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## **MEETING NOTICE**

There will be a meeting of the  
  
BERKSHIRE REGIONAL PLANNING COMMISSION  
  
on Thursday, January 20, 2022 at **7:00** p.m.

This will be a **Virtual Meeting** as allowed by Ch. 20 of the Acts of 2021 suspending certain provisions of the Open Meeting Law, G.L. c.30 sec.20.

Information to join the meeting is:  
<https://us02web.zoom.us/j/3926128831>  
Meeting ID: 392 612 8831

Call in information: 312.626.6799, 646.558.8656, 301.715.8592, 346.248.7799, 669.900.9128

**Meeting Material:** All written materials for the meeting are posted on BRPC's website: [www.berkshireplanning.org](http://www.berkshireplanning.org). Click on the Calendar of Events for the meeting and available materials will be listed.

### **Agenda**

- I. Opening (7:00-7:05)**
  - A. *Call to Order*
  - B. *Roll Call*
  - C. *Approval of Minutes of the November 18, 2021 meeting*
- II. Comments from the Public (7:05-7:10)**

*Members of the public may offer comments regarding topics, which are on the agenda, or other matters which they wish to bring to the Commission's attention. Comments are limited to no more than three minutes and are to be directed to the Commission.*
- III. Delegate and Alternate Issues (7:10-7:15)**

*Delegates and Alternates may bring up any issue not on the agenda.*
- IV. Executive Committee Actions (7:15-7:20)**

*Executive Committee actions taken on the Commission's behalf at its December 2, 2021 and January 6, 2022 meetings are presented for discussion.*
- V. Ratification of Committee Members (7:20-7:25)**

*The BRPC bylaws require the Commission to ratify members to various committees. There is a change on the CEDS Committee, as Michael Coakley, Business Development Manager, will replace Deanna Ruffer, Community Development Director, as Pittsfield's representative.*

- VI. Approval of Community Assessments for FY 2023 (7:25 – 7:30)**  
*The BRPC Finance Committee has proposed a 2.5% increase in community assessments for FY 2022. By law, BRPC must notify municipalities of their assessments no later than February each year so that they may be included in city/town budgets.*
- VII. Community One Stop for Growth Grant Portal (7:30 – 8:00)**  
*The Community One Stop for Growth is a single application portal and collaborative review process of grant programs that make targeted investments based on a Development Continuum offered by the Executive Office of Housing and Economic Development. We will take some time to review this important source of potential grants.*
- VIII. Housing Discussion (8:00 – 8:45)**  
*BRPC has worked with 1Berkshire and a group of "housing practitioners" to prepare a regional housing strategy. We will review that strategy as part of our ongoing emphasis on housing.*
- IX. Executive Director's Report (8:45-8:50)**
- X. Adjournment (8:50)**

Other interested citizens and officials are invited to attend.

All times listed are estimates of when specific agenda items may be discussed.

City and Town Clerks: Please post this notice



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## **DRAFT FULL COMMISSION MEETING MINUTES** **November 18, 2021**

This was a virtual meeting as allowed by Ch. 20 of the Acts of 2021 suspending certain provisions of the Open Meeting Law, G.L. c.30 sec.20.

### **I. Opening**

#### **A. The meeting was called to order at 7:01 p.m.**

Chair John Duval stated that per the open meeting law, BRPC records all meetings. Others may record the meeting after informing the chair. Any documents presented must be provided to the chair at the meeting. Pittsfield TV was recording.

#### **B. Roll Call**

The following Commission members were present:

John Duval – Adams Alternate  
Al Blake – Becket Alternate (late)  
Peter Traub – Cheshire Delegate  
Pedro Pachano – Great Barrington Alternate (late)  
Barbara Davis-Hassan – Lanesborough Delegate  
Buck Donovan – Lee Delegate  
James Lovejoy – Mt. Washington Alternate  
Kyle Hanlon – North Adams Delegate  
Sheila Irvin – Pittsfield Delegate  
Fred Schubert – Richmond Alternate  
Sarah Satterthwaite – Savoy Delegate  
Christine Rasmussen – Stockbridge Alternate  
Sarah Hudson – Tyringham Alternate  
Don Gagnon – Washington Delegate  
Roger Bolton – Williamstown Alternate  
Doug McNally – Windsor Delegate

Staff Present:

Thomas Matuszko – Executive Director  
Marianne Sniezek – Office Manager  
Kate Hill Tapia – Office Administrator  
Laura Brennan – Economic Development Program Manager  
Wylie Goodman – Economic Development Planner

Others Present:

Joe Diver, Dalton Select Board Chair; Pittsfield Community Television; Nat Romano; Kent Lew, Washington Select Board Chair; Grant McGregor – Dalton Planner; Paul Mark – State Rep

### **C. Approval of Minutes of September 30, 2021, Meeting**

Sheila Irvin moved to approve the draft minutes of the September 30, 2021 meeting. Roger Bolton seconded the motion. There were no comments or discussion. The minutes were approved with a roll call vote and four abstentions.

Yes:

John Duval – Adams Alternate  
Peter Traub – Cheshire Delegate  
Barbara Davis-Hassan – Lanesborough Delegate  
James Lovejoy – Mt. Washington Alternate  
Kyle Hanlon – North Adams Delegate  
Sheila Irvin – Pittsfield Delegate  
Christine Rasmussen – Stockbridge Alternate  
Sarah Hudson – Tyringham Alternate  
Don Gagnon – Washington Delegate  
Roger Bolton – Williamstown Alternate

Abstained:

Buck Donovan – Lee Delegate  
Fred Schubert – Richmond Alternate  
Sarah Satterthwaite – Savoy Delegate

### **II. Comments from the Public**

There were no comments from the public.

### **III. Delegate & Alternate Issues**

There were no Delegate or Alternate issues.

### **IV. Executive Committee Actions**

There were no questions or comments on Executive Committee actions at the November 4, 2021 meeting.

### **V. Massachusetts' American Rescue Plan (ARPA) Funding**

Representative Paul Mark was invited to review Massachusetts' process and plan for spending ARPA funds and how Berkshire communities might access them. A summary of his update and the discussion follows.

The legislature is in informal session (no in-person roll call votes) until January but can still pass the ARPA spending bill and send it to the Governor. Representative Mark is confident it will pass by the end of January at the latest. The process is similar to the budget process.

The state has received \$5.3 billion, \$4.8 billion of that is in the Coronavirus Relief Fund. This is in addition to \$1 billion from the "rainy day fund" and the proposed federal Infrastructure Investment and Jobs Act of \$1.2 trillion.

The legislature may trim infrastructure projects from the COVID Relief Fund proposal since those could be funded from the federal infrastructure bill.

Representative Mark reviewed some items in the House Relief Fund proposal:

- \$78 million food infrastructure grants
- \$500 million bonus pay for workers who worked through pandemic shut down
- \$500 million to replenish the Unemployment Insurance trust fund
- \$600 million public housing
- \$265 million education (includes \$100 million for HVAC upgrades)
- \$720 million health care, public health boards, nursing homes +
- \$125 million Cultural Council grants
- \$350 million environmental infrastructure

The Senate version is similar but doesn't include everything. Both the House and Senate versions have earmarked projects for the Berkshires. Rep Mark did not share details since the conference committee won't meet for a few weeks.

COVID Relief Fund spending must be committed by the end of 2024 and spent by 2026. Rainy day funds (from FY21) must be spent by July 2022 (end of FY22).

It is unknown how much input Massachusetts will have on the specifics of the federal Infrastructure bill. Tom read that there would be large block grants that states could spend as they want. Representative Mark said "significant spending" is anticipated. Earmarks up to \$20 million (x 4 delegates = \$80 million) may be possible.

Commission members asked why Chapter 90 money is not in the COVID Relief Fund. Representative Mark thinks the best that can happen is via a "bonus" for small communities to make up for the large portion of funds going to communities with the most residents. Representatives from those communities will not vote to reduce their funding, but they may concede to a "bonus" for small communities.

Priority needs expressed by Commission members include:

- road repair
- last mile on-demand shared transportation
- broadband infrastructure (relates to ability to connect to transit)
- water & sewer infrastructure
- housing (of all types)

There was discussion about the need for creative solutions, borrowing from successful models, and using new technologies.

## **VI. Ratification of Committee Members**

Delegates were asked to approve the revised list of committee members. Christine Rasmussen is joining the Regional Issues Committee, and a correction, that Rebecca Ferguson is still a member of the Brownfields Committee.

Jim Lovejoy motioned to approve the revised list of BRPC committee members. Kyle Hanlon seconded the motion. The motion passed with a roll call vote.

Yes:

John Duval – Adams Alternate  
Peter Traub – Cheshire Delegate  
Pedro Pachano – Great Barrington Alternate  
Barbara Davis-Hassan – Lanesborough Delegate  
Buck Donovan – Lee Delegate  
James Lovejoy – Mt. Washington Alternate  
Kyle Hanlon – North Adams Delegate  
Christine Rasmussen – Stockbridge Alternate  
Sarah Hudson – Tyringham Alternate  
Don Gagnon – Washington Delegate  
Roger Bolton – Williamstown Alternate  
Doug McNally – Windsor Delegate

## **VII. Comprehensive Economic Development Strategy (CEDS) Annual Report 2021**

Economic Development Program Manager Laura Brennan presented the draft CEDS Annual report for approval by the Commission.

The CEDS staff and committee monitor trends and track progress on goals agreed upon with regional partners. Many organizations carry out the economic development activities.

Berkshire county has seen a significant percentage decrease in workers; 2300 is the sharpest drop in a decade. Some are explained by workers reaching retirement age. The unemployment numbers are also concerning as they are higher than state and national numbers. Median income has increased but lags behind both the state and U.S.A. COVID relief programs have lessened the impact of the pandemic.

There are forty-five priority projects; eight were added this year. Laura highlighted one project from each priority area:

- **Talent & Workforce:** Berkshire Workforce Board secured \$225,000 to train 70 nursing assistants.
- **Entrepreneurship & Innovation:** Berkshire Innovation Center added metal 3D printing capabilities and launched a virtual and augmented reality simulations lab.
- **Infrastructure & Site Readiness:** MassDOT invested more than \$10M in road resurfacing and bridge work in 7 towns.

- **Collaboration:** [berkshirebenchmarks.org](http://berkshirebenchmarks.org) will undergo a brand and website overhaul.
- **Industry / Occupational Clusters:** Berkshire Agricultural Ventures secured \$500K to support meat processing and agroforestry.
- **Economic Resiliency:** The Berkshire County COVID-19 Adaptation Fund provided grants up to \$12,000 to 40 applicants.

There was discussion about the correlation between housing availability and the decline in the labor force. It isn't easy to track that. Everyone has anecdotal evidence of the lack of housing's impact on hiring.

Economic Development Planner, Wylie Goodman, shared a link to a report on this topic by the Boston Fed.

<https://www.businessinsider.com/solve-the-labor-shortage-housing-crisis-hiring-recovery-home-prices-2021-10>

She noted that given the strong commitment to agriculture in the Berkshires, agrihoods (a type of planned community that integrates agriculture into a residential neighborhood) might be more acceptable. This development model has a percentage of below-market housing, much of which is for seniors. This a link for an example of agrihoods in Santa Clara, CA.

<http://www.agrihood-sc.com/>

Wylie suggested considering repurposing dilapidated hotels along major transportation routes into multi-family or higher-density housing. This would also improve eyesores. Many are near shopping and have water and sewer infrastructure.

Roger Bolton moved to approve the CEDS Annual Report. Doug McNally seconded the motion. The motion was approved with a roll call vote:

Yes:

John Duval – Adams Alternate  
 Peter Traub – Cheshire Delegate  
 Pedro Pachano – Great Barrington Alternate  
 Barbara Davis-Hassan – Lanesborough Delegate  
 Buck Donovan – Lee Delegate  
 James Lovejoy – Mt. Washington Alternate  
 Kyle Hanlon – North Adams Delegate  
 Sheila Irvin – Pittsfield Delegate  
 Fred Schubert – Richmond Alternate  
 Sarah Satterthwaite – Savoy Delegate  
 Christine Rasmussen – Stockbridge Alternate  
 Sarah Hudson – Tyringham Alternate  
 Don Gagnon – Washington Delegate  
 Roger Bolton – Williamstown Alternate  
 Doug McNally – Windsor Delegate

## **VIII. Housing Education Discussion**

BRPC staff will develop informational material and other tools for municipalities to promote housing development. Commission members were asked what would be most useful.

There is a need for community education about Accessory Dwelling Unit (ADU) by-laws to reassure residents that these will not dramatically change the character of their towns. And suggestions for town officials on a process to implement them.

Commission members said it would be helpful to know how many Berkshire municipalities have ADU's and their impact. Pedro reported that in Great Barrington, there were two applications in eight years. Now that the Planning Board loosened requirements, there have been three applications in three years. He said having a needs assessment has been a big help. Housing is a complex issue as the economy needs second homeowners and houses year-round residents and employees can afford.

John Duval noted that it took years to educate Adams community members about 40R. Training started with the Select Board and town hall staff. BRPC helped with those.

Prejudice against low-income housing and the racism inherent in that is an issue. There was agreement that language such as "workforce housing" would clarify that not all public housing development is subsidized housing. Personal stories could educate the public about what "affordable" means.

