



TOWN OF LEDYARD
CONNECTICUT
TOWN COUNCIL

Chairman S. Naomi Rodriguez

MINUTES
LEDYARD TOWN COUNCIL – SPECIAL MEETING
MONDAY, MAY 19, 2025; 6:30 PM

DRAFT

- I. CALL TO ORDER – Chairman Pro-tem St. Vil called the meeting to order at 6:30 p.m. at the Council Chambers, Town Hall Annex Building.
- II. PLEDGE OF ALLEGIANCE
- III. ROLL CALL –

Attendee Name	Title	Status	Location
William Barnes	Town Councilor	Present	In-Person
April Brunelle	Town Councilor	Present	In-Person
Jessica Buhle	Town Councilor	Present	In-Person
Carmen Garcia-Irizarry	Town Councilor	Present	In-Person
Kevin Dombrowski	Town Councilor	Excused	
S. Naomi Rodriguez	Town Councilor	Excused	
Tim Ryan	Town Councilor	Present	In-Person
Tony Saccone	Town Councilor	Present	In-Person
Gary St. Vil	Town Councilor	Present	In-Person

IV. BUSINESS OF THE MEETING

- 1. MOTION to set a Hybrid Format Public Hearing (In-Person and Video Conference) date on Wednesday, June 4, 2025 at ~~5:45~~ 6:00 p.m. to be held in the Council Chambers, 741 Colonel Ledyard Highway, to review and discuss its proposed *Habitat for Humanity* for housing infrastructure; authorizing the Mayor to submit a 2025 Application in the amount of up-to \$1 million to the State Department of DOH for funds under the CDBG Small Cities Program. This grant will be a pass-through to support infrastructure design and engineering on lots 8, 9, and 11 Colby Drive for development by Habitat for Humanity into 16 single family and 11 duplex homes, on Colby Drive, Ledyard, Connecticut.

Moved by Councilor Buhle, seconded by Councilor Brunelle

Discussion: Land Use Director/Town Planner Elizabeth Burdick stated that Habitat for Humanity of Southeastern Connecticut has been working through the process to construct 38 Affordable Housing Units on Colby Drive. She explained that the proposed 2025 Small Cities Community Development Grant would be a pass-thru from the Town to Habitat for Humanity to aid them with their project. She stated that this was the same process the Town facilitated in 2020 for the Kings Corner Manor Senior Citizens Housing Improvements. She stated because the Kings Corner Manor was not a town entity that per the State’s Grant process that they could not apply for the Grant. Therefore, the Town submitted the CDBG Grant Application on behalf of the Kings Corner Manor and they were awarded the CDBG grant funding in the amount of \$1,608,827; along with receiving an additional \$1 million from Connecticut Housing Finance Authority (CHFA) which allowed them to completely renovate the Senior Citizens housing units that were originally built in the 1980’s. She stated that the proposed 2025 CDBG Grant for Habitat for Humanity would be the same process. Ms. Burdick stated at a Special Finance Committee meeting that was held earlier this evening the Committee reviewed and approved to move forward the proposed “*Certified Resolution of Application- Small Cities Program – Habitat for Humanity*” and to schedule a Public Hearing on June 4, 2025 to present the Habitat for Humanity project on Colby Drive and to obtain public comment.

Ms. Burdick went on to explain that the \$1 million CDBG Grant Funding would be used toward building the infrastructure (road, water, sewer and utilities) to support the construction of 38 homes at 8, 9 & 11 Colby Drive. She stated that there was already some infrastructure in the ground, which included some storm drains from when Conover was looking to develop multi-family housing on Colby Drive about 20-years ago. However, she stated when the economy crashed that Conover abandoned the multi-family housing project and donated the property to Habitat for Humanity. She explained that the road had been roughed in and would come out by the Salty Hefer Restaurant on Colonel Ledyard Highway, noting that the road and infrastructure was never completed.

Ms. Burdick continued by introducing the following representatives who were present this evening to provide some background regarding their proposed project on Colby Drive: Executive Director of Habitat for Humanity of Southeastern Connecticut Sarah Lufler, Regional Planner for Center for Housing Opportunity Eastern Connecticut Caroline Wells, and Director of the Center for Housing Opportunity Eastern Connecticut Beth Sabilia.

