The Regular Meeting of the Enfield Town Council was called to order by Chairman Kaupin in the Council Chambers of the Enfield Town Hall, 820 Enfield Street, Enfield, Connecticut on Monday, September 20, 2010. The meeting was called to order at 7:04 p.m.

**PRAYER** – The Prayer was given by Chief of Police, Carl Sferrazza.

**PLEDGE OF ALLEGIANCE** – The Pledge of Allegiance was recited.

**ROLL-CALL** – Present were Councilmen Dumont, Hall, Kaupin, Keller, Kiner, Lee, Mangini and Nelson. Councilman Crowley entered at 7:15 p.m. Councilmen Bosco and Edgar were absent. Councilman Nelson left the meeting at 8:50 p.m. Also present were Town Manager, Matthew Coppler; Assistant Town Manager, Daniel Vindigni; Town Clerk, Suzanne Olechnicki; Director of Public Works, Piya Hawkes; Director of Community Development, Peter Bryanton

**FIRE EVACUATION ANNOUNCEMENT** – Chairman Kaupin made the fire evacuation announcement.

**MINUTES OF PRECEDING MEETINGS**

**MOTION #1058** by Councilman Mangini, seconded by Councilman Nelson to accept the minutes of the September 7, 2010 Special Meeting.

Upon a **SHOW-OF-HANDS** vote being taken, the Chair declared **MOTION #1058** adopted 7-0-1, with Councilman Hall abstaining.

**MOTION #1059** by Councilman Nelson, seconded by Councilman Mangini to accept the minutes of the September 7, 2010 Regular Meeting.

Upon a **SHOW-OF-HANDS** vote being taken, the Chair declared **MOTION #1059** adopted 7-0-1, with Councilman Hall abstaining.

**SPECIAL GUESTS**

Chairman Kaupin invited members of the Daughters of the American Revolution (DAR) to come forward to receive a proclamation designating the week of September 17 through September 23, 2010 as Constitution Week in the Town of Enfield.
PUBLIC COMMUNICATIONS & PÆTITIONS

John Carney, Union President for the Enfield Police

Stated Police Officer Scott Owen was injured on the job and suffered cardiac arrest while being treated for that injury, and he is now fighting for his life. He noted Scott’s wife has expressed her appreciation for all the support her family is receiving.

Mr. Carney stated Officer Owen did thousands of hours of work with the Police Explorers on his own time, and he needs the continued backing of the Town of Enfield.

David Wawer, Enfield Registrar of Voters

Stated at the August primary election, approximately 3,300 people voted out of a potential population of 15,000 Democratic and Republican enrolled voters. He noted all 26,000 voters will have an opportunity to vote on November 2nd.

Mr. Wawer stated the four voting sites are the two high schools, JFK Middle School and Henry Barnard Elementary School, and the voting hours are 6:00 a.m. to 8:00 p.m.

He noted the cost for the primary election was approximately $9,000 for poll workers and about $600 for food to feed those workers.

Mr. Wawer stated beginning October 1st, people have the opportunity to obtain their absentee ballot from the Town Clerk. He expressed his appreciation to Suzanne Olechnicki, Town Clerk, for her hard work getting the ballots ready for October 1st.

He stated at this time, the public can go to the Town Clerk’s website, which is enfield-ct.gov and an absentee ballot application can be downloaded and mailed to the Town Clerk.

Bill Ludemann, 9 Joan Drive

Stated he was a police officer for Enfield for 12 years, and on April 16, 2001, he was struck by a motor vehicle while working for the Town of Enfield. He noted he almost died. He stated the support that the Police Department gave him during that time was very crucial. He voiced his wholehearted support of the Enfield Police Department as they stand behind Officer Owen.

Margaret Jedziniak, 232 Abbe Road

Stated the Chief of Police has her vote of confidence in this situation. She stated her belief the Town of Enfield is well taken care of by the Enfield Police Department. She stated her belief Enfield has a good Town Council, Town Manager and wonderful Police Department.
Jack Sheridan, 7 Buchanan Road
Commended the Town Council, Town Manager and Enfield Police Department and stated his belief people should stand behind these people.

Mr. Sheridan stated he’s bothered about the $400,000 that the Council voted to give the School Department. He noted the Town gives the school system a million dollars per year for technology, and they added another $400,000. He stated his understanding a lot of the teachers are refusing to enter the data into the system, and he doesn’t understand why this is happening. He noted parents were told they should be able to get their student’s grades on the computer. He questioned why the Town would throw more money at this problem.

Mark Haubauer, East Lyme Police Department
Stated he has known Officer Owen for 12 years. He noted Officer Owen was a mentor to him through the Explorer Program, and he developed the Explorer Program in East Lyme. He stated Officer Owen served Enfield for 24 years, and he is loved by kids throughout New England. He noted it’s time for the Town to step up and support him.

Tony Quinones, South River Street
Urged that the adoption of the Plan of Conservation and Development be postponed to 2013 to fall in sync with the recent law passed by the State Legislature on July 1, 2010, which supercedes the present law that’s governing Enfield’s Plan of Conservation. He noted one of the reasons they made this postponement is due to all the confusion about the rail and the riverfront development. He stated another reason the State made this postponement was so they could include the 2010 census. He noted this is an opportunity to use current data, which will demonstrate the current trends in Enfield and particularly Thompsonville since it’s a high-density area. He pointed out this would give Enfield some very accurate numbers to work with as concerns the new zoning proposals being made, especially in Thompsonville where it’s planned to extend it towards the riverfront.

Mr. Quinones stated there seems to be a lot of confusion in Thompsonville about certain proposed projects, i.e., a project near Bigelow. He noted after the Plan of Conservation was made, somehow there was an injection of other projects near the lumberyard, i.e., ten story high condos and multiple buildings. He stated he’s not sure anyone has read the final version of the Plan of Conservation and Development with the redactions.

He read the following: “Once adopted, the Town is committed to carrying out the Plan’s recommendations. Enfield’s Plan of Conservation can be implemented by any government agency and member of the public, even private sector”. He pointed out they redacted the beginning of the Plan of Conservation, they left out some points in the implementation strategy-the action points, i.e., “Action 5.3.5 – Revising zoning to
incorporate new building height requirements. The Town of Enfield should revise the zoning code to incorporate new building height requirements for development in Thompsonville along the riverfront.”

Mr. Quinones stated the building of ten story condos to give those residents a river view may require cutting down all the trees along the river. He noted these are some of the discrepancies within this Plan. As concerns the Wetland Green Zone, the redacted version makes it sound like eminent domain.

