



MIDDLETON
AFFORDABLE HOUSING TRUST

2024 STRATEGIC PLAN



Town of Middleton Affordable Housing Trust

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This plan was completed in April, 2024 and is intended to have a lifespan of five years.

Purpose and Background

The purpose and intent of this strategic plan is to:

- Focus the activities and resources of the Town of Middleton's Affordable Housing Trust Committee, which was formed in 2023.
- Provide transparency and communication to the residents of Middleton around the Trust's goals, initiatives, and activities.
- Ensure that the trust becomes institutionalized within Middleton as a permanent body that can further Affordable Housing in Middleton.

Planning Process

The Trustees engaged with the Metropolitan Area Planning Council (MAPC), Greater Boston's regional planning agency, to help create this strategic plan. MAPC worked with the Trustees, the Town of Middleton, members of the public, and other local experts who specialize in housing policy to craft this document. MAPC funded the strategic plan through a technical assistance grant.

The Housing Crisis

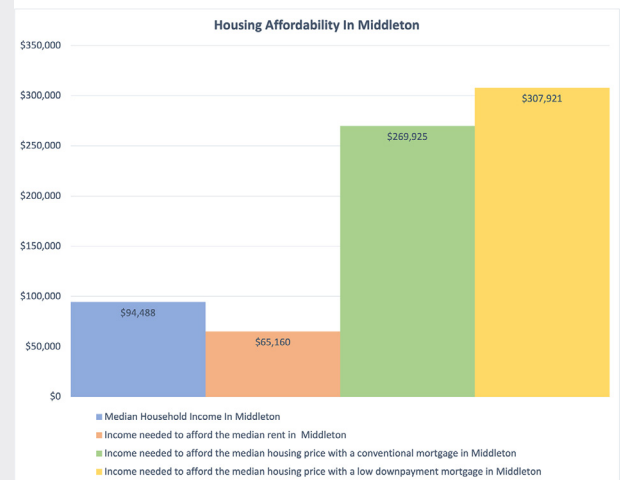
And Response

Middleton's housing barriers are similar to what Greater Boston as a region faces as a whole: a lack of options at any income level, a lack of affordable options, and land values rising at rates that make property taxes difficult to afford. These themes emerge, not just in housing data provided by MAPC, but also in the feedback provided by community members during focus groups held in the fall of 2023.

Much of Middleton's housing is unaffordable both for the people who want to move to Middleton and for those who already live there. With a median home listing price of \$900,000¹, household incomes need to be over two times the median household income (an income cut-off where half of the households earn more, and half earn less) to afford a home. Illustrated Figure 1, the "Housing Affordability Gap" for homeowners is about \$175,000 for a conventional mortgage with a 20% down payment, or about \$213,000 for a low-down payment mortgage². There's a mismatch between incomes earned and housing costs, demonstrating a higher need for both Affordable Housing and other strategies to make housing more accessible and affordable to current and future Middleton residents.

The need for Affordable Housing in Middleton is very strong.

Figure 1 - Housing Affordability Gap for Middleton



A larger picture of Figure 1 can be seen in Appendix G on page 45.

Middleton has not met the state's requirement under MGL Chapter 40B that 10% of their year-round housing units be set aside as "capital-A" Affordable Housing—housing with a long term or permanent subsidy that occupants must qualify to occupy based on income and the rent cannot be greater than 30% of their income³.

This housing is logged on the "subsidized housing inventory (SHI)". Affordable Housing units in Middleton on the SHI total 160, shown in Table 1 on the next page.

Until Middleton reaches 10% of units on the SHI, a developer may override local zoning to build subsidized units.

¹ Realtor.com listings for November 2023

² Affordability gap calculations is based on census data, housing market data, and town tax accessor data as well as assumptions about insurance and utility costs.

³ This is different than housing that is generally affordable based on market rents and may be subject to price changes. That is called either "lower-case affordable housing" or "Naturally Occurring Affordable Housing (NOAH)".

Table 1 - Total and Subsidized Housing Units in Middleton

Community	2020 Census Year-Round Housing Units	Total Development Units Containing SHI Units	SHI Units	%
Middleton	3,312	258	160	4.83%

Of Middleton's 160 subsidized housing units, 16 are home-ownership and the other 144 are rental. 59 of the rental units will have their affordability requirements expire before 2026, all others do not have an expiry date. If those expiring rental units are not granted additional affordability extensions, the SHI percentage in Middleton will drop to around 3%.⁴

A full list of properties in Middleton's SHI is available in APPENDIX C.

The challenges associated with building housing that is affordable and attainable are grand in scale and are often the results of policy decisions and market realities beyond that which any municipality can permanently relieve on their own. While these challenges will persist, an Affordable Housing Trust is an effective tool that can have a direct impact at the local level. The Town of Middleton took actionable steps to create and preserve affordability with the establishment of an Affordable Housing Trust (AHT) in 2023 following a town meeting vote.

The trust is composed of seven Trustees, all of whom must be residents of the town. Besides the two at-large members of the Trust, the Select Board appoints one member; one by the Community Preservation Committee; one from the Housing Authority; one from the Planning Board and one from the Finance Committee.

"The government can spend \$160 billion to fire rockets but not to help people here"

- Middleton resident comment from the Veterans Focus Group, October 31 2023

⁴ Source of this information and Table 1 is the Massachusetts Executive Office of Housing and Liveable Communities Subsidized Housing Inventory List. Data is current as of June 29, 2023. Latest numbers are available at <https://www.mass.gov/info-details/subsidized-housing-inventory-shi>

Purpose

Of the Affordable Housing Trust

The purpose of the Middleton Affordable Housing Trust is to provide for the creation and preservation of affordable housing for the benefit of low- and moderate-income households and for the funding of community housing⁵. This purpose is in line with other Affordable Housing Trusts in the region. The scope is wide enough that it can encompass a diverse array of activities while still keeping the focus of the Trust's activities within the realm of Affordable Housing.

The Commonwealth of Massachusetts broadly defines the powers of the Trust in M.G.L. Chapter 44, § 55C, the Municipal Affordable Housing Trust Fund law, and further refined in the Declaration of Trust to nineteen trust powers. They are summarized below. For a more complete view of these powers, please see Article Fifth of the Declaration of Trust in Appendix A of this plan.

These powers may be altered by the Trust Committee

⁵ Trust Declaration, Article Second

over time and should be re-evaluated after five years to see if they still suit the needs of the trust. To amend the powers of the Trust, a vote of the Trust committee and Select Board is required. Changes to the Trust powers do not require a vote at town meeting.

