment process.

#### April - Assign Staff

Set up program eligibility guidelines and scope.  
Design forms and marketing strategy.

#### May through June - Submit Budget for Following Year

Promote to departments.

#### September through December - Develop Jobs

Contact department heads individually.

#### January

- 7 Tax notices sent out.
- 15-31 Recruit participants.
- 15 Begin placing participants in available jobs.
- 31 Catalog skills and market list to departments.

#### February - Begin Evaluations and Placements

#### March 1 - First Half of Taxes Due

Remind all applicants to pay first half of taxes.  
Pay taxes for those who have worked.

#### April 1 - Taxes Due if Paying Total in One Payment

#### June 1

Remind department heads of remaining applicants.  
Remind Seniors to pay second half of taxes.

#### July 1 - Taxes Due if Paying Second Half

Appendix B

LARIMER COUNTY SENIOR CITIZENS PROPERTY TAX WORKOFF PROGRAM  
APPLICATION FORM

Name: \_\_\_\_\_ Date: \_\_\_\_\_ Soc. Sec. #: \_\_\_\_\_

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

Phone: \_\_\_\_\_ Age: \_\_\_\_\_ Sex:    M    F

Address of Property Taxed: \_\_\_\_\_

Amount of county tax for 198\_\_ : \_\_\_\_\_

\*Number of hours to work off (Tax ÷ 3.13=): \_\_\_\_\_

How are taxes paid \_\_\_\_\_ mortgage company or bank  
\_\_\_\_\_ by me, directly  
\_\_\_\_\_ other (explain): \_\_\_\_\_

Annual income (including Social Security): \_\_\_\_\_

SKILLS:

Former or current occupation: \_\_\_\_\_  
\_\_\_\_\_

Special skills and interests: \_\_\_\_\_  
\_\_\_\_\_

Do you have skills in any of the following?

Clerical	_____	Public Relations	_____
Filing	_____	Research/evaluation	_____
Typing--w/p/m:	_____	Counseling	_____
Graphic arts	_____	Data processing	_____
Management	_____	Maintenance	_____
Financial/Book-	_____	Repair/Construction	_____
keeping	_____	Teaching (Specify):	_____
Engineering	_____		_____
(Specify):	_____		

Educational level: \_\_\_\_\_ High school \_\_\_\_\_ College

Do you prefer to work: \_\_\_\_\_ Indoors \_\_\_\_\_ Outside

Time available: \_\_\_\_\_ Half day \_\_\_\_\_ Full day

\_\_\_\_\_ M \_\_\_\_\_ T \_\_\_\_\_ W \_\_\_\_\_ Th \_\_\_\_\_ F

Seasonal preference: \_\_\_\_\_

Location preference: \_\_\_\_\_

Would transportation be a problem? \_\_\_\_\_

Do you have any physical or health conditions we should be aware of (trouble climbing stairs, etc.)?

---

---

\*Applicants work at minimum wage of \$3.35 per hour minus F.I.C.A.

Larimer County will attempt to place tax workoff applicants into temporary jobs according to skills and date of application. This application is not a guarantee of employment.

Placement Information

Ref to: \_\_\_\_\_

Dept.: \_\_\_\_\_

Date: \_\_\_\_\_

HRS Completed: \_\_\_\_\_

Job: \_\_\_\_\_

Date: \_\_\_\_\_

*The following was the editorial of the January 14, 1983 The Coloradoan.*

## WE LIKE PROPERTY TAX WORKOFF IDEA

It's a good deal.

Senior citizens can pay their property taxes with time and talent instead of money.

Larimer County and the City of Fort Collins are accepting applications from seniors this month. The Poudre R-1 School District expects to be ready with its program soon.

Each program has different requirements, but the same intent. Each believes senior citizens may be short on cash, but long on talent. They will give you a job, and your pay will be applied to your tax bill.

"It's real work," said Lorrie Wolfe, volunteer director for the county Department of Human Development. "It's not a make-work proposition by any means."

Don't worry about being sent out to work with a road crew. The county tries to match jobs with your skills.

"We really do try to make it a match," Wolfe said.

Last year, 14 people worked off county property taxes. This year, the county has received more than 30 applications so far, Wolfe said. Some of the applicants are repeaters.

At least 25 jobs are available, Wolfe said last week. As more funds can be found, more seniors may be accepted in the program.

People in the programs work for minimum wage minus Social Security tax payments.

It took an average of about 22 hours last year to work off city property taxes, said Gail Woods, coordinator of volunteers.

"The caliber of work is terrific," Woods said.

The city has received 32 applications so far. Many are repeaters.

Seniors aren't the only repeaters. Woods said some city departments have requested help again this year

from the senior who worked with them last year. That is a reflection of the program.

The range of jobs available or done in the past offer challenges and capitalize on skills: computer work, microfilming, filing, painting, re-finishing picnic tables, courier duty, clerical work, carpentry and other trade skills.

Wolfe described the program as a "real good deal" for both the county and the seniors.

"We get all those years of experience," she said. And seniors ease the demand on their money.

Here's how to apply:

For the county program, you or your spouse must be 60 or older. Bring your 1982 property tax notice, personal identification and proof of age to the north lobby of the Larimer County Courthouse any Monday this month between 9 a.m. and noon. The north lobby is near the commissioners' office.

There is no income requirement; you don't have to be retired.

For the city program, you or your spouse must be 65 and you must own a home inside the city limits. Go to the personnel office upstairs (there is an elevator) in the new City Hall any weekday this month between 9 a.m. and noon.

Again, there is no income requirement. Some applicants are near poverty and others have incomes of \$30,000, Woods said.

Watch for the school district program announcement later. The district will take 20 seniors and give each 40 hours work.

There is nothing in the rules that prohibits qualified seniors from working off taxes in all three programs, Woods said.

That makes this good deal three times better. Take advantage of it.