LYME TOWN HALL
480 HAMBURG ROAD
LYME, CT 06371

The Lyme Affordable Housing Commission held a Regular Meeting on Monday April 27, 2026, at 6:30pm at the Lyme Town Hall, 480 Hamburg Rd, Lyme CT 06371.

Members Present: Chair Jim Miller, Steve Buccheri, Carol House, First Selectperson Christy Zelek, Allyson Cotton, Tom St. Louis, Phyllis Ross

Call to Order 6:32 p.m.

Approval of Minutes: Minutes for the March 30 meeting were amended to correct typographical errors and unanimously approved.

Update on Mortgage Availability for Ground Lease Properties: Chairman Miller reported that he had followed up on questions regarding the availability of mortgages and HELOCs for the existing properties on town owned ground leases. He spoke with Essex Bank and confirmed that the bank has no structural issues with providing first or second mortgages on the existing ground lease properties. Applicants need to qualify for the loan, and the Town needs to provide a letter certifying that the borrower meets the income test for affordable housing eligibility. Since the system is working as intended, no changes are necessary to the ground leases.

Old Business: Phyllis Ross led a discussion of the concept of an overly zone that could make affordable housing more economically feasible by allowing the clustering of housing units. A discussion of the concept and its pros and cons ensued. The Commission recognized that any such zoning approach would be a matter for Planning and Zoning to approve. No action was taken on the concept at this time.

New Business: None.

Adjournment 7:10 p.m.

Respectfully Submitted,
Jim Miller (Chair)