Executive Director of Habitat for Humanity of Southeastern Connecticut Sarah Lufler stated according to the CDBG two-week requirements that the Public Hearing would need to be held at ~~5:45 p.m.~~ **6:00 p.m.**

The Town Council agreed by consensus to change the time of the June 4, 2025 Public Hearing from ~~5:45 p.m.~~ to **6:00 p.m.** as a “*Friendly Amendment*”

Ms. Lufler thanked the Town Council for the opportunity to address them this evening. She noted as Ms. Burdick mentioned that Habitat for Humanity has been working through the process to connect Colby Drive from the end of the cul-de-sac to Colonel Ledyard Highway and to build a total of 38 housing units on Colby Drive. She explained that this project would involve a significant amount of infrastructure, which in addition to building the road would include water, sewer, and utilities. She stated although the \$1 million CDBG Grant funding would not go very far that it would help them to start the process.

Ms. Lufler stated along Colby Drive there would be a few out roads with a mixture of single-family and multifamily homes. She stated the homes were well designed noting that they were energy efficient and because they would be using some Community Investment Funding (CFI) that the homes would be passive certified, meaning that they would meet stringent energy efficiency standards, aiming for minimal heating and cooling needs. She stated that they would be really good homes for 38 families that would last forever and where families could live affordably.

Ms. Lufler went on to explain that the 38 affordable housing units would be for ownership and that there was a qualifying income limit. She stated the median income for New London County was \$110,000 and to qualify for the Affordable Housing that a family of 4 could earn 40% - 80% of the \$110,000 median income. She stated those who qualify could obtain mortgages through Habitat for Humanity and through third-party affordable mortgage programs.

Councilor Buhle noted that Ledyard was currently conducting their 2025 Revaluation and she questioned whether there would be a limit for the assessed value for the affordable homes; or whether the assessed value for the affordable homes would be protected. Ms. Lufler stated that there was no protected assessed value and that the affordable housing units would be assessed the same as all other residential properties in town.

Councilor St. Vil noted that the initial purchasers of the affordable homes would be income restricted, therefore, he questioned whether the income restriction would be embedded in the deed. Ms. Lufler explained that Habitat for Humanity would own the property that the housing units were built on, noting that the land would not be subdivided 38 times. She stated although the homeowners would own the home that they would not own the land, explaining that each of the homes would have a Land Lease. She stated that the Land Lease would stipulate that the homes could be sold but that they had to be sold to a household that qualified within the “Affordability Requirements” which was 80% or lower of the median income limit. She stated that was how the Affordable Housing would remain affordable in perpetuity.

Councilor Ryan questioned whether the homeowners would be responsible for the upkeep of the property. Ms. Lufler stated that there would essentially be a Homeowners Association, and the upkeep and maintenance of the property would be overseen by Habitat for Humanity, explaining that this would all be included as part of their contract in the Mortgage. She noted that the arrangement would be similar to a condominium association where the homeowner owned the dwelling but that the Condominium Association owned the land. She stated that the Colby Drive Plan included sidewalks, bus stops, and green spaces noting that it was laid out as a community not just 38 housing units, because they were working to build neighborhoods.

Councilor Ryan addressed the taxes on the home and the taxes on the land; and he questioned whether the homeowner would pay the taxes on both the home and the land; or whether Habitat for Humanity would pay the taxes on the land, as the landowner. Ms. Lufler explained the homeowner would pay the taxes on the land even though Habitat for Humanity was the landowner in name. She stated for the Norwich neighborhood that Habitat for Humanity had lease agreements on the land with the homeowners and that the homeowners pay the taxes on the land, and Habitat for Humanity reimbursed the homeowners for the land taxes

Councilor Barnes questioned if what Habitat for Humanity was doing for their Norwich Neighborhood was being done for convenience; whether it was done at the request of Norwich; or whether it was a requirement for Habitat for Humanity. He stated that the reason he was asking was because he knew of other communities where the homeowner paid the taxes on the home and through the land lease agreements the taxes on the land was paid by the landowner. He questioned which convention they would use and whether there was an option. Ms. Lufler stated that Habitat for Humanity could charge a land lease and then reimburse the homeowners for the land taxes. She questioned if Habitat for Humanity was the landowner would they be required to pay land taxes, noting that they were a non-profit agency.

Ms. Burdick stated that she lives in a Condominium Association explaining that she pays the taxes on her unit, and that she also pays a homeowners association (HOA) fee, and that homeowners association takes care of the property, and they pay the taxes on the entirety of the land that the condominiums resided on. Therefore, she stated what she believed Ms. Lufler was explaining was that the Habitat for Humanity Homeowners would pay a land lease instead of a homeowners association fee.

