Town of Fayston Board of Abatement
Hearing Minutes
September 23, 2026 at 10:15 am
At the Robert Vasseur Town Hall

Present Board of Abatement Members, (BOA):
Chuck Martel (Chuck), Jared Cadwell (Jared), Doug Mosle (Doug), Madison Vasseur (Madi). Cynthia Seckler (Cynthia), Danielle Dukette (Danielle), Sarah Stavraky (Sarah), Langford Davidson (Langford).

Appellant : Tracy King (Tracy), Parcel 03-024.001.

Chuck called the hearing to order regarding appellant's Tracy & Dale King III, Parcel ID 03-024.001.

Chuck asked all present to introduce themselves.

First item on the agenda, as this is the first hearing we have had since Town Meeting, is to nominate a Chair and Co-Chair for the Fayston Board of Abatement.

Chuck asked for any nominations?

Doug, I nominate Chuck Martel as Chair of the BOA. Sarah seconded; all in favor, motion carries.

Chuck asked for a co-chair of the BOA?

Sarah, I nominate Jared Cadwell as Co-Chair of the BOA. Danielle seconded; all in favor, motion carries.

Chuck then moved on to the official hearing of Tracy & Dale King III, Parcel ID 03-024.001, 165 Rankin Road in Fayston.

Chuck administered the oath to Tracy and ensured she was aware of the rules. He then explained the hearing process, stating that after today's hearing, she will be notified within thirty days via email and mail with the Board of Abatement's decision.

Chuck stated the category that was checked off on the abatement application was: Taxes or charges of persons who are unable to pay their taxes or charges, interest, and collection fees.

Chuck asked the room if there were any conflicts of interest that could interfere with a voting decision?

Seeing none, Chuck opened the floor to Tracy to explain her request/application.

Tracy opened up by saying that in 2025 her family experienced many, many unexpected financial hardships. This is sensitive and hard to talk about, but I'm here.

Starting in May, we were in a very bad car accident on the interstate, which led to a total loss of vehicle and a concussion for me. At the time, we thought Hank was having a panic attack, which was something that he had been suffering with for years.

We have high deductibles, and with it being in the beginning of the year, our HSA was not able to cover a lot of the medical charges we incurred.

In November, we found out that my adult daughter's insurance was not going to cover an insulin pump for 6+ months. Yes, this was a choice, but I would hope any parent with a daughter with Type 1 diabetes would do what we had to do, which was for Hank and me to step in and help, not knowing what was going to come next.

In December, I woke up to what I thought was Hank dying from a heart attack, but it turned out to be a seizure, which all seemed out of the blue until he was diagnosed with epilepsy. Things began to line up; our car accident back in May was Hank actually having a seizure. For years, we had thought and been told he was having panic attacks, not seizures. Hank does not have recollection of most of the month of December, unable to drive for 6 months, and was completely out of work for a while. Now that he's back to work, he is nowhere near the hours that he wants to work.

All during this time, I personally was having some medical issues and was on medical leave receiving partial pay under short-term disability due to my concussion, PTSD, stress, and cardiac issues. Just two weeks ago, my employer and I parted ways. My short-term disability was ending, and I was going to be moving towards a more long-term disability. I was no longer under family leave and was at the good graces of my employer to keep approving my need for accommodations. After 14 years, we parted ways. I'm grateful I was able to get one month of salary and 6 months of health care.

I don't think anyone, but maybe the 2 or 3%, could be prepared for what has happened to us in 2025 & 2026. I feel like we've done a really good job of being financially responsible and saving and preparing, and these are things that just really pulled the carpet out from underneath us in a short period of time and just seemed to keep stacking up.

We do have retirement plans, but with the fees associated, I don't think that is going to help us move forward. So, at this time, we're asking for some grace and help in this difficult season of our life until we can get back on our feet.

Chuck thanked Tracy for sharing in such detail, knowing that it's not an easy topic. Then opened the floor to the board to ask questions.

Danielle, first of all, that was a lot, and I wanted to acknowledge that. I'm just a little curious, you don't need to go deep into it, but thinking about 2026 taxes, because we're talking about 2025 taxes, am I right?

Madi - We're talking about 2026 taxes.

