

GREAT BARRINGTON COMMUNITY PRESERVATION COMMITTEE

APPLICATION FOR CPA FUNDING – Step 1

Date Received (for office use only) _____

Applicant Name The Great Barrington Municipal Affordable Housing Trust

Project Name The Mortgage Assistance and Home Rehabilitation Fund

Project Address Bill Cooke, Town Hall, 334 Main Street, Great Barrington, MA 01230

Contact Person Bill Cooke Title: Chairman, GBMAHT

Phone No. 413-528-8967 Email billcooke.gb@gmail.com

Brief Project Description (attach up to 1 additional page if necessary)

The mission of the GBMAHT is to increase the availability of rental and home ownership options, to households of low or moderate incomes, in Great Barrington. We are requesting CPA funds to provide down payment and/or closing cost assistance to Great Barrington households at 80% or less of area median income. We are also seeking funds to continue the Housing Rehabilitation Program of the Community Development Block Grant. The Block Grant funds have been exhausted and there are still over 20 income-qualified households in Great Barrington that need help to maintain their homes.

Amount of CPA funding you are seeking: \$ 250,000

When do you request the CPA funding be received by your project? ASAP

Property Owner (if different from applicant)

Owner's Name Not applicable

Owner's Address _____

Phone No. _____ Email: _____

If Owner is different from applicant, you must include a letter signed by the Owner giving permission to apply for funds for the specified project on the Owner's property.

In the following chart, mark the box(es) that best apply to your project.

Boxes with an X through them are not CPA eligible activities.

	OPEN SPACE	HISTORIC RESOURCES	RECREATIONAL LAND	COMMUNITY HOUSING
Activities (refer to Glossary for definitions)	Land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, wetland, river, stream, lake and pond frontage, land to protect scenic vistas, land for wildlife or nature preserve, and land for recreation use.	Building, structure, vessel, real property, document or artifact listed on the state register of historic places or determined by the local historic preservation commission to be significant in the history, archeology, architecture or culture of the city or town.	Land for active or passive recreational use including, but not limited to, the use of land for community gardens, trails, and noncommercial youth and adult sports, and the use of land as a park, playground or athletic field. Does not include horse or dog racing or the use of land for a stadium, gymnasium or similar structure.	Housing for low and moderate income individuals and families, including low or moderate income seniors. Moderate income is less than 100%, and low income is less than 80%, of US HUD Area Wide Median Income.
ACQUISITION Obtain property interest by gift, purchase, devise, grant, rental, rental purchase, lease or otherwise. Only includes eminent domain taking as provided by G.L. c. 44B				
CREATION To bring into being or cause to exist. <i>Seideman v. City of Newton</i> , 452 Mass. 472 (2008)				
PRESERVATION Protect personal or real property from injury, harm or destruction				
SUPPORT Provide grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing, or to entity that owns, operates or manages such housing, for the purpose of making housing affordable				X
REHABILITATION AND/OR RESTORATION Make capital improvements, or extraordinary repairs to make assets functional for intended use, including improvements to comply with federal, state or local building or access codes or federal standards for rehabilitation of historic properties	Only applies if property was acquired or created with CPA funds			Only applies if housing was acquired or created with CPA funds

Chart adapted from "Recent Developments in Municipal Law", Massachusetts Department of Revenue, October 2012.

End of Step 1 application

GREAT BARRINGTON COMMUNITY PRESERVATION COMMITTEE

APPLICATION FOR CPA FUNDING – Step 2

Date Received (for office use only) _____

All applicants invited to submit Step 2 must include a copy of their Step 1 application.

All applicants must answer questions 1-11, and question 19. For question 12-18, only answer questions are applicable to your CPA priorities. For example, if your project has to do with Historical Preservation but does not have to do with Housing then you may skip questions 12, 13 and 14, but you must answer all questions under the subheading “Historical Preservation Projects.”

You may attach additional sheets as necessary to answer the numbered questions, up to a maximum of 8 additional pages of narrative. These additional pages must be formatted with a minimum 11 point font, 1 inch margins. If your project combines two or more CPA priorities, such as Community Housing AND Open Space, then you must answer ALL questions under both of those 2 subheadings and you may include up to 10 additional pages of narrative. (Please note Open Space and Recreation is considered one CPA priority.)

Please number each attached Page 1 of 8, Page 2 of 8, etc. Please number each answer so that it corresponds with the number of the question you are answering.

