

MEETING MINUTES  
 AFFORDABLE HOUSING TRUST (AHT) COMMITTEE  
 FULLER MEADOW SCHOOL, NATHAN MEDIA CENTER  
 143 SOUTH MAIN STREET, MIDDLETON, MA 01949  
 Wednesday August 6, 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 Chair called the meeting to order at 6:05 pm and announced the meeting was being recorded and those present. AHT Members: B. Cresta, Chair; M.Paikos-Hantzis, Vice Chair; R. Gregorio, Treasurer; H.Learmond-Criqui, Clerk; J. Bernhard. Not present: B. Andres-Beck; T. Martinuk*  
 Also present: Anna Bury Carmer, Planning Director; others as noted.

**Annual election of officers:** Chair, Vice Chair, Treasurer, Clerk- *This agenda item was continued from the July meeting in the absence of the Chair.*

- The meeting was open for nominations for Chair:

M.Paikos-Hantzis nominated Brian Cresta as Chair. B. Cresta accepted the nomination. There were no additional nominations and B. Cresta was unanimously voted Chair.

- The meeting was open for nominations for Vice Chair:

B. Cresta nominated Maria Paikos-Hantzis as Vice Chair. M.Paikos-Hantzis accepted the nomination. There were no additional nominations and M.Paikos-Hantzis was unanimously voted Vice Chair.

- The meeting was open for nominations for Treasurer:

B. Cresta nominated Richard Gregorio as Treasurer. R. Gregorio accepted the nomination. There were no additional nominations and R. Gregorio was unanimously voted Treasurer.

- The meeting was open for nominations for Clerk:

B. Cresta nominated Herman Learmond-Criqui as Clerk. H.Learmond-Criqui accepted the nomination. There were no additional nominations and H.Learmond-Criqui was unanimously voted Clerk.

**Review & Approval of Minutes:** July 10, 2025

A Scribner's error was confirmed in the Treasure's Report and the correction made.

**Vote:** *The Trustees voted unanimously to approve the meeting minutes of July 10, 2025 as edited.*

**Middleton Zoning Review Project Timeline & Feedback**

- Topics of interest: Inclusionary zoning; 2-family development; development review process

A.Bury Carmer, reviewed the Planning Department is conducting a comprehensive review to "clean-up & streamline" the zoning bylaws. Although no major changes are intended, there are technical aspects relevant for affordable housing i.e. inclusionary zoning, permitting and developing two families.

VHB's Consulting team was present and introduced themselves. Amy Plovnik was present, with Luke Mitchell on Zoom. A slide deck was referenced during the overview of the Zoning Audit & Rewrite. The goal of the zoning bylaw review is to identify how well the zoning is working, identify outdated and inconsistence provisions in the zoning code, and any regulatory barriers. *The slide deck presentation is a part of the minutes.*

The timeline is to complete this in March 2026 to be on the town meeting warrant.

L. Mitchell said the report could clarify the status of the ADU (accessory dwelling unit) bylaw, including the Attorney General's requirements.

The Trustees were interested in understanding if the bylaw language was optimal to allow affordable housing or if it was too restrictive.

A general question & answer discussion followed, including a requirement that developers provide a percentage of affordable units or provide funds in lieu of building a unit, cluster developments/zoning, village zoning - denser projects with more affordable units, and mixed use developments.

The chair encouraged examples of towns with successful approaches in affordable housing be included.

It was the position of the Trustees to be a part of the developing process to provide input to increase and create affordable units.

### **Working session on 5 Year Action Plan**

- Finalize Loan payback structure
- Brainstorm energy efficiency options to increase cost savings for Middleton residents

Initial discussions began at the July meeting regarding loan payback structure, capitalizing on energy efficiencies, and a repair program to allow residents to remain in their homes/community. A. Bury Carmer reviewed the next step to finalize the contract and asked the Trust to confirm the last section regarding a forgiveness clause for \$5,000 grants, and a step program to reduce a \$10,000 loan over a ten year period starting at year 5 reducing the loan by \$2,000 a year; a lien is put on the property under the loan structure, and timeline. It was questioned how applications would be approved or prioritized by Habitat for Humanity.

The Chair will sign the final agreement contract with Habitat for Humanity. The Trust noted Action Inc. supports energy saving programs and asked to clarify the specifics/ their roll of a project and if Habitat for Humanity oversees Action, Inc. under the perimeters set by the Trust.

Flyers will be printed and distributed to the various town departments and businesses, likely to be in contact with residents. Examples were shown to the Trustees for feedback. It was agreed the flyer be Middleton specific with links to the AHT website as well as the Habitat program. The goal is to launch this program this fall (late September).

### **Treasurer's Update - Through June 2025 (FY2025)**

- FY 2025 Final balance: \$306,666
  - Beginning fiscal year 2025 balance: \$210,247
  - Community Preservation funding: \$80,000
  - Interest: \$16,400

### **Review items for future agenda**

The Chair gave a brief overview on a proposed 40b project in the Ferncroft area filed with the state to create 200 units. The Town anticipates a letter from the state confirming the Comprehensive Permit. If both 40B projects are built, the town should meet the required 10 % of affordable housing stock and reach the status of "safe Harbor" and deny new 40b projects. It was noted the project is pending connection to the South Essex Sewage District, which has previously been stated, was at capacity. Updates will be on future agendas.

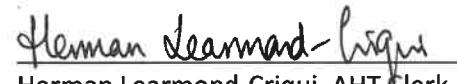
A joint meeting with the Select Board is expected to be scheduled.

**Next Meeting:** September 3, 2025

**Adjourn-** *The Trust voted unanimously to adjourn at approximately 7:37 pm.*

Respectfully submitted by

Catherine E. Tinsley 8.24.25  
Catherine Tinsley, Recording Secretary

  
Herman Learmond-Criqui  
Herman Learmond-Criqui, AHT Clerk

*The minutes were prepared from video.*

Respectfully submitted as approved by the HDC at the \_\_\_\_\_ September 3, 2025 \_\_\_\_\_ meeting.