Another issue is supporting aging in place (in their home or at least community) for seniors. This relates to transportation needs.

The pandemic has exacerbated housing issues:

- Increase in short-term rentals (housing that would have been for residents)
- Price gauging
- Cost of construction
- Hard to regulate ADU's that are short-term rentals
- How do building codes relate to ADU, especially for older homes?
- Title V regulations are archaic
- Frontage and subdividing rules too restrictive
- Too long since Berkshire county constructed senior housing – this could free up homes for purchase
- Pressure to sell one's home but nowhere to go
- Financing is the costliest part of housing development

Financing idea: towns could sell bonds and give low-interest loans. A menu of housing funding resources would be helpful.



Tom said BRPC would work on creating housing resources. The Regional Housing Working Group (formed by BRPC, 1Berkshire and Berkshire Regional Housing Authority) is evolving into a county-wide coalition and plans to present its findings and plans to the Berkshire legislative delegation soon.

## **IX. Executive Director's Report**

### **A. District Local Technical Assistance (DLTA)**

Tom added this topic to highlight that BRPC's DLTA assistance to towns could be housing-related. Applications will go out to municipalities soon. These are grants for BRPC staff services for towns and may also include zoning and economic development topics.

There was no discussion on the remainder of the Executive Director's report.

### **B. MARPA / DLS Annual Conference – Investing in Recovery**

The annual Massachusetts Association of Regional Planning Agencies (MARPA) and Department of Revenue's Division of Local Services (DLS) conference was held virtually on Wednesday, November 17. It highlighted best practices in municipal finance, management, and operations, focusing on recovery and the use of American Rescue Plan Act (ARPA) funds.

### **C. Special Commission on Rural School Districts**

Tom summarized the work of the Special Commission on Rural School District's Regionalization and Shared Services subcommittee. The Commission will finalize its work over the next several months. They are still accepting input on rural school districts via the legislative aides for the co-chairs, Senator Hind (Kathryn Jason [kathryn.jason@masenate.gov](mailto:kathryn.jason@masenate.gov) and Representative Blais (Corinne Coryat [corinne.coryat@mahouse.gov](mailto:corinne.coryat@mahouse.gov)). More information can be found at Special Commission on Rural School Districts ([malegislature.gov](http://malegislature.gov)) and below:

Section 22 of Chapter 132 of the Acts of 2019 created a Special Commission to study and make recommendations concerning the long-term fiscal health of rural school districts that are facing or may face declining student enrollment. The Commission was charged with making recommendations for: (i) improving and expanding the rural school aid grant program and feasibility of including a low and declining student enrollment factor within the existing rural school aid formula; (ii) establishing and including a low and declining student enrollment factor within the foundation budget; (iii) expanding the use of technology to deliver instruction; (iv) enabling operating efficiencies; (v) exploring the use of shared services; (vi) optimizing schools and school districts; (vii) encouraging improvement of fiscal health and educational outcomes; and (viii) other matters related to educational opportunities in rural areas.

### **D. Staff Update**

Cara Farrell has been hired as a Community Planner. Her resume was distributed. Initially, she will be working on comprehensive planning and

zoning.

**E. Other - none**

**X. Adjournment**

John Duval thanked Representative Paul Mark and all for great discussions.

Pedro Pachano made a motion to adjourn, seconded by Roger Bolton and unanimously approved. Adjourned at 8:51 p.m.

**Materials distributed or presented during this meeting:**

- Agenda
- Draft Meeting Minutes September 30, 2021
- Executive Committee Actions Memo for November 2021
- BRPC Committee Memberships FY22
- Berkshire County 2017-2022 DRAFT Comprehensive Economic Development (CEDS) Annual Report FFY21
- Executive Director's Report
- MARPA-DLA Conference Investing in Recovery
- Cara Farrell Resume



## MEMORANDUM

TO: Executive Committee, Berkshire Regional Planning Commission  
FROM: Thomas Matuszko, Executive Director  
DATE: January 14, 2022  
SUBJ: Executive Committee Actions for December 2, 2021, and January 6, 2022

Per the bylaws, actions taken by the Executive Committee on the Commission's behalf are reported and presented for discussion at the next Commission meeting. The Executive Committee took the following actions at its December 2 and January 6, 2021 meetings.

### **Executive Committee Actions on December 2, 2021**

**Approved the minutes of the November 4, 2021, BRPC Executive Committee meeting with corrections**

**Approved the November 2021 expenditures report**

### **Approved the submission of a grant application to MIIA Risk Management Program**

The Executive Committee authorized the Executive Director to submit a grant application to the Massachusetts MIIA Health Benefits Trust Wellness Grant and approve any resulting contracts and agreements. This grant provides resources for creating and maintaining a healthy work culture, such as exercise equipment and adjustable desks. The grant budget is up to \$5000. There is no local match required.

### **Approved the submission of a grant application to the Economic Development Administration (EDA), US Department of Commerce (DOC)**

The Executive Committee authorized the Executive Director to submit a grant application to the Planning and Local Technical Assistance Program, Economic Development Administration (EDA), US Department of Commerce (DOC), and approve any resulting contracts and agreements. This grant would allow BRPC to prepare a five-year Comprehensive Economic Development Strategy (CEDS). The current CEDS expires at the end of 2022. The requested amount is likely to be \$30,000. A match is required and would be provided through the District Local Technical Assistance (DLTA) Program.

### **Approved the submission of a grant application to the Rural Health Equity Program**

The Executive Committee authorized the Executive Director to submit a grant application to the Rural Health Equity Grant program through the New England Rural Health Association and approve any resulting contracts and agreements. This grant application, for up to \$75,000/year for three-years includes the small towns in the Central Berkshire Rural Health Equity Cluster (Towns of Becket, Dalton,

Hancock, Hinsdale, Lanesborough, Peru, Richmond, Washington, and Windsor). This grant will include hiring a part-time person to manage the COVID response, including mitigation efforts such as vaccination, education, and other mitigation strategies. It will also work with communities and other partners to identify sustainable structural changes that will improve health outcomes in the long term in rural communities. There is no match requirement.

### **Executive Committee Actions on January 6, 2022**

#### **Approved the minutes of the December 2, 2021, BRPC Executive Committee meeting**

#### **Approved the December 2021 Expenditures report**

#### **Approved modification of the Personnel Pay Plan**

The Executive Committee authorized a modified personnel pay plan. Effective January 1, 2022, the Massachusetts minimum wage increased from \$13.25 to \$14.25 per hour. The rate increase affects the positions of the Office Assistant I and three Intern pay ranges.

#### **Approved the submission of a grant application to the Massachusetts Office of Travel and Tourism (MOTT)**

The Executive Committee authorized the Executive Director to submit a grant application to the FY22 Travel and Tourism Recovery Grant program through the Massachusetts Office of Travel and Tourism and approve any resulting contracts and agreements. This grant application, coordinating a region-wide application for a Digital Retargeting Campaign, will focus on the key themes of downtown districts (focus on shopping & dining), outdoor recreation, and cultural districts. These are elements of BRPC's Economic Development Program work and tied to economic recovery projects of Local Rapid Recovery Program and EDA CARES Act scope. The target market of MA, New England, NY, and NJ and into Eastern Canada is focused on ages 25-45, all income levels, with a proclivity for drivable travel involving outdoor rec, food, family, and culture. The amount requested is \$150,000. There is no local match required.

#### **Approved the submission of Environmental Notification Form (ENF) comments about the Lenox Valley Waste Transfer Facility, Lenox**

The Executive Committee authorized the Environmental Committee to submit comments on BRPC's behalf regarding the ENF for the Lenox Valley Waste Transfer Facility. The Environmental Review Committee had not met prior to the Executive Committee meeting to discuss this project nor approved draft comments. Because comments were due on January 11<sup>th</sup>, the Executive Committee authorized the Environmental Review Committee to submit comments.

## BRPC FY23 Assessment Recommendation by the Finance Committee

1.20.2022

Note: Actual census Population for 2020 used

					Option A	Option A	Option B	Option B	Recommend	Option C
					No increase in total assessment over FY22	No Change from FY22 to FY23	1% increase over FY22 Total	Change from FY22 to FY23 with 1% increase	2.5% increase over FY22 Total	Change from FY22 to FY23 with 2.5% increase
					0.00810	0.00	0.0082	0.0001	0.0083	0.00020
Resident Population for Minor Civil Divisions in Massachusetts: April 1, 2010 to April 1, 2020					\$ 104,551.32	\$ 101,937.54	\$ 105,596.83	\$ 1,045.51	\$ 107,165.10	\$ 2,613.78
Municipality	April 1, 2010	4/1/2020 Population	Change in Population	% of change						
Adams	8,485	8166	(319)	-3.8%	\$ 6,617.01	\$ (143.54)	\$ 6,683.18	\$ (77.37)	\$ 6,782.43	\$ 21.88
Alford	494	486	(8)	-1.6%	\$ 393.81	\$ 0.20	\$ 397.75	\$ 4.14	\$ 403.66	\$ 10.05
Becket	1,779	1931	152	8.5%	\$ 1,564.71	\$ 147.26	\$ 1,580.36	\$ 162.91	\$ 1,603.83	\$ 186.38
Cheshire	3,235	3258	23	0.7%	\$ 2,640.00	\$ 62.45	\$ 2,666.40	\$ 88.85	\$ 2,706.00	\$ 128.45
Clarksburg	1,702	1657	(45)	-2.6%	\$ 1,342.69	\$ (13.42)	\$ 1,356.11	\$ -	\$ 1,376.25	\$ 20.14
Dalton	6,756	6330	(426)	-6.3%	\$ 5,129.28	\$ (253.70)	\$ 5,180.57	\$ (202.41)	\$ 5,257.51	\$ (125.47)
Egremont	1,225	1372	147	12.0%	\$ 1,111.75	\$ 135.69	\$ 1,122.87	\$ 146.81	\$ 1,139.54	\$ 163.48
Florida	752	694	(58)	-7.7%	\$ 562.36	\$ (36.81)	\$ 567.98	\$ (31.19)	\$ 576.42	\$ (22.75)
Great Barrington	7,104	7172	68	1.0%	\$ 5,811.56	\$ 151.30	\$ 5,869.67	\$ 209.41	\$ 5,956.85	\$ 296.59
Hancock	717	757	40	5.6%	\$ 613.41	\$ 42.14	\$ 619.54	\$ 48.27	\$ 628.74	\$ 57.47
Hinsdale	2,032	1919	(113)	-5.6%	\$ 1,554.99	\$ (64.05)	\$ 1,570.54	\$ (48.50)	\$ 1,593.86	\$ (25.18)
Lanesborough	3,091	3038	(53)	-1.7%	\$ 2,461.73	\$ (1.08)	\$ 2,486.35	\$ 23.54	\$ 2,523.27	\$ 60.46
Lee	5,943	5788	(155)	-2.6%	\$ 4,690.09	\$ (45.12)	\$ 4,736.99	\$ 1.78	\$ 4,807.34	\$ 72.13
Lenox	5,025	5095	70	1.4%	\$ 4,128.54	\$ 124.77	\$ 4,169.83	\$ 166.06	\$ 4,231.75	\$ 227.98
Monterey	961	1095	134	13.9%	\$ 887.29	\$ 121.59	\$ 896.16	\$ 130.46	\$ 909.47	\$ 143.77
Mount Washington	167	160	(7)	-4.2%	\$ 129.65	\$ (3.42)	\$ 130.95	\$ (2.12)	\$ 132.89	\$ (0.18)
New Ashford	228	250	22	9.6%	\$ 202.58	\$ 20.93	\$ 204.60	\$ 22.95	\$ 207.64	\$ 25.99
New Marlborough	1,509	1528	19	1.3%	\$ 1,238.16	\$ 35.83	\$ 1,250.54	\$ 48.21	\$ 1,269.11	\$ 66.78
North Adams	13,708	12961	(747)	-5.4%	\$ 10,502.45	\$ (419.67)	\$ 10,607.48	\$ (314.64)	\$ 10,765.02	\$ (157.10)
Otis	1,612	1634	22	1.4%	\$ 1,324.05	\$ 39.65	\$ 1,337.29	\$ 52.89	\$ 1,357.15	\$ 72.75
Peru	847	814	(33)	-3.9%	\$ 659.59	\$ (15.27)	\$ 666.19	\$ (8.67)	\$ 676.08	\$ 1.22
Pittsfield	44,737	43927	(810)	-1.8%	\$ 35,594.58	\$ (50.51)	\$ 35,950.52	\$ 305.43	\$ 36,484.44	\$ 839.35
Richmond	1,475	1407	(68)	-4.6%	\$ 1,140.11	\$ (35.13)	\$ 1,151.51	\$ (23.73)	\$ 1,168.61	\$ (6.63)
Sandisfield	915	989	74	8.1%	\$ 801.40	\$ 72.36	\$ 809.41	\$ 80.37	\$ 821.43	\$ 92.39
Savoy	692	645	(47)	-6.8%	\$ 522.65	\$ (28.72)	\$ 527.88	\$ (23.49)	\$ 535.72	\$ (15.65)
Sheffield	3,257	3327	70	2.1%	\$ 2,695.91	\$ 100.84	\$ 2,722.87	\$ 127.80	\$ 2,763.31	\$ 168.24
Stockbridge	1,947	2018	71	3.6%	\$ 1,635.21	\$ 83.90	\$ 1,651.56	\$ 100.25	\$ 1,676.09	\$ 124.78
Tyringham	327	427	100	30.6%	\$ 346.00	\$ 85.46	\$ 349.46	\$ 88.92	\$ 354.65	\$ 94.11
Washington	538	494	(44)	-8.2%	\$ 400.29	\$ (28.37)	\$ 404.30	\$ (24.36)	\$ 410.30	\$ (18.36)
West Stockbridge	1,306	1343	37	2.8%	\$ 1,088.25	\$ 47.67	\$ 1,099.13	\$ 58.55	\$ 1,115.46	\$ 74.88
Williamstown	7,754	7513	(241)	-3.1%	\$ 6,087.87	\$ (90.29)	\$ 6,148.75	\$ (29.41)	\$ 6,240.07	\$ 61.91
Windsor	899	831	(68)	-7.6%	\$ 673.37	\$ (42.92)	\$ 680.10	\$ (36.19)	\$ 690.20	\$ (26.09)
Berkshire County	131,219	129026	(2,193)	-1.7%	\$ 104,551.32	\$ 0.00	\$ 105,596.84	\$ 1,045.52	\$ 107,165.09	\$ 2,613.77
Massachusetts	6,547,629	7029917	482,288	7.4%						