Ms. Burdick continued by stating that the Land Use Department received the Habitat for Humanity Colby Drive Applications today for both the Inland Wetland and Water Courses and for the Planning & Zoning Commission for the 38 housing units and she noted that all of these things they were discussing this evening would be worked out during the process. She stated that she along with Town Engineer Steve Masalin, the Water Pollution Control Authority, and the Mayor's Office have been working with Habitat for Humanity for about a year on this project. She stated although the Applications were submitted at the same time that the Inland Wetlands and Water Courses Commission would act on the Applications first; and then the Planning & Zoning Commission would act on the homes. She went on to explain as she previously mentioned that there was already some infrastructure in the ground, which included some storm drains from when Conover was looking to develop multi-family housing on Colby Drive about 20-years ago; however, she stated in 2018 the approvals for the Conover multi-family project expired. Therefore, she stated that Habitat for Humanity has come to the town with a Plan to construct a combination of duplexes and single-family homes on the property.

Councilor Ryan questioned whether Colby Drive was in an overlay zone and whether the previous Approvals expired because there were no site plans; or because there was no request for an extension after five-years, noting that he realized that these were really land use questions.

Ms. Burdick stated the Application expired because there was not activity in the past five years. She went on to note that Habitat for Humanity has not completed the full application process, explaining that Habitat for Humanity was in the initial funding request phases with the 2025 CDBG Grant and the other grants that they were applying for.

Councilor St. Vil noted that the Town and Habitat for Humanity would do their collective due diligence to review Applications to ensure that they were in compliance with the town's ordinances and codes. Ms. Burdick explained that even if the Colby Drive Affordable Housing Application obtains the required Wetlands Permit and approval from the Planning & Zoning Commission that it would not mean that Habitat for Humanity would have the money to build out Colby Drive and its infrastructure to connect the cul-de-sac to Colonel Ledyard Highway to where Conover had started building the catch basins, noting that Conover did not finish the work. Councilor St. Vil stated for folks who were not familiar with this process that Habitat for Humanity has done these types of housing projects in the past. Ms. Lufler stated that Habitat has multiple grant applications in-process at any given time; and that they have built 111 affordable homes in Southeastern Connecticut.

Ms. Burdick stated in addition to the 2025 CDBG Grant that Habitat for Humanity was also applying for Community Investment Fund (CIF) Grant to build the housing units. She explained because the State's Department of Housing (DOH) required that the CDBG Grant Application be submitted by a municipality that the 2025 CDBG Grant would be a pass-through from the town to Habitat to Humanity. She went on to note that Ledyard's Land Use Department had a very small staff and that they were limited in number and time; therefore, she stated that Habitat for Humanity has agreed to handle all of the CDBG Grant paperwork which included the monthly and quarterly reporting; and the filing of the forms to request the funding. She stated that Habitat for Humanity would assume the responsibility to get all that paperwork to the town for the Mayor to sign and to send to the Department of Housing.

Councilor Buhle questioned in applying for the 2025 CDBG Grant on behalf of Habitat for Humanity for their Colby Drive Project whether the town would have any financial responsibilities such as providing a local match. Ms. Burdick stated other than holding the Public Hearing and the paperwork associated with the Public Hearing that the town would not have any other responsibilities; and they would not be required to provide any local matching funds.

Executive Director of Habitat for Humanity Sarah Lufler stated during the past year they have been working closely with the Department of Housing (DOH) noting that they have made several suggestions which has helped Habitat for Humanity with their CDBG Grant and the Community Investment Fund Grant Application and that their work with DOH has also helped them to get into the pool for state money as well, explaining that all of these funding opportunities would work together to try to help with the funding gap to construct the infrastructure.

Councilor Buhle questioned when the affordable housing owner decided to sell their home whether there would be any restrictions on the resale price. Ms. Lufler explained that it was not about the price of the home, noting that just like any other homeowner they could sell their home for whatever the housing market was selling at. However, she stated the purchaser (buyer) would need to qualify within the "Affordability Requirements" which was 80% or lower of the median income limit. She stated that was how the Affordable Housing would remain affordable in perpetuity. Councilor Buhle stated that being constructed as Habitat for Humanity Affordable Housing would not influence the resale price. Ms. Lufler stated that was correct.

Councilor St. Vil requested clarification noting that the *Affordability Plan* would include a deed restriction for forty-years, and that other criteria such as qualifying income would be on-file; and he questioned what that meant. Ms. Lufler stated that Councilor St. Vil's understanding was correct that the deed would include a 40- year restriction and a qualifying income requirement, which would mean that if the home was sold during the 40-year deed restriction that it must be sold to persons that meet the income qualification; meaning that they were earning between 40% - 80% of the Southeastern Connecticut's median income. She went on to explain that the homeowner could not turn around after two years and sell the home.

