

ENFIELD LOAN REVIEW COMMITTEE  
TUESDAY, MARCH 8, 2016 – REGULAR MEETING, SPECIAL MEETING DATE  
ENFIELD TOWN HALL – ENFIELD ROOM  
820 ENFIELD STREET, ENFIELD, CT 06082

A Regular Meeting of the Enfield Loan Review Committee was held on Tuesday, March 8, 2016, at the Enfield Town Hall, Enfield Room, 820 Enfield Street, Enfield, Connecticut

**CALLED TO ORDER**

The meeting was called to order at 6:04 pm by Vice Chair Jennifer Casalone.

**ROLL CALL**

Present: Vice Chair, Jennifer Casalone, Billie Jean Griffin and Anne Brislin

**ALSO PRESENT:**

James Hallisey and Dawn Hunt, Community Development Secretary

**ABSENT:**

Peter Bryanton, Director of Community Development, Paul Coffey, Greg Stokes, Jason Jones and William Edgar

**APPROVAL OF MINUTES**

A motion was made by Anne Brislin seconded by Jennifer Casalone to approve the minutes of November 10, 2015. **All in favor, motion carries, 3-0-0.**

**EXECUTIVE SESSION**

A motion was made by Anne Brislin seconded by Billie Jean Griffin to go into Executive Session at 6:07 pm to discuss the applicant's application. **All in favor, motion carries, 3-0-0.** A motion was made by Anne Brislin seconded by Billie Jean Griffin to end Executive Session at 6:17 pm. No votes or decisions were made. **All in favor, motion carries, 3-0-0.**

**NEW BUSINESS**

• **478 Enfield Street / First Time Home Buyer**

The applicant was present to answer questions. Members inquired as to whether the applicant had a backup plan for repairs, in particular for the roof which has an estimated life of two to five years. The applicant stated she did receive an estimate for replacement of \$10,000-\$12,000, but her uncle is a roofer who will be able to do the job for less when the time comes. The applicant also stated she has other family members who are in construction who can assist with other repairs. She stated she has family members who will help financially in a pinch, she is budgeting, and she has set up savings with extra funds, including tax refunds. Members encouraged the applicant to be cautious in regards to lead with any renovations, since she opted not to have a lead test performed. A motion was made by Anne Brislin seconded by Jennifer Casalone to approve the loan in an amount up to \$7000. **All in favor, motion carries, 3-0-0.**

**OLD BUSINESS**

- Members discussed status of funds. The First Time Home Buyer program only has about \$13,000 remaining. The Housing Rehabilitation program has limited funds as well, and there is still some discrepancy with what the Finance office shows as available.
- Delinquencies update – Borrower Cushman has paid off his loan. Borrower Nosal has become delinquent since August, after the denial of his additional rehabilitation application.

**COMMITTEE COMMUNICATIONS**

None

**ADJOURNMENT**

- A motion was made by Anne Brislin seconded by Jennifer Casalone to adjourn the meeting. **All in favor, motion carries 3-0-0.** The meeting adjourned at 6:31 pm.

**Submitted by:**

**Dawn Hunt, Community Development Secretary**

**Approved by:**

**Jason Jones, Chairman**

**Signature** \_\_\_\_\_ **Date** \_\_\_\_\_