

GREAT BARRINGTON COMMUNITY PRESERVATION COMMITTEE

APPLICATION FOR CPA FUNDING – Step 1

Date Received (for office use only) _____

Applicant Name **Construct, Inc**

Project Name: **Covid-19 Rental Assistance and Microloan Program Expansion**

Project Address **316A State Rd. Great Barrington, MA 01230**

Contact Person: **June Wolfe** Title: **Housing Director**

Phone No. **413-329-4619** Email **jwolfe@constructberkshire.org**

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

1. Rental Assistance: For households under 100% AMI due to Covid-19 unemployment, illness, quarantine or compassionate leave. Amount of CPA funding requested: \$25,000

Construct was one of the first entities in Massachusetts to respond to the Coronavirus economic meltdown by mobilizing a rental assistance program by May 1st of this year. Construct has assisted 68 families in Great Barrington to date. State funds have been exhausted and Construct is now using funds supplied by the Great Barrington Affordable Housing Trust. With no further economic stimulus in sight and the eviction moratorium scheduled to end, we need more funds to keep Great Barrington residents housed.

2. Expansion of microloan/credit builder programs: To facilitate rental lease-ups for people transitioning from homelessness, victims of domestic violence, starter households and others. Amount of CPA funding requested: \$25,000

Construct's microloan program began as a pilot program with the Forest Springs apartment complex in 2018. A generous donor underwrote the program through Greylock Federal Credit Union. Greylock opened accounts with all applicants, gave them a small loan at 2% interest.

Applicant Name: **Construct, Inc** (page 2)

The loans were set up as credit builders and included financial counseling. The success rate of this program has been astounding, with no defaults and above 95% repayment rate. This summer we expanded it in Stockbridge. Construct requests \$25,000 to underwrite additional microloans for all of our present and future Great Barrington properties.

Total Amount of CPA funding you are seeking: **\$50,000**

When do you request the CPA funding be received by your project? **July 2021**

Property Owner (if different from applicant) **Same**

Owner's Name

Owner's Address

Phone No. Email:

If the Owner is different from the 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.

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.)

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 Construct Inc.

Project Name COVID-19 Rental Assistance and Microloans

Project Address: 316A State Rd, Great Barrington, MA 01230

Property Deed Book/ Page NA /

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

Total CPA funds requested: \$ 50,000.

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

Source Name	Amount	% of total	Used for	Committed?
Private Contributions	\$5,940.00	3%	Staff Support	yes
GBAHT	\$35,000.00	21%	Rental assistance	yes
State through Berkshire Taconic	\$18,060.00	11%	Rental assistance	yes
Private Donor Restricted Gift	\$10,000.00	5%	Forest Springs Microloan	yes
GB CPC	\$50,000.00	30%	Microloan/RA	no
GB AHT	\$25,000.00	15%	Rental assistance	no
Private GB Donor Appeal	\$25,000.00	15%	Rental assistance	no
Total budget: \$169,000.00				

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.

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

Construct expects that all current rental assistance funds will be exhausted by June 2021, but that rental assistance will still be needed. While the Great Barrington Affordable Housing Trust may have additional funds, it is important that those funds continue to provide down payment assistance for affordable home purchases, as the Covid-19 Real Estate Boom drives home ownership further out of reach. July 2021 will be an ideal time to expand the microloan program, which is self-renewing.

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

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

The rental assistance program is limited to tenants with current incomes at or below 100% AMI. Because the microloan portion of the program is a loan, it is renewable. The payments on the loans allow for further loans to take place in the community. The interest, while small, is paid by the tenant, so the underwriting can remain whole and continue to be used by families at or below 100% AMI.

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.

June Wolfe, Housing Director Construct (see resume, attached)

Greylock Federal Credit Union Housing Counseling Team (see article attached)

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

- Project timeline;
 - May 2021 Town Meeting
 - June 2021 Marketing and Information Sessions
 - July 2021 Funding available
 - July 2021 Underwriting deposited at GFCU
 - August 2021 Begin Funding Great Barrington Move-ins
 - August 2021 Rental Assistance
 - September 2021 ongoing monitoring of repayment & financial counseling
- Map showing project location in town;
 - See attached map depicting renters supported by Great Barrington Rental Assistance Program

- Letters of support; See attached
- Resumes and experience of key personnel; See attached

Funding Considerations

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

A draft of the 2020 Housing Needs Assessment presented at the Oct 29, 2020 joint meeting of the GB Select Board and Planning Board touts Construct's expeditious response to Covid-19 with their successful Rental Assistance Program. The number one recommendation in the Housing Needs Assessment Draft is "Continue Rental Assistance Programs, particularly emergency rental assistance, for households earning less than the median income."