# Berkshire County, Massachusetts

## Housing Needs Assessment

XXXX, 2021



**BRPC**  
Berkshire Regional Planning Commission

# *Acknowledgements*

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## **Berkshire Regional Planning Commission**

Thomas Matuszko, AICP - Executive Director

Nathaniel Karns, AICP - former Executive Director

Philip V. Arnold - Community Planner

Alexander Valentini - Economic Development Researcher

Mark Maloy - GIS, Data, & IT Manager

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# 1. Executive Summary

## 1.1 Background and Purpose

The Berkshire Regional Planning Commission staff and 1Berkshire have increasingly heard about several housing issues facing Berkshire County. In response to these issues, a countywide Housing Needs Assessment is being conducted as an initial step to document current housing conditions that will be incorporated into a Strategic Housing Plan for Berkshire County. This Strategic Housing Plan will also address regional challenges that have been amplified by the recent COVID-19 pandemic.

## 1.2 Summary of Key Demographics & Findings

According to the 2019 American Community Survey (ACS 5-year estimates) conducted by the Census Bureau, Berkshire County has 69,079 total housing units; 65% of which are single, detached dwellings and 41% of the total units are 3-bedroom homes. The housing stock mostly consists of old homes with 67% of residential structures built before 1970 and 39% were built before 1940. Sixty-nine percent (69%) of occupied housing units in Berkshire County are owner-occupied and 31% are renter-occupied. Approximately 60% of the vacant units in the County are for seasonal, recreational, or occasional use.

The Census Bureau estimates 508 homes that are vacant because they are for sale (2019 ACS). A search on [www.Zillow.com](http://www.Zillow.com) yields 470 homes for sale which includes houses, manufactured (prefabricated homes or trailers), condominiums and co-ops, multi-family homes, apartments, and townhomes. The average listed price of these homes is \$622,227. Included in this list of homes for sale are 56 homes in excess of \$1,000,000. When these homes are removed from the equation, the average listed price for a home in Berkshire County is reduced to \$361,748. Of the owner-occupied homes, 26% experience housing cost burden - meaning housing costs account for more than 30% of monthly income. This figure is almost double for renter-occupied homes (47%).

Berkshire County has a population of 126,425 which is a 6.3% decline from the recorded population in the 2000 Decennial Census, but the population age 65 and over increased by 18% between 2000 and 2019. In 2019, the age 65 and over population comprised just under a quarter of the total population (23%). This means that although the overall population is declining, the older age cohorts are comprising a larger percentage of the total.

The paramount housing issue facing Berkshire County is a limited housing stock – limited in several ways. Homes for sale account for less than 1% of all of the housing in the County and the homes that are available for sale come at price points that are unattainable for most. Eighty-eight percent (88%) of jobs in Berkshire County are in service-providing sectors that have an average weekly wage of \$891. Workers at this income level cannot afford to buy homes in the County considering the average listed price.

Housing is not just limited for the prospective homebuyer but for renters as well. A search on [www.Zillow.com](http://www.Zillow.com) only yields 68 available rentals in the entire county. Additionally, [www.Apartments.com](http://www.Apartments.com) lists 8 and [www.Trulia.com](http://www.Trulia.com) lists 28. Many of these listings may be advertised on multiple sites but assuming each listing is a different property, this is still only 104 available rentals. The three sites aforementioned are not the only means to finding a rental home but provide a general idea of how limited rental properties are considering there are over 16,000 total rental properties in the County. A reason for such a low number of listed rental properties when so many exist is explained by how long people tend to rent throughout the County. Roughly a third of all renters have lived in their homes since before 2010 and 62% have lived in their homes since before 2015 meaning there is a relatively low turnover of tenants in recent years.

The housing limitations greatly affect some of the population trends experienced throughout Berkshire County. The consistent increase of median age is partially due to housing that does not meet the needs of younger people (age 20-40). There is a lack of diversity in the housing stock; the vast majority of homes available for rent/sale are too large and too expensive for a single person or young couple. This has contributed to migration out of the County where more options are available. An increase in development of smaller, more affordable, denser, transit oriented, sustainable homes would appeal to renters and buyers alike at all income levels to provide more appropriate housing which would support the regional workforce and economy. The goal would not be to replace the existing character of the housing stock, but rather to present people with more opportunities to live in Berkshire County.

The countywide Housing Needs Assessment is a data-driven report. This information has been analyzed to help identify pressing issues within the region. The Strategic Housing Plan for Berkshire County will take shape when the data is coupled with a public engagement process to gather firsthand accounts of housing issues in the County. That plan will include recommendations supported by an implementation plan to help address housing challenges facing Berkshire County.

## 1.3 Summary of Recommendations

[UPDATE LATER]

## 1.4 Methodology

This report was compiled using a model provided by Massachusetts Housing Partnership as outlined in the *Housing Needs Workbook: Assessing Community Needs*. For more information, visit:

<https://www.housingtoolbox.org/writable/files/resources/mhphousingneeds.pdf>.

Data for this report came from various sources, including:

- United States Decennial Census
- American Community Survey
- United States Department of Housing and Urban Development
- Massachusetts Department of Labor and Workforce Development
- Massachusetts Department of Housing and Community Development
- University of Massachusetts Donahue Institute
- Banker and Tradesman
- Berkshire County Board of Realtors & MLS
- Massachusetts Department of Revenue
- State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (2000)
- Community Software Consortium (Assessors' data)
- Infogroup, Omaha, NE
- RealtyTrac
- Zillow, Apartments.com, Trulia, Craigslist, and Berkshire Eagle apartment listings.
- Berkshire Regional Planning Commission: Fair Housing Equity Assessment

## 1.5 Preface

A Housing Needs Assessment is a data-driven report. For this reason, it is important to explain the data sources that are used herein. The majority of the information presented has been collected from the United States Census Bureau. The Census Bureau is the largest statistical agency in the country and provides data on America's people, places, and economy.

The Census Bureau conducts a host of surveys and programs, but this report relies heavily on the Decennial Census and the American Community Survey. The Decennial Census is mandated by the U.S. Constitution to count each resident of the country every ten years on the year ending in zero. The questions account for population, age, gender, race, and some basic questions about housing. Since the goal is to reach every resident and the questions asked are easily quantifiable, the information gathered comes with a high degree of accuracy. The results of this survey also determine how the House of Representatives is apportioned among the states.

The American Community Survey is an ongoing survey that provides vital information on a yearly basis. This survey is sent to approximately 295,000 addresses on a monthly basis, which equates to about 3.5 million per year (approximately 1% of the nation's population). Since the number of people surveyed is far less than during the Decennial Census and much more extensive questions are included, the results come with a lesser degree of accuracy compared to the Decennial Census. The results of these surveys generates data that help determine how more than \$675 billion in federal and state funds are distributed each year.

It should be noted that this report was developed during the COVID-19 pandemic. COVID-19 has affected virtually every aspect of the socio-economic milieu on a global scale. Despite the widespread impacts, there are limited data sources that track short-term changes caused by the pandemic especially as relates to housing. This report accounts for fluctuations in unemployment and home sales. Aside from these topics, the data presented in this report treats COVID-19 as a statistical anomaly.

## 2. Demographics

### 2.1 Population

As of the 2019 American Community Survey (5-year estimates), the population of Berkshire County was 126,425, a 6.3% decline since 2000. This was the largest county population decline in Western Massachusetts. The only other county to decrease in population was Franklin County (a decline of 1.3%). Worcester County increased in population by 9.8% and Massachusetts increased by 7.9%.

**Table 2.1 Population Change (2000-2019)**

Municipality	2000	2010	2019	Percent Change (2000-2019)
Berkshire County	134,953	131,528	126,425	-6.3%
Franklin County	71,535	71,523	70,577	-1.3%
Hampden County	456,228	462,270	467,871	2.6%
Hampshire County	152,251	157,326	161,032	5.8%
Worcester County	750,963	791,855	824,772	9.8%
Massachusetts	6,349,097	6,477,096	6,850,553	7.9%

Source: United States Decennial Census 2000, American Community Survey Table DP05; 2010 and 2019

The population of Berkshire County grew older between 2010 and 2019, with the median age increasing from 43.8 years old to 47.1 years old, and the age cohort of people age 65 and over increasing by 19%. Furthermore, the 0-19 and 35-54 age cohorts both decreased in population by at least 16% and the 20-34 cohort only increased by 2%.

**Table 2.2 Population Distribution by Age (2010 - 2019)**

Age Cohort	Total Population (2010)	Percent of Total Population (2010)	Total Population (2019)	Percent of Total Population (2019)	Percent Change
0-19 years old	30,176	23%	25,349	20%	-16%
20-34 years old	21,171	16%	21,662	17%	2%
35-54 years old	37,746	29%	30,174	24%	-20%
55-64 years old	18,401	14%	20,620	16%	12%
65+ years old	24,034	18%	28,620	23%	19%
Total Population	131,528	100%	126,425	100%	-4%
Median Age	43.8	-	47.1	-	8%

Source: American Community Survey Table DP05; 2010 and 2019

The population is projected to experience a continued decline between 2019 and 2040; from 126,425 people to 106,967 people (a 15% decrease). The 0-19, 20-34, 34-54, and 55-64 age cohorts are all projected to decrease in population, while the 65 and over age cohort is expected to increase by 57%. This will result in Berkshire County's age distribution being even more top-heavy, with half of the entire population comprised of residents age 65 and over.

**Table 2.3 Population Projection (2019 - 2040)**

Age Cohort	2019 Population	2040 Population Projections	Percent of Total Population (2040)	Percent Change
0-19 years old	25,349	20,682	19%	-4%
20-34 years old	21,662	15,769	15%	-14%
35-54 years old	30,174	20,637	19%	-19%
55-64 years old	20,620	11,903	11%	-32%
65+ years old	28,620	37,976	36%	57%
Total Population	126,425	106,967	100%	-15%

Source: American Community Survey Table DP05; 2019, Berkshire Regional Planning Commission population projections

## 2.2 Race

Berkshire County is primarily inhabited by white residents who comprise 90.6% of the population. The second largest racial cohort are Black or African American residents who comprise 2.8% of the population.

**Table 2.4 Race**

Race	Percent of Population
White alone	90.6%
Black or African American alone	2.8%
American Indian or Alaskan Native alone	0.3%
Asian alone	1.8%
Native Hawaiian or Other Pacific Islander alone	0.1%
Some other race alone	1.7%
Two or more races	2.8%

Source: American Community Survey Table DP05; 2019

## 2.3 Poverty and Homelessness

In Berkshire County, over 3,000 residents (for whom poverty is calculated) live below the poverty line. This comprises approximately 11% of the entire population. Most of the people living below the poverty line are between the ages of 18 and 64 (61% of the population living below the poverty level). This is a wide age cohort but it should be noted that the Census Bureau only categorizes age cohorts for poverty levels as seen in Table 2.5.



Poverty thresholds are the dollar amounts used to determine poverty status. The Census Bureau assigns each person or family one-out-of-48 possible poverty thresholds.

- Thresholds vary by the size of the family and age of the members.
- The same thresholds are used throughout the United States (they do not vary geographically).
- Thresholds are updated annually for inflation using the Consumer Price Index for All Urban Consumers (CPI-U)
- Although the thresholds in some sense reflect a family's needs, they are intended for use as a statistical yardstick, not as a complete description of what people and families need to live.<sup>1</sup>

When compared to the Commonwealth as a whole, Berkshire County has higher percentages of residents age 18 to 64 and age 65 and over living below the poverty level.

**Table 2.5 Poverty Status**

Age Cohort	Population	Population Below Poverty Level	Percent Below Poverty Level	State Percent Below Poverty Level
Under Age 18	20,633	3,113	11%	13%
Age 18 to 64	71,787	7,991	15%	10%
Age 65 and Over	27,567	1,959	11%	9%
Total*	119,987	13,063	7%	10%

Source: American Community Survey Table S1701; 2019

\* Total population for whom poverty was calculated maybe lower than total municipal population.