Powers of the Affordable Housing Trust

as defined in the trust declaration, a modification of MGL Ch 44, § 55C,

1. Receive real property through donation of a public or private entity.
2. Purchase and resell real or personal property (including investments)
3. Sell, lease, or exchange property.
4. Execute documents related to board transactions, such as deed transfers, leases, and contracts.
5. Employ advisors, including accountants, appraisers, and lawyers.
6. Pay advisors and agents compensation.
7. Apportion receipts; amortize premiums and establish sinking funds.
8. Participate in mergers and give powers of attorney.
9. Deposit security from any source the Trust deems advisable.
10. Carry property for accounting purposes.
11. Borrow money.
12. Make distributions or divisions of principal in kind.
13. Defend, enforce, settle, or otherwise adjust claims the Trust is involved in.
14. Manage, improve, or abandon real property.
15. Hold property uninvested.
16. Extend trust payment obligation timelines.
17. Implement or facilitate recommendations of planning studies related to Affordable Housing.
18. Seek funding resources for available Affordable Housing and increase or improve Affordable Housing.
19. Provide grants to assist low or moderate-income homebuyers buy or rehab a home.

Income Criteria

For Trust Assistance

The Town of Middleton does not define income criteria for what constitutes low- and moderate-income. There is a standard of low- and moderate-income applied throughout the United States as defined by the federal Department of Housing and Urban Development (HUD). These numbers consider the median income in a metropolitan area and then adjust those numbers by family size to determine a qualifying income limit to receive housing assistance and are updated annually. This is the same method used by government housing agencies and non-profits throughout the United States and is the same method that the Commonwealth of Massachusetts uses in determining eligibility for the Affordable Housing lottery.

The Middleton Affordable Housing Trust shall define “low- to moderate-income as” as “up to 80% of the area median income (AMI) for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area as defined by HUD for the current calendar year”. People who are seeking any form of housing or assistance from the Trust must qualify based on these income limits.

These income limits are accessible at HUD’s data portal website at <https://www.huduser.gov/portal/datasets/il.html>. This is the data source for Table 2.

The 2023 income limits for families up to four are shown in Table 2 below. This table shows median family household⁶ income annually as reported on annual tax filings, it does not consider other measures of wealth such as real property, stocks and bonds, or other non-liquid assets.

Table 2 - 2023 HUD Income Limits for the Boston-Cambridge-Quincy Metro Region

Median Family Income	Income Level	1-Person Household	2-Person Household	3-Person Household	4-Person Household
\$149,300	80% AMI Low Income	\$82,950	\$94,800	\$106,650	\$118,450
	50% AMI Very Low Income	\$51,950	\$59,400	\$66,800	\$74,200
	30% AMI Extremely Low Income	\$31,150	\$35,600	\$40,050	\$44,500

⁶ The Median Family Income represented in the table, \$149,300 shows the median income for all families in the metro region, regardless of family size. Because of this, the 80%, 50%, and 30% numbers are not exactly those percentages for AMI based on family size but is instead included as a reference number. This is the way HUD displays the data to the public.

Operations and Funding

Of the Trust

Meeting Frequency

The Committee has been meeting regularly on the first Wednesday of each month, which is more frequently than the obligations outlined in the Declaration of Trust. The Committee should continue to meet monthly. This will give time for discussion on committee matters and current activities, as well as allowing for capacity building and guest speaker engagement.

Sources of Funding

Currently, the Trust is funded entirely through Community Preservation Act (CPA) funds, a tool Middleton has had available since 2004 when the first Community Preservation Committee projects were undertaken. There was an initial deposit of \$200,000 made to the trust in 2023 (as part of the fiscal year 2024 budget) and there is a commitment moving forward that will see approximately \$80,000 allocated for the trust in the 2025 fiscal year and \$35,000 added to the Trust each following year. Adding CPA funds to an Affordable Housing Trust is considered an industry best-practice. Many communities have dedicated set-asides from CPA funding for their local Housing Trust. This automatic deposit allows money to be allocated to the Trust without needing to have it appropriated annually at Town Meeting.

Prior to FY 2024, the most recent CPA funding that went to a housing-related item was maintenance for the Middleton Housing Authority property at Orchard Circle; approximately \$186,000 for window replacements. This is typical of CPA spending in Middleton, and historically housing funds from CPA allocation has gone towards the upkeep of Housing Authority properties and has been a secondary propriety to other eligible uses. Historic preservation and community recreation have been more common uses of CPA funds in Middleton. The CPC, according to annual meeting packets in recent years, has three goals for Affordable Housing in Middleton:

1. Meet local housing needs along the full range of incomes, while promoting diversity and stability of individuals and families in Middleton.
2. Ensure that new Affordable Housing is harmonious with the community and its neighborhood.
3. Leverage other public and private resources to the greatest extent possible.

CPA funds are the most common source of funding for Affordable Housing Trusts in Massachusetts, but it is not the only one.

The following table shows potential sources of funding commonly used to fund Trust Activities.

Table 3 - Potential Trust Funding Sources

Funding Source	Description
Community Preservation Act (CPA) funds ¹	<p>This is the current single source of funding for the Middleton Affordable Housing Trust. CPA funds can be used for a variety of activities related to preserving the existing community fabric are primarily used for housing, open space and recreation, and historic preservation.</p> <p>A best practice is to have CPA funds automatically be transferred to the AHT, as many Massachusetts communities do.</p>
Inclusionary zoning payments	<p>Middleton does not have an inclusionary zoning bylaw, which would require developers to build a certain number of units that are income-restricted Affordable Housing as a requirement to build a multi-family development. Inclusionary zoning payments are payments that a developer makes instead of building Affordable Housing units in their development so that the units can be built elsewhere.</p>
Developer Fees	<p>Fees levied by the town on certain types of development as part of the permitting process. May be based on cost, square feet, number of units, and many other properties of a development. The Town could mandate that a certain percentage of developer fees be set aside for the Trust.</p>
General Municipal Funds	<p>General revenue raised by the Town through any source and may include property taxes, permit fees, use fees, and license fees.</p>

¹ Information on Middleton’s CPA fund and how it compares to others is available online at communitypreservation.org

Funding Source	Description
Payments from a special bylaw	This could be any bylaw which legally requires some sort of payment from a private or public entity.
Cell tower lease payments	Payments made to the Town by companies who lease public land for telecommunications companies to place cell phone tower access. The Town could earmark a percentage of these funds to be transferred to the Affordable Housing Trust.
Private Donations	The Trust can receive cash donations from persons or not-for-profit organizations. The trust may also accept real property as a donation.
Grants and public funding from the state	Various grants and other funding mechanisms may be available from the state. These may be tied to a certain program (restricted) or free to disperse as the Committee decides is appropriate (unrestricted).



Table 3 showing potential funding is not exhaustive, and additional sources of funding should be discussed and considered by the Trust Committee. From the above list, the following items (excluding existing CPA funding) may be the most obtainable in the short-term:

- **Developer Fees.** The Committee should have a discussion with town representatives to understand what the current developer fees are, how they are used, and through what avenues can fee revenue either change or increase to allow a subsidy for Affordable Housing Activities.
- **Municipal Lease payments.** The town could codify that any new leases on municipal land for things like cell phone towers should include a percentage set-aside for Affordable Housing.
- **Private Donations.** These could come from wealthy donors who wish to make a sizeable donation, or from donors who are Middleton residents and wish to donate an amount appropriate for their budget.