He concluded stating Thompsonville is a fantastic little town. He noted it’s not too big, and it’s not too small. He stated his concerns the Town is creating a co-op city. He noted the Town has an opportunity to create a solid Plan of Conservation with accurate data from the 2010 census and 100% cooperation from the residents on South River Street. He pointed out his support of development, but not ten stories. He questioned the load on Town services. He noted 840 units with two cars per family results in 1,600 cars. He questioned what that will do to the carbon footprint and the air quality in a densely populated area.

Jeannette Lamontagne, 64 South River Street

Stated the Town of Enfield now has the ability to postpone the adoption of the Plan of Conservation and Development. She noted she confirmed this with the State of Connecticut Office of Policy and Management. Public Act 10-138 supercedes General Statute 8-23, which makes it possible for municipalities to postpone adoption of Plans of Conservation and Development up until July 1, 2013.

Mrs. Lamontagne requested Town leaders consider postponing the adoption of the 2009 Plan of Conservation and Development until serious consideration is given to issues that were raised by residents, the Conservation Commission and Connecticut land use attorney Mark Branse. She acknowledged revisions were made to the POCD, but they were only token revisions. She noted residents urged the removal of wording about five to seven story structures. She stated that wording was removed, however, the following wording remains in that same paragraph: “Less restrictive height requirements would allow development along the river while providing access and enhanced views of the Connecticut River. The neighborhood surrounding the Bigelow complex should be looked at for higher densities. Zoning for higher densities in areas such as these would allow public or private redevelopment to happen when the time is right.” She questioned how the Council would interpret, “less restrictive height requirements”. She stated her impression it sounds like the sky is the limit.

She stated residents are still very concerned about a high increase in housing density and high rise buildings in downtown Thompsonville and along the waterfront. She noted everyone remembers that for the past 20 years the Town of Enfield talked about the
possibility of acquiring utility properties in order to designate that land as protected open space. She stated there was also talk that when the time was right, the Town would create a passive recreation area, which could accommodate a small outdoor concert area, picnic shelter and boat dock. She noted there were even visions of building a bikeway/walkway across the old bridge abutments. She pointed out those were fantastic ideas, therefore, people became very disappointed when they learned that utility land might possibility be used for parking lots or high rise apartment buildings right on the beautiful waterway.

Mrs. Lamontagne pointed out residents who own property on the river have to go through a strict permitting process to trim a tree or build a gazebo on top of their riverbank. She questioned how is it that this Plan appears to be making it very easy for developers to build high-rise apartments directly on top of the very same riverbank.

She stated the Police Department and Town Council are always concerned about the crime in Thompsonville. She questioned what sense it makes to increase density. She reminded Councilman Nelson that just 18 months ago he stated, “I don’t remember making a goal that we would be increasing the density in Thompsonville. I believe that hurts rather than helps Thompsonville”. She noted Councilman Crowley, at the same meeting, stated “I am not in favor of increased density since it will result in the need for more services”. She pointed out past Councilmembers at the same meeting also commented on high-density housing in Thompsonville. Councilman William Ragno stated, “I am more concerned about doing a conversion from rental to ownership. I am not a proponent of seeing more density”. Councilman Jason Jones reminded the Council one of their top goals is to increase owner-occupied housing in Thompsonville Village. She questioned how Councilmen Nelson and Crowley feel about this Plan of Conservation and Development which calls for higher density housing in Thompsonville.

She concluded stating she is placing her trust in Councilman Lee who said everyone who signed the recent petition would get a personal invitation to see what the latest plans are going to be from the engineering firm that is drawing up some designs for the transit center. He told citizens their concerns would be heard.

Allan Magzzini – Officer Scott Owen’s son-in-law, Windsor Locks
Stated everything the Police Department has done for Officer Owen has been amazing. He noted Officer Owen’s family is very appreciative of this support.

Erline Provencher, 94 South River Street
Stated she supports the comments made by Tony Quinone and Jeannette Lamontagne. She noted she’s also against high-rise apartments on the Connecticut Riverfront and throughout Thompsonville. She stated her belief high-rise apartments detract from the small village setting of Thompsonville. She urged Town leaders to
postpone adoption of the Plan of Conservation and Development until 2013 until these concerns are addressed.

Patrick Droney, Bobolink Lane

Stated it takes a lot to get police officers upset. He noted there are about 30 to 40 police officers present to support Officer Scott Owen. He stated some Councilmembers have a very fundamental lack of understanding of the brotherhood and sisterhood involved in being a police officer. He noted he’s not sure what drove the desire not to support the Chief placing someone in this position. He stated his understanding this is not on overtime, but straight time. He noted these officers are volunteering to do this. He stated he does not see the problem with having someone present to support the family. He pointed out this is a very difficult time that the family is going through at this time. He urged the Council to think long and hard about pushing this issue because surveys show that the Police Department is one of the highest regarded Town services, and the officers have a lot of support in the community. He pointed out that support could be used to make a change on the Town Council.

Mr. Droney urged the Council to support the Chief of Police.

Margaret Jedziniak, 232 Abbe Road

Stated her belief this issue should be put to rest because she doesn’t believe Enfield needs this. She noted some people may think this was handled wrongly, however, she doesn’t believe the Town should be split. She pointed out everyone in Enfield appreciates the Police Department. She voiced concern that this issue could become very political, and Enfield doesn’t need that. She noted everyone knows that the Police Department and the Town Manager are doing good jobs.

William Cooper, 1 Donna Street

Stated the Police Department is like a family, and they will stand united. He stated his hope the Town Council will stand with them in their support for Officer Scott Owen.

Steve Owen, brother of Officer Scott Owen came forward to thank everyone for their support.

Helen Bushey, 14 Donna Street

Stated as the mother of a Police Explorer, she’s aware of the countless hours that Officer Scott Owen has given the town, and she asked the Council take that into consideration.
Chairman Kaupin expressed his appreciation for all those who spoke on behalf of Officer Scott Owen. He noted he was okay with all the comments until Mr. Droney spoke. He stated this has been a very confusing five days since he received a call from Councilman Hall on Thursday morning about posting an officer at the hospital. He noted he has a brother-in-law who is a state police officer, and a best friend with the state police. He stated he appreciates the fact there’s a brotherhood.

He stated he doesn’t understand where this is coming from because this Town Council and previous Councils have stood by the Police Department for years. He acknowledged there may be issues, discussions and disagreements, but overall the Town has been supportive of the Police Department and Chief of Police. He stated he has had numerous conversations with the Police Department since the day Officer Owen was admitted to the hospital to learn about Officer Owen’s condition and to learn what the Town was doing to support the Owen family.

