



Chairman S. Naomi Rodriguez

# TOWN OF LEDYARD CONNECTICUT

741 Colonel Ledyard Highway  
Ledyard, Connecticut 06339-1551  
(860) 464-3203

[towncouncil@ledyardct.org](mailto:towncouncil@ledyardct.org)

January 18, 2024

Mr. and Mrs. Matthew Proctor  
33 Highland Drive  
Ledyard, Connecticut 06339

Dear Mr. and Mrs. Proctor:

The Town Council Finance Committee would like to thank you for attending our January 3 and 17, 2024 meetings; and for providing the additional information requested with regard to your letter dated November 22, 2023, requesting the Town subordinate your no interest Rehabilitation Loan in the amount of approximately \$32,820.40+/- you received in 2017 to help your family address home improvements.

We were pleased to learn from your Appeal Letter and from the Appraisal Documentation that your home value has increased, and you are now in a position to refinance your home to consolidate debt and to pay off high interest credit cards.

As you are aware, the purpose of the Housing Rehabilitation Program is to provide no interest loans to qualified residents who meet the income limits for much needed critical home improvements such as heating system, septic system replacements, and roof replacements, etc.

The provisions of the *Housing Rehabilitation Program/ Small Cities Promissory Note* require the loan to be paid back to the Town of Ledyard when the property is sold, changes title, or the property is remortgaged/refinanced, to enable the Town to loan those funds to another qualifying family in-need of assistance on a revolving basis.

While the Finance Committee understands your appeal, our decisions must be based on the intent of the Housing Rehabilitation Program, which is to help as many income qualifying families in our community as we can, with critical home improvements.

After much discussion and further deliberation, it is with regret that the Finance Committee denied your request for the Town to subordinate your no interest Rehabilitation Loan as part of your application to remortgage your home and asks that the Rehabilitation Loan be paid back in-full, should you proceed with your Remortgage Application, in accordance with the provisions of the *Housing Rehabilitation Program/Small Cities Promissory Note*.

The Finance Committee trusts that you understand the reasons for our decision, which included the importance to comply with the *Housing Rehabilitation Program*, as we continue our efforts to help our community's families in-need with critical home repairs.

Should you have any questions or would like to discuss the Finance Committee's decision regarding your request; or if we can assist you with any other matters of concern, please do not hesitate to contact me at (860) 625-6239 or e-mail: [tsac@ledyardct.org](mailto:tsac@ledyardct.org)

Sincerely,

Anthony Saccone, Sr.  
Committee Chairman  
Finance Committee

cc: Mayor Allyn, III, Tax Collector, Timios Closing Specialist Michael Martinez, Mr. Peter Testa-A&E Services

AS/rm