



Community Development Corporation of South Berkshire

November 1, 2019

Chris Rembold  
Assistant Town Manager /  
Director of Planning and Community Development  
Town Hall  
334 Main Street  
Great Barrington, MA 01230

Dear Chris,

We are pleased to submit this Community Preservation Act Application to the Great Barrington Community Preservation Committee for 910 Main Street Affordable Housing.

Many thanks for your consideration of this project; we are very much looking forward to further discussing it with you. If there are questions or if additional information is needed, please contact me.

Sincerely,

Timothy Geller  
Executive Director  
[tim@cdcsb.org](mailto:tim@cdcsb.org)

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Richard Stanley

Timothy Geller  
Executive Director

PO Box 733  
Great Barrington, MA  
01230  
413.528.7788  
[www.cdcsb.org](http://www.cdcsb.org)

Great Barrington  
Community Preservation Committee  
Request for CPA Funding

November 1, 2019

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**GREAT BARRINGTON  
COMMUNITY PRESERVATION COMMITTEE**

**APPLICATION FOR CPA FUNDING – Step 1**

Date Received (for office use only) \_\_\_\_\_

Applicant Name Community Development Corporation of South Berkshire

Project Name 910 Main Street

Project Address 910 Main Street Great Barrington, MA 01230

Contact Person Tim Geller Title: Executive Director

Phone No. 4135287788 Email tim@cdcsb.org

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

**In June 2018, CDCSB purchased a 9-acre site located at 910 South Main Street, Great Barrington, in**

**a neighborhood zoned a 40-R Smart Growth Overlay District which encourages high-density**

**affordable housing. The project includes the new construction of 44 affordable rental units (60% AMI or**

**less) and 5 market-rate rental units. 2 acres will be developed; 7 acres will be permanently preserved.**

All permitting is complete; plans are at 95% Construction Drawings; DHCD funding app. due Feb. 2020.

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

When do you request the CPA funding be received by your project? \$250,000 February 2021,

Property Owner (if different from applicant) \$200,000 was awarded Aug. 2019

Owner's Name CDC of South Berkshire / 910 Housing, Inc.

Owner's Address Po Box 733 Great Barrington, MA 01230

Phone No. 413-528-7788 Email: tim@cdcsb.org

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. Contact the Town Planner if you need more information.

	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.
<b>ACQUISITION</b> 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				
<b>CREATION</b> To bring into being or cause to exist. <i>Seideman v. City of Newton</i> , 452 Mass. 472 (2008)				
<b>PRESERVATION</b> Protect personal or real property from injury, harm or destruction				
<b>SUPPORT</b> 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				
<b>REHABILITATION AND/OR RESTORATION</b> 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



## Community Development Corporation of South Berkshire

October 2, 2019

910 Main Street, Great Barrington, MA

### Project Description

#### Project characteristics

- 49-unit mixed-income Low Income Housing Tax Credit project: 44 affordable units (60% AMI or less) and 5 market-rate units; 1, 2 and 3-bedroom units
- Approximately 2 acres to be developed
- Approximately 7 acres to be permanently preserved open space
- Owner/Developer: CDC of South Berkshire

#### Site characteristics

- 8.7-acre site, of which approximately two acres are developable
- The site is zoned 40-R Smart Growth Overlay District; the project was permitted by right.
- There are no wetlands, endangered species or hazardous waste issues; a 21E and wetlands delineation have been completed.
- There is an existing 6,000 s.f. residential building that is not on the Town inventory of historically important structures; it will be demolished.

#### Site location

- The site is on public transportation, town water and sewer, with natural gas and electric available at the street;
- Five minute walk to multiple shopping opportunities including two major grocery stores; 12-15 minute walk to the town center
- Within 1.5 miles: Berkshire Community College, Memorial Park, Grove Street Park, Housatonic River Walk, Rail Road Street Youth Project, Co-op Market, Town Hall, Mason (public) Library, Mahaiwe Performing Arts Center, St. James Performing Arts Center, multiple galleries, movie theaters, restaurants and shopping.
- Major employers within 1.5 miles: Fairview Hospital/Berkshire Medical Center, Iredale Mineral Cosmetics, Berkshire Paper, Berkshire Co-op Market, East Mountain Medical, Big Y, Town of Great Barrington, Main Street merchants.

#### Building Description

- Combination of duplexes and flats in five 2 ½ story buildings, using the contour of the land for maximum visitability
- 96% units will be visitable by persons with physical disabilities
- All units will be Zero Net “ready” energy efficient and utilize green building materials
- Common space includes: two community gardens, playground, multipurpose room with kitchen, laundry facilities

#### Board of Directors

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Rachel Moriarty  
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Timothy Geller  
Executive Director

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# GREAT BARRINGTON COMMUNITY PRESERVATION COMMITTEE

## APPLICATION FOR CPA FUNDING – Step 2

Date Received (for office use only) \_\_\_\_\_

All applicants submitting 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 that are applicable to your CPA area. For example, if your project has to do with Historical Preservation but does not include 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.)

*All pages must be numbered.* Please number each attached Page 1 of 8, Page 2 of 8, etc. If your answers are on separate sheets, also number each answer so that it corresponds with the number of the question you are answering.

Applicant Name \_\_\_\_\_

Project Name \_\_\_\_\_

Project Address \_\_\_\_\_

Assessor's Map \_\_\_\_\_ Lot \_\_\_\_\_

Property Deed Book / Page \_\_\_\_\_ / \_\_\_\_\_

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

Total CPA funds requested: \$ \_\_\_\_\_

Fill in the chart below showing all project sources and uses, including requested CPA funds:

Source Name	Amount	% of total	Used for	Committed?
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.

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

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**3.) Existing use or deed restrictions, permanent easements, historic designations, special permits, etc. if any:** \_\_\_\_\_

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

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**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.**

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**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.

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**7.) Town Projects:** Is the proposed project for a town-owned asset?      Yes \_\_\_\_ No \_\_\_\_  
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?

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

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**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.

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**10.) Community Input and Support:** Describe any community input, meetings and/or support that you have for your proposed project. Include support letters as applicable (they will not be counted towards the 4-page limit). Letters should be unique and not reproduced form letters. \_\_\_\_\_

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**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. \_\_\_\_\_

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### **Affordable Housing Projects**

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

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**13.) Affordability Level(s):** See additional document .

_____ % 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?

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## 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.

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**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.

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## 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.

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**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.

Not applicable.

### Certification

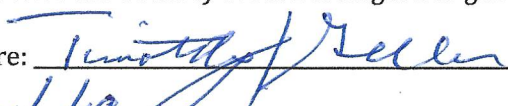
**19.) This application was prepared, reviewed, and submitted by:**

Name: Timothy Geller

Ph: 413-528-7788

Email tim@cdcsb.org

*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: 11/1/19

**10 hard copies of the entire application package, and one PDF of the entire application package, are due prior to the 4:00 PM deadline.**

## **CDC OF SOUTH BERKSHIRE: 910 MAIN AFFORDABLE HOUSING**

### **#6. Consistency with the Town Master Plan and Community Preservation Plan**

#### **GREAT BARRINGTON TOWN MASTER PLAN**

910 Main Affordable Housing directly addresses the following goals and strategies articulated in the 2013 Great Barrington Master Plan:

##### **Core Initiatives, Character Section:**

- Building high density housing in the core of downtown that contributes to the viability and character of Great Barrington, sustaining our rural countryside and agricultural areas. Every housing unit built in town takes development pressure off the surrounding farms and open space.
- Directs development and growth into the village center in a way that preserves the existing neighborhood character.
- Provides infill development.

##### **Core initiatives, Community and Connections Section:**

- Helps to create a “vibrant, livable and affordable neighborhood” by providing rental housing that is affordable, safe and pedestrian-friendly, and that has access to open space, passive recreation, and gathering places for people of all ages.
- “Promote(s) walkable connections within and between neighborhoods, as well as to commercial, civic, cultural, educational, and recreational activities.” (Master Plan)
- Reduces reliance on fossil fuels by building zero-net energy housing units that promote sustainability and resiliency, use existing infrastructure, and have access to public transportation. Supports technology, land use and development practices, public transportation, and infrastructure that reduce reliance on fossil fuels, enhance our economic base, and promote connectivity.

*Goal HO 1: Allow for a diversity of housing opportunities available at a variety of price levels and in infill locations.*

*910 Main meets the intent of Housing Goal 1 in the following ways:*

Strategy HO 1.1: Provides smaller, affordable apartments; 1, 2 and 3-bedroom.

Strategy HO 1.2: Builds multi-family housing downtown.