Data on homelessness is challenging to collect since homeless people do not have a mailing address. For this reason, the Census Bureau cannot track homelessness. The Three County Continuum of Care (CoC) has generated the following estimates at the County level:

<sup>1</sup> U.S. Census Bureau: [https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.htm#:~:text=If%20a%20family's%20total%20income,Index%20\(CPI%2DU\).](https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.htm#:~:text=If%20a%20family's%20total%20income,Index%20(CPI%2DU).)

**Table 2.6 Homelessness**

Population	Sheltered*	Unsheltered	Total
Total people:	89	27	116
Age 18-24:	5	4	9
Over age 24:	84	23	107
Female:	30	9	39
Male:	59	18	77
Non-Hispanic/Non-Latino:	77	26	103
Hispanic/Latino:	12	1	13
White:	63	22	85
Black or African American:	15	4	19
Asian:	2	0	2
American Indian or Alaska Native:	3	0	3
Native Hawaiian or Other Pacific Islander:	0	1	1
Multiple Races:	6	0	6
Chronically Homeless:	3	10	13

Source: Three County Continuum of Care 2020 PIT by County, January 29<sup>th</sup>, 2020

\*Sheltered in this context means residing in an emergency shelter or in a 2-year limited transitional housing program.

## 2.4 Employment and Income

According to data from the Department of Unemployment Assistance, unemployment rates have risen in 2020. In November 2019, Berkshire County's unemployment rate was 2.8% which was the same as the rate for the Commonwealth. Due to the impacts of COVID-19, in April of 2020 Berkshire County's unemployment rate peaked at 16.7%. In the following months, the unemployment rate began to normalize and by November 2020 (the most recent month for which this data exists), the unemployment rate had reduced to 6.6%.

**Table 2.7 Unemployment Rates & Labor Force**

Municipality	Unemployment Rate (11/2019)	Unemployment Rate (11/2020)	Labor Force (11/2020)	Population Employed (11/2020)
Berkshire County	2.8%	6.6%	60,185	93.4%
Franklin County	2.1%	5.2%	38,598	94.8%
Hampden County	3.2%	7.5%	213,755	92.5%
Hampshire County	2.0%	5.6%	83,873	94.4%
Worcester County	2.5%	6.1%	429,428	93.9%
Massachusetts	2.8%	6.7%	3,588,100	93.3%

Source: Massachusetts Department of Labor and Workforce Development ES-202; 2010 and 2019

Note: Unemployment rates do not reflect seasonal adjustments.

It is challenging to predict the economic effects of COVID-19 on Berkshire County but based upon employment trends, some assumptions can be made. There has already been a dramatic increase in residents working from home. This trend will likely continue to increase and attract prospective residents from outside the County. The bulk of these residents are white-collar workers and a long-term economic detriment to them seems unlikely. Conversely, residents who are employed in service-providing sectors such as tourism, lodging, retail, and dining will certainly experience continued economic and employment decline since businesses in these sectors have been closed since early March 2020 and many have remained closed through peak tourism season. As the Commonwealth begins phases of reopening, some of these businesses will recover from months of lost income but many will not.

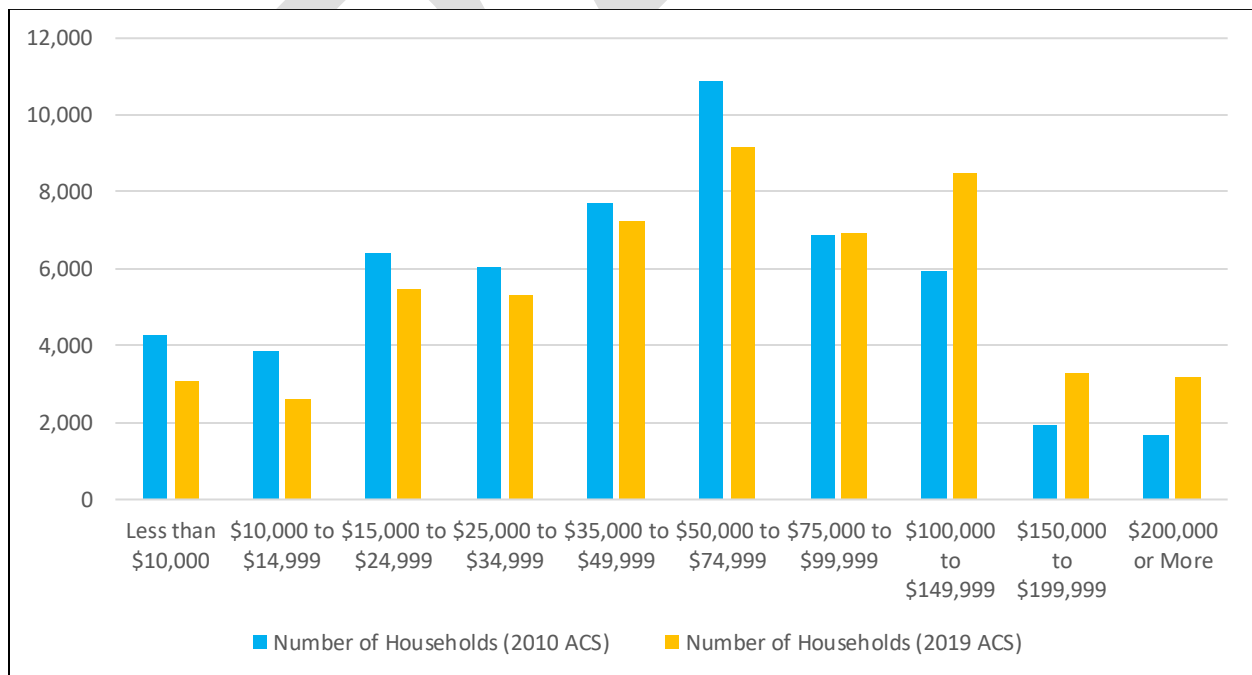
Twenty-one percent (21%) of Berkshire County households earned under \$25,000 in 2019, 23% earned between \$25,000 and \$49,999, 17% earned between \$50,000 and \$74,999, and 41% earned \$75,000 or more. Between 2010 and 2019, the share of Berkshire County households earning under \$25,000 decreased by 23%, the share earning between \$25,000 and \$49,999 decreased by 9%, the share earning between \$50,000 and \$74,999 decreased by 15%, and the share earning \$75,000 or more increased by 33%. These trends show a deterioration of lower to moderate-income classes and a significant increase of residents at higher income levels.

**Table 2.8 Households by Income Level**

Household Earnings	Number of Households (2010)	Number of Households (2019)	Percent of Total Households (2019)	Percent Change
Less than \$10,000	4,291	3,064	6%	-29%
\$10,000 to \$14,999	3,857	2,634	5%	-32%
\$15,000 to \$24,999	6,398	5,482	10%	-14%
\$25,000 to \$34,999	6,059	5,323	10%	-12%
\$35,000 to \$49,999	7,726	7,224	13%	-6%
\$50,000 to \$74,999	10,866	9,186	17%	-15%
\$75,000 to \$99,999	6,886	6,919	13%	0%
\$100,000 to \$149,999	5,919	8,477	16%	43%
\$150,000 to \$199,999	1,928	3,305	6%	71%
\$200,000 or More	1,693	3,199	6%	89%
Total Households	55,623	54,813	100%	-1%

Source: American Community Survey Table DP03; 2010 and 2019

**Figure 2.1 Households by Income (2010 - 2019)**



Source: American Community Survey Table DP03; 2010 and 2019

The changes in income from 2010 to 2019 are not adjusted for inflation by the Census Bureau. Accounting for inflation, increases in cost of living, higher paying jobs, and an influx of more affluent residents are national trends but are also experienced in Berkshire County. The changes shown in the previous chart are not an indication of significant changes in types of jobs but rather the economic variables aforementioned.

Eighty-eight percent (88%) of all jobs in Berkshire County were service-providing and 12% were goods-producing. The average weekly wage for all jobs was \$926. Goods-producing jobs' average weekly wage of \$1,174 was 32% higher than that of service-providing jobs.

**Table 2.9 Average Weekly Wage by Job Type (2010 - 2019)**

Job Type	Average Weekly Wage (2010)	Average Weekly Wage (2019)	Average Monthly Employment (2010)	Average Monthly Employment (2019)	% of Average Total Monthly Employment (2019)
Goods-producing Jobs	\$1,052	\$1,174	7,823	7,596	12%
Service-providing Jobs	\$699	\$891	52,433	53,510	88%
Total (all industries)	\$745	\$926	60,256	61,106	100%

Source: Massachusetts Department of Labor and Workforce Development ES-202; 2010 and 2019

On average, both goods-producing and service-providing employees in Berkshire County earned less than employees throughout Massachusetts. This discrepancy was most pronounced for goods-producing employees in Berkshire County, who earned 29% less than the average for Massachusetts. By comparison, service-providing employees in Berkshire County earned 38% less than the average for Massachusetts.

**Table 2.10 Average Weekly Wages (2010 - 2019)**

Job Type	Goods-producing Jobs	Service-providing Jobs
Berkshire County Average Weekly Wage (2010)	\$1,052	\$699
Berkshire County Average Weekly Wage (2019)	\$1,174	\$891
MA Average Weekly Wage (2010)	\$1,350	\$1,079
MA Average Weekly Wage (2019)	\$1,645	\$1,426
Percent of MA Average (2019)	71%	62%

Source: Massachusetts Department of Labor and Workforce Development ES-202; 2010 and 2019

The industries in Berkshire County with the highest share of employment were *Educational Services, Health Care, and Social Assistance* (32%), *Retail Trade* (12%), and *Arts, Entertainment, Recreation, and Accommodation & Food Service* (11%). The remaining industries each comprised 10% or less of the County's employment with an average share of employment of 4.6%.

Between 2010 and 2019, overall employment in Berkshire County increased by only 1%. Most industries have experienced declines in the last decade but significant increases in a few industries (*Transportation & Warehousing, and Utilities; Professional, Scientific, Management, Administrative & Waste Management Services; Educational Services, Health Care, and Social Assistance; and Other Services, except Public Administration*) have kept the number of employed residents stable.

**Table 2.11 Industry Distribution (2010 - 2019)**

Industry	Berkshire County (2010)	Berkshire County (2019)	Percent of Total Jobs (2019)	Percent Change
Civilian Employed population 16 years & older	63,416	64,008	-	1%
Agriculture, Forestry, Fishing & Hunting, and Mining	639	634	1%	-1%
Construction	4,594	4,209	7%	-8%
Manufacturing	5,990	5,021	8%	-16%
Wholesale Trade	1,286	835	1%	-35%
Retail Trade	8,007	7,778	12%	-3%
Transportation & Warehousing, and Utilities	1,843	2,256	4%	22%
Information	1,437	1,242	2%	-14%
Finance & Insurance, Real Estate, Rental & Leasing	3,364	3,230	5%	-4%
Professional, Scientific, Management, Administrative & Waste Management Services	5,301	6,241	10%	18%
Educational Services, Health Care, and Social Assistance	18,596	20,142	32%	8%
Arts, Entertainment, Recreation, and Accommodation & Food Service	6,982	6,860	11%	-2%
Other Services, except Public Administration	2,714	3,408	5%	26%
Public Administration	2,663	2,152	3%	-19%

Source: American Community Survey Table DP03; 2000 and 2019

**Table 2.11.1 Industry Distribution (2010 - 2019)**

Industry	Berkshire County (2010)	Berkshire County (2019)	MA (2010)	MA (2019)
Civilian Employed population 16 years & older	63,416	64,008	3,271,535	3,612,375
Agriculture, Forestry, Fishing & Hunting, and Mining	639	634	12,821	14,795
Construction	4,594	4,209	191,971	205,718
Manufacturing	5,990	5,021	323,351	317,827
Wholesale Trade	1,286	835	87,944	78,806
Retail Trade	8,007	7,778	350,202	370,824
Transportation & Warehousing, and Utilities	1,843	2,256	123,187	140,484
Information	1,437	1,242	88,659	82,102
Finance & Insurance, Real Estate, Rental & Leasing	3,364	3,230	264,145	265,085
Professional, Scientific, Management, Administrative & Waste Management Services	5,301	6,241	416,530	506,967
Educational Services, Health Care, and Social Assistance	18,596	20,142	872,032	1,018,564
Arts, Entertainment, Recreation, and Accommodation & Food Service	6,982	6,860	261,420	312,504
Other Services, except Public Administration	2,714	3,408	146,731	161,589
Public Administration	2,663	2,152	132,542	137,110

Source: American Community Survey Table DP03; 2000 and 2019



## 2.5 Housing Overview

A significant portion of Berkshire County's housing stock was built before 1940 (39%). The Census Bureau only estimates approximately a 2% increase in the total housing stock since 2010. Besides the homes built before 1940, the most significant development was seen during the 1950's and the 1970's.