Chairman Kaupin pointed out Council members get asked a lot of questions from residents, and if a question comes their way, they ask the Town Manager. He noted one simple question came to a Council member. He stated the person asked if a police officer was stationed at Officer Owen’s hospital room. He noted he was previously told by Chief Sferrazza that there was an officer present, and that is appropriate. He stated it’s necessary because of the brotherhood that exists. He emphasized there’s not one Council member that disagrees with that decision. He stated if there’s any belief Council members disagreed with this, he suggested talking with Council members individually. He noted he spoke with an Enfield police officer on Thursday and was told everything is okay and taken care of, however, it seems something changed between Thursday and tonight.

Chairman Kaupin stated he and the Town Council absolutely respects what the Police Department does, and the Council supports the Owen family. He pointed out he worked with Officer Owen and his wife to raise funds for the Explorer group so they could take a trip to Atlanta in July. He noted he has been to the Police Explorers’ banquet. He stated Office Owen becomes very moved when giving out awards at Police Explorer award banquets because he’s absolutely ecstatic about the achievements of the Explorers. He noted Officer Owen loves the Explorers.

He stated the Council supports the Police Department, and if there are rumors out there saying something different, he suggested telling him who they’re hearing it from because he will discount it immediately.
Chairman Kaupin stated this Council and the Town supports the Owen family, and they support the Police Department.

He concluded stating his hope the whole community will pray for Officer Owen and his entire family so that he does recover.

Councilman Kiner expressed his deepest sympathy to Councilman Edgar and his family on the loss of his wife. He stated his thoughts and prayers are with Officer Owen and his family. He expressed appreciation for Officer Owen and his exemplary service to the Town of Enfield.

Councilman Kiner commended the organizers of the Family Day on the Town Green. He noted there was a great turnout.

Councilman Kiner stated he received an e-mail from a resident saying there’s mention of leaf vacuuming service on the Town’s website. Mr. Coppler stated that should not be on the website.

Councilman Mangini offered her condolences to the Edgar family. She voiced her support of Officer Owen and his family.

Councilman Mangini stated she recently attended the Athletic Hall of Fame dinner with Mayor Kaupin. She noted it’s always a pleasure to see the achievements of Enfield athletes. She stated two honorees were from Enfield High and two were from Fermi High.

Councilman Mangini stated the Enfield Rotary Club is holding its 11th golf tournament next Monday to support Loaves and Fishes and the Enfield Food Shelf. She noted they’re still looking for golfers, sponsors and volunteers.

Councilman Mangini noted she enjoyed her time on the Town Green.

Councilman Keller offered his condolences to the Edgar family. He extended his thoughts and prayers to the Owen family.

Referring to the mention of leaf vacuuming service on the Town’s website, Councilman Keller noted he spoke to the Webmaster this morning, and they had a conversation about removing that information from the website.

Councilman Keller stated he’s not in favor of a fine for not recycling. He noted he received an e-mail from a resident who was concerned about the tracking of residents who aren’t recycling.
Councilman Crowley extended his sympathy to the Edgar family. He went on to voice his support of the Owen family. He stated this is a police matter, and he supports the Chief of Police. He noted the Police Department shined when showing their support to Enfield military men who lost their lives overseas. He stated his heart goes out to the Owen family, and noted everyone should put their energy into prayers and thoughts for a speedy recovery for Officer Owen.

Councilman Hall stated when she first heard about this, she was very upset. She noted she immediately called the Chief of Police. She stated she wanted him to know there was never a decision made by this Council not to support Officer Owen at any point, and it never came from this Council. She noted she wanted the Chief to know that it was his decision to do whatever he thought necessary. She stated the Chief of Police has the Council’s support when it comes to supporting Officer Owen and his family. She commended the Chief for his efforts.

Councilman Dumont extended her condolences to the Edgar family on the loss of Tina Edgar. She noted Tina was a lovely lady that she came to know through the Women’s Club of Enfield.

Councilman Dumont stated Officer Owen is in everyone’s prayers. She noted she’s very supportive of whatever the Police Department has to do, and she trusts Chief Sferrazza for his decision.

Councilman Nelson voiced his condolences to the Edgar family.

As concerns the Owen family, Councilman Nelson stated his belief the Police Department is a great group who is standing behind the Owen family 100%. He noted he has known Officer Owen and his wife for about 15 years. He stated if there’s something that the Police Department can’t do, they should feel free to ask because he will be there to help. He agreed with the rest of the Council that they stand behind the Police Department.

Councilman Nelson stated someone asked him a question, and as an elected official, he had to ask the question. He noted it was a simple question, and it was put to rest and then was blown out of proportion. He stated all along, the entire Town Council was in support of the move, but it was simply a question they needed an answer to because someone asked. He pointed out this does not mean they care any less for the Owen family because he supports the Police Department 150%, and he will do anything for the Owen family that he can possibly do. He urged people not to take this out on the Town Council. He pointed out the question was asked of him, and that question was, “Is there somebody posted at Officer Owen’s hospital room?” He noted this was very harmless and simple, but he had not heard anything about it. He stated Chairman Kaupin informed him in
Leadership that this was the case, and the discussion was over. He feels this was a huge, terrible misunderstanding. He noted the bottom line is that they should all hope Officer Owen gets better and is able to come to the Council meeting and thank the Police Department for all their support.

**MOTION #1060** by Councilman Nelson, seconded by Councilman Mangini to suspend the rules to address under Miscellaneous Items 14 A1-A5, D, E and F.

Upon a **SHOW-OF-HANDS** vote being taken, the Chair declared **MOTION #1060** adopted 9-0-0.

**MOTION #1061** by Councilman Lee, seconded by Councilman Hall to take a brief recess.

Upon a **SHOW-OF-HANDS** vote being taken, the Chair declared **MOTION #1061** adopted 9-0-0, and the meeting stood recessed at 8:10 p.m.

Chairman Kaupin reconvened the meeting at 8:15 p.m.

Chairman Kaupin expressed his sympathy to the Edgar family. He noted everyone fondly remembers Tina Edgar. He stated he remembers the fantastic cooking she did for the Amvets and the wonderful support she gave the veterans.

Chairman Kaupin stated the entire Council wishes a recovery for Officer Owen. He thanked everyone for showing their support this evening for Officer Owen and the Police Department.

Chairman Kaupin thanked the Enfield Fire District and all the fire departments in Enfield for a great 9/11 Ceremony and parade to commemorate the ninth anniversary of 9/11. He noted this is a time to reflect on what happened to the United States at that time and to remember the Police, Fire and EMS who put their lives on the line every day.

Chairman Kaupin stated this past weekend, Enfield was the host community for the Four Town Parade. He thanked all the groups from Enfield that participated — the Police Department, Enfield EMS, Shaker Pines and the Hazardville Fire Departments. He noted Enfield High and Fermi High cheerleaders marched together, and Buzz Robotics was present from Fermi High School. He thanked everyone for coming out and supporting the Four Town Fair.