Danielle, okay, just wanted to talk or know a little more about the plan moving forward. Also, you talked briefly about Dale working, and I just wanted to clarify.

Tracy, I have to say I really didn't think I was going to lose my job, but my plan is and has to be to find employment within the next few weeks. I have some upcoming medical appointments and hope to get some positive news so that I can move forward with employment and not start a new job and have to leave right away.

Yes, Hank is working today; that is why he's not here with me. With his diagnosis, he has had a lifestyle change. He's a tile guy and can't work the hours he once did. He needs to pace himself and take care of himself more than ever.

Jared, just want to clarify, Tracy, you're asking for $6,000 of your $9,000 bill to be abated?

Tracy, yes, I wanted to make sure that we paid something to be fair. The $9,000 would leave us with nothing, but wanted to contribute.

Doug, I have another question. If the Board was to ask you to document the things that have happened, would you be able to?

Tracy, what kind of documents?

Doug, we have a fairly narrow interpretation of how we can grant abatements, and to be fair, we don't tend to grant a lot of abatements, and usually we ask for evidence to show inability to pay. I'm not asking you to tell me how much money you have in the bank, but I could see a scenario in which the board would need to cross our T's and dot our I's. While it's difficult to ask, because it's a lot to even just come here, and I know that.

Tracy, I'd be willing to work with you, having come from the insurance industry. Like, I'm totally willing. I mean, I sat here and I said it all on camera. I guess I would just want to be careful about releasing any PII or PHI, and so I'd be willing to work with you on what that, and what that could look like. But yes, we could work together.

Cynthia, I'm just sad for you, and I know that these are hard questions to ask and become really personal. Like, have you asked your daughter to help?

Tracy, my oldest daughter is a fishmonger, and her rent is $1,800 a month. My youngest daughter, it's great, she just graduated law school and passed her boards.

Board cheers and says there's some positivity!!

Tracy says she's a law clerk and making nothing, as she carries 6 figures of debt. We all just don't have any money.

Danielle, to circle back to Doug's point, in the past we have asked applicants to provide doctors' notes or to give evidence of what their insurance deductible is. We wouldn't be looking for personal health information. As you said, even in this forum, you've shared a lot of information that's really

personal and private to you already. Because we still have to go into a deliberative session. We would be super clear if we asked a question that we were only asking for things that were not private health information, but more about backing up the financial statement that was made about costs incurred.

Doug, and I wasn't suggesting that that's a requirement. I'm just saying, as the board deliberates, I need to make sure we ask the questions that might come up.

Sarah, I know you said you were part-time for most of 2025, but am I true in saying Hank had a semi-normal 2025? But he's a contractor, self-employed?

Tracy, yes, yes, so if he doesn't work, no work, no money.

Sarah, can you say, roughly, for how long he was out from work?

Tracy, 3 months of completely no work, part-time started in March.

Langford, from your tax history, it appears that you guys have been filing a homestead exemption each year, getting varying amounts of money. I understand it lags a year behind, but do you have any idea what you're going to anticipate for next year's taxes from the state?

Tracy, yeah, the variance usually depends on how my husband's business does. I honestly don't know how it will turn out. Like I said, he didn't work a lot in the beginning of this year. I have to always remind myself when he says, "I got this job," and it's this big number, but how much of that is really ours?

The board agrees they have asked all questions and thanked Tracy for attending in person.

Jared made a motion to move into deliberative session. Danielle seconded. No further discussion. All in favor. Motion carried.

Chuck made a motion to move out of deliberative session. Sarah seconded. All in favor, motion carried.

Action Taken: Tracy & Dale King III, Parcel ID 03-024.001
Danielle made a motion based on the evidence presented to the Board of Abatement on September 23, 2026, the Board has determined the appellants are unable to pay their taxes or charges, interest, and collection fees in the full amount. Therefore, the Board will abate part of the appellants' 2026 taxes in the amount of $4,500.00 and will waive penalties and interest on the balance due until May 1, 2027. Langford seconded. Chuck asked for discussion; hearing none, the vote proceeded. All in favor. Motion unanimously passed.

11:09 Jared made a motion to adjourn the hearing, Chuck seconded. No further discussion, all in favor, meeting adjourned.

Respectfully,
Madison Vasseur

C H Martel Jr

Chuck Martel, BOA Chair