Strategy HO 1.4: Builds high density, infill housing on minimum lot size.

##### **Note re Zoning:**

The location of this project was rezoned as a Smart Growth Overlay District in which prioritizes high-density affordable housing development. The zoning requires a minimum of 20 units per acre of developable land; 910 Main Affordable Housing provides close to 25 units per acre. This project fits the Town’s ongoing strategic planning perfectly.

## GREAT BARRINGTON COMMUNITY PRESERVATION PLAN: HOUSING

910 Main Affordable Housing addresses the following housing goals articulated in the CPP:

- Creates more low-cost and affordable rental housing.
- Protects farms and open space that contribute to Great Barrington's distinctive character by developing housing in the town center.
- Contributes to the viability and character of the town by bringing 49 households into the core of downtown.
- Develops and grows the town center.
- Facilitates the redevelopment of a previously built site.
- Creates infill in a previously developed area.
- Creates pedestrian connections to downtown shopping, commercial, civic, cultural, educational and recreational activities.
- Uses "green" building materials, high quality construction, and high energy efficient building techniques/systems, ensuring maximum savings in operating costs for residents; the per unit energy consumption target is Net Zero (HERS 0).
- Will provide excellent, experienced operating management with Berkshire Housing Development Corporation / Way Finders as Manager,
- Creates housing with ample Operating and Capital Reserves built into the development and operating budgets to ensure adequate long-term maintenance.
- Provides housing with an architectural aesthetic that is integrated with the neighborhood.
- Includes a mix of 1, 2, and 3-bedroom units that encourages a diversity of ages and family sizes among its residents.
- Will give priority to local residents and/or employees of local businesses to the extent permitted by law using a lottery system.
- Creates housing with a permanent affordability restriction in perpetuity.

### **#8. Public Benefits**

A minimum of 40 new units of rental housing will be available for individuals and families making up to 80% AMI: individuals making up to \$44,500 annually; a family of four making up to \$64,000 annually. Persons living or working in Great Barrington, to the greatest extent allowable by federal fair housing laws and the approval of Mass. DHCD, will have a preference for the units by way of a weighted lottery. Additionally, 5-9 rental units will be "work force" units, available to households with a target income of 80-120% AMI.

Families will be able to live, shop and recreate in a single neighborhood and walk throughout downtown, dramatically reducing transportation costs. This, in tandem with Zero-Net energy housing units, will markedly reduce Great Barrington's carbon footprint, providing a model for 21<sup>st</sup> century sustainable living. At the same time, the downtown will grow in economic and social vitality with 49 new households living downtown. The resulting economic growth in the town center will increase tax revenues without increasing demand and wear on public infrastructure. Our farmland and open space will feel less development pressure and be more resilient to the effects of climate change. Safe, high quality affordable housing will bring stability to families, benefiting

children in school and adults in civic life. There will be opportunity to bring together a healthy mix of people from a wide income spectrum and of diverse ages and backgrounds to live side by side, sharing community space.

## #12. Affordable Housing Projects

910 Main Mixed Income Housing addresses the following housing goals articulated in the CPP:

- Creates more low-cost and affordable housing.
- Protects farms and open space that contribute to Great Barrington’s distinctive character by developing housing in the town center.
- Contributes to the viability and character of the town by providing 49 new units of rental housing (minimum 40 affordable) to the core of downtown.
- Develops and grows the town center.
- Facilitates the redevelopment of a previously built site using updated zoning.
- Creates infill in a previously developed area.
- Creates pedestrian connections to downtown shopping, commercial, civic, cultural, educational and recreational activities.
- Uses “green” building materials, high quality construction, and high energy efficient building techniques/systems, ensuring maximum savings in operating costs for residents; with the per unit energy consumption target is New Zero (HERS 0).
- Will provide excellent, experienced operating management with Berkshire Housing Development Corporation / Way Finders as Manager.
- Creates housing with ample Operating and Capital Reserves built into the development and operating budgets to ensure adequate long-term maintenance.
- Provides housing with an architectural aesthetic that is integrated with the neighborhood.
- Includes a mix of 1, 2, and 3-bedroom units that encourages a diversity of ages and family sizes among its residents.
- Will give priority to local residents and/or employees of local businesses to the extent permitted by law using a lottery system.
- Creates housing with a permanent affordability restriction in perpetuity.
- Will prioritize the use of locally owned businesses in construction and operations of units.

## #13. Affordability Level(s)

___30___% of area median income	no. of units ___15___
___60___% of area median income	no. of units ___30___
___80___% of area median income	no. of units _____ **
greater than 80 % of area median income	no. of units ___ 5___ (80-120% AMI)

\*\* The federal Low Income Housing Tax Credits program now allows some income averaging between units so that some 60% AMI units may actually have households with incomes up to 80% AMI. The number of 80-% AMI units will be determined at a later date.

**910 Main Affordable Housing**

**Additional Information**

Attachment 1: Resumes.....16

Attachment 2: Site Location.....27

Attachment 3: Site Photos.....29

Attachment 4: Deed.....31

Attachment 5: Market Study.....35

Attachment 6: Letters of Support.....43

Attachment 7: Project Timeline.....46

Attachment 8: Budget.....48

Attachment 9: Site Plans.....50

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 1: Resumes



## **PROFILE**

Passionate and effective rural affordable housing developer responsible for all aspects of development from site identification and feasibility, through design, permitting, securing financing, construction to lease-up. A reputation for positive and creative problem solving, coalition building among stakeholders, patience, tenacity, working gracefully under pressure and command of development details and process. An excellent track record for building strong and lasting relationships with community partners, funders, and town governments. Enjoys working both collaboratively and independently, and has fun carrying the work out.

## **KEY SKILLS AND COMPETENCY**

- In depth experience with affordable housing financing using local, state, federal and private resources, from predevelopment to permanent financing
- Effective assembling and managing successful development project teams of owners, architects, engineers, energy consultants, attorneys, construction managers, contractors and management agencies
- 14 years' experience in managing development project and nonprofit organizational budgets
- Excellent track record of assembling and managing collaborations with regional housing and homeless service organizations, regional land use organizations and town governments
- In depth knowledge of environmental and municipal permitting regulation and process
- Comfortable and effective communicating in public meetings
- Articulate and effective ambassador in creating neighborhood, business and community support for both individual projects and regional affordable housing initiatives
- Excellent grant-writing skills for both project and organizational funding
- High proficiency in MS Word, Excel, Outlook and Project
- Excellent meeting organizer and facilitator
- A lifelong knowledge of and sensitivity for rural life

## **EXPERIENCE**

Executive Director, CDC of South Berkshire: 15 years managing all aspects of a small, rural nonprofit development organization that is a Rural LISC affiliate with a mission of creating affordable housing and economic opportunity for low- and moderate-income households in the southern Berkshires of Massachusetts; overseeing a small staff (2.5 FTE) and development consultants; typically managing two to three housing or mixed-use development projects in different stages of development -- from site identification and feasibility to lease-up.

## **CURRENT PIPELINE OF PROJECTS**

*100 Bridge Street*, Great Barrington, MA (Owner/Developer): \$45MM cleanup and redevelopment of an 8-acre brownfield in the center of Great Barrington on the Housatonic River; development plan includes 45-unit LIHTC project (1-, 2- and 3-bdr, Zero Net), 36 units of market-rate housing (Zero Net), 40,000 sq. ft. commercial space, 2 acres public park. Status: Predevelopment: Environmental permitting – wetlands, riverfront and hazardous waste – complete; site planning and conceptual drawings complete; affordable housing zoning permit complete; financing under contract: \$5.1MM including HUD, EPA, CEDAC., MassDevelopment, Town of Great Barrington, MassWorks (infrastructure). Economic Impact: \$45MM total private/public investment; 90 new jobs, 70 jobs retained; estimated \$400,000+ in annual real estate tax revenues.

