



Department of Planning and Community & Economic Development

Community Development Division

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Child Care
Community Resources
Housing & Community Investments
Madison Senior Center

Memo

To: CDBG Committee
From: Linette Rhodes, Community Development Manager
Date: 4/13/2026
Re: Loan Denial Appeal- Susan LaCava

The Housing and Community Investments (HCI) Unit operates three financial loan programs for City of Madison residents: 1) Home Buy the American Dream (HBAD) – a down payment assistance loan program for eligible first-time homebuyers; 2) Property Tax Assistance for Seniors – a loan program that helps eligible homeowners age 65+ pay property taxes; and 3) Rental Rehabilitation – a loan program that helps owners of rental property finance repairs or upgrades to their properties. All three programs have a grievance policy, if an applicant feels their loan was unfairly denied they may file an appeal with Community Development Manager who will bring that appeal request to CDBG Committee.

Information on the Property Tax Assistance for Seniors can be found here: www.cityofmadison.com/homeloans In summary, per Madison General Ordinance (MGO) 4.071, to qualify for the loan program the property must be located in the City of Madison, must be a single family home, condo or ½ duplex and must be principal resident of the loan applicant.

Susan LaCava of 1237 Rutledge Street submitted an application for Property Tax Assistance for Seniors loan program. The loan has been denied because the property located at 1237 Rutledge Street is listed as a 2-flat in City of Madison- Building Inspection database and not a single-family unit. Building Inspection is HCI Unit's source of data for application review for zoning, permits and overall compliance when underwriting guidelines for lending programs.