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 Great Barrington Affordable Housing Trust Fund	
Project Name Affordable Housing Acquisition and Support	
Project Address TBA	
Assessor's Map Lot	
Property Deed Book / Page/	
1.) Project Budget (list all sources and uses, including grants, fundraising, etc.)	

Total CPA funds requested: \$550,000

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

Source Name	Amount	% of total	Used for	Committed?	
CPA \$40,000/ STR\$10,000	\$50,000	1.3%	Emergency Rental Assistance	requested	
CPA \$50,000/ GB \$50,000	\$100,000	2.6%	Down Payment Assist	requested	
CPA\$105,000/ GB \$50,000	\$155,000	4.1%	ADU grant	requested	
CPA \$200,000/ GB \$50,000	\$250,000	6.7%	Housing Development & Support	requested	
CPA \$155,000/ GB \$50,000	\$205,000	5.5%	Property Acquisition	requested	
MassWorks	\$3,200,000	85%	North Plain Road Development	Yes	
Total budget		\$3.750.000			

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. Funding from CPA to be used for program operations in fiscal year 2025.
- **3.)** Existing use or deed restrictions, permanent easements, historic designations, special permits, etc. if any:

see below

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

 Down Payment Assistance files a lien to be paid back upon the sale of the house.

 Property purchased with CPA funds will include a deed restriction requiring sale to an income qualified buyer. Grants for affordable acquisition or support are made subject to income qualifying persons, typically between 80% and 100% AMI.
- **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.

The Affordable Housing Trust Fund (AHTF) is a town board, subject to the Open Meeting Law and state procurement requirements, operating under the guidelines established by the Massachusetts legislature. Members are appointed by the Select Board to whom the Trust is answerable. Meetings are held regularly with posted agenda and recorded minutes. AHTF collaborates with non-profit affordable housing groups such as Construct, Inc., Habitat, and CDCSB.

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.

The Master Plan recommended the creation of the Affordable Housing Trust Fund as a central coordinating source for affordable housing programs. The Master Plan outlined key strategies that the AHTF is implementing with its programs such as proactively creating affordable housing, down payment assistance to help people buy a home, and short term emergency rental assistance to keep people in their h

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?

Any projects that the AHTF acquires will be considered a town owned asset.

Disposition of that asset will be subject to Massachusetts procurement regulations and will be widely advertised and carry concomitant restrictions. If CPA funds are not received the work of the AHTF to help to meet the goals of the Master Plan will not be able to go forward. Alternate funding sources continue to be explored including from GB general funds, real estate transfer fee, and private donations.

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

The Emergency Rental Assistance program benefits displaced workers by keeping them in their homes, and helps small landlords meet their bills. Down Payment Assistance has allowed income qualified persons to purchase a house thus maintaining housing for the work force. Site Acquisition increase the the supply of affordable housing which is greatly needed.

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

The Rental Assistance Program helps applicants apply for other eligible funds thus the leverage is in the form of the administrative support to find other sources. Down Payment Assistance uses a10% loan to leverage 90% housing costs for affordable housing purchase. The CPA funding of the North Plain Road affordable housing site has resulted in a \$3.3 million award from MassWorks and a \$4 million commitment from Habitat for housing. Grants from the AHTF will allow the acquisition and support of affordable housing by leveraging mortgage and construction funds many times the grant amount thus allowing the rent to meet affordable guidelines.

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.

The public regularly attends the monthly meetings of the AHTF. Public input in vital to shaping our programs to meet community need. All affordable housing development projects will include widely advertised in-person community meetings.

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.

Permits will be obtained as required.

Affordable Housing Projects

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

To quote from the Community Preservation Plan "the town needs more affordable housing" and "much of Great Barrington's housing is unaffordable." The AHTF was created to help to address these issues by keeping people in their homes, assisting with the purchase of affordable housing, and to help create new affordable housing units. The 2020 Great Barrington Housing Study commissioned by the CPC top two recommendations are: "Continue rental assistance programs, particularly emergency rental assistance" and "Continue the down payment assistance programs." These are two of the programs for which we are requesting funding. The need goes beyond rental and down payment assistance and ultimately comes down to the availability of affordable housing.

13.)	Amorgability Level(s):	
100	% of area median income	no. of units
80	% of area median income	no. of units
60	% 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?