*910 Main Street, Great Barrington, MA (Owner/Developer): 40-50 affordable units; eight-acre site with approximately two acres along Route 7 designated for development in an area that was recently rezoned for use as a 40-R Smart Growth Overlay District (SGOD) which encourages high-density affordable housing*

*Sawmill Brook, Lenox, MA: 20 acres owned by the Town, CDC designated developer 2007-2016; current development plan for a 50-unit LIHTC project and 8 affordable and middle-market townhomes. \$140,000 in predevelopment funds under contract. Status, predevelopment.*

*Housatonic School, Housatonic, MA (co-developer): on a team with Grayhouse Partners working with the Town of Great Barrington to redevelop the currently abandoned Housatonic School. 8 affordable rental units and 10,000-20,000 square feet of shared office/incubator space.*

## **CURRENT RELATED COMMUNITY COMMITMENTS**

*HousingUs, Board Member 8 years: a rural housing advocacy and support organization working with and supporting local housing initiatives across the tri-State region (CT, NY, MA)*

*(<http://www.berkshiretaconic.org/bLearnbAboutBTCE/OurInitiatives/HousingUs.aspx>)*

*1Berkshires, regional economic development organization, Committee of Regional Practitioners ([www.1berkshires.com](http://www.1berkshires.com))*

*Great Barrington Land Conservancy, Board Member 6 years*

*([www.greatbarringtonlandconservancy.org](http://www.greatbarringtonlandconservancy.org)), an open space and farm preservation organization, active in rural smart growth development*

*Stockbridge Land Trust, Board Member, 7 years: an open space conservancy organization active in rural smart growth development*

*Schumacher Foundation BerkShares ([www.berkshares.org](http://www.berkshares.org)) Board Member, President: well-established regional currency supporting the local economy and Community Supported Industry (CSI)*

*Berkshire Interfaith Community Investment Fund, Founder and President*

## **OTHER WORK EXPERIENCE**

**Classical music composer:** Fellowships from the Guggenheim Foundation, Rockefeller Foundation Bellagio Center, National Endowment for the Arts, American Academy and Institute of Arts and Letters and Letters, Massachusetts Cultural Council, The MacDowell Colony, Virginia Center for the Creative Arts and the Symphony Tanglewood Music Center; Commissions from the Boston Pro Arte Chamber Orchestra, Four Winds Festival, Australia, Front Range Chamber Players (Colorado), Princeton University, Harvard University Fromm Foundation, Boston Wang Center for the Performing Arts

*Video Production Score reader, Boston Symphony, 2004-2017*

*Record Company Executive: GM Recordings, Boston, MA (classical, jazz), General Manager*

## **EDUCATION**

*Southern New Hampshire University*

*MS Community Economic Development (2000)*

*Princeton University*

*MM, Ph.D. ABD, Music Composition*

*Southern Methodist University*

*MM Composition*

*Cleveland Institute of Music*

*BM Composition*

*Colorado State University*

*Philosophy*

## **AFFORDABLE HOUSING PROJECT AWARDS**

*2003 CHAPA Smart Growth Award for Pine Woods, Stockbridge*

*2002 Charles Kusik Award: Outstand Contributions to Land Use Planning in Berkshire County*

**MICHELLE M. MCADARAGH**  
40 Woodlawn Street, South Hadley, MA 01075  
Cell: 413-537-7738  
mmcadaragh@gmail.com

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**Overview**

High energy, results oriented leader with over 20 years of affordable housing experience, focusing on affordable multi- and single-family development. Extensive knowledge of financial feasibility modeling, debt/equity deal structuring, site selection and control, managing multiple development transactions, design and permitting, community process, negotiating with design consultants, site planning, coordinating design-development and final construction documents, construction oversight, regulatory approvals and closings with private and public sector lending.

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**Professional Experience**

**Way Finders, Inc., Springfield, MA** 1998 – Current

Senior Vice President, Real Estate Development 2007 - Current

Overall responsibility for the operations and management of the Real Estate Development Department.

- Oversee a professional and support staff of 6 real estate members in a variety of roles.
- Direct, implement and manage the department's organizational design, structure, goals, policies and procedures.
- Develop, implement, monitor fiscal performance and adjust departmental budget and staffing patterns.
- Manage, at any one point in time, 5-7 real estate development projects from conception through financing, construction and occupancy; projects average \$9 -15 million each.
- Participate in strategic and annual planning for the overall agency.
- Participate in agency-wide policy and procedure decision-making at the highest level.

Manager of Real Estate Development 2002 - 2007

Real Estate Development Manager overseeing all residential real estate development activities.

- Personally or in conjunction with junior project managers identify, evaluate, initiate and oversee all aspects of the organization's affordable housing development projects.
- Train and supervise real estate project managers and marketing staff.
- Negotiate new deal terms with local jurisdictions, investors, lenders, joint ventures and other potential partners, represent the organization at public forums
- Prepare in-depth feasibility analysis using a range of financing sources; prepare funding proposals, and monitoring construction progress.
- Ensure all developments meet the project criteria approved by the President and the Board of Directors and projects are developed on budget and on time.

Project Manager /Homebuyer Counselor 1998 - 2002

Successfully completed all project management tasks for 10+ affordable housing projects, both multi-family rental and single family for sale housing. Council first-time homebuyers and homeowners at risk of foreclosure, provide basic financial literacy education, organize and conduct homebuyer seminars and other related homebuyers services.

Education

Bay Path University - B.A., Leadership and Organizational Studies

Licenses

Massachusetts Real Estate Sales

**BRENT M. WHITE, PE**  
**8 Charisma Drive**  
**Pittsfield, MA 01201**  
**(413) 443-5750**

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**Professional Accomplishments**

I am the Principal of White Engineering, Inc. I have worked for the firm as an intern through high school and college and began working as an engineer full time in 2005. I am a licensed Professional Engineer in Massachusetts, Vermont, New York and Connecticut. I have extensive background in assisting clients from preliminary assessment of properties through final design, permitting, construction oversight and ongoing compliance.

Along with design and consulting work, I have provided expert witness testimony on multiple occasions to assist clients with legal issues pertaining to land use. I have testified in cases before the Berkshire Superior Court and Massachusetts Land Court, and my testimony was noted in favorable decisions for our clients.

During my work full time, I also served as an Adjunct Faculty member and Course Developer for the Norwich University's School of Graduate and Continuing Studies Master of Civil Engineering program.

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**Employment History**

December 2014 - Current	Principal	White Engineering, Inc. Pittsfield, MA
January 2010 - December 2014	Managing Professional Engineer	White Engineering, Inc. Pittsfield, MA
December 2007 - January 2010	Project Manager	White Engineering, Inc. Pittsfield, MA
May 2005 - December 2007	Project Engineer	White Engineering, Inc. Pittsfield, MA
March 2008 - February 2015	Adjunct Faculty & Course Developer	Norwich University Northfield, VT

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**Education**

2007	Master of Civil Engineering	Norwich University Northfield, VT
2005	Bachelor of Science Civil Engineering	Norwich University Northfield, VT

## **Certifications**

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- Professional Engineer, Massachusetts (47888-C), Vermont (9135), New York (28295), Connecticut (PEN.0028295)
- OSHA 40-Hour Hazardous Waste Operations and Emergency Response
- OSHA 10 Hour Construction Safety
- Massachusetts Title 5 Soil Evaluator
- Massachusetts Title 5 System Inspector
- Massachusetts Licensed Third Party Solid Waste Facility Inspector with Waste Ban Training
- LEED Accredited Professional (Neighborhood Development)

## **Professional Affiliations**

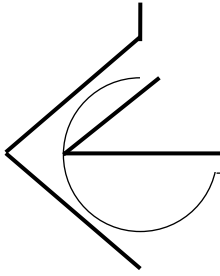
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- American Society of Civil Engineers
- Order of the Engineer

## **Awards**

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- Confessore Leadership Award, Norwich University Corps of Cadets (2005)
- Williams Higgins Outstanding Engineer Award, Norwich University (2005)
- Most Promising Practicing Engineer, David Crawford School of Engineering, Norwich University (2005)
- Finalist for Student Leader of the Year, Norwich University (2005)



# ELTON + HAMPTON ARCHITECTS

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**PETER NICHOLAS ELTON, Principal, MA Registered Architect, LEED AP**

## Education

**Master of Architecture**, Massachusetts Institute of Technology, 1977  
**Master of International Business Administration**, Indiana University, 1969  
**Bachelor of Arts, International Economics**, Syracuse University, 1967

## Professional Registration

**Registered Architect** - Commonwealth of Massachusetts, 1980

## Professional Experience

**Principal:** Elton + Hampton, Architects, Boston, MA 2000 - present  
**Principal:** Elton & Associates, Architects, Boston, MA 1986 - present  
**Associate Member:** Zoning Board of Appeals, Town of Brookline, 1997 – 2005, & 2013-2016  
**Principal:** Elton/Seitz Architects, Boston, MA 1993 - 1997  
**Principal:** Conover/Elton & Assoc., Architects, Cambridge, MA 1979-1986  
**Principal:** Brook-Elton Partnership, Architects, Cambridge, MA 1979 -1980  
**Designer, Construction Supervisor:** Urban Development. & Investment Corp., Cambridge, MA, 1978 - 1980  
**Designer:** Glaser, DeCastro, Vitols Partnership, Boston, MA, 1977-1978