The Trust could hold in-person or online fundraising events. These events may have a greater impact for raising awareness of The Trust and its activities than actually raising funds. This should be viewed as a positive as the Trust works to institutionalize themselves as part of the workings of Town government.

Specific fundraising campaigns may be targeted and restricted. For instance, the Trust could have a fundraising campaign where all the funds raised would go towards a home-repair program⁷ for seniors and not into their general fund.

Some sources of funding, such as items earmarked in the Town budget or Inclusionary zoning payments, will require passage at Town Meeting. To allocate funds from the general budget, a town meeting vote is required, and a town meeting vote would also be required when any new zoning bylaw (such as inclusionary zoning) is on the warrant. While residents approved the creation of the Affordable Housing Trust via town meeting, it cannot be taken for granted that continued support will occur. The committee must actively engage with neighbors to advocate for the Trust and lobby for support during town-meeting votes. It is crucial for the committee to communicate effectively and build alliances with housing advocates within the community.

In addition to cash donations or budget earmarks, there are other ways that existing assets of the Town can be leveraged to support the goals of the Trust and Affordable Housing. Town-owned land can be a valuable resource for creating more housing, especially for the Affordable Housing Trust. Instead of letting any vacant parcels go unused and under-used, the Town can work with the Affordable Housing Trust to use that land to build new homes for people who need Affordable Housing. Doing so turns an empty space into a community benefit.

⁷ The "home modification loan program" for disabled persons is an example of this type of assistance. More information available online at commteam.org

Making an Impact

On the Community

The Trust Committee has determined that there should be seven wide-reaching impacts that the Committee should focus on for their work for the foreseeable future. These impacts are what the Trust aims to change on a community-wide scale through their various activities.

These impacts are:

- I. Middleton's supply of deed-restricted Affordable Housing is increased to better meet local housing need and achieve housing goals set by the state.
- II. There is a more diverse housing stock in Middleton.
 - a. People can find starter homes.
 - b. People live in right-sized homes for their family size.
 - c. Options for rental homes are available.
- III. Community members are not displaced. Including seniors who want to age-in-place.
- IV. Homes are in good condition and free of building code or other safety violations.
- V. People in Middleton who need an accessible home can live in one.
- VI. The Middleton AHT Committee members can make highly informed decisions.
- VII. Middleton residents can easily access information about housing and housing opportunities.

All actions and activities undertaken by the Trust should be taken through the lens of "what is the impact we are looking to achieve by doing this?". To assist the Trust in future decision making, two worksheets have been created. The worksheet in Appendix D will help the Trust Committee define outcomes for activities that align with these impacts. And the worksheet in Appendix E will help the Trust Committee brainstorm activities related to partnerships and impacts.

Goals

The Trust's goals, designed to achieve desired impacts

The Trust has three goals which align with the impacts stated above. These goals, listed below, largely align with Middleton's most recent Housing Production Plan from 2019.

- Increase the amount of Affordable Housing in Middleton.
- Stabilize Middleton residents.
- Have full transparency in all trust activities.

To achieve these goals, there are two large buckets of "help" that the Trust will provide to the Town and its residents.

1. Programs to help individuals

These are individual assistance programs and activities for income-qualifying households. Options include home repair programs or down-payment assistance for homebuyers. Primary focus is on preventing displacement and providing stable housing.

2. Assistance to the Town in helping to create and preserve Affordable Housing.

These are activities that help more affordable housing in town be developed and preserved. These activities range from advocating for zoning changes; fostering relationships with Affordable Housing developers to build in Middleton; suggesting changes in the development review process; crafting new bylaws or bylaw changes to remove barriers to affordable housing production; or providing gap financing to an Affordable Housing developer.

This also includes activities that will prevent homes currently on the subsidized housing inventory from being removed from the inventory after an affordability period expires. The trust should work to ensure that all currently affordable units stay affordable in perpetuity.

This supports goal six of the Housing Production Plan, using CPA funds to protect properties at risk of being lost.

Applying a Logic Model

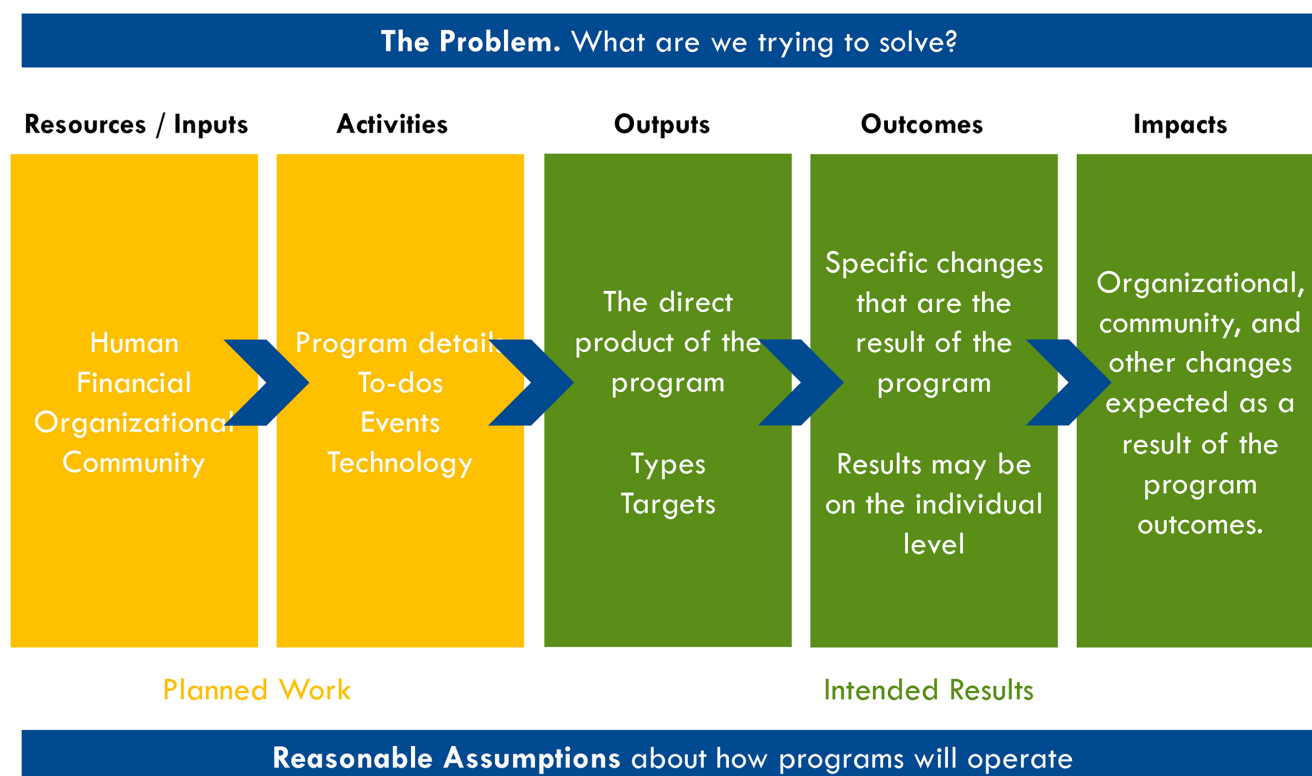
for the Affordable Housing Trust

The logic model framework allows the Trust to approach all of their actions, activities, and decisions from the perspective of “what impact do we want to have on the community, and how can that impact be achieved by addressing a housing problem Middleton has? Using the impacts that the Committee decided on as the guiding force of the Trust on page 13, the following logic model framework in Figure 2, below, provides a path for how the committee can structure their decision making to ensure that their work aligns with the impacts that they have set out to pursue.