**Table 2.12 Age of Housing Units**

Year structure built	Number of housing units (2019)	Percent of total housing units
Built 2014 or later	343	0.5%
Built 2010 to 2013	732	1%
Built 2000 to 2009	3,586	5%
Built 1990 to 1999	4,049	6%
Built 1980 to 1989	6,560	10%
Built 1970 to 1979	7,525	11%
Built 1960 to 1969	6,374	9%
Built 1950 to 1959	7,708	11%
Built 1940 to 1949	5,170	8%
Built 1939 or earlier	27,032	39%
Total Units	69,079	100%

Source: American Community Survey Table DP04; 2019

Most of Berkshire County's housing units (69%) were homeowner-occupied. These homes tend to have a slightly larger household size (2.3) compared to that of renter-occupied units (1.9). Additionally, the median household income of a homeowner-occupied home of \$75,875 was more than double that of a renter-occupied home (\$31,798). This discrepancy translated to fewer homeowner-occupied homes (26%) being cost-burdened than renter-occupied homes (47%).

Since 2010, there has been a decrease in the percent of owner-occupied households that experience cost burden (a reduction from 32% to 26%) but renter-occupied households have experienced a similar percentage of cost burden during that same time.

**Table 2.13 Homeowner-Occupied vs. Renter-Occupied Housing (2010 - 2019)**

Type of Housing (2019)	Number of Occupied Housing Units	% of Total Occupied Housing Units	Average Household Size	Median Household Income	% Housing Cost Burdened
Owner-occupied	37,928	69%	2.3	\$75,875	26%
Renter-occupied	16,885	31%	1.9	\$31,798	47%
Type of Housing (2010)	Number of Occupied Housing Units	% of Total Occupied Housing Units	Average Household Size	Median Household Income	% Housing Cost Burdened
Owner-occupied	38,332	69%	2.4	\$62,144	32%
Renter-occupied	17,291	31%	1.9	\$25,674	46%

Source: American Community Survey Tables DP04, S2503; 2010 and 2019

Note: There is a high margin of error associated with calculating housing cost burden.

The majority (60%) of vacant units in Berkshire County were for seasonal, recreational, or occasional use. Homes listed as *other vacant* include homes that are vacant due to being foreclosed upon, being under repair, being abandoned, being involved in legal proceedings, and for other/unknown reasons.

**Table 2.14 Vacancy Status**

Vacancy Status	Number of Housing Units	Margin of Error	Percent of Total Vacant Units
For rent	1,115	±282	8%
Rented, not occupied	79	±63	1%
For sale only	508	±146	4%
Sold, not occupied	389	±170	3%
For seasonal, recreational, or occasional use	8,551	±492	60%
For migrant workers	0	±29	0%
Other vacant	3,624	±388	25%
Total	14,266	±646	100%

Source: American Community Survey Table B25004; 2019

Sixty-five percent (65%) of housing units were in detached single-family homes, and an additional 10% were in 2-unit structures, together comprising 75% of all housing units in Berkshire County.

**Table 2.15 Number of Units in Structure (Rent or Own, 2010 - 2019)**

Structure Type	2010 ACS	2019 ACS	Percent of Total Housing (2019)
1 unit, detached	43,873	45,019	65%
1 unit, attached	1,876	1,380	2%
2 units	6,827	6,961	10%
3 or 4 units	6,465	5,833	8%
5 to 9 units	2,859	3,463	5%
10+ units	1,912	1,846	3%
Mobile Home	2,902	3,113	5%
Boat, RV, van, etc.	0	1,464	0%
Total units	1,040	69,079	100%

Source: American Community Survey Table DP04; 2010 and 2019

Most homes in Berkshire County had two or three bedrooms (66% combined); with the most common of these being three-bedroom homes, which comprised 41% of the total housing stock in 2019. Between 2010 and 2019, no bedroom homes experienced the largest percent change, increasing by 20%. In contrast, the largest decline was seen in homes with five or more bedrooms (12% decline).

**Table 2.16 Housing Stock by Number of Bedrooms (2010 - 2019)**

Number of Bedrooms	2010 ACS	2019 ACS	Percent of Total Housing (2019)	Percent Change
No bedroom	1,006	1,209	2%	20%
1 bedroom	9,399	8,534	12%	-9%
2 bedrooms	17,733	17,331	25%	-2%
3 bedrooms	26,861	28,564	41%	6%
4 bedrooms	9,933	10,415	15%	5%
5+ bedrooms	3,432	3,026	4%	-12%
Total units	68,364	69,079	100%	1%

Source: American Community Survey Table DP04; 2010 and 2019

The majority of renters (60%) were below the age of 55, with 30% being under the age of 35. Homeowners were more evenly distributed across the age cohorts, with the highest concentration (24%) between the ages of 55 and 64.

**Table 2.17 Age of Householder**

Age of Householder	Percent of Total Householders	Number of Renters	Percent of Renters	Number of Owners	Percent of Owners
Under 35 years old	14%	5,046	30%	2,546	7%
35-44 years old	12%	2,548	15%	4,100	11%
45-54 years old	18%	2,538	15%	7,298	19%
55-64 years old	22%	2,820	17%	9,254	24%
65-74 years old	19%	1,950	12%	8,401	22%
75-84 years old	10%	1,189	7%	4,374	12%
85 years old and older	5%	794	5%	1,955	5%
Total	100%	16,885	100%	37,928	100%

Source: American Community Survey Table S2502; 2019

In 2019, most householders (81%) had occupied their homes since before 2015, with the largest cohorts being households who moved into their homes between 2000 and 2009 (25%) and households who moved into their homes before 1990 (22%). Renters have a tendency to have moved into their homes after 2010 (73%), with the largest cohort having moved into their homes between 2010 and 2014 (35%). Homeowners tended to have longer tenures, with 75% having moved into their homes before 2010 and 30% having moved into their homes before 1990.

**Table 2.18 Household Tenure**

Year Householder Moved into Home	Percent of Total Households	Number of Renter Households	Percent of Renter Households	Number of Owner Households	Percent of Owner Households
2017 or later	8%	2,802	17%	1,612	4%
2015 to 2016	11%	3,548	21%	2,341	6%
2010 to 2014	21%	5,843	35%	5,479	14%
2000 to 2009	25%	3,105	18%	10,406	27%
1990 to 1999	14%	843	5%	6,755	18%
1989 and earlier	22%	744	4%	11,335	30%

Source: American Community Survey Table S2502; 2019

Table 2.19 denotes HUD income limits that are used to determine eligibility for public housing. HUD sets the lower income limits at 80% of area median income, very low income limits at 50%, and extremely low income limits at 30%. Income limits vary from area to area so you may be eligible at one area but not at another. The income limit depends on the category and the family size. Most state and federal housing subsidy programs limit family income to 80% of AMI.

**Table 2.19 Fiscal Year 2020 Income Limits**

Median Family Income	FY 2020 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$80,900	Extremely Low (30%) Income Limits	\$17,950	\$20,500	\$23,050	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
	Very Low (50%) Income Limits	\$29,900	\$34,200	\$38,450	\$42,700	\$46,150	\$49,550	\$56,400	\$56,400
	Low (80%) Income Limits	\$47,850	\$54,650	\$61,500	\$68,300	\$73,800	\$79,250	\$84,700	\$90,200

Source: US Department of Housing and Urban Development FY 2020 Income Limits

Forty-seven percent (47%) of Berkshire County renter households were cost-burdened and 26% of homeowner households were cost-burdened.

**Table 2.20 Housing Cost Burden**

Municipality	Number of Rental Households	Renters Burdened	Percent Renters Burdened	Number of Owner Households	Owners Burdened	Percent Owners Burdened
Berkshire County	16,885	8,014	47%	37,928	9,891	26%

Source: American Community Survey Tables DP04, S2503; 2019

## 2.6 Affordable Housing Supply Analysis

Using the income categories in Table 2.21a, Table 2.21b assesses the availability of housing, and gives a rough estimate of housing affordability in Berkshire County for various income groups. The income ranges are based on HUD's FY 2020 area median income for Berkshire County. Only current households are included, and no projections are made. While the analysis does not account for differences in household size, it is useful in determining which income groups might be struggling to maintain affordable housing. The analysis shows a surplus of 12,274 housing units available for *middle* and *low* income households and a deficit of 19,425 housing units for *moderate*, *very low*, and *extremely low* income households. The difference of these two figures resulted in an overall deficit of 7,151 housing units. If the *middle* income category is excluded (and thus only households earning below the area median income are considered), the overall deficit of affordable housing is increased to 9,010 units.

**Table 2.21a. Definition of Income Categories**

Income Category	% of Area Median Income	Income Range
Middle Income	101% - 120%	\$80,900 - \$97,079
Moderate Income	81% - 100%	\$64,710 - \$80,899
Low Income	51% - 80%	\$40,450 - \$64,719
Very Low Income	30% - 50%	\$24,270 - \$40,449
Extremely Low Income	Under 30%	Below \$24,270

**Table 2.21b Affordable Housing Supply Analysis**

Income Category	Affordable Monthly Housing Costs	Affordable Rental Units	Affordable Homeownership Units	Total Affordable Units	Total Number of Households	Estimated Affordable Housing Units
Middle	\$2,225	306	3,208	3,514	1,655	1,859
Moderate	\$1,820	594	3,784	4,378	10,695	-6,317 deficit
Low	\$1,315	7,461	9,356	16,817	6,402	10,415
Very Low	\$809	5,953	1,569	7,522	15,005	-7,483 deficit
Extremely Low	\$303	437	34	471	6,096	-5,625 deficit
Totals (0-120% AMI)		14,751	17,951	35,269	32,702	-7,151 deficit

Source: American Community Survey Tables B25063, B25087, DP03; 2018, US Department of Housing and Urban Development 2020 Income Limits

Note: Lack of congruence between the income categories provided in Table 2.21a and the income/housing cost categories used by the American Community Survey necessitated the use of the following methodology:

Let  $x$  be an upper limit of an income range in Table 2.21a. Let  $y$  be the corresponding "Affording Monthly Housing Costs" value in Table 2.21b. Let  $a_1$  and  $a_2$  be lower and upper limits of an annual household income category in ACS Table DP03 and let  $b_1$  and  $b_2$  be the lower and upper limits of a monthly housing cost category in either ACS Table B25063 or ACS Table B25087.

If  $x$  falls between  $a_1$  and  $a_2$ , then calculate the percentage of  $(a_1, a_2)$  that  $x$  comprises as follows:  $(x - a_1) / (a_2 - a_1)$ . Then, multiply the number of households in  $(a_1, a_2)$  by that percentage to find the number in  $(a_1, x)$ .

Follow this same methodology for housing costs by replacing  $x$  with  $y$  and  $a$  with  $b$ .

## 3. Rental Housing Conditions

### 3.1 Overview of Rental Units

The occupied Berkshire County housing stock was composed of 69% homeowner-occupied units and 31% renter-occupied units. Comparing 2010 to 2019, the proportion of renter-occupied units to owner-occupied units did not change.

**Table 3.1 Percentage of Renter-Occupied vs. Homeowner-Occupied Housing (2010 - 2019)**

Housing Type	Percent of Total Units (2010)	Percent of Total Units (2019)	Percent Change
Owner-Occupied	69%	69%	0%
Renter-Occupied	31%	31%	0%
Total Occupied Units	100%	100%	0%

Source: American Community Survey Table S2504; 2010 and 2019

In 2010, Berkshire County renter households predominantly lived in 3-4 unit structures. This same trend was seen in 2019 since the percentage of 3-4 unit structures has not changed. There was a 50% reduction in single-family rental units and a 600% increase in structures with 10 or more units, which indicates a trend towards denser rental housing.

**Table 3.2 Number of Rental Units in Each Building (2010 - 2019)**

Building Type	Percent of Total Units (2010)	Percent of Total Units (2019)	Percent Change
Single-Family Detached	14%	16%	14%
Single-Family Attached	4%	2%	-50%
2 Units	21%	21%	0%
3-4 Units	25%	25%	0%
5-9 Units	13%	15%	15%
10+ Units	3%	21%	600%
Mobile home of other type of housing	1%	1%	0%
Total Units	17,291	16,885	-2%

Source: American Community Survey Table S2504; 2010 and 2019



Of the 16,885 renter-occupied units in Berkshire County, 48% were built before 1940. Of the remaining units, only 5% were built since 2000. Older homes are more expensive to maintain and heat, especially if routine maintenance has been neglected in previous decades. Older homes are also more likely to contain lead and asbestos.

**Table 3.3 Age of Renter-Occupied Housing Units**

Year Rental Unit Built	Number of Units	Percent of Total Units
Built 2014 or later	107	1%
Built 2010 to 2013	301	2%
Built 2000 to 2009	360	2%
Built 1990 to 1999	628	4%
Built 1980 to 1989	1,119	7%
Built 1970 to 1979	2,149	13%
Built 1960 to 1969	1,221	7%
Built 1950 to 1959	1,566	9%
Built 1940 to 1949	1,393	8%
Built 1939 or earlier	8,041	48%
Total Units	16,885	100%

Source: American Community Survey Table B25036; 2019

It should be noted that the estimates from the American Community Survey may not account for all recent construction of housing units.

As shown above in Table 3.4, renter households in Berkshire County tended to have moved into their homes in 2000 or later, with only 9% of renter households having moved into their house before 2000.