## Awards

**HUD National Home Program Door Knocker Award:** Soldier On Housing – 2011  
**HUD National Home Program Door Knocker Honorable Mention:** Blessed Sacrament - 2011  
**National Affordable Green Housing – Silver Award:** Blessed Sacrament Housing - 2010  
**Fannie May Design Award:** Back of the Hill Housing - 2007  
**Outstanding Design Award/Affordable Housing** Massachusetts Housing Partnership, 1987  
**Cycle 5 Grant,** H.U.D. Solar Heating & Cooling Demo. Program, Integrated Res. Projects, 1979  
**Honorable Mention,** D.C.A. Housing Competitions, Chelmsford, MA, 1978 & Fitchburg, MA 1975.  
**Alpha Rho Chi,** Massachusetts Institute of Technology, 1977  
**AIA Scholarship,** Massachusetts Institute of Technology, 1974

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### Primary/Eastern Massachusetts Office:

103 Terrace Street  
tel. (617) 708-1071

Roxbury, MA 02120  
[Nick@EltonHamptonArchitects.com](mailto:Nick@EltonHamptonArchitects.com)

### Western Massachusetts Office:

104 West Street

Sandisfield, MA 01255

## PETER NICHOLAS ELTON, Principal - continued

### Teaching Experience

**Guest Speaker/Lecturer:** Boston Public Facilities Department Conference, "Housing for Homeless People" Boston, 1991

Massachusetts EOCD Conference, "Housing People w/ Chronic Mental Illness", Boston, 1990

CHAPA Conference, "Housing People with Developmental Disabilities", Worcester, MA, 1989

**Design Studio Teacher:** Massachusetts Institute of Technology, 1975-77, BAC, 1976

**Design Critic:** Massachusetts Institute of Technology, Harvard University; BAC

### Additional Experience

**Archaeological Exploration Participant:** Easter Island, South Pacific, 1972

**Project Manager:** CARE Relief Agency, Headquarters, Santiago, Chile, 1971 - 1972

**Peace Corps Volunteer:** United States Peace Corps, Angra Dos Reis, Brazil, 1969 - 1971

**Business Consultant & Auditor:** Lybrand, Ross Bros. & Montgomery; New York, 1969

### Publications

**"Massachusetts CZM Passive Solar Design Project,"** Prototype Passive Solar Design, Coastal Zone Management, 1978, with Bruce Brook

**"New Energy-Conserving Passive-Solar Single Family Homes",** H.U.D. & U.S. Department of Energy, 1979, Contributing Author

**"Carriage House Renovation",** Fine Homebuilding, 1987

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[Nick@EltonHamptonArchitects.com](mailto:Nick@EltonHamptonArchitects.com)

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Sandisfield, MA 01255



## *Who We Are*

Berkshire Housing Services, Inc. (BHSI) was established in 1972 by Berkshire Housing Development Corporation, a Berkshire County based housing and community development organization, to serve as the property manager and ensure the long term maintenance and financial viability of rental communities it developed. Since that time BHSI has grown into a highly skilled professional property management company which oversees 25 communities throughout Berkshire County and northwest Connecticut. We employ approximately 50 people including four professional property managers, professional accountants, experienced bookkeepers, skilled building and grounds staff, construction managers and a dedicated central office support staff that ensure that timely service is always provided.

Berkshire Housing Services, Inc. provides complete property management services that enhance a community's value and allow it to run smoothly. Our mission recognizes the core social and economic importance of housing. Because we understand the importance of our customer's homes and properties, we strive to continually improve as property managers.

Berkshire Housing's management portfolio is valued over \$250,000,000 and includes private and government financed apartment complexes, upscale condominium communities, office and commercial properties and a community association with 200 single-family vacation homes. This diverse portfolio has given us experience on communities with elevators, fire sprinkler systems, swimming pools, private water systems, septic and sewer systems, a community with a lake, tennis courts of all varieties, miles of roads, driveways and acres of parking pavement. In reality, we manage every conceivable asset a community can have and are adept at working with local, state and federal regulatory agencies, engineers, contractors, and the communities in which we manage.

**BHSI**  
Brokerage & Management



## *Statement of Qualifications*

MBL Housing and Development (MBL) is a multi-disciplinary real estate consulting firm providing financial feasibility analysis, development packaging, project management services, and market analysis for housing and economic development projects. Our clients include non-profit and private developers, financial institutions, and municipalities.

MBL facilitates private investment in publicly beneficial projects by resolving complex development problems and securing incentive financing. The firm represents clients in direct negotiations with local, state and federal governments and financial institutions. We specialize in resolving public policy issues, and in leveraging private financing by assisting clients to access public resources.

MBL provides clients with hands-on strategic technical assistance designed to assure that the client achieves the stated objective.

MBL Housing and Development includes the following professional staff:

***Peter L. Graham.*** Peter Graham joined MBL in 2016 after 10 years with Just-A-Start Corporation in Cambridge, MA where he first served as a Project Manager followed by 8 years as Director of Real Estate Development. He was responsible for all aspects of an active development division with over \$7 million in annual development activity covering a wide range of development endeavors. Peter's experience in affordable housing includes work as a Project Manager for Keen Development Corporation (KDC) the Somerville Community Corporation and Allston Brighton CDC, during this time he was responsible for several large multifamily developments involving complex layered financing including federal tax credits. His work in the sector started with Boston Community Capital where he assisted in the underwriting of real estate loans and loan participations with local and regional banks.

***Jeffrey Morgan.*** Jeffrey Morgan joined MBL in November of 2017 after serving for more than four years as Director of Real Estate Development for Historic Boston Incorporated. Jeffrey has over 20 years of experience in real estate development including historic preservation redevelopment, affordable housing development, asset management, and property management. Jeffrey also has over 35 years of experience in architecture, corporate and retail interior design, and urban design and master planning. His work as an architect includes market rate and award winning affordable multifamily housing design along with strategic infill mixed-use development in multicultural neighborhoods. His work as an urban designer includes redevelopment strategies for distressed neighborhoods and warehouse districts utilizing a selective mixed-use approach grounded in market driven real estate solutions. His work in real estate redevelopment includes the adaptive reuse of significant historic buildings utilizing a layering of funding sources including CDBG funds and historic preservation tax credits.

***Tilman Lukas.*** Tilman Lukas served as Director of Development and Assistant Executive Director for Operations at the Housing Allowance Project, Inc. and has over 25

years experience in construction and housing development. Tilman has extensive experience in project management, housing construction, housing policy, affordable housing development, lead paint abatement and environmental regulations. His expertise includes knowledge on all types of housing development including market rate housing, low and moderate income housing, special needs housing, and single room occupancy housing. He has been responsible for the development of the largest Section 8 Moderate Rehabilitation program in the nation that resulted in the creation of over 1,300 rehabilitated housing units. He served on the board of Stavros Center for Independent Living for seven years. Mr. Lukas also served as chairperson of the Pelham Conservation Commission.

**Jessica Allan.** Jessica Allan has been with MBL Housing & Development since December 2017. Jessica has over 15 years' experience in land use planning, zoning, and permitting. Prior to joining MBL, Jessica served as the City Planner for Easthampton, MA, where she developed and implemented short and long-term community plans, administered the zoning code, provided permitting assistance to private developers, wrote and managed grants, managed and procured public infrastructure projects, and provided technical planning assistance to various city boards and committees. Prior to being the City Planner, Jessica was a Principal Planner at the Pioneer Valley Planning Commission where she provided technical land use planning and zoning assistance to 43 communities in Western Massachusetts. She holds Masters Degrees in both Landscape Architecture and Regional Planning from the University of Massachusetts-Amherst. She also serves on Board of the American Planning Association-Massachusetts Division as the Western Massachusetts Regional Representative.