Address _____

Map _____ Lot _____

Deed Book / Page _____ / _____

1.) Existing use or deed restrictions, permanent easements, historic designations, special permits, etc. if any: _____

2.) Project Budget (list all sources and uses, including grants, fundraising, etc.)

Source Name	Amount	% of total	Used for	Committed?
CPA funds	\$250,000	100%	The Mortgage Assistance and	
			Home Rehabilitation Fund	
Total budget:				

Attach additional budget sheets or project budget if necessary. Budget pages do not count towards the 8 page limit. Be sure to include project management, oversight, engineering, and administrative costs that may be incurred. Describe all funding that has been sought and/or is available for this project.

3.) Timing of Funds: Describe when CPA funds and other funding sources are to be received.

Both projects are ready to go. The funds will be allocated as individual applications are approved.

4.) Proposed Use or Deed Restrictions after Project Completion (in accordance with CPA rules):

The Trust will put a lien on properties that are given rehabilitation or down payment assistance. The funding will be an interest-free loan with a declining recapture of the grant if the owner sells the property within 15 years.

5.) Describe the project team, including project management personnel, design professionals, contractors, and other applicable consultants, their relevant experience, so forth. Attach additional pages/resumes as needed.

Several local banks will cooperate in determining income qualified candidates for the homebuyer assistance program. Local real estate agencies will make potential beneficiaries aware of the program. The Berkshire Regional Planning Commission, which managed the block grant program for the town, has agreed to manage the rehabilitation program. They still have many income qualified Great Barrington applicants on file.

Additional Information: These pages do not count towards the 8 page limit. Attach additional information as appropriate, for example:

- Project timeline;
- Plans or drawings stamped and signed by an Engineer or Architect as appropriate;
- Photographs;
- Map showing project location in town;
- Ownership letters or site control verification;
- Budgets;
- Feasibility studies;
- Existing conditions reports or needs assessments;
- Letters of support;
- Resumes and experience of key personnel;
- For Historic Preservation projects, if the project is not state register-listed, the applicant must provide a letter from the Historical Commission which details the significance of the project to Great Barrington's history, culture, architecture or archeology.

Funding Considerations

6.) Consistency: Describe how the proposed project is consistent with the Community Preservation Plan and with the Great Barrington Master Plan.

This project is consistent with the affordable housing priorities of the Community Preservation Plan as it continues the rehabilitation block grant program – specifically mentioned in the CPP. Both programs target households earning 80 percent or less of area median income.

The town's Master Plan specifically recommended the creation of an Affordable Housing Trust Fund to *"create new affordable units and purchase or renovate distressed properties."* That is exactly what we hope to accomplish with these two programs.

7.) Town Projects: Is the proposed project for a town-owned asset? Yes ___ No X
If yes, please describe funding options. For example, what portion of the project budget is CPA funding? If CPA funds are not received, what are the alternative funding options, if any?

8.) Public Benefits: Describe the public benefits of the project.

The rehab program will help seniors and other residents of moderate income to stay in their homes by making them safer and, in conjunction with CET, more energy efficient. The mortgage assistance program will help working people and young families to be able to buy a home in town.

9.) Leverage: Will the CPA funds be used to leverage or supplement other funding for this project? Please explain other sources and whether they have been committed.

The mortgage assistance grants will enhance the homebuyers ability to qualify for Federal Home Loan Bank grants for additional down payment assistance. The rehabilitation project may include additional funding from CET.

10.) Community Input and Support: Describe any community input and/or organization support that you have for your proposed project. Include support letters as applicable (they will not be counted towards the 4-page limit).

We have met with Construct, CDCSB, and Berkshire Housing. They are all supportive of the Trust. We have a letter of support from the Chamber of Commerce, describing how the lack of affordable housing has impacted the ability of many local businesses to attract employees.

11.) Permits: Describe permits that may be required, the status of those permits or applications, and/or when the applications will be submitted and permits received. _____

Building permits will be required for the rehabilitation projects.

Affordable Housing Projects

12.) Affordable Housing Projects: Clearly describe how the project meets the Affordable Housing goals of the Community Preservation Plan.

The Trust's projects will target households earning 80% or less of area median income. The goal of the rehabilitation program will be to preserve existing affordable housing units. The mortgage assistance program will make it possible for local, young families to purchase a home in town.

13.) Affordability Level(s):

< 80% of area median income	no. of units _____
_____ % of area median income	no. of units _____
_____ % of area median income	no. of units _____

14.) Other Information: Describe any other relevant information about the project and the site. For example: Is the site zoned for the proposed use and if not what is the plan for zoning approvals; does the project reuse a building or previously-developed site? Is the site or could the site be contaminated and if so what is the plan for remediation?