**Table 3.4 Household Tenure for Renters**

Year Renter Moved In	Number of Renters	Percent of Total Renters
2017 or later	2,802	17%
2015 to 2016	3,548	21%
2010 to 2014	5,843	35%
2000 to 2009	3,105	18%
1990 to 1999	843	5%
1989 and earlier	744	4%

Source: 2018 American Community Survey Table B25038

A note about room occupancy tax:

Massachusetts has a state room occupancy excise tax rate of 5.7%. Depending on the city or town, a local option room occupancy tax and other taxes and fees may also apply. The room occupancy excise tax applies to room rentals of 90 days or less in hotels, motels, bed and breakfast establishments, and lodging houses. Beginning July 1, 2019, the room occupancy excise also applies to short-term rentals of property for 31 days or less.

For all types of rental accommodations, if the total amount of rent is less than \$15 per day, no tax is due. Generally, the room occupancy excise is collected and paid to DOR by a person or business called an operator.

As of July 1, 2019, new rules require an intermediary or other agent collecting rent to file returns and pay taxes to DOR. All operators and intermediaries must register with DOR on [MassTaxConnect](#).

According to the 2019 American Community Survey, there were a total of 1,194 vacant rental units. This includes units that have been rented but are unoccupied as well as for rent but currently vacant units. The percent of vacant rental units has declined since 2010 but vacant rental units still comprise 8% of the total rental housing stock.

**Table 3.5 Rental Vacancy Rate (2010 - 2019)**

Rental Vacancy Rate	2010 Census	2019 ACS
Total vacant rental units	1,494	1,194
Percent of all rental units vacant	12%	8%

Source: American Community Survey Table B25004; 2010 and 2019

## 3.2 Rental Cost Analysis

Forty percent (40%) of Berkshire County renter households earned less than \$25,000, 29% earned between \$25,000 and \$49,999, 15% earned between \$50,000 and \$74,999, and 16% earned \$75,000 or more. The higher percentage of cost-burdened renters (47%) can be partially explained by the fact that almost half of all renters earn less than \$25,000 annually.

**Table 3.6 Renter Household Income**

Household Income	Number of Renter-occupied Households	Percent of Total Renter-occupied Households
Less than \$5,000	944	6%
\$5,000 to \$9,999	965	6%
\$10,000 to \$14,999	1,722	10%
\$15,000 to \$19,999	1,675	10%
\$20,000 to \$24,999	1,414	8%
\$25,000 to \$34,999	2,122	13%
\$35,000 to \$49,999	2,748	16%
\$50,000 to \$74,999	2,555	15%
\$75,000 to \$99,000	1,256	7%
\$100,000 to \$149,999	1,111	7%
\$150,000 or more	373	2%

Source: American Community Survey Tables B25118; 2019

Ninety-two percent (92%) of Berkshire County renter households paid some cash rent. Sixty-four percent (64%) paid less than \$1,000 per month, 33% paid between \$1,000 and \$1,999 per month, and approximately 3% paid \$2,000 or more. The median rent paid was \$872 per month.

**Table 3.7 Monthly Housing Costs for Renters**

Monthly Housing Costs	Percent of Total Renter-Occupied Households
No Rent Paid	6%
Less than \$500	15%
\$500 to \$999	49%
\$1,000 to \$1,499	27%
\$1,500 to \$1,999	6%
\$2,000 to \$2,499	2%
\$2,500 to \$2,999	1%
\$3,000 or more	0.1%
Median Rent Paid	\$872

Source: American Community Survey Table DP04; 2019

Between 2010 and 2019, Berkshire County renter households began paying more in rent. As shown in the following table, there has been a decrease in all rents under \$1,000 per month while rents from \$1,000 to \$1,499 and \$1,500 or more have increased by 103% and 153%, respectively.

**Table 3.8 Change in Gross Rent Paid (2010 - 2019)**

Gross Rent	Number of Renters (2010)	Number of Renters (2019)	Percent Change
No Rent Paid	1,113	1,001	-10%
Less than \$500	4,023	2,451	-39%
\$500 to \$999	9,533	7,842	-18%
\$1,000 to \$1,499	2,089	4,251	103%
\$1,500 or more	533	1,350	153%

Source: American Community Survey Table DP04; 2019

The most cost-burdened age cohort of Berkshire County renter householders was the 35-64 age cohort, 21% of whom were cost-burdened. The second most cost-burdened age cohort was age 65 and over. Twelve percent (12%) of householders in this group pay 30% or more of their income towards rent.

**Table 3.9 Age of Rental Householder Paying 30% or More for Rent**

Age of Rental Householder	Number of Renters Paying 30-34.9% of Income in Rent	Number of Renters Paying 35%+ of Income in Rent	Percent of Renters Paying 30%+ of Income in Rent
15-24 years old	164	617	5%
25-34 years old	222	1,538	10%
35-64 years old	957	2,505	21%
65+ years old	515	1,496	12%

Source: American Community Survey Table B25072; 2019

### 3.3 Affordable Rental Housing Stock

In 2019, Berkshire County had 4,220 subsidized rental units accounted for by the Department of Housing and Community Development's subsidized housing inventory. This comprises 25% of the total occupied rental housing units.

**Table 3.10 Subsidized Rental Housing Stock**

Subsidized Rental Housing Stock	Number of Units	Percent of Total Units
Total Occupied Rental Units (2019 ACS)	16,885	100%
Subsidized Rentals (DHCD 2020 SHI)	4,220	25%

Source: American Community Survey Table S2504; 2019, Massachusetts Department of Housing and Community Development Subsidized Housing Inventory as of 12/21/20

An indicator of need is an increase of more than 50% in median market rents. Between 2010 and 2019, the median gross rent in Berkshire County increased by only 22%. This was a less significant shift than the increase of 27% for Massachusetts.

**Table 3.11 Median Rent (2010 - 2019)**

Municipality	2010	2019	Percent Change
Berkshire County	\$715	\$872	22%
Massachusetts	\$1,006	\$1,282	27%

Source: American Community Survey Table DP04; 2010 and 2019

Another indicator of need is when more than 50% of renter households pay at least 30% of their income in rent. In Berkshire County in 2019, 36% of renters were cost-burdened. This was a 12% increase from the 2010 rate.

**Table 3.12 Rent as a Percentage of Income (2010 - 2019)**

Rents as a Percentage of Income	2010	Percent of Total (2010)	2019	Percent of Total (2019)	Percent Change
Total Renter Households	17,291	100%	16,885	100%	-2%
Paying 30% or more of income in rent	7,965	46%	8,014	47%	0.6%

Source: American Community Survey Table DP04; 2010 and 2019

Another indicator of need is when the median-cost rental in the community costs more than 30% of the community's average wage. The median rental amount is subtracted from the affordable rent to reach the affordability gap. Berkshire County demonstrates need by this indicator because the affordable rent at 30% of income is lower than the median gross rent for all jobs, service-providing jobs, and goods-producing jobs.

**Table 3.13 Rent Compared to Local Wages**

Job Type	Average Monthly Wage	Affordable Rent at 30% of Income	Median Gross Rent	Affordability Gap
All Jobs	\$926	\$277	\$872	-\$595
Goods-Producing Jobs	\$1,174	\$352	\$872	-\$520
Service-providing Jobs	\$891	\$267	\$872	-\$605

Source: American Community Survey Table DP04; 2019, Massachusetts Department of Labor and Workforce Development ES-202

Note: A positive affordability gap indicates that the affordable rent at 30% of income is higher than the median gross rent, and a negative affordability gap indicates the opposite.

## 4. Owner Housing Conditions

Berkshire County's ownership housing stock was almost entirely (88%) single-family residences. The following table shows how many homeowners live in each building type.

**Table 4.1 Building Type of Owner-Occupied Housing Units (2010 - 2019)**

Building Type	2010	2019	Percent of Total (2019)	Percent Change
Single-Family Detached	32,815	32,766	86%	-0.1%
Single-Family Attached	813	730	2%	-10%
2 Units	2,079	2,003	5%	-4%
3 or 4 Units	642	575	2%	-10%
5-9 Units	160	198	1%	24%
10-19 Units	265	282	1%	6%
20-49 Units	73	141	0%	93%
50+ Units	111	175	0%	58%
Mobile Home	1,374	1,058	3%	-23%
Boat, RV, van, etc.	0	0	0%	-
Total Units	38,332	37,928	0%	-1%

Source: American Community Survey Table B25032: 2010 and 2019

### 4.1 Homes for Sale

As of January 2021, there were 470 homes listed for sale in Berkshire County found on [www.Zillow.com](http://www.Zillow.com) that ranged in price from \$32,999 to \$12,500,000. The average listed home price was \$622,227 and the median listed home price was \$335,000. Fifty-six (56) of the active listing are in excess of \$1,000,000. When these homes are from the equation, the average listed price is \$361,748 and the median listed price is \$290,000. The majority of homes for sale are three bedroom dwellings.

The *South Berkshire County, MA - Residential Real Estate Report* from Berkshire Realtors compares real estate metrics from June of 2019 with June of 2020 which shows the impacts of COVID-19 during the early months of the pandemic. The summary of the report shows that although the number of total new listings had slightly declined, there were increases across the board in median listing price, median

sales prices, new pending sales, and closed sales. Homes listed for sale in June of 2020 were also on the market for less time than the previous year meaning homes were selling faster in 2020. A copy of the report is attached as Appendix A.

## 4.2 Value of Homes

In 2019, the median sale price in Berkshire County was \$193,200, the median single-family price was \$215,000, and the median condominium price was \$179,000. These figures were lower than those for all of Massachusetts. It should be noted that these figures are from Banker and Tradesman and do not account for the inflated sale prices due to COVID-19 that are currently advertised and were discussed in Section 4.1 of this report.

**Table 4.2 Median Home Value (2019)**

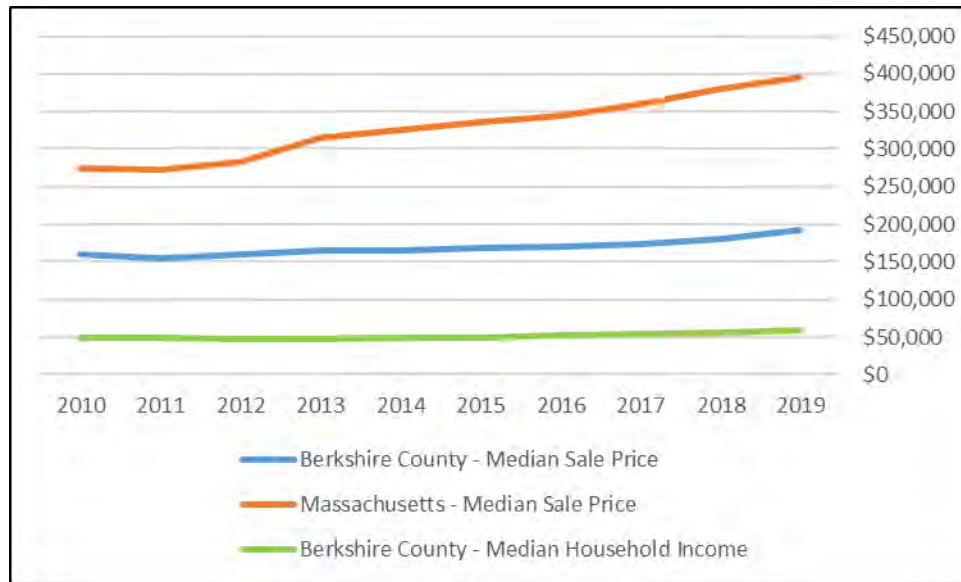
Municipality	Median Sales Price: All	Median Sales Price: Single-Family Home	Median Sales Price: Condominium
Berkshire County	\$193,200	\$215,000	\$179,000
Massachusetts	\$396,000	\$400,000	\$380,000

Source: Banker and Tradesman; 2019

Figure 4.1 shows median sales prices from 2010 to 2019 compared to household income. In Berkshire County, median household income has increased 21% since 2010 and the median sales price also increased 21% from \$160,000 to \$193,200.



**Figure 4.1 Median Sales Price Compared to Household Income (2010-2019)**



Source: Banker and Tradesman, American Community Survey Table S2503; 2010-2019

### 4.3 Seasonal Housing

The Census Bureau tracks seasonal housing based on vacancy status. Vacancy status is divided into six categories; *for rent*; *for sale only*; *rented or sold but not occupied*; *for seasonal, recreational, or occasional use*; *for migrant workers*; and *other vacant*. *Other vacant* includes units that were vacant due to foreclosure, being under repair, being abandoned, being involved in legal proceedings, and for other/unknown reasons. The following table depicts the figures from the *seasonal, recreational, or occasional use* category. The number of seasonal housing units increased 35% between 1990 and 2019.

**Table 4.3 Seasonal Housing Units (1990 - 2019)**

1990 Census	2000 Census	2010 Census	2019 ACS	Percent Change since 1990	Percent Change since 2010
6,324	6,255	7,538	8,551	27%	13%

Source: Decennial Census Table SF1; 1990, 2000, and 2010; American Community Survey Table B25004; 2019

**Seasonal Vacant Units.** Seasonal housing units are those intended for occupancy only during certain seasons of the year and are found primarily in resort areas. Housing units held for occupancy by migratory labor employed in farm work during the crop season are tabulated as seasonal.