Chairman Kaupin congratulated all the inductees into the Athletic Hall of Fame at the Saturday evening dinner.
Chairman Kaupin congratulated Amy Witbro and the school system and all the organizations that participated on Family Day on the Town Green.

Chairman Kaupin stated this week is Adult Day Center Week. He noted he was at the Felician Adult Day Center today at 1:00 p.m. to present a proclamation. He stated everyone has an invitation to attend the Enfield Adult Day Care Center on September 23rd.

Chairman Kaupin stated Shop Rite is holding an event called, Help Bag Hunger. He noted they will have guest baggers. He noted he will be bagging groceries on Wednesday from 4:00 to 6:00 p.m.

Chairman Kaupin read a proclamation recognizing the month of September as Leukemia, Lymphoma, and Melanoma Awareness Month. He urged people to support these organizations and that people get checked and screened to prevent cancer.

**TOWN MANAGER REPORT AND COMMUNICATIONS**

Mr. Coppler stated there was a question regarding the information that was given out to the Council in this packet regarding the Plan of Conservation and Development. He noted the question is whether all the changes have been incorporated in what the Council has been given. He stated his understanding that after talking with the Director of Planning and the Director of Development Services that there are a couple things that aren’t included in this. He stated one item is a diagram or a picture which is being replaced, and there are a couple areas that are supposed to be changed. He stated the scope of the other changes is very minor, and he hopes to have those before the Council in the next couple days so they can begin discussions at the October 4th meeting. He noted the Director will be present at that meeting to explain all those things and give a presentation.

Chairman Kaupin informed the audience that it’s not intended to hold a discussion this evening regarding the Plan of Conservation and Development because the Council has not received a complete document.

Mr. Coppler stated mention of leaf vacuuming on the Town’s website is an oversight and that will be addressed.

He stated they will be meeting with representative of DPW on Wednesday to finalize the whole awareness campaign about leaf vacuuming. He noted they will try to give everyone about four weeks notice that there won’t be any leaf vacuuming this year. He noted this information will be posted on the website and E-TV. He stated they will work at making sure everyone gets notification of this.
Councilman Hall stated when they were talking about this in caucus recently, there was talk about the possibility of providing residents with a list of private vendors who provide leaf vacuuming service. Mr. Coppler stated they need to be careful they are not endorsing a particular service. He noted it would be a very fine line that the Town has to walk with this issue. He stated a lot of people who hire a landscape company to get the leaves to the curb might be using that same landscaper to remove the leaves. He noted they can run this by the Town Attorney to be sure that whatever they’re doing is in line with what the Town should be doing.

Councilman Crowley questioned whether the Town provides brown leaf bags, or is there a charge for those bags. Mr. Hawkes stated it’s $1.70 for five bags. Councilman Crowley questioned whether there’s an easy way for people to get those bags. Mr. Coppler noted they could check into that.

As concerns recycling enforcement, Mr. Coppler stated there’s only so much education that can be provided. He noted there are some people that will do what they want no matter what. He stated Enfield’s solid waste code has a provision for people who will not do the right thing. He noted the majority of people are recycling at least once per month, however, a lot of people don’t put any recyclables at the curb. He stated his belief the Town has spent a lot of time, effort and resources to educate people about recycling. He noted enforcement applies to those people who never recycle.

Councilman Hall questioned whether studies were done to learn if other towns actually imposed a fine for not recycling. Mr. Coppler stated Enfield’s solid waste ordinance was based upon a committee that was put together. He noted that committee did look at other communities’ codes, and they did survey surrounding communities. He stated his belief Enfield’s ordinance is no different than communities providing the same type of service.

Councilman Crowley questioned the possibility of putting together a recycling program at the school level. Mr. Coppler stated last year they had poster, slogan and logo contests. This year the focus is on the high schools.

Councilman Crowley questioned whether the schools’ lunch program is using recyclable containers. Mr. Coppler stated he’s aware that they are recycling milk cartons.

Referring to Item 14A1. on tonight’s agenda, Mr. Coppler stated this involves money that needs to be transferred to do training for the Town’s fleet service mechanics. He noted the question was asked whether they have the computer software/hardware necessary to make use of that training. Mr. Hawkes noted they would have to purchase the actual software and module in addition to the training. He stated the module costs approximately $2,300, and the software would be included for that. Mr. Coppler noted they’re in the process of making that purchase and that is budgeted. He stated the
purpose of this is to allow the Town employees to do more diagnostics in-house so they’re not sending it out to the dealerships.

Councilman Nelson stated he used to own a garage, and that computer ended up costing a lot of money because if the computer says an oxygen sensor is needed, it’s replaced for $150. He noted what the computer doesn’t indicate is that the head gasket caused the oxygen sensor to go bad. He voiced his concern that without knowing certain problems that a dealership may know, it may end up costing more money.

Chairman Kaupin questioned if Councilman Nelson is in favor of the training. Councilman Nelson stated his belief they need to keep a very close eye on the amount of electronics that can’t be returned and end up on the shelf.

**TOWN ATTORNEY REPORT & COMMUNICATIONS**

There was no report this evening.

**REPORT OF SPECIAL COMMITTEES OF THE COUNCIL**

Councilman Mangini stated the Board of Education/Town Council Strategic Plan Subcommittee met on September 16th. She noted they’re planning to meet again on September 23rd. She stated they received the report from the elementary school principals regarding moving costs and associated items, and they will be hearing from the high school principals on September 23rd.

Councilman Mangini stated she’s the Chairman for the Education Subcommittee for CCM. She noted they’re putting together a few topics to bring forward to the state to lobby on unfunded mandate issues, i.e., repeal of the newly mandated graduation requirements; eliminating or readjusting the MBR and they’re looking for a better understanding for transportation and staffing regarding special education.

Councilman Mangini stated she, Councilman Hall and Mr. Coppler attended the Refarming Committee meeting. She noted they received the report from RCC. She explained federal law says the town must be compliant by 1/1/2013. She stated RCC is a consultant, and they came forward with some recommendations. She explained they’re looking to get the biggest bang for their buck, and they need to look at a cost savings in order to make sure their narrow band is compliant and that the broadband works within the components. She went on to note that one of the concerns of EMS was that they would not have radio coverage while transporting to Hartford. She noted that will be looked into. She stated they want to make sure the EMS, Police and Fire Departments are all on the same lines. She stated the total cost is $11,002,000, but they have to back out $150,000 because there was a credit. She noted they’re still looking at numbers and
hopefully at their next meeting they’ll have better news as concerns the cost and where things stand progress-wise.