Historic Preservation Projects

Applicants should note: all CPA-funded historic preservation projects must comply with the US Secretary of the Interior's standards for the treatment of historic properties.

15.) Historic Preservation Projects: Clearly describe how the project meets the Historic Preservation goals of the Community Preservation Plan.

16.) Other Information: Describe any other relevant information about the project and the site. For example: is the site zoned for the proposed use and if not what is the plan for zoning approvals; does the project reuse a building or previously-developed site; is the site or could the site be contaminated and if so what is the plan for remediation.

Open Space and Recreation Projects

17.) Open Space and Recreation: Clearly describe how the project meets the Open Space and Recreation goals of the Community Preservation Plan.

18.) Other Information: Describe any other relevant information about the project and the site. For example: Is the site zoned for the proposed use and if not what is the plan for zoning approvals? Does the project reuse a building or previously-developed site? Is the site or could the site be contaminated and if so what is the plan for remediation.

Certification

19.) This application was prepared, reviewed, submitted by:

Name: Bill Cooke

Ph: 413-528-8967 Email billcooke.gb@gmail.com

I hereby certify that all of the above and included information is true and correct to the best of my knowledge. [For non-municipal applicants only: I further declare my willingness to enter into a Contract with the Town of Great Barrington to govern the use and expenditure of CPA funds.]

Signature: 

Date: 11-3-2017

PROPOSAL

To: Town of Great Barrington Municipal Affordable Housing Trust

From: Berkshire Regional Planning Commission

Date: October 30, 2017

Background

The Great Barrington Municipal Affordable Housing Trust has expressed interest in establishing a Housing Rehabilitation Program to benefit low to moderate income residents of the town.

Berkshire Regional Planning Commission (BRPC) is experienced in administering such programs in multiple communities and assisted the Town of Great Barrington with housing rehabilitation through the FY14 and FY16 Community Development Block Grant (CDBG). Great Barrington partnered with the Town of Sheffield on 2 of the 3 grants it has been awarded since 2014. Twenty-six housing rehab projects have been completed in total through the CDBG grants. To date, 18 projects of those projects have been completed in Great Barrington, and one additional project is about to go out to bid.

During the course of administering those two grants, and with minimal marketing efforts at the start of each grant, BRPC established a waiting list of approximately 15-20 applicants. Sufficient CDBG funds are not expected to be available to address all of these homeowner's needs. Furthermore, due to CDBG program rules in effect during 2014 and 2016, the target area for those programs was primarily limited to Housatonic Village, but our records show that interest in and need for the program is high throughout the entire town. It can be assumed that a renewed marketing effort would produce additional applicants.

There is a highly competitive and onerous annual application process for CDBG grants in Massachusetts. Funds are extremely limited, and access to the grant cannot be relied upon to be accessible every year. Establishing a housing rehab program, modeled after but independent of the CDBG funded program, is one way the town can provide continuity and assistance to low and moderate-income homeowners in need of assistance throughout the town.

Program Design

So as to ensure that the operating procedures for the proposed program are equitable and do not create conflict with ongoing CDBG funded housing rehab projects, it is recommended that the current CDBG model be employed. However, in this case BRPC would be acting on behalf and under the authority of the Great Barrington Municipal Affordable Housing Trust, and would therefore report to the Trust on a quarterly basis.

HUD income limits would be used to determine eligibility of applicants, and projects would be prioritized upon a first come, first served criteria and evaluation of the severity of need. Eligibility is determined using 3rd party verification of income. Once an applicant has been determined eligible and a project ensues, a bid package with specifications for making needed repairs and correcting code violations is sent to a list of pre-qualified, local contractors. Contractors would be required to attend a pre-bid walk-through and then are required to bid on the project through a sealed bid process, conducted in the BRPC offices with staff witnesses present. Bids must be reviewed by program staff and by the homeowner, and the bid must be awarded to the lowest responsible bidder. In cases where the homeowner would prefer to work with a contractor who is not the lowest bidder, the homeowner must pay the difference between the bids. A construction contract is executed between the homeowner and the contractor, and BRPC, as the housing rehabilitation program manager, manages the project, inspections and all payments to the

- drafting of contracts and supervision of the process to execute the contract between the homeowner and the contractor
- all progress inspections of the work
- payment to contractors
- draft and file liens
- coordinate final inspection of each by the Town Building Inspector
- maintaining the construction escrow account and financial records
- interfacing with and reporting to the Advisory committee and/or the Great Barrington Municipal Housing Trust

Timing and Method of Payment

BRPC will forecast and request funds for the Escrow Account, in the total amount of the construction budget, when each Homeowner-Contractor is executed. Alternatively, the Great Barrington Municipal Housing Trust may elect to transfer funds for all anticipated projects at the start of the program.