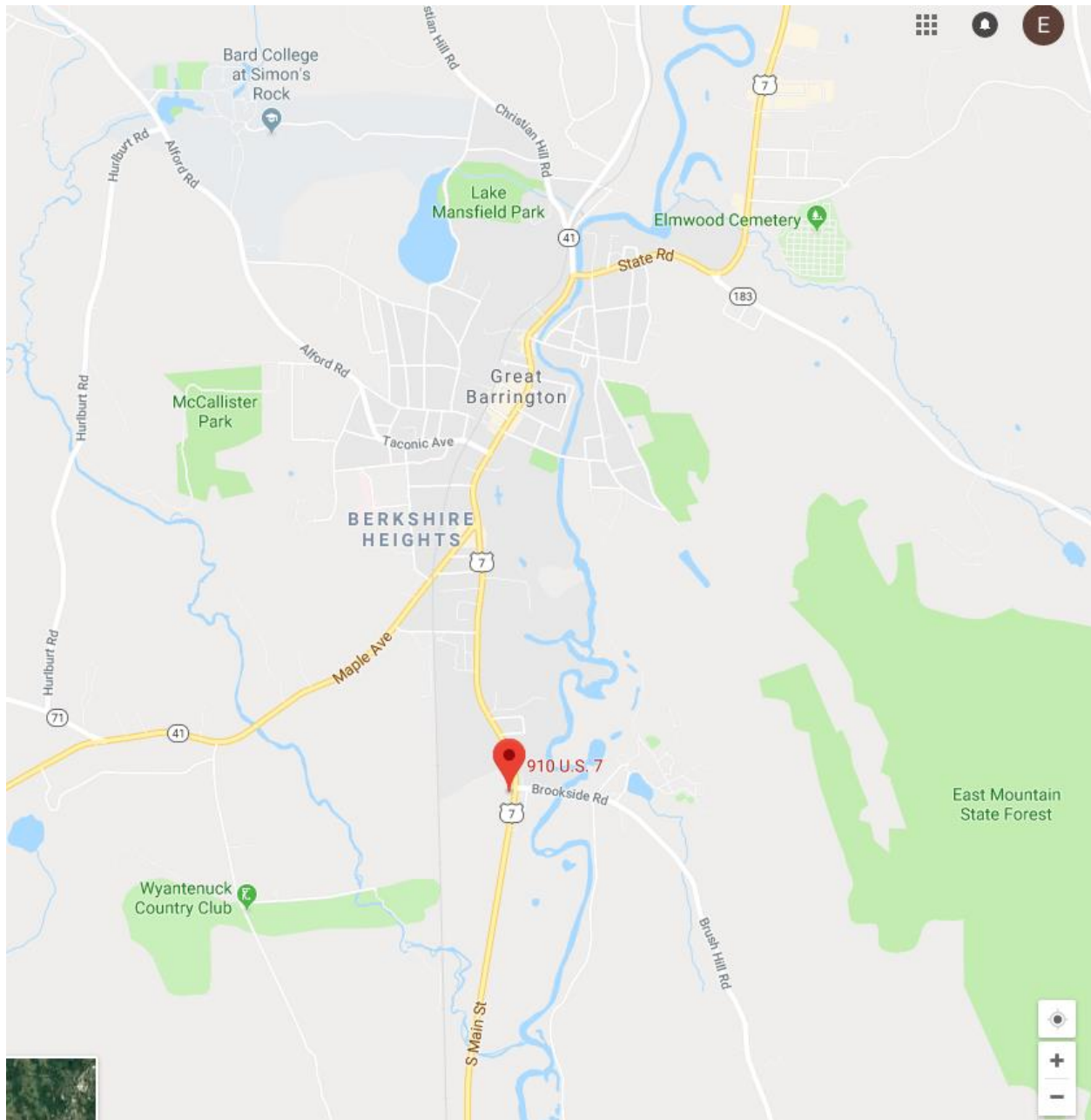
**Mary Ann Nessel.** Mary Ann Nessel joined MBL Housing & Development in October 2017, after practicing law for over twenty years. As a member of a large multinational law firm's Banking & Finance group, she provided advice concerning financial services and regulatory matters. She also practiced in the corporate and securities area.

## **910 Main Affordable Housing**

### **Additional Information**

#### Attachment 2: Site Location

## 910 Main Street Great Barrington, MA 01230 Site Location



## **910 Main Affordable Housing**

### **Additional Information**

Attachment 3: Site Photos



910 Main Looking north



910 Main Looking south

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 4: Deed



# REGISTERED LAND



2018 00003434  
Bk: 5 Pg: 88 Cert: 539  
Doc: DEED 06/29/2018 03:49 PM

MASSACHUSETTS EXCISE TAX  
Southern Berkshire ROD 001  
Date: 06/29/2018 03:49 PM  
Ctrl# 010782 11462 Doc# 00003434  
Fee: \$1,889.60 Cons: \$410,000.00

## **KNOW ALL MEN BY THESE PRESENTS**

That I, **KEVIN C. CHARLTON** of Great Barrington, Massachusetts, ("**Grantor**") for consideration paid in the amount of **FOUR HUNDRED TEN THOUSAND (\$410,000.00) DOLLARS** hereby grants to **910 HOUSING, INC., a Massachusetts Corporation**, whose place of business is 17 Bridge Street, Great Barrington, Massachusetts 01230 ("**Grantee**") with **QUITCLAIM COVENANTS**, all those certain parcels of land, together with the buildings and other improvements thereon and appurtenances thereto, located on South Main Street, Great Barrington, Country of Berkshire, Commonwealth of Massachusetts, as more particularly described as follows:

LOCUS: 910 Main Street, Great Barrington, Massachusetts



PARCEL I:

Being Lot 3 on Land Court Plan 2977E, dated April 14, 1978, prepared by Richard A. Elliott, Surveyor, as approved by the Court, filed with the Berkshire South Registry of District of the Land Court (the "Registry District"), as noted on Certificate of Title No. 201.

PARCEL II

Being Lot 4 on Land Court Plan 2977E dated April 14, 1978, prepared by Richard A. Elliott, Surveyor, as approved by the Court, filed with the Registry District, as noted on Certificate of title No. 201 (collectively, the "Premises").

The Premises are conveyed subject to the following:

PARCEL I

Right of First Refusal described in a document dated December 17, 1998, filed with the Registry District as Document No. 2304, recorded in Book 2, Page 287.

PARCEL II:

Right of First Refusal described in a document dated December 17, 1998, filed with the Registry District as Document No. 2303, recorded in Book 3, Page 25.

Being all and the same premises conveyed to Kevin C. Charlton by deed of CML Berkshire Land LLC dated June 30, 2015 and filed July 2, 2015 with the Southern Berkshire District Registry of the Land Court as Document No. 3322, as noted on Certificate of Title No. 526, recorded in Book 5, Page 75, Certificate of Title No.526

WITNESS my hand and seal this 28<sup>th</sup> day of June 2018.

L. C. Charlton  
Kevin C. Charlton

COMMONWEALTH OF MASSACHUSETTS

BERKSHIRE, SS:

On this 28<sup>th</sup> day of June 2018, before me, the undersigned notary public, personally appeared **KEVIN C. CHARLTON**, proved to me through satisfactory evidence of identification, being (*check whichever applies*):

- ☒ driver's license or other state or federal government document bearing a photographic image;
- ☐ oath or affirmation of a credible witness known to me who knows the above signatory; or
- ☐ my own personal knowledge of the identity of the signatory.

to be the person whose name is signed on the preceding or attached document, and acknowledged to me that he signed it voluntarily for its stated purpose and that the same is his free act and deed.



[Signature]

Notary Public  
My Commission Expires:

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 5: Market Study



# **BENNETT FRANKLIN REAL ESTATE SERVICES**

**MARKET STUDY**  
**100 BRIDGE APARTMENTS**  
**100 BRIDGE STREET**  
**GREAT BARRINGTON, MASSACHUSETTS**



**PREPARED FOR**  
**PETER GRAHAM**  
**MBL HOUSING AND DEVELOPMENT**  
**9 RESEARCH DRIVE**  
**AMHERST, MASSACHUSETTS 01002**

**EFFECTIVE DATE OF MARKET CONDITIONS**  
**FEBRUARY 2018**

## **Summary of Findings**

The proposed development of the subject property is supported by demographic and economic data, as well as information about the current housing market in Great Barrington. City residents are in need of and will benefit from the continued maintenance of affordable housing units and the development of the subject units. Average wages for the region during the past decade have increased although most have not kept pace with inflation. At the same time, the poverty rate for the urban areas of the region has increased and the growth of jobs in the region are in low-paying sectors. Great Barrington residents are poorer and have fewer employment opportunities than existed a decade ago.

Rental demand and rent levels are primary indicators of need in the housing market. In all neighborhoods in the city, rental demand has improved dramatically in the past five years. Vacancy rates of complexes comparable to the subject range from 0% to 4%. During the past five years, market rate rents for similar projects increased from 10% to 15% on average, a range that exceeds the change in average wages for the region. With wage levels remaining relatively stable and rent levels increasing, residents are required to spend a larger proportion of their income for housing, and the need for affordable housing increases.