1.) Project Budget Narrative

The Trust is taking the unusual step to request \$550,000.00, the maximum CPC could apply to housing, at the urging of Town voters to answer the urgency of the housing crisis in our community. The Trust has 5 core programs that work directly with Great Barrington residents and tax payers – renters, homeowners, non-profits and developers – to create solutions to the community's housing crisis. The following is the projected Trust budget for FY25.

Trust Program	Budgeted	Amount by Source		
	Amount			
Emergency Rental Assistance	\$50,000.00	Sort Term Rental tax, \$10,000;		
		Community Preservation Act (CPA),		
		\$40,000		
0% Down Payment Loan	\$100,000.00	Town budget AHT line item, \$50,000;		
		CPA \$50,000		
Accessory Dwelling Unit (ADU) Pilot	\$155,000.00	Town budget AHT line item, \$50,000;		
Project		CPA \$105,000		
Affordable Housing Development Grant	\$250,000.00	Town budget AHT line item, \$50,000;		
& Loan Programs		CPA \$200,000		
Property Acquisition Initiative	\$205,000.00	Town budget AHT line item, \$50,000;		
		CPA \$155,000		
North Plain Road Development	\$3,200,000.00	MassWorks Grant (100%)		
Budget Total:				

For FY25, funding from Town sources (including CPA) will be determined through committee recommendations and vote at Town Meeting in May 2025. The Trust is requesting \$200,000 as budget line item in the Town of Great Barrington FY25 budget. Additionally, the Trust projects an estimated \$10,000 income from the new Short Term Rental (STR) tax in FY25. The Trust's FY25 budget includes a secured MassWORKS restricted for the North Plain Road Development to be used for water, sewer, and site development at that site. No additional funds for this project are requested from CPC at this time.

The Trusts requests the CPC continue funding for emergency rental assistance with a proposed offset of \$10,000 from the STR tax and to level fund the down payment loan program, which will expand with matching dollars requested in Town budget AHT line item. The budget proposes to leverage the Town line item across the ADU Pilot, Affordable Housing Development Grant/Loan program, and Property Acquisition Activities, requesting \$105,000, \$200,000 and \$155,000 in CPA funds respectively. These activities of the Trust take advantage of its unique strengths to create innovative solutions to the Town's Housing crisis (like the ADU pilot) and move quickly to responded to opportunities





to acquire or support the acquisition and development of properties by non-profits and private developers in fast paced market.

All Trust programs directly serve Great Barrington residents with incomes at or below average median income (AMI). Where programs support housing development, the Trust requires units be restricted for AMI eligible residents. The number units restricted and period of restriction varies by program and type of development beginning at a minimum of a 10-year restriction and extending to up to a 30-year and permanent restriction.

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

The Trust operates on the Town's July 1-June 30 fiscal year. The Trust funds emergency rental assistance and the 0% down payment loan programs on a rolling basis throughout the year. The ADU pilot project will open applications in early 2024, funds will be distributed to awardees with an initial payment of 50% at the outset of the project, followed by cost reimbursement for the remaining 50%, with a contract required prior to disbursement. Affordable Housing Development grants and the proposed new loan program, accept applications on a rolling basis throughout the year, beginning in July, and disburse funds at the time of contract. Acquisition funds are disbursed at time of purchase. Prospective properties are reviewed throughout the year.

3.) Existing Restrictions Etc.

The Trust currently holds deed restrictions on the homes for which a down payment loan was made and for the affordable housing development grants. The North Plain Road Development is restricted for affordable housing use in perpetuity and will be developed into twenty affordable homes.

- 4.) **Proposed Use or Deed Restrictions** after Project Completion (in accordance with CPA rules):
- Emergency Rental Assistance: Short term emergency grants to keep people in their homes.
- **0% Down Payment Loan**: The Trust files a lien to be paid back upon the sale of the house. The applicant must be at or under 100% AMI to be eligible for the program.
- ADU Pilot Project: Requires a 10-year restriction on the ADU for rental to tenants at or below 100% AMI. Homeowner applicants must themselves demonstrate financial needs to be eligible for the program.
- Affordable Housing Development Grants & Loans: The Trust requires restrictions ranging from 10-30 years on all grants awarded, dependent upon the amount of funding



provided and the affordability of the housing created. Projects must provide housing restricted for use by people at or below 100% AMI to be considered.