All other expenses, including administrative costs and fees for the Housing Rehabilitation Specialist, will be billed monthly by the Commission for actual hours of work performed by Commission staff providing administrative services. The Commission will account for time spent in the service of the Great Barrington Municipal Housing Trust in a mutually agreed upon manner. This accounting will be included with all invoices. Payment for the Commission staff will be based on the actual salary plus the applied overhead rate. The assigned Commission staff is Executive Director, Nathaniel Karns; Community & Economic Development Program Manager, Patricia Mullins; Program Associate Rebecca Haight; Planner Will Sikula; Finance Administrator Linda Ludwig. Other Commission staff may be used as necessary to complete specific tasks as required.

Direct charges, including mileage, incurred by Commission staff shall be eligible for reimbursement at the current Commission mileage rate (a rate not to exceed the current I.R.S. mileage rate).

**BERKSHIRE
PROPERTY
AGENTS.COM**

REAL ESTATE SALES MARKETING LEASING MANAGEMENT DEVELOPMENT

October 27, 2017

Dear Mr. Blauvelt,

As a real estate professional, it is well-known the challenges of finding, or keeping, affordable housing in Great Barrington for millennials, young families, single parents, service workers in the tourist trade, as well as the elderly. The problem is adversely affecting our ability either to attract young people or to keep the ones we have.

The goals of Great Barrington Municipal Affordable Housing Trust (GBMAHT) are carefully designed to help address this problem—whether it is working with developers to build affordable units, assisting income qualified buyers, in concert with local banks and other programs, to buy a home, or enabling home owners, often elderly, to afford critical improvements to their property that make them safer and more cost effective to live in.

Once these programs operating, we will happily publicize them to our income-qualified clients as has been done successfully by banks and realtors in other Berkshire towns.

We realize that there is no quick fix for our community to address all these challenges, but the programs proposed by the GBMAHT are a good, solid start. We hope you can support these critical efforts by funding these programs.

Sincerely,
Tim Lovett, Co-Owner, Berkshire Property Agents



**RECEIVED
TOWN MANAGER**

OCT 30 2017

**BOARD OF SELECTMEN
GREAT BARRINGTON, MA**

12 RAILROAD ST GREAT BARRINGTON MA 01230 413 528 6800

Helen Mullany Real Estate, LLC

183 Main Street Great Barrington, MA 01230 • 413.429.7733

November 3, 2017

Tom Blauvelt, Chairman
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Down Payment Assistance Program

Dear Mr. Blauvelt:

Helen Mullany Real Estate is pleased to support the Affordable Housing Trust's Down Payment Assistance Program. As Realtors dealing with buyers of all income levels, we see a need for assistance programs, especially for first time and income-qualified homebuyers. We look forward to working with the Great Barrington Municipal Affordable Housing trust on this critical program. The down payment assistance from the Trust can be used in combination with Federal Home Loan Bank grants and to make home ownership possible for low to moderate-income households who would otherwise be priced out of the market.

We will promote this program to income-qualified buyers in Great Barrington.

Please feel free to contact me with any questions that you may have. I sincerely hope that the application is favorably reviewed. This program provides much-needed assistance and I urge you to continue to support it with me.

Very Truly Yours,

Helen Mullany
Broker/Owner



William
Pitt

Sotheby's
INTERNATIONAL REALTY

November 3, 2017

Tom Blauvelt, Chairman
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Down Payment Assistance Program

Dear Mr. Blauvelt:

William Pitt Sotheby's International Realty is pleased to support the Affordable Housing Trust's Down Payment Assistance Program. As Realtors dealing with buyers of all income levels, we see a need for assistance programs, especially for first time and income-qualified home-buyers. We look forward to working with the Great Barrington Municipal Affordable Housing trust on this critical program. The down payment assistance from the Trust can be used in combination with Federal Home Loan Bank grants and to make home ownership possible for low to moderate-income households who would otherwise be priced out of the market.

We will promote this program to income-qualified buyers in Great Barrington.