The need for affordable housing is also validated by the existence of large waiting lists for local property owners as well as at the Great Barrington Housing Authority (GBHA), the Berkshire Housing (BHDC), a regional housing development agency, Pittsfield Housing Authority (PHA) Lee Housing Authority. Each of these entities reports increases in the size of their waiting lists over the past few years. The Pittsfield Housing Authority closed their Section 8 waiting list in December of 2014 with openings on a limited basis in 2017. Some of the reporting agencies have Representatives of BHDC recently stated that there are hundreds of people on waiting lists in Western Massachusetts while the Great Barrington Housing Authority has numerous people on their waiting list. Representatives of these housing authorities as well as other property managers of affordable apartment properties recently stated that there are wait lists on average of 12+ months with some units generally 4-5 bedroom units having wait lists upwards of 36+/- months. The reason for the longer wait lists for the larger units are due to fewer of those types of units in the market. There were reports to us that some units have longer waiting periods than others due to location within a project, such as ground floor, versus upper level and end unit versus inside unit. We have included a table as follows of those affordable and/or subsidized units which are most comparable and would compete with the proposed subject units and their reported waiting periods for a unit.

The development of the subject property is marketable and it will create a critical affordable housing resource in the city. The subject neighborhood has a number of strengths and a very strong community spirit and there is adequate support for the project. The continuation of the subject property will meet the needs of the existing residents and will supply desirable housing for a neighborhood whose demographics illustrate its need. The Primary Market Area (PMA) is considered to be Great Barrington while the Secondary Market Area (SMA) is considered to be Berkshire County.

## **Demographic Review**

In this section selected demographic data regarding population, households, housing and income for the Town of Great Barrington and Berkshire County are presented.

### Population

According to the U.S. Census Bureau, the population of the region's most urbanized areas increased during the 2000's. Great Barrington, Berkshire County and the State each experienced population increases. The population of Great Barrington comprises 5.4% of the population for Berkshire County. The population of the market area has had little change in the recent past. However, if the claim that census figures reflect an undercounting of urban populations is considered, it is conceivable that the market area increased in population as the statistics reflect undercounting.

### Age

The median age in Great Barrington is similar to the County. Additionally, the percentage of children under age 15 in Great Barrington is less than the County. These indices evidence that there is a spread of young families and older families, which likely leads to demand for a wider variety of suitable housing with enough bedrooms to accommodate large and small families.

### Race

A comparison of population by race indicates that Great Barrington and the County have similar racial characteristics.

### Ownership/Renters

While the County as a whole is made up of approximately 66% owners and 34% renters, Great Barrington reflects a similar presence of primarily rental households (33%).

### Households

The average household size in the County and in Great Barrington are similar. The statistics also show that a slightly higher number of 1-3 person households 92% live in Great Barrington versus the County at 88%.

### Housing Type

The majority of renter occupied housing units have 2-3 bedrooms. With a high percentage of 1-2 person renter households there is a lower percentage of units to accommodate the smaller renter households. Thus, there is more unmet demand for the smaller households in the market area.

### Income

Nearly 41% of the City's households have an income of \$35,000 or less. Particularly significant is the high percentage of households with incomes of less than \$20,000 in Great Barrington at nearly 37%. Furthermore, the median income of renter occupied households in Great Barrington is at nearly \$37,000 or approximately 50% of that of non-renters. Great Barrington also shows that greater than 8% of all the population in Great Barrington are living below the poverty level which is significant.

### Renter Housing Costs / Poverty

Data for Great Barrington indicates that greater than 28%+ of renter households spend more than 30% of their income on monthly housing costs which is lower than Berkshire County although is still significant. What is also important is that more than 64% percent of households in Great Barrington and Berkshire County pay greater than \$800 per month toward housing costs with median renter housing costs in Great Barrington at \$950+/- and \$90 greater per month than in Berkshire County.

### **Competitive Environment – Market Area Competitive Housing**

There are a few affordable housing projects in the PMA (Great Barrington) with a total of 146+/- units with many of these units for elderly and disabled. There are approximately 86 affordable housing units catering toward families which does not include the proposed 45 units at the subject 100 Bridge. Of all the affordable units each has a near 100% occupancy and very little turnover and waiting list with totals in excess of 200+/-.

The subject will include 45 new units and will not impact the existing affordable housing in the PMA. We have found (over 10+ years) that there is a constant demand for renter housing units in the SMA and the PMA due to the lack of any new units being brought into the market. There are very few affordable rental housing options in the PMA and the SMA with near zero affordable housing options for the purchase of an affordable home a condition which has existed for 10+ years.

The market vacancy rate in the PMA and the SMA is 4% or less for market rate housing units, whereas for affordable housing units whether they be LIHTC, project based assisted units or other subsidized units the vacancy rate is below 4% and in many cases is near 0% excepting vacancies due strictly to tenant move in/move out. We have spoken with market participants who have indicated that identifying tenants and achieving stabilized occupancy at renovated/updated and in the rare occasion newly developed multi-family properties there is a short absorption period due to a relatively quick absorption rate. As most affordable properties currently operate at stabilized occupancy levels with waiting periods for all unit types the ability to achieve a stabilized occupancy level at a new project is very good. With an existing supply of tenants on waiting lists the only time a unit will be vacant is during the construction period and/or through typical transitional vacancy. As the subject is of new development the leasing period prior to completion will be necessary to achieve stabilized occupancy. Thus, the subject property should be at stabilized occupancy at construction completion and for the foreseeable future. There are proposals for new multi-family renter housing units in the SMA although only one in the PMA which is proposed for elderly

persons. Thus, we do not foresee any changes to the housing stock in the PMA or SMA which would compete with the subject.

### **Project Analysis**

Characteristics of the subject neighborhood generally enhance the viability of a residential project such as the subject. However, as with most neighborhoods, there are issues that impact any real estate project. The subject neighborhood and Great Barrington in general benefit from a number of positive characteristics/factors that we deem favorable, namely:

1. The ethnic and cultural nature of the neighborhood likely means that residents of the subject property will most likely be from the PMA.
2. Data indicates that there are in excess of 1,000 households on a waiting list of income eligible applicants for public and Section 8 certificates in Berkshire County. Most of the households (50%+/-) on waiting lists are seeking 1-3 bedroom apartments and/or have children (55%+/-).
3. Data indicates that there is a substantial demand for housing for one, two, three and four plus person households with the majority of rental in the City having 2-3 bedrooms. Our research of the market for efficiency, one, two and three bedroom units indicates that there is near 0% vacancy as most owners and managers state at most a week or two down time between tenants of these size apartments.
4. There are a significant number of renter occupied units in Great Barrington indicating a significant number of tenants who pay upwards of 50% of their annual income toward rent of an apartment and the number of occupied by households earning less than \$35,000 in the PMA is approximately 370 apartments.
5. There has been excellent demand at similar properties in the market area. There are approximately 75 apartments in Great Barrington which include some form of rental assistance (ex: Section 8) to make rent more affordable for low income families. There is limited turnover of units per year. With people on waiting lists for affordable units totaling in excess of 1000 (near 100 for some properties) there is significant demand being unmet in Great Barrington and Berkshire County for those seeking affordable housing. At the slow rate of turnover of affordable apartments the existing demand will never be met. The current information from affordable housing providers and municipal representatives is that the wait time for a unit can be more than two years.
6. We determined that approximately 892 renter households are in the PMA and 17,341 are in the SMA. Of these renter households approximately 368 have an income below 60% of AMI (\$35,000+/-) in the PMA and 10,197 in the SMA. All in all there is a total of approximately 86 affordable units for families and non-elderly households in the PMA and 2,030+/- in the SMA. **With the subjects 45 units projected to be eligible for residents with incomes below 60% of AMI a penetration rate of 15.3% is determined using the PMA households only with a lower penetration rate of less than 1.0% is determined when allocating the subject units to the SMA.**
7. We determined that approximately 368 income eligible renter households are in the PMA and 10197 are in the SMA. **With the subjects 45 units projected to remain eligible for residents with incomes below 60% of AMI a capture rate of less than 12.2% is**



**determined using the PMA households only with a lower capture rate of less than 1% is determined when allocating the subject units to the SMA.**