 Property Acquisition Initiative: All properties purchased by the Trust are deed restricted to be affordable housing in perpetuity.

5.) Project Team

The Affordable Housing Trust has 7 seats. Current members are:

- Fred Clark, Chair A retired architect, Mr. Clark brings years of experience in our community and housing development. In addition to his current service to the Town on the Affordable Housing Trust, Mr. Clark served on the Berkshire Hills Regional School District School Committee and the Historic District Commission.
- Ananda Timpane, Vice Chair Executive Director of Railroad Street Youth Project and life-long south County resident, Ms. Timpane grew up in a family of builders. Ms. Timpane believes that ensuring all people in our economically diverse community have pathways to homes is critical to securing a thriving future for Great Barrington.
- Garfield Reed Member of the Great Barrington Selectboard, Mr. Reed shares: "My
 home was purchased many years ago with the help of Construct. I am passionate
 about helping everyone find a place they can afford and call their own."
- Bill Cooke Former member of the Great Barrington Selectboard for 6 years, past AHT vice chair.
- Joseph Method Mr. Method is a software developer who is concerned about the housing availability and affordability crisis.
- Krystyna Kurzyca Ms. Kurzyca is children's book author, owns an organic herb farm and runs a medicinal plants farm and CSA.

The Trust currently has one open seat. In addition to Trust members, Assistant Town Manager/Director of Planning, Chris Rembold serves as the primary contact for the Trust in Town Hall.

The Trust works closely with community partners on a project by project basis, relying on them for program administration, project management, development and implementation. Partners include Construct, (emergency rental assistance distribution, ADU pilot administration); Southern Berkshire Community Development Corporation, (through grant projects); and Central Berkshire Habitat for Humanity, (acquisition development and program implementation North Plain Road Development and the now complete, Grove Street house).





Funding Considerations

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

The Great Barrington Affordable Housing Trust Fund was established by a Town Meeting vote in May of 2017, in accordance with Section 55C of MGL Chapter 44 and the recommendation of the Town of Great Barrington Plan.

The purpose of the Trust is to provide for the creation and preservation of affordable housing in Great Barrington, for the benefit of low and moderate income households, as defined by the Massachusetts Department of Housing and Community Development or successor agency (DHCD). and for the funding of community housing, as defined in and in accordance with the provisions of G.L. Chapter 44, §55C.

In addition to embodying the Master Plan recommendation for an Affordable Housing Trust Fund, the AHT programs address Master Plan affordable housing priorities by keeping people in their homes with emergency rental assistance, opening pathways to homeownership with down payment loans, and adding affordable housing to the market in the form of ADUs, affordable housing developments and property acquisitions.

7.) **Town Projects**: Is the proposed project for a town-owned asset?

While the Trust does not maintain ownership assets – which would be owned by the Town – when the Trust does acquire properties, they are considered an asset of the Town. Such properties are held by the Town until sold to new homeowners. None of the CPA funds requested for the Trust's FY25 programs are for properties currently owned by the Town.

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

Requested funds will continue and expand the Trust's 5 core programs to secure and increase access to affordable housing for the residents of Great Barrington. Taken together, these programs offer an opportunity for Great Barrington residents and tax payers across a spectrum of experiences to be part of the solution to the housing crisis.

Emergency rental assistance not only provides much needs help to Great Barrington renters in a time of crisis but offers a larger public benefit by stabilizing the community as a whole by reducing homelessness, population loss and stabilizing small landlords economic situation. The high value housing market in Great Barrington squeezes out many locals and middle-income families from homeownership, contributing to the ever decreasing population – and especially reducing the number of young families that can choose to make





Great Barrington their home. The down payment loan program answers community problem and directly put homeownership in reach.

Market-rate housing in Great Barrington is too often out of reach for the Town's residents and work force – market rate rental units start at \$2500-\$3500 and the low end for homes on the market starts around \$400,000. The ADU Pilot Project provides a pathway for current homeowners struggling to make ends meet to be part of the solution by offering to support to build additional affordable housing in the form of an ADU. This project will stabilize struggling Great Barrington homeowners by providing much needed additional income from the ADU and add affordable rental housing integrated in existing neighborhoods and communities.

Finally, the Trusts affordable housing development grant/loan and acquisitions programs directly impact the greater public good of the community creating – often at scale – affordable housing in the form of rental units and deed restricted home ownership.