Source: <https://www.census.gov/housing/hvs/definitions.pdf>

#### 4.4 Affordability of Home Ownership

Table 4.4 shows the municipality's median income and derives the affordable price and gap with the following assumptions; monthly debt at \$500, \$20,000 down payment, 4% interest rate, and a 30-year loan term. The assumptions are put into an online mortgage affordability calculator at [www.chase.com](http://www.chase.com) in order to get the "affordable price." The median sales price is subtracted from the affordable price to reach the affordability gap. Berkshire County had a positive affordability gap of \$52,656. This contrasts the negative affordability gap of \$85,041 for Massachusetts.

**Table 4.4 Affordability of Homes**

Municipality	Median Household Income	Affordable Price	Median Sale Price	Affordability Gap
Berkshire County	\$59,230	\$245,856	\$193,200	\$52,656
Massachusetts	\$81,215	\$309,959	\$396,000	-\$86,041

Source: American Community Survey Table S1901; 2019, Banker and Tradesman

Note: A positive affordability gap indicates that the affordable price is higher than the median sales price, and a negative affordability gap indicates the opposite.

In 2010, 38% of Berkshire County homeowner households with a mortgage paid more than 30% of their annual income towards housing costs. By 2019, this share had declined slightly to 31% of households but this is still a significant figure.

**Table 4.5 Selected Monthly Owner Cost as a Percentage of Household Income (2010 - 2019)**

Percent of Income Paid Towards Housing Costs	2010	2019	Percent of Total (2019)	Percent Change
Less than 10.0%	1,081	1,582	7%	46%
10.0 to 14.9%	2,878	3,988	17%	39%
15.0 to 19.9%	4,306	4,852	20%	13%
20.0 to 24.9%	3,755	3,827	16%	2%
25.0 to 29.9%	3,099	2,183	9%	-30%
30.0 to 34.9%	2,234	1,843	8%	-18%
35.0 to 39.9%	1,626	924	4%	-43%
40.0 to 49.9%	1,688	1,636	7%	-3%
50.0% or more	3,802	3,062	13%	-19%
Total	24,582	24,002	100%	-2%

Source: 2010, 2018 American Community Survey B25091

The following section demonstrates the challenges renters may face when trying to transition from renting to owning a home. Forty percent (40%) of Berkshire County renter households earned less than \$25,000, 29% earned between \$25,000 and \$49,999, 15% earned between \$50,000 and \$74,999, and 16% earned \$75,000 or more.

**Table 4.6 Household Incomes of Renters**

Household Income	Number of Renter-occupied Households	Percent of Total Renter-occupied Households
Less than \$5,000	944	6%
\$5,000 to \$9,999	965	6%
\$10,000 to \$14,999	1,722	10%
\$15,000 to \$19,999	1,675	10%
\$20,000 to \$24,999	1,414	8%
\$25,000 to \$34,999	2,122	13%
\$35,000 to \$49,999	2,748	16%
\$50,000 to \$74,999	2,555	15%
\$75,000 to \$99,999	1,256	7%
\$100,000 to \$149,999	1,111	7%
\$150,000 or more	373	2%
Total	16,885	100%

Source: American Community Survey Table B25118; 2019

Based upon the current listed prices for homes in Berkshire County, the median asking price is \$290,000. Assuming this is the price of an affordable home in Berkshire County, a down payment between 10-20% with a 30-year loan and good credit, approximately 31% of renter households in Berkshire County could afford a home without additional assistance so long as interest rates were very low. At very high interest rates (9%), only 16% of Berkshire County renter households would be able to afford a home with a 20% down payment and only 9% with a 10% down payment.

The figures in Tables 4.7 and 4.8 do not include associated housing costs, such as property taxes, utilities and general maintenance. It is also assumed that the renter has sufficient funds for the down payment

**Table 4.7 Cost to Buy a Home with 20% Down Payment**

Interest Rate	Monthly mortgage payment	Monthly income needed to pay mortgage (without housing cost burden)	Annual income needed to pay mortgage (without housing cost burden)	Percent of total renters in Berkshire County who can afford*
1%	\$1,266	\$4,220	\$50,640	31%
2%	\$1,377	\$4,590	\$55,080	31%
3%	\$1,498	\$4,993	\$59,916	31%
4%	\$1,627	\$5,423	\$65,076	31%
5%	\$1,765	\$5,883	\$70,596	31%
6%	\$1,911	\$6,370	\$76,440	16%
7%	\$2,063	\$6,877	\$82,524	16%
8%	\$2,222	\$7,407	\$88,884	16%
9%	\$2,387	\$7,957	\$95,484	16%

Source: Zillow.com mortgage payment calculator; American Community Survey B25118; 2019

\*The Census Bureau shows income in categories. 31% of Berkshire County renters earn between \$50,000 and \$74,999 and 16% of Berkshire County renters earn \$75,000 or more meaning they could afford homes at the prices presented.

**Table 4.8 Cost to Buy a Home with 10% Down Payment**

Interest Rate	Monthly mortgage payment	Monthly income needed to pay mortgage (without housing cost burden)	Annual income needed to pay mortgage (without housing cost burden)	Percent of total renters in Berkshire County who can afford*
1%	\$1,488	\$4,960	\$59,520	31%
2%	\$1,613	\$5,377	\$64,524	31%
3%	\$1,749	\$5,830	\$69,960	31%
4%	\$1,894	\$6,313	\$75,756	16%
5%	\$2,049	\$6,830	\$81,960	16%
6%	\$2,213	\$7,377	\$88,524	16%
7%	\$2,385	\$7,950	\$95,400	16%
8%	\$2,563	\$8,543	\$102,516	9%
9%	\$2,748	\$9,160	\$109,920	9%

Source: Zillow.com mortgage payment calculator; American Community Survey B25118; 2019

\*The Census Bureau shows income in categories. 31% of Berkshire County renters earn between \$50,000 and \$74,999 and 16% of Berkshire County renters earn \$75,000 or more meaning they could afford homes at the prices presented.

## 5. Senior Housing Need

In 2019, there were 18,663 householders above the age of 65 living in Berkshire County. The majority (79%) of these householders owned their homes.

**Table 5.1 Age Distribution of Senior Householders by Home Type**

Householder Age	Number of Renters	Percent of Total Seniors	Number of Owners	Percent of Total Seniors
65-74 years old	1,950	7%	8,401	29%
75-84 years old	1,189	4%	4,374	15%
85 years old and older	794	3%	1,955	7%
Total	3,933	14%	14,730	51%

Source: American Community Survey Table B25007 and DP05; 2019

The age 65 and over population increased by 19% between 2010 and 2019 and is projected to grow an additional 33% from 2019 to 2040. This projection would result in the 65 and over age cohort comprising 36% of Berkshire County's total population.

**Table 5.2 Senior Population and Projections (2010 - 2040)**

Age Group	2010 ACS	2019 ACS	2040 Population Projections	Percent of Senior Population (2040)	Percent Change 2019 - 2040
65-74 years old	11,357	16,142	14,788	39%	-8%
75-84 years old	8,959	8,539	15,855	42%	86%
85 years old and older	3,718	3,939	7,333	1%	86%
Total	24,034	28,620	37,976	100%	33%

Source: American Community Survey Table DP05; 2010 and 2019, Berkshire Regional Planning Commission population projections

Twenty-six percent (26%) of Berkshire County's senior households earned less than \$25,000, 29% earned between \$25,000 and \$49,999, 15% earned between \$50,000 and \$74,999, and 30% earned \$75,000 or more.

**Table 5.3 Senior Household Income**

Income & Benefits	2019	Percent of Total
Less than \$10,000	1,019	5%
\$10,000 to \$14,999	1,120	6%
\$15,000 to \$19,999	1,421	8%
\$20,000 to \$24,999	1,216	7%
\$25,000 to \$29,999	1,321	7%
\$30,000 to \$34,999	1,211	6%
\$35,000 to \$39,999	1,030	6%
\$40,000 to \$44,999	848	5%
\$45,000 to \$49,999	976	5%
\$50,000 to \$59,999	1,261	7%
\$60,000 to \$74,999	1,540	8%
\$75,000 to \$99,999	1,827	10%
\$100,000 to \$124,999	1,324	7%
\$125,000 to \$149,999	764	4%
\$150,000 to \$199,999	769	4%
\$200,000 or more	1,016	5%

Source: American Community Survey Table B19037; 2019

The National Investment Center for Seniors Housing & Care (NIC) provided a grant to NORC at the University of Chicago to fund research on senior housing. The result was a report, *The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources For Housing And Health Care*<sup>2</sup>, which was designed to focus on baby boomers who, when they are over the age of 75, will neither

<sup>2</sup> <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2018.05233>

qualify for Medicaid nor be able to afford today's private-pay seniors housing and care options. The minimum amount that seniors will need in order to afford assisted living as it is priced today, as well as out-of-pocket medical expenses is \$60,000. Here are a few key findings:

- The number of middle-income seniors will nearly double to 14.4 Million by 2029 (43% of all seniors)
- Seniors will be more diverse and more educated than today's cohort
- 67% will have three or more chronic conditions
- 60% will have mobility limitations
- 20% will be defined as "high needs"
- 7.8 Million (54%) will have less than \$60,000 annual financial resources, even when including housing equity. This group grows to 11.6 Million (81%) when excluding housing equity.<sup>3</sup>

In Massachusetts, a single-person household must have an annual income of \$16,971 or less to be eligible for Medicaid and a two-person household must have an annual income of \$22,930 or less to be eligible. Medicaid can provide long-term care for seniors who earn low income but there is a large gap between those who earn income low enough to be eligible and senior who can pay for out-of-pocket medical expenses. In this regard, the "forgotten middle" would be seniors earning between \$25,000 and \$60,000 annually. In Berkshire County, an estimated 6,647 seniors would be in this income category, which comprises 23% of the total senior population.

Senior householders in Berkshire County who own their homes were likely to have longer housing tenures, with 67% of householders having moved into their homes before 2000. For senior renters, only 20% moved into their homes before the year 2000.

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<sup>3</sup> <https://www.nic.org/blog/health-affairs-launches-the-forgotten-middle/>

**Table 5.4 Housing Tenure of Senior Householder**

Year Moved Into Home	Number of Renters	Percent of Senior Renters	Number of Owners	Percent of Senior Owners
2017 or later	577	15%	267	2%
2015 to 2016	458	12%	599	4%
2010 to 2014	1,103	28%	1,152	8%
2000 to 2009	999	25%	2,835	19%
1990 to 1999	349	9%	1,954	13%
1989 or earlier	447	11%	7,923	54%
Total	3,933	100%	14,730	100%

Source: American Community Survey Table B25128; 2019

Fifty-one percent (51%) of Berkshire County senior renter households were cost-burdened - meaning they pay 30% or more of their monthly income on housing. Compared to the Commonwealth as a whole, 54% of senior renters were cost burdened.

**Table 5.5 Percentage of Senior Renters' Income Spent on Housing Costs**

Senior Renters' Income Spent on Housing Costs	2019	Percent
Number paying 30% or more of income on housing	2,011	57%
Total senior (65+ years) renters	3,933	100%

Source: American Community Survey Table B25072; 2019

Approximately 28% of Berkshire County senior homeowner households were cost-burdened. Compared to the Commonwealth as a whole, 34% of senior homeowners were cost burdened.

**Table 5.6 Percentage of Senior Owners' Income Spent on Housing Costs**

Senior Owner's Income Spent Housing Costs	2019	Percent
Number paying 30% or more of income on housing	4,121	28%
Total senior (65+ years) owners	14,730	100

Source: American Community Survey Table B25093; 2019



## 6. Special-Needs Housing

Berkshire County, an estimated 19,580 residents live with a disability or limitation. This figure comprises 16% of the total civilian noninstitutionalized population. The following table details the number of people living with certain disabilities. It should be noted that an individual can live with more than one of the following disabilities which is why the sum of all categories is significantly greater than the estimate of people living with disabilities provided by the Census Bureau.

**Table 6.1 Disability or Limitation**

Disability or Limitation	Number of People	Percent of Population
Hearing Difficulty	5,814	5%
Vision Difficulty	2,929	2%
Cognitive Difficulty	7,832	6%
Ambulatory Difficulty	9,100	7%
Self-Care Difficulty	3,136	3%
Independent Living Difficulty	7,159	6%

Source: American Community Survey Tables S1810; 2019

Note: The total figure, a sum of the distinct disability categories, maybe overstated as some residents may belong to more than one category.

## 7. Foreclosures, Blighted, and Sub-Standard Properties

As of January 2021, there were fifty-eight foreclosed or pre-foreclosed homes in Berkshire County listed on [www.Zillow.com](http://www.Zillow.com). Zillow is not the only source to find foreclosed or pre-foreclosed properties but provides an indication of how many exist in Berkshire County and their listed prices points. Most of the listed homes had three bedrooms (27). Of all the listed homes, the average listed price was \$224,158.