8. We have seen affordable housing projects such as the subject experience significant acceptance and achieve stabilized occupancy under successful circumstances at penetration rates in excess of 10%. The subject includes penetration rate of 15.3% in the PMA and less than 1% in the SMA and a capture rate of 12.2% in the PMA and less than 1% in the SMA. In our opinion the subject project appears very successful as there are waiting lists of people seeking units such as the subject at a 4 to 1 ratio. With limited potential at this time for other new units being brought to the market we feel the projected penetration rates are well within the parameters for a successful affordable housing development project.
9. As the subject is anticipated to be rented to households earning less than 60% of median income or up to \$40,000+/- (60% median income for family of 3-4) greater than 50% of all renter households in Great Barrington could be eligible for occupancy at the subject property. Taking into consideration the total number of renter households in Great Barrington that are income eligible for occupancy as well as the existing units of affordable housing the subject has a capture rate of 12.2% in the PMA and less than 1% in the SMA. In our opinion the subject project appears very successful as there are waiting lists of people seeking units such as the subject at a 4 to 1 ratio. With limited potential at this time for other new units being brought to the market we feel the projected capture rates are well within the parameters for a successful affordable housing development project.
10. Reportedly there is good local community support for this project as evidenced from the Great Barrington Select Board approval for the proposed project along with residents and community development groups wanting this project to be developed.
11. Recent renovation to existing projects in the greater neighborhood has improved the quality of properties and the neighborhood's image significantly in the last 10+/- years with additional proposals for additional renovations on going.
12. There are a significant number of renter occupied units (28%+/-) in Great Barrington with tenants who pay in excess of 30% of their annual income toward rent of an apartment and that greater than 40% of the apartments in the subject PMA are occupied by households earning less than \$35,000 annually.
13. There has been excellent demand at existing subsidized affordable housing in Great Barrington and the secondary market. With waiting lists in excess of 200 persons and there is very little demand being met in Great Barrington for those seeking affordable housing. At the slow rate of turnover of affordable apartments the existing demand will never be met.
14. The subject will encompass approximately 35%+/- of the subsidized family apartments in the primary market area of Great Barrington. The subject will cater to low income households with little or no vacancy anticipated for an extended period of time. Thus, it is noted that the subject is anticipated to operate well as a housing property in the subject neighborhood and will become vital as a housing resourced for residents in this area.

#### Rental Rates

The subject calls for a rent structure to have the landlord pay water and sewer. There have not been any market rate apartment properties developed similar to the subject in the recent past. We have

thus, looked at units rented at market rates at existing similar properties to determine a feasible market rent at the subject. The following identifies market rents in apartment buildings deemed somewhat similar to the subject property relative to location, unit layouts, unit sizes and condition. The rental rates vary based on a couple primary characteristics which include location, condition (age), utilities included, etc. Properties that have superior characteristics will typically indicate rental rates at the upper end of the range while properties with inferior characteristics will indicate rental rates at the lower end of the range.

The comparable rent 1, 3 and 8 indicate a downward adjustment is necessary for heat utilities included is \$50+/- for a one bedroom, \$60+/- for a two bedroom unit, \$75+/- for a three bedroom unit. Some comparable units do not have hot water included and thus upward adjustments are necessary of \$10, \$15 and \$20+/- for 1, 2 and 3 bedroom units. The proposed rents at the subject units fall at the low end or below the range compared to the market. The proposed rents are in line with the Fair Market Rent (FMR). However, the Great Barrington market tends to indicate that the FMR's determined for the one, two and three bedroom units are at or slightly below market.

Information available indicates that overall average annual vacancy rates range from 0% to 5% with many comparable properties indicating vacancy rates of 0% to 2%. In addition there are households waiting (24+ months) for available units with some rental vouchers available. These conditions support the demand for and existence of a strong affordable housing rental market. Demographic and economic information also bodes well for affordable housing.

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 6: Letters of Support



The Commonwealth of Massachusetts  
MASSACHUSETTS SENATE

**SENATOR ADAM G. HINDS**

*Berkshire, Hampshire, Franklin  
and Hampden District*

STATE HOUSE, ROOM 109-E  
BOSTON, MA 02133-1053

TEL. (617) 722-1625

FAX. (617) 722-1523

ADAM.HINDS@MASENATE.GOV

WWW.MASENATE.GOV

*Chair*

JOINT COMMITTEE ON REVENUE

*Vice Chair*

SENATE COMMITTEE  
ON REDISTRICTING

October 3, 2019

Mr. Chris Rembold, Town Planner  
Community Preservation Committee  
334 Main Street  
Great Barrington, MA 01230

***Re: Affordable Housing at 910 Main Street, Great Barrington, MA***

Dear Mr. Rembold,

I write to you today to register my support for the CDC of South Berkshire's Application for Community Preservation funds for a project to develop affordable housing at 910 Main Street. The project aligns with both local priorities and the demands of Berkshire County. This project is planned for an ideal location in the center of town, taking advantage of town utilities and creating a walk-to-work community.

There is a serious affordable housing shortage in Great Barrington and throughout the southern Berkshires. This is creating instability in homes with children in the schools, extreme difficulty for young people to remain in the area, and a very serious impediment to the local economy because of the inability of workers in local business to live locally. The new affordable units at 910 Main Street will directly address these issues.

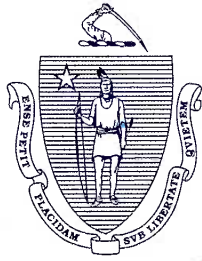
I am very excited about the future that 910 Main Street promises for our community. I fully support the CDC as they seek funding for this project. Thank you in advance for your consideration of this project.

Sincerely,

A handwritten signature in blue ink, appearing to read "Adam G. Hinds".

**ADAM G. HINDS**, *State Senator*  
*Berkshire, Hampshire, Franklin & Hampden*

AGH/ck



# The Commonwealth of Massachusetts

HOUSE OF REPRESENTATIVES  
STATE HOUSE, BOSTON 02133-1054

SMITTY PIGNATELLI  
STATE REPRESENTATIVE  
4<sup>TH</sup> BERKSHIRE DISTRICT  
P.O. BOX 2228  
LENOX, MA. 01240  
TEL. (413) 637-0631

CHAIR  
Joint Committee on Environment,  
Natural Resources and Agriculture

STATE HOUSE, ROOM 473F  
TEL. (617) 722-2210

October 31, 2019

Chris Rembold  
Town Planner  
Community Preservation Committee  
334 Main Street  
Great Barrington, MA 01230

Dear Chris,

It gives me great pleasure to write to you today to support CDC of South Berkshire's Application for Community Preservation funds for a project to develop affordable housing at 910 Main Street. The project is completely aligned with both town priorities and the real ground-level demands of Berkshire County. It is important to us that this project is planned for this site and that the site is in the center of town, taking advantage of town utilities and creating a walk-to-work community.

There is a serious affordable housing shortage in Great Barrington and throughout southern Berkshire County. The region has become more and more a destination for vacationers and second home buyers, putting severe upward pressure on housing costs and downward pressure on incomes in an increasingly service-based economy. This is creating instability in homes with children in the schools, extreme difficulty for young people to remain in the area, and a very serious impediment to the local economy because of the inability of workers in local business to live locally. The new affordable units at 910 Main Street will directly address these issues.

I respectfully urge you to consider the application for a Community Preservation funds to assist in the much needed development of affordable housing at 910 Main St. Please do not hesitate to contact me if I can be of further assistance.

Sincerely,

A handwritten signature in black ink, appearing to read "Smitty Pignatelli".

Smitty Pignatelli  
State Representative  
4th Berkshire District

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 7: Project Timeline

CDC of South Berkshire  
910 Main Housing

**Development Timeline**

6/1/2018	Purchase
12/1/2018	All permitting complete
11/1/2019	95% construction drawings complete
2/15/2020	OneStop / Mass. DHCD application for funding
8/1/2020	DHCD funding notification
4/1/2021	Finance closing / construction start
6/1/2022	Lease up

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 8: Budget



## 910 Main Housing Sources and Uses

### SOURCES

Federal LIHTC Equity	\$ 9,009,000.00
State LIHTC Equity	\$ 2,625,000.00
DHCD / AHTF	\$ 1,000,000.00
DHCD / FCF-DMH	\$ 350,000.00
DHCD / HIF	\$ 1,000,000.00
HOME	\$ 700,000.00
DHCD / HSF	\$ 1,000,000.00
GB - CPA	\$ 450,000.00
MHP / Workforce Housing	\$ 500,000.00
Permanent Mortgage	\$ 1,805,388.00
<b>TOTAL SOURCES</b>	<b><u>\$ 18,439,388.00</u></b>

