

MEETING MINUTES  
 AFFORDABLE HOUSING TRUST (AHT) COMMITTEE  
 FULLER MEADOW SCHOOL, NATHAN MEDIA CENTER  
 143 SOUTH MAIN STREET, MIDDLETON, MA 01949  
 Wednesday July 10, 2025 at 6PM

*This meeting was in person & recorded for playback.*

The Trust reserves the right to consider items on the agenda out of order. Not all items listed may in fact be discussed and other items not listed may also be brought up for discussion to the extent permitted by law.

Board/Committee Representatives appointed through 2026: Brian Cresta, Select Board; Maria Paikos-Hantzis, Housing Authority; Richard Gregorio, Finance Committee; Herman Learmond-Criqui, Community Preservation Committee; Jason Bernhard/Planning Board. At-Large members through 2027: Beth Andres-Beck; Thomas Martinuk

**Call to order:** *With a quorum present the Vice-Chair called the meeting to order at 6 pm.*

AHT Members present: M. Paikos-Hantzis, Vice Chair; R. Gregorio, Treasurer; H. Learmond-Criqui, Clerk(A-6:15pm);

J. Bernhard; B. Andres-Beck; T. Martinuk. Not present: B. Cresta, Chair.

Also present: Anna Bury Carmen, Planning Director; others as noted.

The Trust welcomed newly appointed at large member Tom Martinuk.

Annual election of officers: Chair, Vice Chair, Treasurer, Clerk

*In the absence of the Chair, this agenda item was held for the August meeting.*

Sign Declaration of Trust

**Review & Approval of Minutes:**

**Vote:** *The Trustees voted unanimously to approve the meeting minutes of April 2, 2025; June 4, 2025.*

**Working session on 5 Year Action Plan**

- Further planning for Middleton home repair program
- Marketing and communications
- Loan payback structure

A. Bury Carmen noted sample materials from Habitat for Humanity were provided to the Trust prior to the meeting as examples of a marketing plan, press release, and flyer as one of the Trust's initial action items.

She also has begun a list of key people to speak with regarding possible programs and began with the Director of Veteran's Affairs and the Council on Aging who also supported a one page informational flyer as the best way to promote this type of information.

The Trustees referenced a model marketing plan of a local community and discussed specific key goals for Middleton. A separate flyer will be prepared for the Veterans.

The AMI will be 60 percent.

A. Bury Carmen will work with Habitat for Humanity on a draft flyer, and incorporate the Trustee's comments for the August meeting, with the goal for a September / October release.

Town Counsel reviewed the sample Agreement with Habitat for Humanity for the Loan Payback program, with minor edits. The Trustees discussed in more specific terms the on the structure for that program:

- Deferred payment – Zero interest with a schedule for payback with the sale of the home or forgiveness of the loan after a specific number of years; smaller projects, under \$ 5000 may be considered a grant.
- Criteria for small jobs will be outlined.
- A limit of grants per property
- The Trustees will solicitate for local contractor to participate in the program

**Discussion of Tool Lending Program**

Currently the Library is in the process of interviewing Library Director/Assistant Director and is operating under minimal staffing. The tool lending program will be discussed later in the fall.

**Middleton Zoning Review Project Update**

A.Bury Carmen gave brief summary of the comprehensive Zoning update (technical audit and rewrite) which she hoped would include opportunities to advance affordable housing goals through zoning code changes. The Consultants have been invited to the AHT August meeting to exchange ideas and goals.

**Treasurer's Update - Through April 2025**

Cash balance- \$ 302,983. The small \$440 loss was due to market conditions.

**North Shore HOME Consortium Funds - \$ 13,000**

A.Bury Carmen noted since these are a Federal funding source, there are certain standards in place, therefore, these funds may not be used towards the tool assistance program. She explained the funding may be assigned to support an affordable housing project in progress; currently the only development is the 40b project is the former Angelica's on the corner of Routes 62/114. Or, the funds may be donated to a local rental assistance program or the purchase of affordable housing.

The Trustees asked for additional information on the rental assistance program.

**Review items for future agenda**

Herman Learmond-Criqui suggested the program include energy efficiencies. It was noted there are programs in place i.e. Mass Saves. The Trust could prepare resource lists.

B. Andres-Beck noted the Memorial hall is being considered for re-use after the town hall moves into the new Municipal Complex and the AHT lobby for affordable housing.

**Next Meeting: August 6**

September - Harborlight (general presentation)

**Adjourn- The Trust voted unanimously to adjourn at approximately 6:42 pm.**

Respectfully submitted by

**Catherine Tinsley, 7.17.25**

Catherine Tinsley, Recording Secretary  
The minutes were prepared from video

Herman Learmond-Criqui

Herman Learmond-Criqui, AHT Clerk

Respectfully submitted as approved by the HDC at the August 6, 2025 meeting.