Please feel free to contact me with any questions that you may have. I sincerely hope that the application is favorably reviewed. This program provides much-needed assistance and I urge you to continue to support it with me.

Very Truly Yours,

A handwritten signature in blue ink that reads "Tim Donnelly".

Tim Donnelly
Assistant Manager Broker



October 31, 2017

Mr Christopher Rembold
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Down Payment Assistance Programs

Dear Mr. Rembold:

Lee Bank is pleased to support the Affordable Housing Trust's Housing Rehabilitation Program request for CPA funds to support the continuation of the housing rehabilitation program for low- and moderate-income homeowners.

We are pleased to see that the Great Barrington Affordable Housing Trust has decided to continue the rehabilitation program.

As a participating local lender, we will participate in financing buyers and homeowners with the use of the Town's dedicated program funds that will be used for housing rehabilitation projects for qualified, credit worthy borrowers in Great Barrington, in accordance with our normal underwriting guidelines.

The terms and conditions of the loans will be determined on each request in accordance with our usual lending requirements and offered at a competitive interest rate. These funds will be disbursed from a retention account as repairs/improvements are completed.

We are also pleased to participate in the Trust's Down Payment Assistance Program. We have participated in very successful mortgage assistance programs Lenox, in cooperation with their Housing Trusts. We look forward to working with the Great Barrington Municipal Affordable Housing trust on this critical program. The down payment assistance from the Trust may also be used in combination with Federal Home Loan Bank grants (as they become available) to make home ownership possible for low to moderate income households who would otherwise be priced out of the market.

Please feel free to contact me with any questions that you may have. I sincerely hope that the application is favorably reviewed. This program provides much-needed assistance and I urge you to continue to support it with me.

Very Truly Yours,

Paula M Lewis, FVP
Retail Lending
Lee Bank
(413)243-8278
plewis@leebank.com
NMLS # 1161297



The Community's Bank Since 1889

PITTSFIELD
70 South Street
P.O. Box 1076
Pittsfield, MA 01202
Tel. 413-447-7304
Fax 413-448-2080

110 Dalton Avenue
Tel. 413-395-9626
Fax 413-395-9635

GREAT BARRINGTON
325 Main Street
Great Barrington, MA 01230
Tel. 413-528-2840
Fax 413-528-1293

DALTON
431 Main Street
Dalton, MA 01226
Tel. 413-684-1551
Fax 413-684-1554

October 31, 2017

Mr. Christopher Rembold
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Down Payment Assistance Programs

Dear Mr. Rembold:

The Pittsfield Cooperative Bank is pleased to support the Affordable Housing Trust's Housing Rehabilitation Program request for CPA funds to support the continuation of the housing rehabilitation program for low- and moderate-income homeowners.

We are pleased to see that the Great Barrington Affordable Housing Trust has decided to continue the rehabilitation program.

As a participating local lender, we will participate in financing buyers and homeowners with the use of the Town's dedicated program funds that will be used for housing rehabilitation projects for qualified, credit worthy borrowers in Great Barrington, in accordance with our normal underwriting guidelines.

The terms and conditions of the loans will be determined on each request in accordance with our usual lending requirements and offered at a competitive interest rate. These funds will be disbursed from a retention account as repairs/improvements are completed.

We are also pleased to participate in the Trust's Down Payment Assistance Program. We have participated in very successful mortgage assistance programs in Lenox, in cooperation with their Housing Trusts. We look forward to working with the Great Barrington Municipal Affordable Housing Trust on this critical program. The down payment assistance from the Trust may also be used in combination with Federal Home Loan Bank grants (as they become available) to make home ownership possible for low to moderate income households who would otherwise be priced out of the market.

Please feel free to contact me with any questions that you may have. I sincerely hope that the application is favorably reviewed. This program provides much-needed assistance and I urge you to continue to support it with me.

Very Truly Yours,


J. Jay Anderson
President & CEO

Cc: Michael Barbieri, Senior Vice President, Residential Real Estate



October 31, 2017

Mr Christopher Rembold
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Down Payment Assistance Programs

Dear Mr. Rembold:

Salisbury Bank and Trust Company is pleased to support the Affordable Housing Trust's Housing Rehabilitation Program request for CPA funds to support the continuation of the housing rehabilitation program for low- and moderate-income homeowners.

We are pleased to see that the Great Barrington Affordable Housing Trust has decided to continue the rehabilitation program.