### USES

#### **Direct Construction**

Concrete	\$645,246.00
Masonry	
Metals	\$29,465.00
Rough Carpentry	\$1,376,592.00
Waterproofing	
Finish Carpentry	\$234,486.00
Insulation	\$581,038.00
roofing	
Sheet Metal and Flashing	\$233,111.00
Exterior Siding	\$571,803.00
Doors	\$335,333.00
Windows	\$341,163.00
Glass	
Drywall	\$435,666.00
Tile Work	
Acoustical	\$4,805.00
Wood Flooring	
Resilient Flooring	\$398,658.00
Carpet	
Paint & Decorating	\$286,026.00
Specialties	\$67,266.00
Cabinets	\$341,510.00
Special Equipment	
Appliances	\$141,388.00
Blinds	\$34,200.00
Special Construction	
Elevator	
Plumbing & Hot Water	\$1,127,826.00
Heat & Ventilation	\$769,567.00
Aire Conditioning	
Fire Protection	\$304,835.00
Electrical	\$950,723.00
Maintenance Building	
Community Center Building	
Other/Misc.	<u>\$239,275.00</u>
<b>Subtotal Structural</b>	<b>\$9,449,982.00</b>

Earth Work	\$520,223.00
Site Utilitie	\$521,952.00
Road and Walks	\$0.00
Site Improvements	\$192,753.00
Geotechnical	\$0.00
Landscaping	\$0.00
Environmental Remediation	
Demolition	\$39,350.00
Unusual Site Conditions	<u>\$414,823.00</u>
Subtotal Site Work	<u>\$1,689,101.00</u>
<b>Total Improvements</b>	<b>\$11,139,083.00</b>

General Conditions	\$727,396.00
Payment & Performane Bond	\$128,581.00
Building Permits	<u>\$93,095.00</u>
<b>Subtotal</b>	<b>\$12,088,155.00</b>

Builder's Ovehead	\$586,060.00
Builder's Profit/Fee	<u>\$127,308.00</u>
<b>Total</b>	<b>\$12,801,523.00</b>

#### **Acquisition: Land**

\$ 410,000.00

Direct Construction	\$12,801,523.00
Construction Contingency	<u>\$ 640,076.15</u>
<b>Subtotal: Construction</b>	<b><u>\$13,441,599.15</u></b>

#### **General Development Costs**

Architect and Engineering	\$780,000.00
Survey and Permit	\$30,000.00
Clerk of the Works	\$30,000.00
Environmental Engineer	\$45,000.00
FF&E	\$60,000.00
Bond Premeium	
Legal	\$200,000.00
Title and Recording	\$45,000.00
Accoiunting & Cost Cert.	\$55,000.00
Marketing and Rent up	\$50,000.00
Real Estate Taxes	\$40,000.00
Insurance	\$60,000.00
Relocation	
Appraisal	\$15,000.00
Security	\$15,000.00
Construction Loan Interest	\$304,739.05
Predev. Loan Interst and Fees	\$225,000.00
Inspecting Engineer	\$30,000.00
Fees: Consruction Lender	\$60,000.00
Fees: Perm Lender	\$20,000.00
LIHTC Fees	\$ 55,050.00
Mortgage Insurance Premium	\$0.00
Credit Enhancement Fees	\$0.00
Letter of Credit Fees	\$0.00
Syndication Costs	\$0.00
Development Consultant	\$100,000.00
Other Consulting Fees	
Other Consulting Fees	\$0.00
Other Consulting Fees	\$0.00
Other Consulting Fees	\$0.00
Utility Connection Fees	\$75,000.00
Third Paftry Testing	\$30,000.00
Syndicator closing fees	\$50,000.00
Lead/Asbestos Remediation	\$40,000.00
Soft Cost Contingerncy	<u>\$ 205,000.00</u>
<b>Subtotal: General Development</b>	<b>\$2,619,789.05</b>

**Subtotal Acquis., Constr., Gen. Dev.** \$16,471,388.20

Capitalized Reserves	\$ 278,000.00
Developer Overhead	\$ 915,000.00
Developer Fee	<u>\$ 775,000.00</u>

**TOTAL DEVELOPMENT COST** **\$18,439,388.20**

## **910 Main Affordable Housing**

### **Additional Information**

Attachment 9: Site Plans



LEGEND

- POINT COMPUTED
- GRANITE HIGHWAY BOUND FOUND
- CATCH BASIN
- MANHOLE COVER
- UTILITY POLE
- LABELLED WETLAND FLAG FOUND
- APPROXIMATE EDGE OF WOODS
- CONIFEROUS TREE
- DECIDUOUS TREE
- ASSUMED LOCATION OF WATER LINE (BASED ON FLAGS FOUND ON SITE)
- ASSUMED LOCATION OF GAS LINE (BASED ON FLAGS FOUND ON SITE)

OVERLAY DISTRICT: [SMOD]  
SMART GROWTH OVERLAY DISTRICT  
(SEE ZONING SECTION 9.13)

ZONING DISTRICT: B - 2

MIN. LOT SIZE: 1 ACRE  
MIN. LOT WIDTH: 150'  
FRONT SETBACK: 50'  
SIDE SETBACK: 20'  
REAR SETBACK: 30'  
MAX. BUILDING HEIGHT: 35'  
(SEE ZONING FOR MAX. % LOT COVERAGE)

OTHER PERMITTED USES

MIN. LOT AREA: 5,000 S.F.  
MIN. LOT WIDTH: 50'  
FRONT SETBACK: 25'  
SIDE SETBACK: 10'  
REAR SETBACK: 10'  
MAX. BUILDING HEIGHT: 40'

CONTOUR INTERVAL IS ONE FOOT.  
ELEVATIONS SHOWN HERE ARE RELATIVE TO THE NORTH  
AMERICAN VERTICAL DATUM OF 1988 (NAVD88)



Scale 1" = 30'

Project Statistics:

Building A: 11,698 gsf  
Three (3) - 1 bdrm flat unit  
Six (6) - 2 bdrm duplex unit  
One (1) - 3 bdrm duplex unit  
One (1) - 2 bdrm HC unit  
One (1) - 1 bdrm duplex unit

Building B: 5,348 gsf  
Four (4) - 3 bdrm triplex unit

Building C: 15,980 gsf  
Four (4) - 1 bdrm flat units  
Two (2) - 3 bdrm duplex unit  
One (1) - 2 bdrm HC unit  
Nine (9) - 2 bdrm duplex units  
One (1) - 1 bdrm duplex unit  
Community

Building D: 5,075 gsf  
Three (3) - 3 bdrm triplex units  
One (1) - 2 bdrm duplex unit

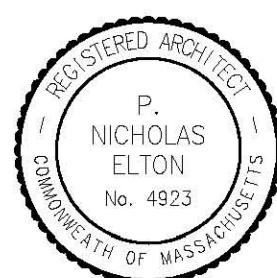
Building E: 11,967 gsf  
Two (2) - 1 bdrm flat unit  
One (1) - 1 bdrm HC unit  
Seven (7) - 2 bdrm duplex unit  
One (1) - 3 bdrm duplex unit  
One (1) - 3 bdrm HC flat

Total GSF: 50,328 gsf

SCHEME 1

ELTON & HAMPTON ARCHITECTS

103 TERRACE STREET, MA, 02120  
TEL: (617) 708-1071  
EMAIL: NICK@ELTONHAMPTONARCHITECTS.COM



910 Main Affordable Housing  
910 South Main Street, Great Barrington, MA

OWNER: 910 Housing, Inc.  
CO-Sponsors/Developer: CDC of South Berkshires, Great Barrington MA  
Way Finders, Springfield, MA

REVISION	DATE

SHEET TITLE:  
PROPOSED SITE PLAN  
W/ PARKING IN SET  
BACK

DRAWN BY: NE  
CHECKED BY: NE  
SCALE: 1/8" = 1'-0"  
DATE: 9/20/2018

SHEET NUMBER:  
L-1






BLD A - SOUTH



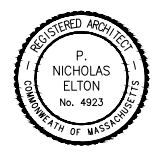
BLD A - EAST





**ELTON & HAMPTON ARCHITECTS**

103 TERRACE STREET, MA, 02120  
 TEL: (617) 708-1071  
 EMAIL: NICK@ELTONHAMPTONARCHITECTS.COM



## 910 Main Affordable Housing

910 South Main Street, Great Barrington, MA

OWNER: 910 Housing, Inc.  
 CO-Sponsors/Developer: CDC of South Berkshires, Great Barrington MA  
 Way Finders, Springfield, MA

REVISION	DATE

SHEET TITLE:

**BUILDING A: SOUTH  
& EAST EXTERIOR  
ELEVATION**

DRAWN BY: NE  
 CHECKED BY:  
 SCALE: 9/20/2018  
 DATE:  
 SHEET NUMBER:  
**A-1**