Strategy HO 2.5 states "Working with partners such as Construct, Inc., identify and create locations for transitional housing, for those in domestic or economic crisis or in the case of a natural disaster.". Sometimes, the barrier to housing for these populations is not a lack of locations, but a lack of the original funds to begin a tenancy. So often, when someone seeks housing in a crisis situation, they have not got enough cash on hand for a security deposit. The microloan proposal removes that barrier.

Is the proposed project for a town-owned asset? Yes/No 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?

Describe the public benefits of the project.

Small landlords are an essential part of a small town economy. Without them, the housing shortage worsens. While an eviction moratorium temporarily prevents homelessness, it does not do two important things: alleviate the stress of impending financial doom on the tenant and protect landlords from financial harm. The rental assistance program solves both of those problems.

While there may always be a need for transitional housing, research shows a "Housing First" approach is the key to stability for victims of domestic violence and natural disasters as well as for people whose lives have been financially disrupted. The microloan smooths the way into housing and seamlessly begins rebuilding credit for tenants.

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.

Great Barrington provides most of the south Berkshires affordable housing. When private donors as well as state and federal government see this investment, they are more likely to play their part as well. Some of these funds are more likely to flow to Berkshire Regional Housing Development Corporation to further fund RAFT, however Great Barrington residents will benefit whether Construct provides the support or others do. In fact, the collaborative approach by local and state funding sources is considered optimal. When the Eviction Moratorium was lifted, additional funds have been made available for RAFT. Early adoption of rental assistance by Great Barrington has helped put the south Berkshires on the map in terms of this need. Ongoing investment by Great Barrington will help garner long term support back east.

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. See letters of support, attached.

Describe permits that may be required, the status of those permits or applications, and/or when the applications will be submitted and permits received. NA

Affordable Housing Projects

Clearly describe how the project meets the Affordable Housing goals of the Community Preservation Plan.

The affordable housing funding priorities in the Community Master Plan includes ensuring long term affordability, promoting mixed income housing and giving priority to local residents. The Community Master Plan did not predict a pandemic, nor the subsequent economic collapse, but having a plan in place did make the town more nimble in its response to these crises. The plan provided for the creation of many affordable housing units funded by the CPA. The plan provided for the creation of the Affordable Housing Trust. This allowed Great Barrington's working people to live where they work.

The unemployment rate in Great Barrington went from 2.7% in December of 2019 to 16.2% in Spring of 2020. At the same time, the median sale price of a home increased drastically as people moved to Great Barrington from congested areas. Rental assistance keep the local workers who are Covid unemployed in their homes, until this crisis passes, giving a new meaning to long term affordability. Affordable housing is a bulwark against greater income inequality in the town of Great Barrington, as home ownership gets increasingly out of reach.

<u>NA</u>	% of area median income	no. of units _____
<u>NA</u>	% of area median income	no. of units _____
<u>NA</u>	% of area median income	no. of units _____

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?

NA

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.

Clearly describe how the project meets the Historic Preservation goals of the Community Preservation Plan.

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


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

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

Name: Jane Ralph

Ph: 413.429.4381 Email jralph@constructberkshire.org

Signature:  _____

Date: 11/6/2020

JUNE WOLFE
946 Hewins St
Sheffield, MA 01257
413-329-4619

jwolfe@constructberkshire.org

Education:

Cornell University. BS Human Development and Family Studies

Experience:

2016-Present

Housing Director

Construct, Inc. 41 Mahaiwe St. Great Barrington, MA
(413) 528-1985 <http://constructinc.org/>

Successfully brought the Forest Springs development to fruition as owner's representative and with sole responsibility for budgeting, value engineering and financial reporting. Developed creative solutions to small development for small towns. Oversee management and compliance of Construct's properties. Work with local towns to develop housing plans. Expert in 40B affordable housing development.