Mr. Coppler referred to the refarming issue and stated they’re looking at the narrow-banding approach. He noted their challenge is to bring down the cost of this effort so that it’s affordable. He stated they will be putting together a final recommendation to come before the Council possibly the second meeting in October.

Councilman Lee stated the Revitalization Committee had a subcommittee working for a couple months on the charter for the Enfield Community Development Corporation. He stated a series of recommendations were made, and edits were made to the document. He noted this should be coming before the Council sometime in October, and this will be in the form of a Board of Directors Meeting of the Corporation. Councilman Mangini stated they also talked about the mission and developing community partners and organization. She noted Mr. Bryanton did a great job of breaking this out.

Councilman Hall stated the refarming meeting was very interesting and complex.

Councilman Hall stated she wasn’t at the last Council meeting because she had to attend the teachers’ negotiations. She noted both sides have swapped their proposals with no specifics going to the general public because it’s still under negotiation. She stated if they don’t come to terms by the third week of October, it will head to arbitration.

Councilman Hall stated Clean Energy finalized their contest recently, and they would like to present the award to the winner at an upcoming Council meeting. She requested this be added to the next Council agenda.

**OLD BUSINESS**

All appointments remained tabled.

Items C., D., E., and F. remained tabled.

**NEW BUSINESS**

All New Business items remained on the agenda.

**ITEMS FOR DISCUSSION**

All items were moved to Miscellaneous.
MISCELLANEOUS

**MOTION #1062** by Councilman Dumont, seconded by Councilman Mangini to accept the Consent Agenda. Transfer $3,000 Fleet Service Training  
Transfer $6,000 Town Clerk Historical Preservation Grant  
Transfer $834.51 Town Attorney Legal Services  
Transfer $5,000 Police Services  
Transfer $2,270 Human Resources Other Professional Services  
copies appended  

Upon a **SHOW-OF-HANDS** vote being taken, the Chair declared **MOTION #1062** adopted 8-0-0.

**RESOLUTION #1063** by Councilman Hall, seconded by Councilman Mangini.

RESOLVED, that the Enfield Town Council does hereby authorize the Town Attorney, Kevin M. Deneen, to settle the outstanding tax assessment appeal in the following action:  

**HALLMARK CARDS, INC. v. TOWN OF ENFIELD**, Docket Number HHB-CV-09-6005237 S, the fair market value of the property to be $9,000,000.

Upon a **ROLL-CALL** vote being taken, the Chair declared **RESOLUTION #1063** adopted 8-0-0.

**MOTION #1064** by Councilman Mangini, seconded by Councilman Hall to waive the reading of the resolution.

Upon a **SHOW-OF-HANDS** vote being taken, the Chair declared **MOTION #1064** adopted 8-0-0.

**RESOLUTION #1065** by Councilman Crowley, seconded by Councilman Hall.

Administration and Financing for Community Development Loan Programs  
copy appended  

Mr. Bryanton explained this resolution gives the authority for the Loan Review Committee to do its work. He noted the Loan Review Committee provides loans through the Community Development Block Grant Funds for housing rehab, commercial facade, first-time homebuyer and small business loan programs. He stated whenever anyone applies for a loan, it’s screened by staff and then goes to the Loan Review Committee to be approved or not approved. He noted they last updated the resolution in 2006, and the landscape has changed quite a bit since 2006. He pointed out rates are completely different than they were at that time, plus they’ve added a few programs, and they needed
to account for that. He stated they’ve made the changes so it’s more in line for what they do, and it covers more information and allows the Loan Review Committee to do their job the way they’re supposed to.

Councilman Keller referred to the Enfield Housing Rehabilitation Program and questioned who is subsidizing the interest on the low-interest loans. Mr. Bryanton stated the money comes from HUD, and they use those monies to provide the low-interest loans.

Councilman Keller referred to 2.2 where incentives are provided for commercial property owners, and a $2,000 forgivable loan is provided for façade and code related improvements. He questioned if this means the $2,000 is free and clear and doesn’t have to be repaid, and Mr. Bryanton responded that’s correct.

Councilman Keller questioned if the same thing applies with the First-Time Homebuyer Program, and Mr. Bryanton stated if the buyer stays in the house for ten years, the loan is forgiven. He noted the purpose of this is to stabilize the community and get more people to be homeowners in Thompsonville.

Upon a **ROLL-CALL** vote being taken, the Chair declared **RESOLUTION #1065** adopted 7-1-0, with Councilman Keller voting against the resolution.

**RESOLUTION #1066** by Councilman Hall, seconded by Councilman Kiner.

WHEREAS, Public Acts 09-114 and 09-01 (September 2009 Special Session) require that the existing Enfield and Stafford Probate Districts be merged into one probate district; and

WHEREAS, the Towns of Enfield, Somers, Stafford and Union will merge the probate courts into one district forming the North Central Connecticut Probate District serving the Towns of Enfield, Somers, Stafford and Union; and

WHEREAS, the North Central Connecticut Probate District will consist of two satellite courts as permitted by the State of Connecticut Office of the Probate Court Administrator, to be located in the Town of Enfield and the Town of Stafford for up to a period of two years until one central location is determined by the Towns of Enfield, Somers, Stafford and Union.

NOW, THEREFORE, be it resolved that the Town Council of the Town of Enfield and the Boards of Selectmen of the Towns of Somers, Stafford and Union hereby endorse and approve the merger of the probate districts to the North Central Connecticut Probate District, comprised of the Town of Enfield, Somers, Stafford and Union, with suitable
court facilities to be maintained within the Town of Enfield and the Town of Stafford for a period of no more than two years until a central court location is determined; and

BE IT FURTHER RESOLVED, the Town Council of Enfield and the First Selectman of Stafford are hereby authorized and directed to carry out the purpose of this resolution by forwarding it to the General Assembly of the State of Connecticut and by taking such further reasonable action as shall be necessary to implement the terms of this Resolution.

Councilman Lee thanked the Town Manager for his diligence in this.

Councilman Crowley stated his belief the two locations will work. He questioned if they are bound to the two-year period. Mr. Coppler stated at the present time the home office is Enfield. He noted the judge will have the ability to define office hours at the Stafford Court.

Upon a ROLL-CALL vote being taken, the Chair declared RESOLUTION #1066 adopted 8-0-0.

PUBLIC COMMUNICATIONS

Margaret Jedziniak, 232 Abbe Road
Stated furniture companies will no longer remove old furnishings while making new furniture deliveries. She noted this is becoming common practice because furniture companies do not want to handle any old furniture that might contain bed bugs. She voiced her concern that as a result of this new policy on the part of furniture stores, people will start dumping old furnishings, which will result in more blight.

Tony Quinones, South River Street
Stated some residents are wondering why the Connecticut River Access has been tabled again.