9.) Leverage & Supplemental Funding

The Affordable Housing Trust Fund is too small to have serious impact without leveraging other community resources and funding at every level of its work.

- Emergency Rental Assistance The Trust leverages its community partnership with Construct, which has a unique ability to reach those most in need. By embedding the Trust's assistance in Construct's wrap-around supports, residents accessing emergency assistance also receive support in the form of financial counseling and access to additional opportunities for stabilizing assistance.
- %0 Down Payment Loan The 10% down payment loan leverages access to bank resources that cover 90% of the home purchase in the form of a mortgage. Additionally, over time, as program participants purchase new homes and sell the home purchased through the program, funds come back to the Trust for reinvestment in future loans.
- ADU Pilot Project The ADU project leverages existing homes and properties, as well as
 other financial resources and the sweat equity of the homeowner to add affordable
 rental units in our existing neighborhoods and communities. It does this while
 simultaneously stabilizing the tenuous financial situation of the homeowner.
- Affordable Housing Development Grants/Loans Applications to the Trust for funds to develop affordable housing require applicants to show a viable financial plan for project development beyond funds provided by the Trust. Typical grants ensure affordable housing rentals in exchange for a one time grant equal to less than 10% of the project.
- Acquisitions The Trust acquires properties at or below market value. It leverages community partnerships to refurbish or develop the property and seek additional funding for project development. For example, CPA funds used by the Trust to purchase the North Plain Road affordable housing site were leveraged by the Trust to access two





MassWorks grants at \$69,000 and \$3,200,000 each for site infrastructure and a \$7,000,000 commitment from Habitat for housing construction.

10.) Community Input and Support

The Trust meets monthly, generally on the third Tuesday of the month. All meetings are advertised, public meetings and include opportunities for community input. Community members provide input and feedback on Trust work throughout the year. Community members have shown particular interest in the Trust's work to develop the ADU Pilot Project over the course of 2023.

In addition to opportunities for community feedback, the Trust works closely with its community partners – including Construct and Community Development Corporation of South Berkshire. Trust programs and funding applications are developed in consultation with community partners to ensure a collaborative and complimentary approach to the Trust's work to address the affordable housing crisis in Great Barrington.

11.) **Permits**: What permits may be required, the status of those permits or applications.

The Trust requires recipients of Trust funding to obtain all relevant permits. Where the Trust is the asset-holder, the Trust works directly with partners – like Habitat – to go before all required board and obtain all necessary permits.

Affordable Housing Projects

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

"The town needs more affordable housing," one of the principle tenants from the Community Preservation Plan which went on to say, "much of Great Barrington's housing is unaffordable." The AHTF was created to help to address these issues by keeping people in their homes, assisting with the purchase of affordable housing, and to help create new affordable housing units. The 2020 Great Barrington Housing Study commissioned by the CPC top two recommendations are: "Continue rental assistance programs, particularly emergency rental assistance" and "Continue the down payment assistance programs," two of the programs for which we are requesting funding.

Great Barrington must address both the demand side- affordable rentals and keeping people in their homes- and the supply side with not only the lack of affordable housing but the constant erosion of historically affordable housing. As the housing marketplace has gotten more challenging with the increase of housing, land, materials, and labor the AHT has sought to



develop new programs to keep people in their home and to create new affordable housing units. By working with community non-profits and other community members the Trust can provide incentives to unlock much additional development funds.

13.) Affordability Level(s):

All of the programs and grants from the Affordable Housing Trust are given to benefit people at or below 100% AMI with many at a much lower income level. The six downpayment recipients ranged from 60% AMI to 100% AMI with most grants going to those at 80%-100%. The Trust recent Housing Support program has leveraged CPA funds to provide two units at 90% AMI and two units at 100% AMI. The Twenty homes at North Plain Road will be permanently deed restricted to 60%, 80%, and 100% AMI. Homes at the 60% and 80% AMI level will be added to the town of Great Barrington's state affordability inventory.

14.) Other Information: Describe any other relevant information about the project and site.