2007-2016

Assistant Director of Housing and Project Management

Construct, Inc. 41 Mahaiwe St. Great Barrington, MA
(413) 528-1985 <http://constructinc.org/>

Manage 53 housing units including lease-ups, move-ins, recertifications, Site Monitoring, court proceedings and tenant relations. Supervise maintenance staff. LIHTC Site Compliance Specialist. Expert in LIHTC, HSF, AHTF, CBH, FSF and USDA requirements and compliance.

Work with design teams and construction teams to develop new housing projects in Southern Berkshire.

2004-2007

Children's Librarian Bushnell-Sage Library 48 Main St.
Sheffield MA 01257
(413) 229-7004 www.bushnellsagelibrary.org

Developed child-centered collection and programming at local library. Initiated free "Half-Day" Programming in conjunction with local schools. Re-designed children's area.

1997-2004

Family Day Care Provider

221 Polikoff Road, Ashley Falls, MA 01222
(413) 229-2012

Developed child-centered TV free daycare program with emphasis on outdoor education and cooperative play.



Greylock Federal Credit Union Housing Counseling Team

Stephanie Martin joined Greylock as a contact center representative in 2012. She excelled in helping members identify solutions and proved to be an adept problem solver. She earned her CCUFC certification in 2016 and has been coaching fulltime since 2018.

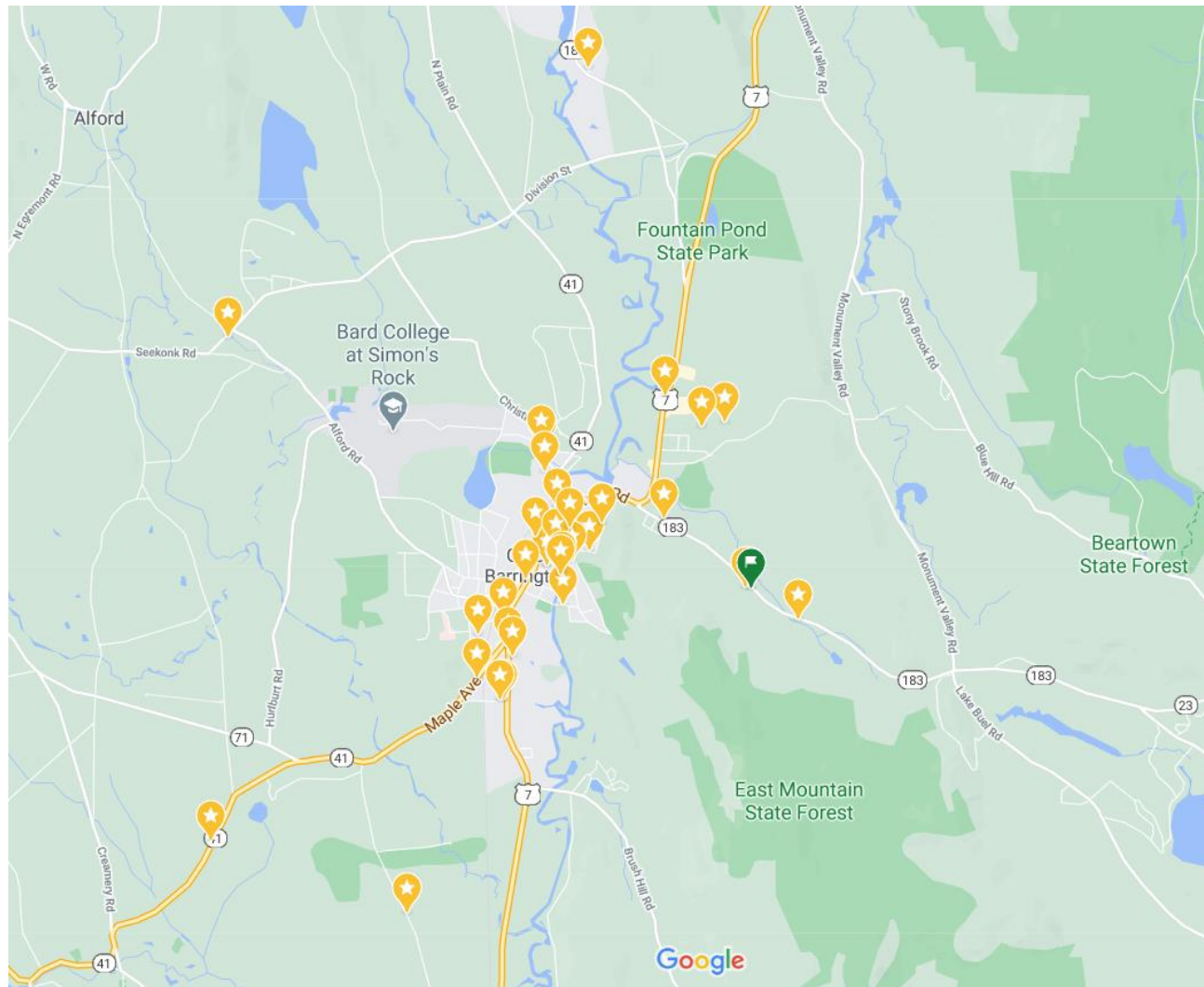
Stephanie has always been heavily involved in the community and currently serves on the boards of Camp Howe, Berkshire Community Action Council, and Youth Center, Inc. Stephanie and her husband have three children and has been a Berkshire County resident her whole life.