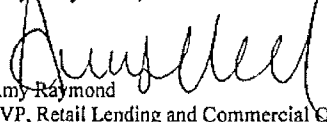
As a participating local lender, we will participate in financing buyers and homeowners with the use of the Town's dedicated program funds that will be used for housing rehabilitation projects for qualified, credit worthy borrowers in Great Barrington, in accordance with our normal underwriting guidelines.

The terms and conditions of the loans will be determined on each request in accordance with our usual lending requirements and offered at a competitive interest rate. These funds will be disbursed from a retention account as repairs/improvements are completed.

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Please feel free to contact me with any questions that you may have. I sincerely hope that the application is favorably reviewed. This program provides much-needed assistance and I urge you to continue to support it with me.

Very Truly Yours,


Amy Raymond
SVP, Retail Lending and Commercial Operations

Salisbury Bank and Trust Company

5 Bissell Street
Post Office Box 1868

Lakeville, Connecticut
06039-1868

t: 860.435.9801
t: 800.222.9801

f: 860.435.0631
www.salisburybank.com



October 31, 2017

Mr Christopher Rembold
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Down Payment Assistance Programs

Dear Mr. Rembold:

Greylock Federal Credit Union is pleased to support the Affordable Housing Trust's Housing Rehabilitation Program request for CPA funds to support the continuation of the housing rehabilitation program for low- and moderate-income homeowners.

We are pleased to see that the Great Barrington Affordable Housing Trust has decided to continue the rehabilitation program.

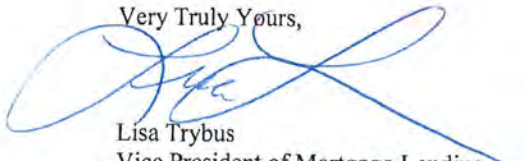
As a participating local lender, we will participate in financing buyers and homeowners with the use of the Town's dedicated program funds that will be used for housing rehabilitation projects for qualified, credit worthy borrowers in Great Barrington, in accordance with our normal underwriting guidelines.

The terms and conditions of the loans will be determined on each request in accordance with our usual lending requirements and offered at a competitive interest rate. These funds will be disbursed from a retention account as repairs/improvements are completed.

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Please feel free to contact me with any questions that you may have. I sincerely hope that the application is favorably reviewed. This program provides much-needed assistance and I urge you to continue to support it with me.

Very Truly Yours,



Lisa Trybus
Vice President of Mortgage Lending
413-236-4832

Member Owned • Value DrivenSM

Greylock Federal Credit Union, 150 West Street, Pittsfield, MA 01201-9114
(413) 236-4000 • Fax (413) 443-0292 • Special device for the hearing-impaired - TDD (413) 443-0095
www.greylock.org



October 31, 2017

Tom Blauvelt, Chairman
Community Preservation Committee
Town Hall
334 Main Street
Great Barrington, MA 01230

Re: Great Barrington Municipal Affordable Housing Trust's CPA applications

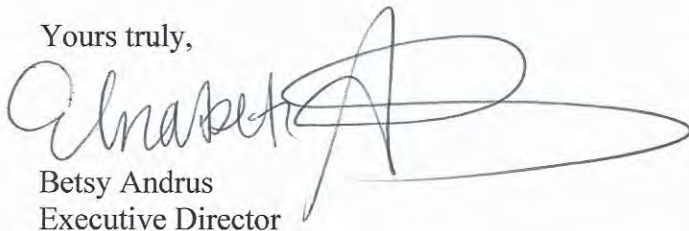
Dear Mr. Blauvelt:

I have been with the Chamber for 6 years now, a common thread from the day I started here has been the deep concern for the lack of basic help, a place they can afford to live and proper public transportation. Hardly a day goes by that I don't hear a comment from a local business owner about how difficult it is to find help. The lack of affordable housing in Great Barrington is crippling their ability to attract workers. Some stores have workers commuting from Pittsfield, Hillsdale, NY or Canaan, CT to work for \$12 an hour. That is just not sustainable.

If we want to grow our economy and attract new businesses, we need to have places that their workers can afford to live.

The proposals that the GBMAHT is requesting CPA funding for, will help to address this problem — whether it is working with developers to build affordable rental units on deed restricted properties or assisting income qualified buyers with a down payment — it will have a positive impact on our workforce housing crisis.

Yours truly,

A handwritten signature in black ink, appearing to read "Betsy Andrus". The signature is stylized with a large, sweeping loop at the end.

Betsy Andrus
Executive Director

*SBCC 40 Railroad Street, Great Barrington, MA. 01230 413-528-4284
betsy@southernberkshirechamber.com*