Councilor Barnes stated he liked the concept of the Habitat for Humanity Affordable Housing Neighborhood. He stated this region, and their town has an issue with housing, when it comes to affordable housing. He stated for communities like Ledyard that it was particularly challenging; and therefore, he applauded the work and the mission of Habitat for Humanity.

Councilor Barnes requested clarification regarding the amount of the CDBG Grant, noting that when Motion was read he heard that the Grant Application was up to \$1 million. However, he stated that what he was reading stated that the CDBG Grant Application would not exceed \$6.5 million. Land Use Director/Town Planner Elizabeth Burdick stated that originally they thought the CDBG Grant amount was going to be \$6.5 million but that was a mistake; and that the documentation has been updated to state \$1 million.

Councilor Barnes continued by addressing the Qualifying Income requirements and he stated that he would imagine that the housing values would increase substantially, as they have in the past. He asked the following questions:

- Whether there was a point where the value of the home would appreciate so much that the people earning 40% - 80% of the median income would not even qualify for a mortgage.

Ms. Lufler responded to Councilor Barnes stating for Income Qualified buyers there were two different lending mechanisms explaining that there was a third-party Affordable Mortgage Program, and there was Habitat for Humanity. She stated that through the Habitat for Humanity Program the buyer was guaranteed not to spend more than 30% of their gross income on their housing i.e. mortgage, property taxes, and property insurance.

- Whether Habitat for Humanity has seen any instances where the home has increased in value, but the homeowner was not able to receive the market value because of the deed and income qualifying restrictions.

Ms. Lufler responded to Councilor Barnes stating that although she could not answer his question about the homes not selling for market value, that she could tell him that the Habitat for Humanity Program was designed to get folks with constrained income into homeownership for as long as they possibly could.

Councilor Barnes stated that he understood noting that it was about supply and demand and what a normal home would be worth. Therefore, he stated if no one with an income of 80% of the median income could afford the home; and they could not get an offer that they would have no demand; and that the price of the home would adjust accordingly.

Councilor Barnes continued by stating that unfortunately Councilor Dombrowski was not present this evening noting that he had the longest tenure on the Town Council. He noted that Councilor Dombrowski previously shared that over the years Ledyard has had a number of very positive interactions with Habitat for Humanity, and that the town wanted to continue with those types of interactions. However, he stated that Councilor Dombrowski also characterized that many of Habitat for Humanity's requests have come in much later in the process than the town would want. Councilor Barnes stated that the Town Council first learned about the proposed CDBG Grant Application for Habitat for Humanity's Colby Drive Project at their May 14, 2025 Meeting which was just last Wednesday; which was the week before the town's Annual Budget Referendum, noting that they scheduled tonight's Special Town Council Meeting which was the same night as the Annual Budget Town Meeting. Therefore, he stated that he would ask for Habitat for Humanity to provide the most advanced notice in the future, understating that there may be some emergencies that could arise, noting that they would appreciate it. He thanked the Representatives from Habitat for Humanity and the Center for Housing Opportunity for their work.

Chairman Pro-tem St. Vil thanked Land Use Director/Town Planner Elizabeth Burdick as well as Executive Director of Habitat for Humanity of Southeastern Connecticut Sarah Lufler, Regional Planner for Center for Housing Opportunity Eastern Connecticut Caroline Wells, and Director of the Center for Housing Opportunity Eastern Connecticut Beth Sabilia for attending tonight's meeting to discuss the Colby Drive Project and for answering their questions.

VOTE: 7 - 0 Approved and so declared

RESULT:	APPROVED 7 - 0
MOVER:	Jessica Buhle, Town Councilor
SECONDER:	April Brunelle, Town Councilor
AYES:	Barnes, Brunelle, Buhle, Garcia-Irizarry, Ryan, Saccone, St. Vil
EXCUSED:	Dombrowski, Rodriguez

V. ADJOURNMENT

Councilor Buhle moved to adjourn, seconded by Councilor Garcia-Irizarry

VOTE: 7 - 0 Approved and so declared. The meeting adjourned at 6:52 p.m.

Administrative Assistant to the Town Council

I, Gary St. Vil, Chairman Pro-tem of the Ledyard Town Council,
hereby certify that the above and foregoing is a true and correct copy of
the minutes of the Special Town Council Meeting held on May 19, 2025

Gary St. Vil, Chairman Pro-tem