Chairman Kaupin stated this was discussed at a leadership meeting. He noted staff is completing some work and will bring this to the Town Council. He questioned if staff knows when this item will be ready to come before the Council. Mr. Coppler responded the earliest it will be available is at the second meeting in October.

Jack Sheridan, 7 Buchanan Road
Stated the school system had the Pentamation system, which worked, but they don’t want to use it. He noted he’s not in favor of giving any more money to the school system until such things are resolved.
Councilman Lee stated his understanding the school system is moving toward on-line grading. He went on to thank Ms. Jedziniak for her sincere and heartfelt comments tonight. He noted he has Officer Owen in his prayers.

**ADJOURNMENT**

MOTION #1067 by Councilman Hall, seconded by Councilman Keller to adjourn.

Upon a SHOW-OF-HANDS vote being taken, the Chair declared MOTION #1067 adopted 8-0-0, and the meeting stood adjourned at 9:25 p.m.
ENFIELD TOWN COUNCIL
REQUEST FOR TRANSFER OF FUNDS
RESOLUTION NO. ________

RESOLVED, that in accordance with Chapter VI, Section 8(f) of the Town Charter, the following transfer is hereby made.

TO:
3800 Equipment Maintenance & Repair
Professional Development 10300380-532200 $ 3,000.00
TOTAL $ 3,000.00

FROM:
3800 Equipment Maintenance & Repair
Vehicle Repair & Maintenance 10300380-543300 $ 3,000.00
TOTAL $ 3,000.00

CERTIFICATION: I hereby certify that the above-stated funds are available as of September 9, 2010.

A. Lynn Nenni, Director of Finance

APPROVED BY: _______________________ Town Manager          Date: ______

ENFIELD TOWN COUNCIL
REQUEST FOR TRANSFER OF FUNDS
RESOLUTION NO. ________

RESOLVED, that in accordance with Chapter VI, Section 8(f) of the Town Charter, the following transfer is hereby made.

TO:
Town Clerk
Historic Document Preservation Grant
Technical Services 10160100-534000 $6,000

FROM:
Miscellaneous State Revenue
10040000-413699 $6,000

CERTIFICATION: I hereby certify that the above-stated funds are available as of___________

A. Lynn Nenni, Director of Finance

APPROVED BY: _______________________ Town Manager          Date: ______
ENFIELD TOWN COUNCIL  
REQUEST FOR TRANSFER OF FUNDS  
Fiscal Year 2010  
RESOLUTION NO. ________

RESOLVED, that in accordance with Chapter VI, Section 8(f) of the Town Charter, the following transfer is hereby made.

TO: 1300 Town Attorney

<table>
<thead>
<tr>
<th>Item</th>
<th>Code</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Legal</td>
<td>10130000-533200</td>
<td>$834.51</td>
</tr>
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</table>

FROM: 1300 Town Attorney

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<tr>
<th>Item</th>
<th>Code</th>
<th>Amount</th>
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<tbody>
<tr>
<td>Professional Development</td>
<td>10130000-532200</td>
<td>$12.00</td>
</tr>
<tr>
<td>Telephone</td>
<td>10130000-553100</td>
<td>$139.49</td>
</tr>
<tr>
<td>Postage</td>
<td>10130000-553500</td>
<td>$21.91</td>
</tr>
<tr>
<td>Printing &amp; Repro.</td>
<td>10130000-555000</td>
<td>$10.00</td>
</tr>
<tr>
<td>Travel</td>
<td>10130000-558000</td>
<td>$1.80</td>
</tr>
<tr>
<td>Tech Supplies</td>
<td>10130000-561300</td>
<td>$101.00</td>
</tr>
<tr>
<td>Publications</td>
<td>10130000-564300</td>
<td>$17.02</td>
</tr>
<tr>
<td>Dues &amp; Fees</td>
<td>10130000-581000</td>
<td>$80.00</td>
</tr>
<tr>
<td>Licenses</td>
<td>10130000-581100</td>
<td>$30.00</td>
</tr>
</tbody>
</table>

FROM: Contingency 10800092-584000 $421.29

CERTIFICATION: I hereby certify that the above-stated funds are available as of September 2010.

A. Lynn Nenni, Director of Finance

APPROVED BY: ___________________ Town Manager Date: __________
ENFIELD TOWN COUNCIL
REQUEST FOR TRANSFER OF FUNDS
RESOLUTION NO. _______

RESOLVED, that in accordance with Chapter VI, Section 8(f) of the Town Charter, the following transfer is hereby made.

TO: Police Services
     Miscellaneous  10200500-589000 $5000

FROM: Police Services
      Certified Salaries  10200500-511000 $5000

CERTIFICATION: I hereby certify that the above-stated funds are available as of September 14, 2010.

A. Lynn Nenni, Director of Finance

APPROVED BY: ______________________ Town Manager          Date: _____

ENFIELD TOWN COUNCIL
REQUEST FOR TRANSFER OF FUNDS
RESOLUTION NO. _______

RESOLVED, that in accordance with Chapter VI, Section 8(f) of the Town Charter, the following transfer is hereby made.

TO: 1700 Human Resources
    Other Professional Services 10170000 -533900 $2,270

FROM: 1700 Human Resources
      Medical/Dental Insurance 10170000 -521000 $2,270

CERTIFICATION: I hereby certify that the above-stated funds are available as of September 17, 2010.

A. Lynn Nenni, Director of Finance

APPROVED BY: ______________________ Town Manager          Date: _______
ENFIELD TOWN COUNCIL
RESOLUTION NO. _____

RESOLUTION REGARDING ADMINISTRATION AND FINANCING FOR COMMUNITY DEVELOPMENT LOAN PROGRAMS

SECTION 1 RESOLUTION

WHEREAS, the Town of Enfield has applied for and is utilizing income generated from State and Federally funded Community Development Block Grant program; and,

WHEREAS, the Town of Enfield has worked to diversify its loan programs by improving the delivery of the Housing Rehabilitation Program, the Commercial Rehabilitation Program, the First-time Homebuyer Program and the Small Business Development Fund under the direction of the Office of Community Development (OCD), and the Loan Review Committee (LRC); and

WHEREAS, the Community Development Loan Programs are targeted to reduce the adverse effects of age and disinvestment in our neighborhoods, and will help to restore the overall health and vitality of our traditional village centers over time; and,

WHEREAS, the Community Development Loan Programs are targeted to families and to individuals who are designated low and moderate income, and who have varying degrees of need;

NOW THEREFORE, be it resolved that, the following Community Development Loan Programs be funded to assist in the goal of revitalizing and improving the built environment of the Town of Enfield.