FY 2025 CPA application Summary of Affordable Housing Trust Fund CPA funds December 1, 2023

FY	Amount from CPA	Purpose	No. Plain Road acquisition	Emergency Rental Assistance	Down payment Assistance	Housing Development	ADU	Balance
FY18 5/1/2017	\$50,000	Any Housing Purpose	\$8,855	\$41,145 (\$35,000 2020) (\$ 6,145 2023)				\$0
FY19 5/7/2018	\$100,000	Down payment Assistance			\$99,305 Five grants 2019- 2023			\$695
FY20 5/6/2019	\$100,000	Down payment or Rental Assistance		\$100,000 (\$65,000 2021) (\$35,000 2023)				\$0
FY21 6/22/2020	\$185.000	No. Plain Road purchase	\$184,485					\$515
FY22- no a								\$0
FY23 6/6/2022	\$200,000	Acquisiton Creation or Support		\$8,855 (2023)		\$100,000 (Sumner Blk 2023) \$92,355 (Frnt St partial 2023)		\$0
Balance fo	Approving the second second second second	Баррогс		140,033 (2023)	1	portion 2023)		\$1,210
	2024 Budget							
FY24 5/1/2023	\$265,000	Any Housing Purpose		\$27,355 (budgeted)	\$25,000 (award 2023)	\$57,645 (Frnt St partial 2023)	\$155,000 (budgeted)	\$0
Great Barr	ington Genera	al Funds FY2	4					
FY24 5/1/2023	\$175,000	Any Housing Purpose				\$175,000 (budgeted)	- A	\$0



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OFFICERS

November 29, 2023

Elizabeth Rosenberg

President

Karen Smith

Community Preservation Committee

Mark Rosengren

334 Main St.

Vice President

Great Barrington, MA 01230

Hinda Bodinger Secretary

Dear Karen,

Betty Farbman
Treasurer

Construct is grateful to see so many avenues of support for affordable housing in Great Barrington. Among the most helpful to Construct and our housing partners is having an Affordable Housing Trust.

BOARD MEMBERS

When an Affordable Housing Trust has flexible funds it benefits us all. Not all opportunities can be planned for and executed half a year down the road. Having a Trust that responds to requests that emerge in real time makes such a difference! The height of the pandemic is the most obvious example. Great Barrington Affordable Housing Trust has made it possible for Construct to better meet southern Berkshire affordable housing needs as they arise.

Michael Alper Tony Chojnowski Peter Dunphy Jane Glaser Jodie Gordon Sam Handel Wanda Houston Josh Irwin Laura Jordahl Barbara Manring

Construct also applauds initiatives that the Great Barrington Affordable Housing Trust leads whether in partnership with us or individual Great Barrington residents.

Christa Montano
Susan Plotz

Therefore, Construct supports robust funding for the Affordable Housing Trust, even if it means that more of our individual funding comes through the Trust rather than directly from the CPA. We are all working toward the same goal.

Deborah Ryan

Sincerely,

Anne Schnesel Barney Stein

Jane Ralph

Jane Ralph

Jane Ralph

Executive Director









Great Barrington CPA Committee 334 Main St Great Barrington, MA 01230 November 30, 2023

RE: Support for Great Barrington Affordable Housing Trust's CPC application

To the Chair and CPA committee members,

On behalf of CDCSB I am pleased to support The Great Barrington Affordable Housing Trust Fund (AHTF) application for Community Preservation Act funding. There is a critical need for affordable housing in Berkshire County and in Great Barrington in particular and the Affordable Housing Trust Fund programs offer vital support for affordable housing.

CDCSB is pleased to be working with AHFT on a couple of programs to protect and preserve historically affordable housing. The funds provided by AHFT have often been critical both for tenants and landlords to weather this unprecedented situation.

The challenge of affordable housing must be faced on multiple fronts. AHFT's programs for Emergency Rental Assistance and Down Payment Loan for the purchase of a house have helped many in Great Barrington to stay in their apartments or to buy their first house. As rents continue to rise and this winter's heating bills are projected to be much higher, the need for new affordable housing located throughout the community becomes increasingly clear. GBAHTF balances the larger projects that non-profits are developing. Development of new housing can often have long lead times but with adequate funding AHFT can be in a position to acquire houses or sites to add to the affordable housing inventory.

I support the Great Barrington Affordable Housing Trust Fund as they seek funding for acquisition and program support.

Sincerely,

James Harwood

James Harwood
Board President
Community Development Corporation South Berkshire
40 Railroad Street, Suite 8
PO Box 733
Great Barrington, MA 01230
413-528-7788