The logic model framework is like a roadmap for planning and understanding how a program or activity works. It helps people see the connections between different parts of the activity and how they lead to the desired impact. Imagine it as a chain of events where you put in resources like money and people (inputs), do certain things with those resources (activities), and then get specific results (outputs). These results then contribute to bigger changes or benefits (outcomes) on a community-scale that you want to achieve.

Figure 2 -Logic Model Framework

Logic Model Framework



The following is a table of logic model pieces and how the Trust Committee should work with them, along with an example.

Table 4 - Logic model items with example

Logic Model		
Item	Description	Example
The problem	This is the problem that the Trust is working to solve. This should be step one.	There is not enough Affordable Housing in Middleton.
Resources and inputs	What you will need to accomplish the activity	Money, staff time, Trust Committee Time, commitments from an Affordable Housing Developer, Land
Activities	The activity, program, events, etc. that will take place to address the problem and have a positive impact	Partner with Habitat for Humanity to build new Affordable units for home-ownership
Outputs	The direct result of the activity.	Habitat for Humanity will build Affordable Homes.
Outcomes	How the activity changes the situation for people who benefit from the activity. Framed as "because of *outputs*, the *outcomes* are:".	Three Middleton families live in deed-restricted Affordable Housing.
Impacts	How the activity alters, or is expected to alter, the community as a whole.	More residents will live in Affordable Housing because of this activity than before the activity.
Assumptions	These are reasonable assumptions, grounded in reality, that the Trust Committee makes in determining if an activity is appropriate to get the desired impact.	There are people who need Affordable Housing and would financially qualify for Affordable Housing, that land can be made available, and that Habitat for Humanity has an interest in partnering to do work in Middleton.

Activity Tracks

Directions of focus for the Trust Committee

To be successful, the Trust must assess opportunities as they arise and look for ways to achieve their desired impacts. That will always be the number one goal of the Trust and steering the actions of The Committee. If an opportunity arises for the Trust to achieve an impact with an activity not previously considered or not part of a track planned, then the Trust should consider it.

The Trust must also continue to build relationships with other organizations who can help them achieve the desired impacts.

Track One Activities: Assistance for more people at a smaller scale.

With track one activities, the affordable housing trust plays a crucial role in helping many individuals through smaller, individually focused programs like down-payment assistance and home repair initiatives. This will address the pressing issue of housing affordability by strategically allocating resources to support diverse housing needs within the community.

For instance, down-payment assistance programs facilitated by the trust can empower individuals or families who would otherwise struggle to save a down payment required to secure a home. By providing financial aid, these programs enable more people to realize the dream of homeownership, fostering stability and a sense of belonging within the community. It can also be a powerful tool to help potential displacement of residents who are worried rising rental costs may force them to leave.

Another common activity that could have an immediate impact for many is the implementation of a home repair program, recognizing the challenges faced by people in Middleton. These initiatives offer financial assistance in the form of grants or services for essential repairs and modifications, allowing seniors to age comfortably in their homes. This not only enhances their quality of life but also contributes to the overall well-being of the community.

The need to preserve existing Affordable Housing is also an activity that should be part of this track. Understanding what units will expire from the SHI inventory will help the Committee determine what part they should play in this preservation to keep homes affordable. This will require strong communication and partnership with the Housing Authority and municipal officials.

By addressing the specific and varied needs of individuals through smaller-scale programs, The Trust becomes a catalyst for change, promoting inclusivity and resilience within the community fabric in a way that is highly visible to the public, allowing the community to see the power of the Trust.

This track aligns with goal two of the 2019 Housing Production Plan, allowing residents to age in place.

Track Two: Assistance for fewer people at a larger scale.

The Trust can maximize its impact by strategically concentrating on projects with a broader scope that may benefit fewer residents but contribute significantly to the overall development of Affordable Housing. Instead of dispersing resources thinly, the Trust can channel their efforts into initiatives that create lasting and transformative change. For instance, investing in the construction or rehabilitation of Affordable Housing units not only directly benefits the individuals or families who secure those homes but also establishes a foundation for a more resilient and inclusive community. By focusing on larger-scale projects, the Trust can address the root causes of housing challenges and make a lasting impact on the community's housing landscape.

These activities can play a pivotal role in fostering community partnerships and collaboration. By engaging with the various elements of Middleton's municipal government, the Housing Authority, nonprofits, and developers, they can leverage resources and expertise to tackle complex housing issues more effectively. This collaborative approach allows the Trust to amplify their impact, influencing systemic change and creating a ripple effect that benefits a greater number of residents.

Concentrating on impactful projects not only addresses the immediate housing needs of a few but also lays the groundwork for a more sustainable and equitable housing environment for the broader community. It also has the additional challenge of not being as financially feasible as tracks one and three if there is a need for a substantial financial contribution from the Trust. This track may prove more feasible in the short-term if there is a way for the Trust to act as conveners and partnership builders more so than subsidizing projects or actively building Affordable Housing.

This track aligns with goals one and three of the 2019 Housing Production Plan, both preserving existing units on the SHI and encouraging Affordable Housing development that will impact the SHI in Middleton.

Track Three: Focus activities on policy and advocacy.

The Trust can make a substantial impact by concentrating its efforts on policy and advocacy initiatives aimed at transforming Middleton's municipal zoning regulations. By advocating for changes that permit the construction of Affordable Homes on smaller lots and facilitate the building of smaller homes, the trust can help create more housing options that are within reach for a broader range of residents. This was a substantial concern mentioned by the community in every focus group: people have a strong desire to have smaller units to either downsize or start families and single-level units for greater accessibility. This is reflected in Goal number two of the Housing Production Plan, noting a greater need for diverse housing options for aging in place.

Inclusionary zoning advocacy should also be part of this conversation to ensure that future development includes Affordable housing. Nearby North Shore communities Peabody, Salem, and Danvers are among the over 100 communities in Massachusetts who have adopted local inclusionary zoning.

Advocating for the allowance of accessory apartments and the construction of more multi-family homes can significantly contribute to increasing the overall housing supply. These multi-family developments can and should include a variety of housing types in the “missing middle⁸”: smaller than large apartment buildings, larger than single-family homes. This could include multi-family developments or fewer than 20 units, clustered cottage development, or duplexes. These policy changes not only promote diversity in housing types but also align with the developing needs of communities, fostering more inclusive and sustainable neighborhoods.