Be It Further Resolved That,

1) Resolution No. _____, including any amendments thereto, are hereby rescinded and all unencumbered Community Development Block Grant funds, Small Cities or otherwise will be expended pursuant to this Resolution.

2) The following policies with respect to the Town's Community Development Loan Programs are hereby established and shall be applicable effective this date unless and until such time as they are either rescinded or otherwise modified by action of the Town Council.
SECTION 2 PROGRAM DESCRIPTIONS

2.0 CDBG Funded Programs:
The Town of Enfield utilizes the State of Connecticut's Community Development Block Grant (CDBG) Small Cities Program to address and correct community development issues within Enfield. The funds originate from the U.S. Department of Housing and Urban Development (HUD) for the purpose of building and maintaining stronger local communities. The CDBG Program has been in existence since 1974, and has provided the Town with community development funds since 1978.

2.1 Enfield Housing Rehabilitation Program:
This program has been the basis of the OCD loan programs for over thirty (30) years. Single family, owner-occupied property owners can receive up to $25,000 in low interest loan funds for code and safety repairs to the structure. Property owners with low income tenants can receive up to $25,000 per unit in low interest loan funds for code and safety repairs. The programs goal is to improve living conditions for residents and to stabilize property values for the surrounding neighborhood. Emergency repairs shall be addressed as they arise and will be assessed as separate projects for loan and eligibility purposes. (See Section 3.6)
(Incentive grant information removed)

2.2 Enfield Commercial Façade Investment Grant Program:
This program is designed to provide incentives for commercial property owners to renovate their storefronts within the Thompsonville and North Thompsonville business districts. The program provides up to $2,000 in façade and code related improvements in a one-year forgivable loan format. The small grant format relieves business owners from the need to match the grant funds and is under the threshold of the Davis Bacon Act which requires prevailing wages to be paid for commercial construction over $2,000. (Program changed from $25,000 loan program)

2.3 Enfield First-time Homebuyer Program:
The program addresses the need to increase homeownership percentages in the Thompsonville and North Thompsonville neighborhoods. The program provides up to $20,000 in forgivable loan funds toward the purchase of a home located in Census Tract 4806 (Thompsonville), and up to $10,000 for a home located in Census Tract 4805 (North Thompsonville). The funds can be used for a down payment, closing costs, gap financing, or for inspections or code improvements to the property. Loan recipients shall be required to take homeowners education classes to be eligible for the program. (Loan requirements by census tract added)

2.4 Enfield Small Business Loan Program:
The purpose of Small Business Development Fund is to encourage private commercial investment in the Thompsonville Village Center district through a combination of public loans and private financing. These investments are made to help revitalize the traditional village center and provide jobs and services to local residents. Business owners can
apply for up to $15,000 for business related expenses, with a portion of the loan forgiven if the business remains at the same location for more than five years.

(New Program)

SECTION 3 POLICIES & PROCEDURES

3.0 Introduction:
The Town of Enfield Community Development Programs are governed by Federal, State and local laws and regulations which are required under the CDBG Program.

3.1 Loan Priorities:
All loans shall be directed at correcting or addressing the following in order of priority:

A. All code violations which are found during a code inspection preliminary to the processing of a Community Development Loan.
B. Incipient code violations that address existing health and safety issues, or preventive maintenance efforts to avoid potentially hazardous conditions.
C. Projects that increase home ownership in low and moderate income target areas.
D. Projects that improve the image and functionality for both residential and commercial uses in low and moderate income target areas.
E. Energy conservation measures that increase the cost-effectiveness of dwellings and commercial storefronts.
F. General improvements to structure that are deemed appropriate and in compliance with HUD requirements.

3.2 Review Criteria:
The following is a list of loan review criteria that shall be used by the OCD staff to determine the appropriate loan amount, interest rate, and other terms as they relate to a specific application:

- Income of applicants / tenants. Must meet HUD's income guidelines.
- Employment status. Is the applicant currently employed? If not, determine if employment is being sought.
- Ability to repay the loan. Determination shall be based on income tax returns, investments, and liquid assets.
- Number of dependents including infants, school-aged children, disabled family members, and elderly persons.
- Disabilities: Mental and physical disabilities that effect applicant's ability to work. Is the applicant receiving disability payments?
- Medical conditions that may hinder an individual from working. Long-term or terminal medical conditions.

3.3 Interest Rate Guidelines:
Interest Rates for conventional loans are dynamic. They are constantly adjusted in reaction to changes in the economy. Due to these fluctuations, the interest rates for the Town's Community Development loan programs should be adjusted accordingly. The
Town shall set its interest rates based on the conventional Prime Rate annually. In most cases the Town rate shall be set below the Prime Rate as to provide an incentive to the loan recipient.

Loan rates are to be set by the Town and may vary between 0% and 12% depending on a property owner's income and/or cost of operating the property and/or ability to repay the loan. The rate of the Town loan shall vary for each case based on prevailing conventional interest rates and rates of private loans secured by the property owner. The interest rate for the Town loan will be fixed for the life of the loan.

The Town shall set a range of interest rates for various income levels of property owners. Interest rates shall be set below conventional interest rates to provide an incentive for the loan recipient. The following table is an example of interest rate ranges based on income:

<table>
<thead>
<tr>
<th>Status</th>
<th>Median Income</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeowner</td>
<td>0 to 30%</td>
<td>Deferred to 1%</td>
</tr>
<tr>
<td>Homeowner</td>
<td>31% to 50%</td>
<td>Deferred to 3%</td>
</tr>
<tr>
<td>Homeowner</td>
<td>51% to 80%</td>
<td>Deferred to 6%</td>
</tr>
<tr>
<td>Off-site Landlord</td>
<td>0 to 80%</td>
<td>1% to 3%</td>
</tr>
<tr>
<td>Off-site Landlord</td>
<td>81% to 100%</td>
<td>3% to 6%</td>
</tr>
<tr>
<td>Off-site Landlord</td>
<td>101% and over</td>
<td>6% to 12%</td>
</tr>
<tr>
<td>Business Owner</td>
<td>0 to 80%</td>
<td>1% to 3%</td>
</tr>
<tr>
<td>Business Owner</td>
<td>81% to 100%</td>
<td>3% to 6%</td>
</tr>
<tr>
<td>Business Owner</td>
<td>101% and over</td>
<td>6 to 12%</td>
</tr>
<tr>
<td>Commercial Property</td>
<td>0 to 80%</td>
<td>1% to 3%</td>
</tr>
<tr>
<td>Commercial Property</td>
<td>80% to 100%</td>
<td>3% to 6%</td>
</tr>
<tr>
<td>Commercial Property</td>
<td>101% and over</td>
<td>6% to 12%</td>
</tr>
</tbody>
</table>

(Income Limits are subject to change on an annual basis)

(Updated rates and new categories)

While property owners with tenants may have incomes that exceed HUD limits, they shall be eligible to received loan funding if their tenants are determined to be low/moderate income. In these cases, owners are bound by agreement to maintain their rents at the Fair Market Rent levels which are determined by HUD on an annual basis. Owners shall maintain these FMR's for the life of the loan.

