

**Roxanne Maher**

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**From:** Roxanne Maher  
**Sent:** Thursday, February 6, 2025 7:02 PM  
**To:** Town Council Group  
**Subject:** Fwd: Assessing Ledyard P&T eligible Veteran's  
**Attachments:** image001.png; 2023 CT Vet 100 percent P&T.pdf

Sent from my iPhone

Begin forwarded message:

**From:** Craig Breverman <cbreverman@gmail.com>  
**Date:** February 6, 2025 at 5:56:28 PM EST  
**To:** Roxanne Maher <council@ledyardct.org>  
**Subject:** **Fwd: Assessing Ledyard P&T eligible Veteran's**

To whom it may concern,  
Greetings and good day,

I recently wrote a letter to our Ledyard Tax Assessor and wanted to share it with council as well.

We have an opportunity to reduce Tax exemptions, which will help protect our town budget, while also supporting veterans who are 100% "Permanent & Totally" disabled.

I kindly ask that council members review my proposal and consider it for discussion, and hopefully action on the part of the assessor.

Thank you,  
Craig Breverman

Hello,

I recently received my notice that I am eligible for the new 100% P&T property exemption approved by the legislature and signed by the governor for 100% property tax exemption. I understand that Ledyard chose to interupt this exemption by exempting the property, but not the land. I was told that Ledyard determined that quite a few people became eligible for this benefit.

Our state senator, Cathy Osten [corrected spelling], recently shared that we (our town) isn't assessing eligibility and entitlement the way the law directed, and I was wondering if there was a reason?

As I understand it, only veteran's who received a status of "Permanent & Totally Disabled" are entitled to the new exemption. This is separate and distinct from merely being "100%" disable (which by no means am I diminishing a veteran who is 100%).

According to CT records, Ledyard only had 19 veterans who were **100% P&T** (in 2023, attached). Of these 19 people, the exemption would only apply to those who own a property for which they pay taxes. Even if all 19 veterans got the exemption, and it was a hypothetical \$10,000 (which seems high), that would still only be \$190,000 annually. However, I anticipate that the total number of veterans and the potential exemption dollar amount are lower, if we follow the intended process. (If a large population of 100% P&T veterans have recently moved into Ledyard, than I understand the numbers I'm presenting would be different).

I write this to you two fold, one to ensure eligible veterans get the benefits the state grants as intended, but two, to ensure we are not incorrectly depleting our annual town budget, if it can be avoided.

I have included a sample of a VA letter that distinguishes the **P&T** eligibility on a VA letter. Each veteran is capable of generating their own letters using the VA App, and they should receive something similar in the mail at some point after they receive eligibility.

I'm happy to discuss this further, by phone, email or even coming to your office. I think it's great that Ledyard is pursuing this, but I really want to see it done in a way that supports and acknowledges everyone's concerns.

I look forward to your reply,

Sincerely,

Craig Breverman



## Veterans With a Permanent and Total Disability by Town

By: Jessica Schaeffer-Helmecki, Associate Legislative Attorney  
November 16, 2023 | 2023-R-0287

### Issue

How many veterans in each town have a permanent and total (P&T) disability status, as determined by the U.S. Department of Veterans Affairs (U.S. DVA)?

(For the number of veterans in each town with a disability rating of 100%, which includes both those rated P&T and whose disabilities are not deemed permanent, see OLR Report [2023-R-0199](#).)

### Veterans With a P&T Disability Status

The U.S. DVA assigns [disability ratings](#), expressed as a percentage, based on the severity of an individual's service-connected condition or conditions. Broadly, the rating represents how much one's overall health and ability to function is decreased and is used to determine the amount of certain [federal compensation](#) (and some state benefits, like property tax exemptions) to which an individual is entitled. The maximum rating is 100%, or a total disability.