The state has established various tools under M.G.L Chapter 40 to help communities meet local housing need. The Trust could consider pushing for the adoption of a 40R “smart growth district” or a 40Y “starter home” district.

The regulations for a Chapter 40R district are available at <http://www.mass.gov/info-details/chapter-40r> . They require greater density, affordability, and a greater variety of land use to comply, along with cash incentives for Middleton for both creating the district and for each new home created in the district.

The regulations for the starter home districts have not yet been completed by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), and the Trust could be well-positioned to advocate for one of these districts in Middleton once those guidelines are finished. The current laws provide a cash incentive to the municipality for passing local 40Y bylaws, as well as cash payments of \$3,000 for each starter home produced in a 40Y district.

Through strategic policy and advocacy efforts, the Trust can influence systemic changes that address the root causes of housing challenges. By engaging with the Select Board, Planning

8 To learn more about “missing middle” housing, please see the MAPC “Living Little” project at living-little.mapc.org

Board, Zoning Board of Appeals, municipal staff and the community, the Trust can spearhead zoning reforms that promote affordability without compromising any of the qualities residents love about Middleton.

The Trust Committee has set a macro-level goal of wanting to influence development and housing-related decision making in Middleton to ensure that additional Affordable Housing is developed. To accomplish this, the Committee will need to establish themselves as part of the development review process for new housing developments. Doing so will affect Committee member obligations and may affect a timeline for how often the committee should meet. The Trust Committee does not have any actual power in how developments take shape, and can, at best, issue resolutions and letters of support or opposition.

As the committee considers the impacts that they wish to make, strong consideration must be given to deciding if interacting with active development already in progress is the best and highest use of time for committee activities. Middleton's zoning, like many communities in the Greater Boston region, has made it difficult to produce any homes that are not single-family houses on large lots. Middleton will see more Affordable Housing and a greater variety of housing choice by focusing efforts on zoning changes that will enable more multi-family developments, particularly if there are affordability mandates. There is an opportunity with the Multifamily Zoning for MBTA Communities requirements for the Trust Committee to have an active role in ensuring that affordability is part of those zoning decisions, and there are additional opportunities to start conversations about inclusionary zoning bylaws.

Actively impacting the development process means that the Trust Committee will need to review and provide input on multi-family housing projects that are being reviewed by the Town to see if additional Affordable Housing can be a component of the project. The Town of Middleton will do their internal site plan review for any housing development prior to presenting a site plan for approval by the Planning Board or Select Board. The Trust Committee will also need to adopt a strong advocacy role in this process, being potentially the loudest voice in the conversation to ensure Affordable Housing is built.

The Assistant Town Administrator, who staffs the Trust Committee meetings, shall establish protocols for interacting with the development process in partnership with the Town Planner. The Town Planner, being responsible for internal site plan review and bringing projects before the Planning Board to approve, will need to allow for Trust Committee input prior to making a recommendation to the Planning Board or to the developers. This means that the Trust Committee will need to see and review site plans for multifamily buildings at a point in the development review process that is appropriate.

If the Trust Committee advocates for affordable housing in this way, it must not serve as an impediment to development. This means that anything that can contribute to additional construction costs, including requiring developers to attend Trust Committee meetings or make

the Trust Committee review a required part of development, should be avoided. Instead of anything that would resemble a public hearing, the Trust Committee may best influence potential development in the form of written documented recommendations, or resolutions supporting or opposing development.

Following discussion at a public meeting, the Trust Committee should issue Affordable Housing recommendations on the proposed development project to the Town Planner in the form of a memo.

This approach allows the Trust to have a broader and lasting impact, shaping the landscape of housing development in ways that benefit the entire community. Focusing on policy advocacy enables the trust to create an environment where affordable housing becomes a central consideration in municipal planning, leading to more accessible and equitable housing opportunities for residents.

Track three aligns with goal five of the Housing Production Plan, which supports zoning bylaw amendments to allow housing options for all.

“They (our children) don’t have a chance to find housing here. They are set up for failure.”

- Middleton resident comment from the Resident Municipal Employees Focus Group, November 1, 2023

Additional Trust Activities

Other things the trust can do to support their work

The following table shows additional activities related to programs, administration, public education, capacity building and others that are not necessarily part of a single track of activities. These activities will strengthen how the Trust operates and Trustee expertise on housing issues. Activities also aim to build trust and transparency with Middleton residents who are interested and want to work with the Affordable Housing Trust.

Strategy
Administration of Trust

Resources
Trust members time; Town Staff (limited)

Timeline
Ongoing

Task	Assigned
Set annual budget	Trust Committee
Set regular meeting schedule	Trust Committee
Seek grant funding	Trust Committee
Seek CPA funding	Trust Committee
Shared housing services administration to help maintain SHI	Trust Committee

Supporting Output
Administration of Trust

Impact
Transparency of Trust Activities

Additional Trust Activities

Other things the trust can do to support their work

Strategy

Provide information to the public on Affordable Housing

Resources

Town website; Town meeting rooms; State agency resources; non-profit resources

Timeline

Short-Term

Task	Assigned
Compiling an annual report	Town staff; Trust Committee
Engaging the Public to make them aware of Trust Programs / partnerships	Town staff; Trust Committee
Update Town website	Town staff; Trust Committee
Make presentations to residents at COA, FPL	Town staff; Trust Committee
Provide a column to the COA newsletter	Town staff; Trust Committee
Make updates at Annual Town Meeting as needed on Trust activities	Town staff; Trust Committee

Supporting Output

Administration of Trust

Impact

Transparency of Trust Activities

Additional Trust Activities

Other things the trust can do to support their work

Strategy

Create opportunities for Affordable Housing

Resources

Advocacy time; Coordination with Planning staff

Timeline

Short-Term

Task	Assigned
Determine process for site plan review	Town Staff; Trust Committee; Planning Board; Select Board
Create partnerships with non-profit housing organizations in the region	Town Staff; Trust Committee; Planning Board; Select Board
Audit Zoning for housing recommendations	Town Staff; Trust Committee; Planning Board; Select Board
Actively Participate in the Housing Production Plan and Master Plan	Town Staff; Trust Committee; Planning Board; Select Board
How do we handle right of refusal?	Town Staff; Trust Committee; Planning Board; Select Board
Identify non profits that want to develop affordable housing and find out what their obstacles are (RFI)	Town Staff; Trust Committee; Planning Board; Select Board

Supporting Output

Administration of Trust

Impact

Transparency of Trust Activities

Additional Trust Activities

Other things the trust can do to support their work

Strategy

Create opportunities for residents to afford to age in place

Resources

Affordable Housing Trust guidelines established by other municipal trusts.