Sandy Brazee started at Greylock in 1998 as a Recovery Officer. Through her work, she discovered a passion for helping people find success in their financial lives. She earned her CCUFC certification in 2017 and joined Stephanie as a full-time coach in 2018.

Sandy specializes in outreach for our Safety Net Loan program and often works at the worksite (via phone and internet these days) to build employee success. Her empathy, compassion and tough love approach helps members develop a new approach on life.

Gloria Escobar is Greylock's Financial Wellness Latinx Outreach Coach. In this role, she utilizes her financial coaching skills to also assist members in obtaining ITIN loans and strengthen Greylock's relationships within the growing Latinx community and its commitment to its designation as a Juntos Avanzamos (Together We Advance) credit union.

Gloria is an active volunteer throughout the region and a steadfast advocate for equity and inclusion for Berkshire County's immigrant community. She earned her CCUFC in 2017 and is currently enrolled in Business Management at Berkshire Community College and has earned an accounting certificate from Mildred Elley and an administrative business degree in her home country of Colombia.



Map Depicting Renters Supported by Great Barrington Rental Assistance Program (May 1st 2020-November 2020)



The Massachusetts House of Representatives

Representative Smitty Pignatelli

Fourth Berkshire District

State House, Room 473F, Boston, Massachusetts 02133-1053

October 28th, 2020

Great Barrington Community Preservation Committee
334 Main Street
Great Barrington, MA 01230

Re: Construct Grant Application

To Whom It May Concern:

I write today in strong support of Construct's application for funds that will allow them to administer rental assistance and micro-loans to those in Great Barrington who are most vulnerable during these trying times.

For over 50 years, Construct has provided homes and support services to our neighbors who could otherwise not afford them. Now, having that home is not just a comfort and safety net; it is a matter of public health. It is imperative that every community keep its citizens safe, control the spread of the coronavirus and support the local economy by keeping our essential workers housed.

When the coronavirus hit, Construct was one of the first to consolidate local resources to make sure tenants and landlords remained as financially stable as possible through extensive rental assistance. Before that, Construct created a micro-loan program to help tenants access their newly built Forest Springs Apartments, which is also in Great Barrington.

Great Barrington provides most of the rental homes in the south Berkshires while having many of the essential jobs and small businesses that employ those who qualify for affordable housing. These funds would go far in allowing Construct to further support the citizens of Great Barrington by combating housing instability and undergirding the local economy.

Thank you for your thoughtful consideration of this recommendation. Please do not hesitate to contact me if you need any additional information that I can provide to help the application process.

Sincerely,

A handwritten signature in black ink that reads "Smitty".

Smitty Pignatelli, **State Representative**

4th Berkshire District



October 28, 2020

Great Barrington Committee
334 Main Street
Great Barrington, MA 01230

Dear Sir or Madam:

As the Senior Vice President and Chief Lending Officer, I am pleased to write this letter of support for Construct's application to the Community Preservation Committee.

Construct's proposal will extend two extremely successful programs; one that makes housing possible for working families and one that makes sure landlords get paid and can keep their tenants housed. As a partner in the pilot project for micro-loans at Forest Springs, I can attest to its success! Our neighbors have been able to achieve their dream of a home they can afford and still be able to make ends meet at move in time. Then, working with our financial counselors, have been able to establish new habits for successful financial management.