3.4 Deferred Payment Loans:
Deferred Payment Loans are loans that do not have to be paid back until the property is sold, conveyed or transferred. They are commonly used for very low income persons who are at or below the 50% of median income level. DPL’s may be used for the Community Development Loan Programs. The Loan Review Committee is ultimately responsible for determining if an applicant is eligible for a DPL.

3.5 Income Determination:
Income determinations for single family, owner-occupied units and low/moderate tenants shall be made by using current Income Limit and Fair Market Rate (FMR) tables from
HUD. Income shall be determined through the use of Federal and State Tax Return forms, payroll records, bank account records, or other appropriate means.

3.6 Housing Rehabilitation / Emergency Repair Policy:
Emergency repairs shall be performed on an as needed basis and shall address housing issues that present an imminent danger to the health and safety of the residents. All Emergency Repairs are subject to determination by the Office of Community Development (OCD) staff. OCD shall consult with the appropriate regulatory agencies and may seek the consult of experts to determine the extent of potential emergency work. Emergency Repairs shall consist of the following items:

- Dangerous electrical wiring, services, panels, outlets, switches and junction boxes
- Lack of reliable smoke detectors, fire alarms and/or fire suppression systems
- Unsafe structural systems including roofs, walls, floors, stairs, decks, railings, etc.
- Unsafe mechanical systems including heating and cooling systems
- Unsanitary living facilities, plumbing, sewering, garbage disposal
- Infestation of rodents and insects
- Hazards that pose an immediate danger to the health and safety of residents
- Loss of heat, electricity, and sanitary facilities for an extended prior of time

(New policy)

3.7 Housing Rehabilitation / Incentive Credits
The purpose of providing incentive credits under the Housing Rehabilitation Program is to entice property owners to address persistent housing problems that will benefit the entire community. For example, the added cost of addressing a lead paint hazard might deter a property owner from replacing old lead covered doors and windows. Incentive credits help to defray some of those costs and make it more palatable for owners to make repairs that in turn make the neighborhood safer and more appealing to new home buyers. Incentive credits shall be awarded in 5% increments for each of the following categories:

- Fire Safety and Suppression including Hard-wired Smoke Detectors, Fire Extinguishers, Sprinkler Systems, Fire Escapes
- Energy Efficiency Materials & Equipment including Energy Star rated products, doors & windows, weatherization improvements
- Historic Preservation of Original Architecture for properties that pre-date 1950
- Lead Based Paint & Asbestos Hazard Reduction / remediation work to remove or encapsulate hazardous materials

Credits will be assessed at the end of a completed Housing Rehabilitation project and will not be provided for projects that only include emergency repairs.

(New policy)

3.8 Civil Rights Compliance / Fairness in Lending:
The Town of Enfield is bound to comply with the U.S. Civil Rights Act, and agrees not to discriminate on the basis of, race, national origin, color, sex, age, marital status, disabilities, or religions.

SECTION 4 OFFICE OF COMMUNITY DEVELOPMENT

4.0 Community Development Staff
The Office of Community Development staff will be responsible for obtaining, and preparing all applicant information necessary to determine applicant eligibility. The OCD staff is charged with performing the due diligence required for the Loan Review Committee to make its final compliance review of the OCD staff work. OCD staff will provide loan services to the applicant and prepare all required information for the Loan Review Committee.

4.1 Staff Responsibilities
The follow outlines the OCD staff’s responsibilities:

- Provide technical assistance to applicants to ensure that required information is obtained and that the property owner understands his/her responsibilities.
- Provide inspection reports that demonstrate the need for compliance
- Develop or obtain estimates of the proposed work to be performed
- Develop a schedule or job timeline for work to be performed
- Make recommendations for approval / denials for all applications,
- Determine the appropriate loan amount, interest rates, terms and conditions
- Include any extenuating circumstances that may affect the applicants ability to repay the loan.

4.2 Privacy Statement:
It is the Town's responsibility to protect the privacy of its clients. All necessary precautions will be taken to protect the identity and privacy of the loan applicants and /or recipients. Office of Community Development staff and Loan Review Committee members will adhere to all laws and regulations regarding the rights of clients.

4.3 Ethics:
OCD staff and LRC members shall conduct themselves in a manner consistent with the State of Connecticut's Code of Ethics, Chapter 10, Parts I and II, General Statutes as may be amended from time to time.

SECTION 5 LOAN REVIEW COMMITTEE

5.0 Loan Review Committee:
The purpose of the Loan Review Committee is to review the work of the OCD staff, and to ensure that Town-sponsored loans comply with all Federal, State, and local laws, as
well as the requirements set forth in this resolution. The LRC shall act on the following items:

- Review of staff work on all loan applications to determine compliance with all applicable laws and regulations.
- Review of staff work for all recommendations for approvals and denials. Final determinations of the LRC shall appear in writing and be delivered to the OCD, outside lending institutions, and the applicant.
- Recommend changes in policies and guidelines to keep loan programs current.
- Attend training courses and seminars to remain current in lending practices.

5.1 Committee Membership:
The voting membership of the LRC shall be comprised of the following:

- Two (2) members of the Town Council (After bi-annual elections)
- Three (3) citizen members who shall reside in or have a place of business within the Town of Enfield
- Two (2) alternate members
- The Director of Community Development, or a designee member of the staff, shall serve as an ex-officio member of the Committee.

5.2 Term of Office:
Members shall be appointed by the Town Council for a term no longer than two (2) years and may be reappointed to the Committee every two (2) years by the Town Council. The terms of the appointees to the LRC going forward shall be staggered as follows: Two (2) Town Council members whose terms shall expire on December 31, and two (2) alternate members whose terms shall expire on July 1, and three (3) community members whose terms shall expire on July 1. When vacancies within the LRC exist, the Town Council shall seek to appoint qualified, competent individuals who have practical experience in residential and, or commercial lending, or a related field.

5.3 Privacy Statement:
It is the Town's responsibility to protect the privacy of its clients. All necessary precautions will be taken to protect the identity and privacy of the loan applicants and /or recipients. Loan Review Committee members will adhere to all laws and regulations regarding the rights of clients.

5.4 Ethics:
LRC members shall conduct themselves in a manner consistent with the State of Connecticut's Code of Ethics, Chapter 10, Parts I and II, General Statutes, as may be amended from time to time.