Timeline

Medium-Term

Task	Assigned
Establish criteria and guidelines for administering grant program(s)	Town staff; Trust Committee
Actively Participate in the Housing Production Plan and Master Plan	Town staff; Trust Committee
Establish guidelines for capital improvement projects	Town staff; Trust Committee
Investigate how HOME and CDBG funds are used in Middleton to see what opportunities exist	Town staff; Trust Committee

Supporting Output

Document with explicit policies and procedures to guide application review

Impact

Prevent Displacement
Homes safe and up to code

Additional Trust Activities

Other things the trust can do to support their work

Strategy

**Preserving existing Affordable Housing on the SHI that expires in 2026
(and other units that are not restricted in perpetuity)**

Resources

List of affordable housing properties with expiration dates

Timeline

Short-Term

Task	Assigned
Maintain SHI database; seek funding to support deed restrictions	Town Staff; Trust Committee
Seek funding to support deed restrictions	Town Staff; Trust Committee

Supporting Output

Homes on the SHI do not fall off the SHI

Impact

Residents in Affordable Housing
Stabilization

Additional Trust Activities

Other things the trust can do to support their work

Strategy

Ongoing education for committee members

Resources

List of trainings; list of resources and educational materials

Timeline

Medium-Term

Task	Assigned
Provide training opportunities for trust members to locally attend	Trust Committee; Education Partners
Make virtual training materials available to trust members	Trust Committee; Education Partners

Supporting Output

Education for committee members

Impact

Committee members can make informed-decisions

The Affordable Housing Trust can properly and effectively function into the future

Resources and Partners

Who can support the Trust

Citizens Housing and Planning Association (CHAPA)

chapa.org
617-742-0820

Essex County Habitat for Humanity

essexcountyhabitat.org
978-681-8858

Harborlight Homes

harborlighthomes.org
978-922-1305

Massachusetts Housing Partnership (MHP)

mhp.net
617-330-9955

North Shore Community Development Coalition

northshorecdc.org
978-745-8071

North Shore Community Action Programs (NSCAP)

nscap.org
978-531-0767 x136

North Shore HOME Consortium

<https://peabody-ma.gov/home%20consortium.html>
978-538-5777

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Appendix A: Declaration of Trust

This page is intentionally left blank. The declaration of trust will appear here following the June 2024 meeting of the trust committee.

Appendix A: Declaration of Trust

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Appendix A: Declaration of Trust

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Appendix A: Declaration of Trust

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Appendix A: Declaration of Trust

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Appendix A: Declaration of Trust

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Appendix A: Declaration of Trust

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Appendix A: Declaration of Trust

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Appendix B: Summary of Community Engagement

Date	Engagement Event
	Trust Committee Meetings
September 6, 2023	Trust Committee Meeting
October 4, 2023	Trust Committee Meeting
November 1, 2023	Trust Committee Meeting
December 6, 2023	Trust Committee Meeting
April 3, 2024	Trust Committee Meeting
	Focus Group Meetings
October 25, 2023	Council on Aging (10 people)
October 31, 2023	Veterans Group (40 people)
November 1, 2023	Housing Authority Residents (12 people)
November 1, 2023	Resident Municipal Employees (6 people)
	Broad Public Engagement
January 3, 2024	Joint board meeting with the Trust Committee, the Planning board, and the Zoning Board of Appeals
January 25, 2024	Public Webinar on Zoom
January 25, 2024 - March 4, 2024	"Online Open House" online survey (187 people)

Appendix C: Middleton's Subsidized Housing Inventory

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Middleton

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1973	n/a	Orchard Circle	Rental	54	Perp	Yes	EOHLC
1974	n/a	Memorial Dr (or Locust St)	Rental	12	Perp	Yes	EOHLC
1975	Middleton House	59 North Main St.	Rental	11	2025	No	HUD
3809	Oak Knoll	61 North Main St	Rental	48	2023*	Yes	RHS
4369	DDS Group Homes	Confidential	Rental	19	N/A	No	DDS
9754	Maple Street Condominiums	Sheldon Circle	Ownership	6	Perp	YES	MassHousing
10300	Riverview Park	Peaslee Cir	Ownership	6	Perp	NO	EOHLC
10308	Cranberry Commons/North Meadow Village	Cranberry Lane/White Cedar Lane	Ownership	4	Perp	NO	EOHLC
Middleton Totals				160	Census 2020 Year Round Housing Units		3,312
					Percent Subsidized		4.83%

8/17/2023

Middleton
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This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

As of the time of this plan's completion, Middleton has never had an affordable housing development created as a result of MGL Chapter 40b.

Appendix D: Blank Logic Model Worksheet for Future Discussions

LOGIC MODEL FRAMEWORK

The Problem

Resources / Inputs	Activities	Outputs	Outcomes	Impacts
<div><div>Planned Work</div><div>Intended Results</div></div> <div>Reasonable Assumptions</div>				

Appendix E: Blank Impact Model Worksheet for Future Discussions

		IMPACT MODEL WORKSHEET	
		Desired Impact	
Partnerships	Activities		
	Advocacy		

Appendix F: Results of Online Open House Survey

Town of Middleton

Affordable Housing Trust Committee

2024 Online Open House Survey Results

The Metropolitan Area Planning Council prepared these results.

Appendix F: Results of Online Open House Survey

Purpose and Background

The “online open house” is an online survey developed by the Metropolitan Area Planning Council (MAPC) in partnership with the Middleton Affordable Housing Trust Committee (the Trust). The questions supplemented the Strategic Planning process, both informing the public of the Trust’s activities and giving them a chance to inform and direct the process.

An online webinar was created in January 2024 to complement the online open house, provide additional background information to the community, and guide them through how to answer the questions. MAPC produced the webinar, and Trust Committee chair Brian Cresta provided an introduction.

On Monday, January 29, 2024, the Online Open House was published. Introductory information provided included background on the survey and the Trust, as well as an embedded video of the webinar. The Town posted the information on this engagement event on the town website, Trust committee members encouraged people in town to join, and MAPC ran ads on social media targeted towards Middleton residents to take the survey.

The Online Open House closed on Monday, March 4th. 187 responses were recorded. Since the questions were not mandatory to answer, the number of responses for each question will vary based on how many people answered.

The online open house asked the public about what impacts The Trust should strive to make; how The Trust should be funded, and what approach the Trust committee should take to their work. Respondents also provided demographic information.

Results Summary

The impacts that the community would like to see the Trust focusing on preventing displacement, adding more affordable housing, and increasing the existing housing stock.

Residents are weary of taking any money out of the town’s general fund, and support funding the Trust through developer fees and additional fees added to things like cell phone towers and other commercial utility land rentals.

The direction the trust should move in is less clear. More people support smaller-scale project that assist more people, with a lot of qualitative data showing support for needed zoning changes.

Impacts

The Trust Committee established seven impacts that they want to have on the town of Middleton and asked Middleton’s residents to rank them in the preferred order. To better understand how the people who took the survey wanted to prioritize these impacts, MAPC applied weight to the rankings by assigning values to each impact based on the ranked order each person assigned it. An impact ranked #1 would receive a score of 7, #2 a score of 6, and so on. This approach allows the committee to see in a more detailed view where there is support and where there is not. Items in the survey could not be ranked the same, so there is a high probability that many answers may have been interchangeable since an order had to be picked.