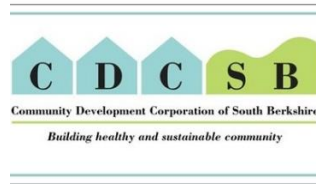
Expanding the microloans to others seeking to live and work in Great Barrington strengthens our community, stabilizes families and ensures greater public health.

While at Greylock, we prefer microloans, we also recognize the need for rental assistance grants now and in the future. Rental assistance keeps both tenants and landlords financially stable when so much is uncertain.

Please support this worthy application.

Sincerely,

Jodi K. Rathbun-Briggs
Senior Vice President/Chief Lending Officer
Greylock Federal Credit Union



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

October 29, 2020

Dear Great Barrington Preservation Committee,

As the Executive Director of the Community Development Corporation of South Berkshire, I am pleased to write this letter of support for Construct, Inc.'s application to the Community Preservation Committee.

Now, more than ever, housing is a form of healthcare. It is imperative that every community keep its citizens safe, control the spread of the Coronavirus, and support the local economy by keeping our workforce housed. As a non profit dedicated to serving the Berkshires with affordable housing, and as owner of Hillside Apartments, the CDCSB has seen first-hand how important it is to help tenants who so often struggle to make ends meet in these uncertain times.

Construct, Inc.'s proposal will extend Microloans, a program that makes housing possible for working families, and Rental Assistance, a program that delivers rents to landlords and helps keep their tenants housed.

Programs:

Microloans

- Make housing accessible by supplying a low interest loan for security deposits, moving expenses and last month's rent for those with poor credit
- Provides an opportunity for credit building
- Protects landlords by supplying an adequate security deposit.

Rental Assistance:

- Protects landlords in the aftermath of the eviction moratorium
- Provides security to renters
- Protects the community by giving people a safe place to quarantine, home school, and work.

Sincerely yours,
Allison Marchese

Executive Director
Community Development Corporation of South Berkshire
40 Railroad Street ~ Great Barrington, Ma. 01230 ~ www.cdcsb.org

Berkshire United Way

200 South Street
Pittsfield, MA 01201
413.442.6948
berkshireunitedway.org



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Veronica Torres Martin
Berkshire Medical Center

President and CEO
Candace Winkler

October 27, 2020

To Whom It May Concern:

As the President and CEO of Berkshire United Way (BUW), I am pleased to write this letter of support for Construct's application to the Community Preservation Committee.

In early 2020, BUW partnered with Berkshire Taconic Community Foundation and other funders to establish and manage a countywide COVID-19 Emergency Response Fund to support organizations like Construct that responded promptly to needs complicated by the coronavirus pandemic. Though our network is large, and the support has been generous, none of us know how long or in what capacity that support will be needed.

We urge towns like Great Barrington to use their existing resources such as CPC funding to make sure our most vulnerable neighbors are safe and that our economy remains as strong as possible. These two proposed projects meet both needs for a critical community, Great Barrington. So many small businesses, healthcare facilities, non-profits and others depend on having workers nearby and available to get to work!

Now, more than ever, housing is healthcare. It is imperative that every community keep its citizens safe, control the spread of the Coronavirus, and support the local economy by keeping our workforce housed.

We support these two initiatives because microloans:

- Make housing accessible to starter homes, victims of domestic violence and others by supplying an inexpensive loan for security deposits, moving expenses etc.
- Provides financial counseling for renters
- Provides an opportunity for credit building
- Protects landlords by supplying an adequate security deposit
- Provides landlords with instant feedback on late payments, so interventions can be immediate.

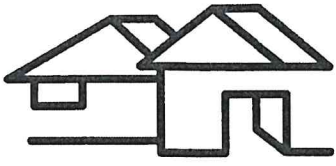
And rental assistance:

- Protects landlords during the aftermath of the eviction moratorium
- Provides security to renters
- Protects the community by giving people a safe place to quarantine, home-school or work.

Thank you for your consideration of Construct's application. They are a vital community partner, and their approach will help the Great Barrington community. Feel free to contact me for more information on my cell at 907-230-6759 or through email at cwinkler@berkshireunitedway.org.

All my best,

Candace Winkler, MPA MSW
President and CEO



Berkshire
Housing
Development
Corporation

P.O. Box 1180, Pittsfield, MA 01202-1180

Tel 413-499-1630 Fax 413-496-9831 www.berkshirehousing.com

October 28, 2020

Thomas Blauvelt, Chair
Community Preservation Committee
c/o Chris Rembold, Staff Liaison
Town of Great Barrington
334 Main Street
Great Barrington, MA 01230

Dear Mr. Blauvelt,

I am pleased to offer my support for Construct's application to the Community Preservation Committee for funding to be used for micro loans and rental assistance.