Total disability ratings may be temporary or permanent. Although someone with a temporary rating (e.g., after surgery or while immobilized in a cast) may still qualify for benefits, his or her condition may improve and, after an evaluation, rating may be reduced. A permanent rating means the U.S. DVA has determined the impairment is reasonably certain to continue

#### Towns With Most Veterans With a P&T Status

##### By number:

West Haven (35)  
Hamden (34)  
Groton (~34\*)  
New Haven (32)  
Bristol (29)

##### By percentage of population:

Canaan (0.28%)  
Colebrook (0.22%)  
Bozrah (0.12%)  
Ledyard (0.12%)  
Canterbury (0.12%)

#### Total, all towns: 1,209\*\*

\*See Table 1 footnote 3

\*\*Based on U.S. DVA October 2023 data

Table 1 (continued)

Town	Number <sup>1</sup>	Pop. Est. <sup>2</sup>	Percent of Population	Town	Number <sup>1</sup>	Pop. Est. <sup>2</sup>	Percent of Population
Groton <sup>3</sup>	34	37,743	0.09%	Norfolk	0	-	-
Guilford	5	22,019	0.02%	North Branford	9	13,464	0.07%
Haddam	5	8,670	0.06%	North Canaan	0	-	-
Hamden	34	60,809	0.06%	North Haven	7	24,114	0.03%
Hampton	1	1,738	0.06%	North Stonington	1	5,174	0.02%
Hartford	20	120,686	0.02%	Norwalk	12	91,401	0.01%
Hartland	2	1,908	0.10%	Norwich	28	40,009	0.07%
Harwinton	1	5,562	0.02%	Old Lyme	2	7,684	0.03%
Hebron	3	9,121	0.03%	Old Saybrook	5	10,535	0.05%
Kent	0	-	-	Orange	3	14,258	0.02%
Killingly	6	17,837	0.03%	Oxford	7	12,941	0.05%
Killingworth	2	6,239	0.03%	Plainfield	13	15,143	0.09%
Lebanon	3	7,132	0.04%	Plainville	4	17,479	0.02%
Ledyard	19	15,456	0.12%	Plymouth	8	11,711	0.07%
Lisbon	4	4,242	0.09%	Pomfret	3	4,307	0.07%
Litchfield	4	8,279	0.05%	Portland	6	9,429	0.06%
Lyme	0	-	-	Preston	2	4,840	0.04%
Madison	4	17,565	0.02%	Prospect	6	9,435	0.06%
Manchester	17	59,461	0.03%	Putnam	3	9,302	0.03%
Mansfield	3	31,949	0.01%	Redding	2	8,746	0.02%
Marlborough	6	6,109	0.10%	Ridgefield	4	25,007	0.02%
Meriden	26	60,242	0.04%	Rocky Hill	2	20,712	0.01%
Middlebury	2	7,807	0.03%	Roxbury	1	2,279	0.04%
Middlefield	0	-	-	Salem	4	4,326	0.09%
Middletown	20	48,729	0.04%	Salisbury	0	-	-
Milford	28	52,679	0.05%	Scotland	0	-	-
Monroe	3	18,796	0.02%	Seymour	6	16,809	0.04%
Montville	11	17,891	0.06%	Sharon	1	2,724	0.04%
Morris	1	2,267	0.04%	Shelton	13	41,897	0.03%
Naugatuck	20	31,705	0.06%	Sherman	1	3,537	0.03%
New Britain	20	74,396	0.03%	Simsbury	11	24,935	0.04%
New Canaan	2	20,775	0.01%	Somers	8	9,843	0.08%
New Fairfield	5	13,536	0.04%	South Windsor	9	26,783	0.03%
New Hartford	1	6,698	0.01%	Southbury	5	19,979	0.03%
New Haven	32	138,915	0.02%	Southington	15	43,753	0.03%
New London	2	27,980	0.01%	Sprague	0	-	-
New Milford	12	28,275	0.04%	Stafford	4	11,449	0.03%
Newington	16	30,356	0.05%	Stamford	16	136,188	0.01%
Newtown	6	27,577	0.02%	Sterling	3	3,623	0.08%