Appendix F: Results of Online Open House Survey

The unweighted rank shows the order based on how many people chose that as the number one impact priority.

Results show that the community prioritizes three impacts above all others:

- Reduce displacement.
- Increased supply of Affordable Housing.
- Diversify Middleton's housing stock.

Table 1 - Ranking of Impact priority.

Impact	Unweighted Rank	Weighted Score	Weighted Rank
Community members are not displaced. Including seniors who want to age-in-place.	2	399	1
Middleton's supply of deed-restricted Affordable Housing is increased to better meet local housing need and achieve housing goals set by the state.	1	351	2
There is a more diverse housing stock in Middleton. Including starter homes, rental homes, and homes where people can downsize once their children have grown up.	3	344	3
Homes are in good condition and free of building code or other safety violations.	7	327	4
People in Middleton who need an accessible home can live in one. This speaks to accessibility concerns for adults with disabilities or otherwise need accessible accommodations.	4	313	5
Middleton residents can easily access information about housing and housing opportunities.	5 (tie)	242	6
The Middleton AHT Committee members can make highly informed decisions.	5 (tie)	197	7

Respondents were also asked to provide qualitative answers if they had other impacts that should be considered. Most of these answers were desires in policy change or program outcomes, such as reducing property taxes, more low-income housing, and ensuring that 10% of the homes are affordable to prevent 40b development.

Qualitative answers also show that residents are concerned about putting strained resources on the local school system. Data from the US Census Bureau¹ shows that in 2010, there were 1,926 Middleton residents under age 18. In 2022, there were 1,729 residents under age 18; a loss of almost 200 school-aged children in 12 years while the overall population gained around 950 people. In 2024, MAPC updated a report² on housing production's affect school enrollment and found that concerns about over-burdening school systems are overstated, and that there is no association between increased housing unit development and school enrollment. These findings are consistent with other studies.

¹ 2022 and 2010 American Community Survey 5-year estimates, table S0101 "Age and Sex".

² Report available at <https://www.mapc.org/learn/research-analysis/enrollment/>

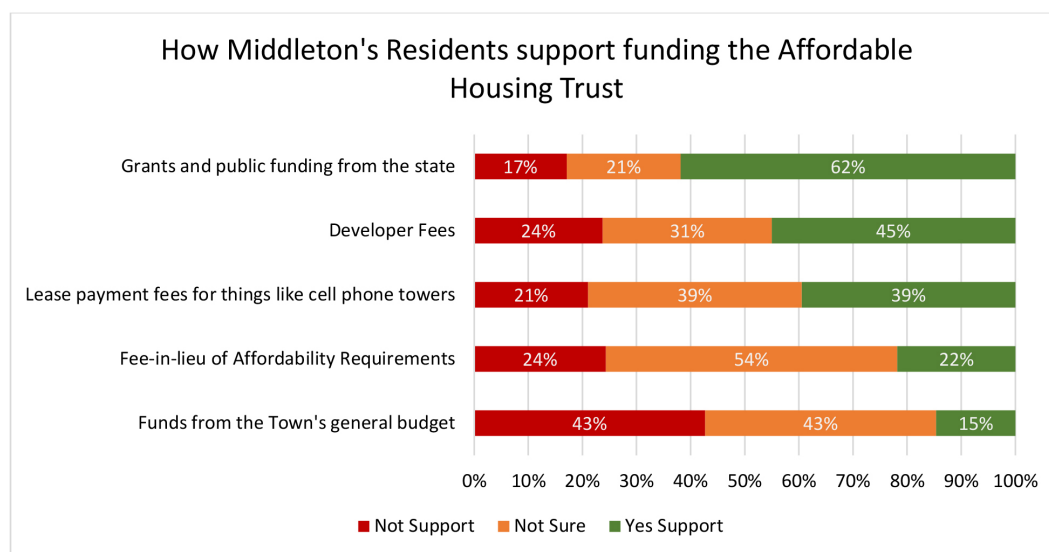
Appendix F: Results of Online Open House Survey

Funding

People taking the survey were shown some common funding mechanisms used by Affordable Housing Trusts in Massachusetts and were asked if they would support these funding sources. Community Preservation Act funding was not included, as that is currently the primary funding source of the trust.

The residents only had a majority favor one option, state-funding with 62% of people saying that they would support this. Developer fees and lease-payment fees for things like cell phone towers also received a plurality of support.

Figure 1 - Funding Source Support



All the options have at least 21% of respondents not being sure and would need to see additional information before deciding if they would support the funding source. This means any of these funding sources could have majority support from residents if the details of the funding source proposal were something the residents are comfortable with.

Qualitative data offered little insight to funding sources, with many far-reaching answers such as “no new taxes” (none of these funding sources suggest existing residents would be taxed at a higher rate to support the Trust). Some expressed opposition to fee-in-lieu and want to see developers adding homes to the subsidized housing inventory.

Appendix F: Results of Online Open House Survey

Approach

The Trust Committee has decided that there are three approaches, that could be chosen or blended, to how they move forward with decision-making processes. People taking the survey were asked to rank these approaches in order. Like the impacts, MAPC has provided a weighted and non-weighted score to each of these approaches for the Trust to consider.

The people taking the survey have said it would be best to assist more people through small-scale projects, with larger-scale projects that assist fewer people and a focus on policy and advocacy also being considered.

Table 2 - Ranking of Approach priority.

Approach	Unweighted Rank	Weighted Score	Weighted Rank
Assist more people through smaller-scale projects.	1	116	1
Focus on policy and advocacy.	2	91	2
Assist fewer people through large-scale projects.	3	81	3

The qualitative answers provided for this question are more insightful than what was provided in other questions. While there are comments which are well outside the scope of the Trust Committee's powers, negative blanket statements (stating Affordable Housing should be built in nearby towns instead, people opposed to any affordable housing, and comments about the MBTA communities act), many offer helpful insights for the committee to consider. These comments include:

- Support for Affordable Housing and Affordable housing for seniors.
- Support for new policies that will force Middleton to be proactive.
- Support for policy and advocacy that will enhance the "overall livability of the town".
- Zoning bylaw modernization support.
- Encouraging the Trust committee to find development and re-zoning opportunities that would limit neighborhood impact (such as along Route 114).

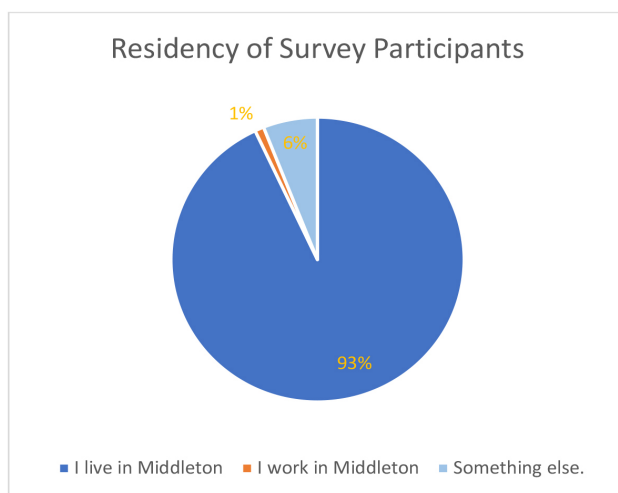
Appendix F: Results of Online Open House Survey

Demographics of survey participants

The following charts show the demographic information provided by the survey participants.