Keeping folks housed benefits the individuals being assisted and also supports the local economy and helps control the spread of COVID-19. Now, more than ever, housing is healthcare.

Construct's proposal will extend two extremely successful programs; one that makes housing possible for working families and one that pays landlords to keep their tenants housed.

Microloans:

- *Make microloans available for new Bentley St Apartment renters
- *Make housing accessible to starter homes, victims of domestic violence and others by supplying an inexpensive loan for security deposits, moving expenses etc.
- *Provides financial counseling for renters
- *Provides an opportunity for credit building
- *Protects landlords by supplying an adequate security deposit
- *Provides landlords with instant feedback on late payments, so interventions can be immediate.

Rental Assistance:

- *Protects landlords during the aftermath of the eviction moratorium
- * Provides security to renters
- *Protects the community by giving people a safe place to quarantine, home school or work.

Thank you for your consideration.

Elton Ogden
President



BERKSHIRE COUNTY REGIONAL HOUSING AUTHORITY

Housing Counseling ~ Mediation ~ Consumer ~ Education Center

1 FENN STREET - PITTSFIELD, MASSACHUSETTS 01201

(413) 443-7138 FAX (413) 443-8137

www.bcrha.com



October 28, 2020

Thomas Blauvelt, Chair of Great Barrington CPC
334 Main St.
Great Barrington, MA

RE: Support of Construct's Funding Application to the Community Preservation Committee

Dear Mr. Blauvelt:

As the Executive Director and Staff Attorney of the Berkshire County Regional Housing Authority (BCRHA), which serves as the region's primary provider of housing stability and homelessness prevention services, I am writing in strong support of Construct's funding application to the Community Preservation Committee.

The ongoing Pandemic crisis has created unprecedented housing instability challenges in many of our communities, including the Town of Great Barrington. Now, more than ever, ensuring stable housing for our residents is literally a top public health priority. It is imperative that every community keep its citizens safe, control the spread of the Coronavirus and support the local economy by keeping our workforce housed.

With that said, it is critically important that each community support effective mitigation strategies that assist in the promoting housing stability and minimize household displacement. Construct's funding proposal will extend two highly successful programs; one that makes housing financially accessible for working families and one that pays landlords to assist tenants in preserving their tenancies. The programs that Construct is requesting funding for are a Microloan program and a Rental Assistance program. Specific programmatic elements of each program are as follows:

Microloans:

- *Make housing accessible to starter homes, victims of domestic violence and others by supplying an inexpensive loan for security deposits, moving expenses etc.
- *Provides financial counseling for renters
- *Provides an opportunity for credit building
- *Protects landlords by supplying an adequate security deposit
- *Provides landlords with instant feedback on late payments, so interventions can be immediate.

Rental Assistance:

- *Protects landlords during the aftermath of the eviction moratorium

Providing dispute resolution programming; comprehensive housing counseling, including legal and educational counseling services, loss mitigation/ anti-foreclosure counseling, homelessness prevention/ tenancy preservation services and homelessness resolution and housing search assistance; and anti-poverty resources TO ALL BERKSHIRE COUNTY RESIDENTS.



BERKSHIRE COUNTY REGIONAL HOUSING AUTHORITY

Housing Counseling ~ Mediation ~ Consumer ~ Education Center

1 FENN STREET - PITTSFIELD, MASSACHUSETTS 01201

(413) 443-7138 FAX (413) 443-8137

www.bcrha.com



* Provides security to renters

* Protects the community by giving people a safe place to quarantine, home school or work.

In any event, it is my hope that you will look favorably upon Construct's request to fund these two worthy programs. Please do not hesitate to contact me should you have any questions or concerns.

Best,

A handwritten signature in black ink that reads "Brad Gordon". The signature is fluid and cursive.

Brad Gordon

Executive Director/Staff Attorney

Providing dispute resolution programming; comprehensive housing counseling, including legal and educational counseling services, loss mitigation/ anti-foreclosure counseling, homelessness prevention/tenancy preservation services and homelessness resolution and housing search assistance; and anti-poverty resources TO ALL BERKSHIRE COUNTY RESIDENTS.