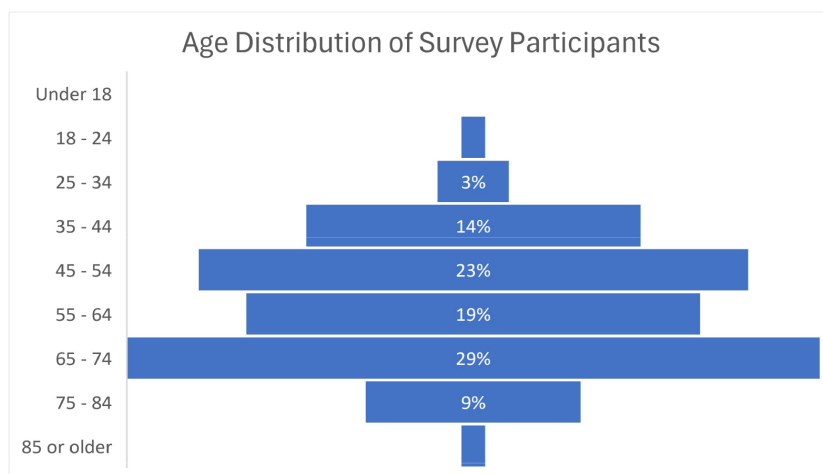
Residency

Figure 2 - Residency of Survey Participants



Age

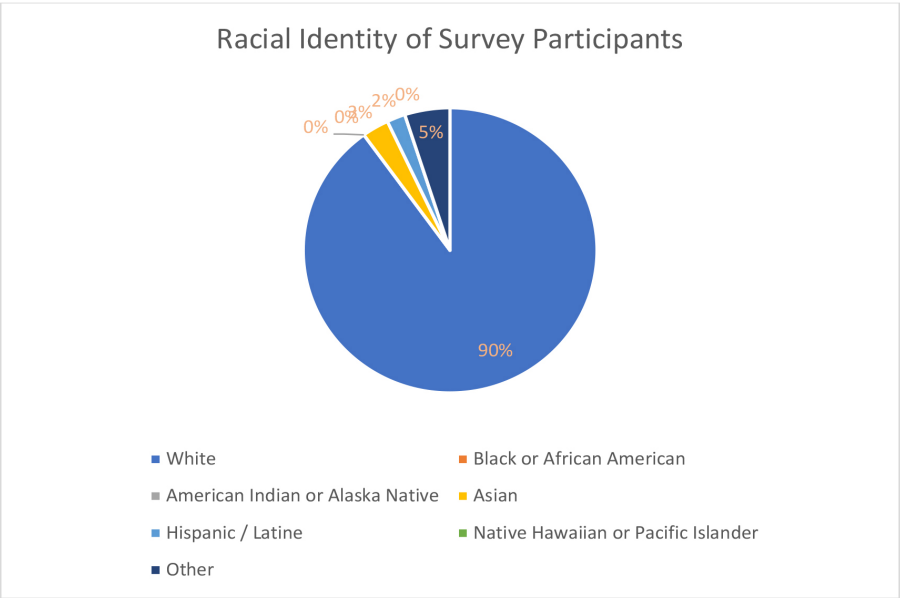
Figure 3 - Age of Survey Participants



Appendix F: Results of Online Open House Survey

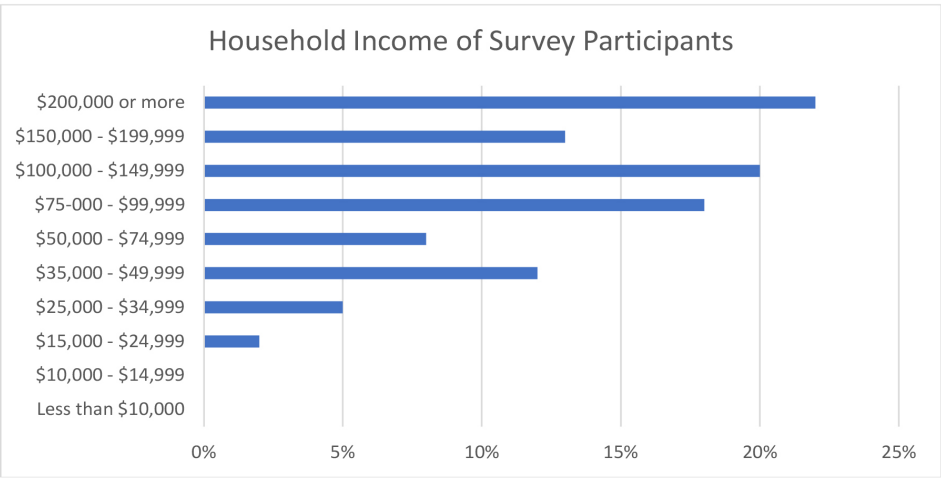
Race

Figure 4 - Racial Identity of Survey Participants



Household Income

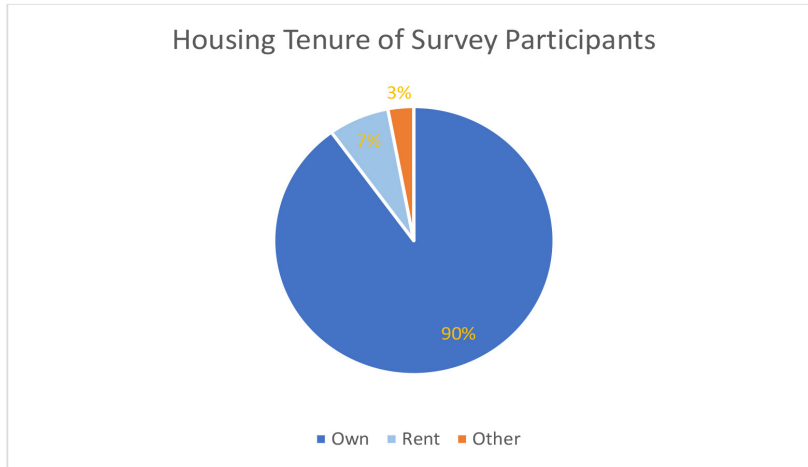
Figure 5 - Household Income of Survey Participants



Appendix F: Results of Online Open House Survey

Home Ownership

Figure 6 - Housing Tenure of Survey Participants



Appendix G: Housing Affordability Gap for Middleton



Middleton Affordable Housing Trust 2024 Strategic Plan

Town of Middleton
Affordable Housing Trust

Middleton Town Hall
48 S Main Street
Middleton, MA 01949

middletonma.gov/733/Affordable-Housing-Trust
housingtrust@middleton.ma.gov 978-777-3617