**Table 7.1 Foreclosed and Pre-Foreclosed Homes by Bedroom**

Number of Bedrooms in Home	Number of Homes	Average Home Value
5	2	\$270,718
4	17	\$263,856
3	27	\$201,250
2	12	\$160,807

Source: [www.Zillow.com](http://www.Zillow.com) accessed 1/26/21

## 8. Seasonal Housing Needs

Between February and July of 2019, Berkshire County's total employment increased from 59,580 to 63,669 (7% increase). This six-month timeframe demonstrates lower employment rates during the winter and peak employment in July which is significantly impacted by tourism during the summer months. Furthermore, seasonal housing units made up 12% of Berkshire County's total housing stock in 2019.

**Table 8.1 Seasonal Employment**

Seasonal Employment	Berkshire County 2019
February Employment	59,580
July Employment	63,669
Percent Difference	7%

Source: Massachusetts Department of Labor and Workforce Development ES-202

**Table 8.2 Seasonal Housing**

Seasonal Housing	Berkshire County 2019
Total Housing Units	69,079
Seasonal, Recreational, or Occasional Use	8,551
Percent Seasonal	12%

Source: American Community Survey Table B25004, DP04; 2019

## 9. Review of Countywide Housing Efforts

DRAFT

# 10. Implementation Recommendations

DRAFT

# 11. Resource Guide

## 11.1 Housing Partnerships

### **Berkshire County Regional Housing Authority**

Berkshire County Regional Housing Authority has programs for rental tenants, landlords, and homeowners. The Authority's services include:

Legal, Housing, and Consumer Counseling – Includes counseling on landlord/tenant law, fair housing laws, foreclosure laws, lead paint law, housing rehabilitation law, financial assistance, subsidized and public housing resources, budgeting and financial planning assistance, and housing search strategies.

Tenancy Preservation Program (TPP) – Homeless prevention program that works with individuals and families facing eviction as a result of behaviors related to a disability. TPP assists the tenant and the property owner to determine whether the disability can be reasonably accommodated, and the tenancy preserved. If tenancy cannot be preserved, TPP coordinates the tenant's transition to a more appropriate placement.

Dispute Resolution/Mediation Program – Provides community-based and court-connected dispute resolution services for tenants, landlords, homeowners, neighborhoods, consumers, and other stakeholders including mediation, conflict coaching, conciliation and facilitation. The program also offers dispute resolution training courses.

Foreclosure Prevention Counseling/Negotiation/Mediation – Provided in conjunction with the Attorney General's Office of Massachusetts, CHAPA, and the Western Massachusetts Foreclosure Prevention Center. Applicable areas include foreclosure laws, reinstatement and payment plans, budgeting and financial literacy classes, credit restoration, and loan modification options.

Affordable Housing Programs – Administers housing subsidies for 41 Section 8 SRO units in two connected buildings in North Adams.

SSVF – Partnership with Solder On to provide housing assistance to veterans struggling with homelessness or other issues related to housing, health care, or substance abuse.

#### Contact Information

Brad Gordon, Executive Director

Phone: 413-443-7138 x216

Email: [bradg@bcrha.com](mailto:bradg@bcrha.com)

Webpage(s): <http://www.bcrha.com/>

Applicable to: residents

### **Berkshire Housing Development Corporation (BHDC)**

Serving all of Berkshire County, BHDC seeks to “improve the quality of life for residents of Berkshire County by increasing affordable housing opportunities; delivering community development programs and projects; and operating a professional management company.” BHDC is the most prominent housing development organization in the region. The organization has the experience and development capacity to provide technical assistance to less experienced groups and developers.

#### **Contact Information**

Elton Ogden, Executive Director

Phone: 413-344-4805

Email: [eogden@berkshirehousing.com](mailto:eogden@berkshirehousing.com)

Webpage(s): <http://www.berkshirehousing.com/>

Applicable to: municipalities; residents

### **Berkshire Taconic Community Foundation**

Berkshire Taconic Community Foundation works to “strengthen communities through philanthropy and leadership” and ensure “all residents have opportunity for economic mobility and a high quality of life” throughout Berkshire County as well as several regions in Connecticut and New York. The foundation’s HousingUs initiative is a “tri-state collaborative effort of nonprofit organizations and community leaders to promote affordable housing options in towns throughout our region.” The Accessory Apartment Program provides technical assistance as well as funding opportunities in order to promote, package, and build affordable housing.

#### **Contact Information**

Peter Taylor, Executive Director

Phone: 413-229-0370 x121

Email: [ptaylor@berkshiretaconic.org](mailto:ptaylor@berkshiretaconic.org)

Webpage(s):

<https://www.berkshiretaconic.org/bGivebCurrentFutureDonors/DonatetoaFund/HousingUs/AccessoryApartmentProgram.aspx>

Applicable to: municipalities; residents; affordable housing developers

### **Habitat for Humanity**

Habitat for Humanity “partners with people in [local communities], and all over the world, to help them build or improve a place they can call home. Habitat for Humanity’s local affiliates within Berkshire

County are the Central Berkshire Habitat for Humanity located in Pittsfield and Northern Berkshire Habitat for Humanity located in North Adams. Programs provided by Habitat and its affiliates include: Volunteer Income Tax Assistance (VITA) Program – Free federal and state tax preparation for those with household incomes under \$56,000. VITA is funded by the Berkshire United Way and administered by the Central Berkshire Habitat for Humanity.

Neighborhood Revitalization Program – Projects include Brush with Kindness Program (exterior painting and minor repairs), critical home repairs (repairs to alleviate health, life, and safety/code issues), and weatherization (improvements in energy efficiency and indoor air quality).

Contact information

Central Berkshire Habitat for Humanity

Carolyn Valli, CEO

Email: [cvalli@berkshirehabitat.org](mailto:cvalli@berkshirehabitat.org)

Phone: 413-442-3181

Webpage(s): <https://berkshirehabitat.org/>

Applicable to: residents

Northern Berkshire Habitat for Humanity

Elisabeth Goodman, President

Email: <http://northberkshirehabitat.org/contact>

Phone: 413-664-4440

Webpage(s): <http://northberkshirehabitat.org/>

Applicable to: residents

Habitat for Humanity International

Phone: 800-422-4828

Email: <https://www.habitat.org/contact/form>

Webpage(s): <https://www.habitat.org/>

Applicable to: residents

### **Community Development Corporation of South Berkshire**

The Community Development Corporation of South Berkshire builds affordable housing and create living-wage jobs by working collaboratively with town governments, open space organizations, and other local nonprofits.



Contact information

Email: [info@cdcsb.org](mailto:info@cdcsb.org)

Phone: 413-528-7788

Webpage(s): <https://cdcsb.org/>

**Construct Inc. – Great Barrington**

“For over fifty years, Construct has been the leader in the fight against homelessness and housing insecurity in the southern Berkshires.

We have over 80 affordable permanent housing options: This includes 20 units that prioritize homeless families and individuals. Of which, 13 are for homeless who need supportive services. In addition, we have 10 units (bedrooms) of transitional housing for homeless men and women.

Construct also provides support services through Cara Davis Project Home – everything from emergency assistance, transitional housing, workforce development, housing, and financial counseling. Our Board of Directors meets monthly, on the third Wednesday of every month, and annually on the second Wednesday in June. Please contact us for more information if you would like to attend one of these meetings.

Construct is a 501 (3) (c) not for profit organization.”

Contact information

Email: [info@constructberkshire.org](mailto:info@constructberkshire.org)

Phone: 413-528-1985, 413-528-1986

Webpage(s): <https://constructinc.org/>

**Local Housing Authorities**

*Adams Housing Authority*

Patti Volpi, Executive Director

Phone: 413-743-5924

Email: [adamsha@bcn.net](mailto:adamsha@bcn.net)

Webpage(s): <http://www.ahauthority.com/Home.aspx>

*Dalton Housing Authority*

Susan Gregor, Executive Director

Phone: 413-684-2493

Email: [SGregory@daltonhousing.org](mailto:SGregory@daltonhousing.org)

Webpage(s): <https://www.daltonha.com/>

*Great Barrington Housing Authority*

Tina Danzy, Executive Director

Phone: 413-274-1142

Email: <https://www.townofgb.org/user/2543/contact>

Webpage(s): <https://www.townofgb.org/housing-authority>

*Lee Housing Authority*

Phone: 413-243-3464

E-mail: [leehousingauthority@verizon.net](mailto:leehousingauthority@verizon.net)

*Lenox Housing Authority*

Barbara Heaphy, Executive Housing Director

Phone: 413-637-5585

E-mail: [bheapy@townoflenox.com](mailto:bheapy@townoflenox.com)

Webpage(s): <https://www.townoflenox.com/housing-authority>

*North Adams Housing Authority*

Jennifer Hohn, Executive Director

Phone: 413-663-5370

Email: [jenn\\_hohn@northadamsha.com](mailto:jenn_hohn@northadamsha.com)

Webpage(s): <https://northadamsha.com/>

*Pittsfield Housing Authority*

Sharon LeBarnes, Executive Director

Phone: 413-443-5936

Email: [info@pittsfieldhousing.org](mailto:info@pittsfieldhousing.org)

Webpage(s): <http://pittsfieldhousing.org/>

*Stockbridge Housing Authority*

Andrea Lindsay, Executive Director

Phone: 413-298-3222

Email: [stockbridgeha@gmail.com](mailto:stockbridgeha@gmail.com)

Webpage(s): <http://www.stockbridgehousing.com/>

*Williamstown Housing Authority*

Tammy Andrews, Executive Director

Phone: 413-458-8282

E-mail: [wmstnha@outlook.com](mailto:wmstnha@outlook.com)

Webpage(s): <http://www.williamstownha.com/Home.aspx>

**Women's Institute for Housing and Economic Development**

The Women's Institute is a national affordable housing development organization, whose mission is to "promote economic resilience and stable homes by developing and preserving high quality affordable and supportive housing, with an emphasis on under-served populations." The Women's Institute serves as the developer or development consultant for projects relating to creation of affordable housing, permanent supportive housing, permanent supportive housing for veterans, congregate housing, workforce housing, and mixed-use development. The organization is also interested in preserving and stabilizing existing housing that might otherwise be converted to higher market-rate rents or deteriorate as the properties age. The Women's Institute can provide expertise in the following areas: pre-development, pre-construction, construction, operations and asset management, and general project management.

Contact information

Loni Willey, COO

Phone: 800-720-1195 x104

Email: [lwilley@wihed.org](mailto:lwilley@wihed.org)

Webpage(s): <http://www.wihed.org>

## 11.2 Federal Resources

### **United States Department of Housing and Urban Development**

#### **Making Home Affordable (MHA)**

Under the MHA umbrella there exist a number of programs to assist homeowners who are at risk of foreclosure and otherwise struggling with their monthly mortgage payments. The majority of these programs are administered through the US Department of Housing and Urban Development's Federal Housing Administration (FHA). Distressed homeowners are encouraged to contact their lenders and loan servicers directly to inquire about foreclosure prevention options that are available.

#### *Modify or Refinance Your Loan for Lower Payments*

Home Affordable Modification Program (HAMP) – HAMP lowers monthly mortgage payment to 31 percent of the homeowners verified monthly gross (pre-tax) income to make payments more affordable. The typical HAMP modification results in a 40 percent drop in a monthly mortgage payment. Eighteen percent of HAMP homeowners reduce their payments by \$1,000 or more.

Principal Reduction Alternative (PRA) – PRA helps homeowners whose homes are worth significantly less than they owe by encouraging servicers and investors to reduce the amount you owe on your home.

Second Lien Modification Program (2MP) – Mortgage modification or principal reduction on second mortgage, home equity loan, HELOC, or some other second lien for homeowners whose primary mortgage has been modified through HAMP.

Home Affordable Refinance Program (HARP) – Mortgage refinancing available to homeowners who are current on their mortgage but are unable to obtain a traditional refinance due to a decline in home value.

#### *"Underwater" Mortgages*

Home Affordable Refinance Program (HARP) – See above.

Principal Reduction Alternative – See above.

Treasury/FHA Second Lien Program (FHA2LP) – Second mortgage reduction or elimination for homeowners whose primary mortgage has been modified through FHA Short Refinance. Total amount of modified mortgage debt cannot exceed 115% of home's current value.

#### *Assistance for Unemployed Homeowners*

Home Affordable Unemployment Program (UP) – Temporary reduction or suspension of mortgage payments for at least twelve months for unemployed homeowners seeking re-employment.

FHA Special Forbearance – Extension of forbearance period by either reducing or suspending mortgage payments for up to twelve months for homeowners who have become unemployed and have no other sources of income.

*Managed Exit for Borrowers*

Home Affordable Foreclosure Alternatives (HAFA) – Short sale or deed-in-lieu of foreclosure for homeowners who cannot afford their mortgage payments and are interested in transitioning to more affordable housing.

“Redemption” – Period after home has been sold at foreclosure sale when it may still be reclaimed through the payment of the outstanding mortgage balance and all costs incurred during the foreclosure process.

*Loss Mitigation for FHA-Insured Homeowners*

FHA Home Affordable Modification Program (HAMP) – See above.

HOPE for Homeowners (H4H) – Mortgage refinancing for homeowners who cannot make their payments but can afford a new FHA-insured loan.

Contact information

National Servicing Center (NSC)

Phone: 877-622-8525

Webpage(s): [https://www.hud.gov/program\\_offices/housing/sfh/nsc/](https://www.hud.gov/program_offices/housing/sfh/nsc/)

Federal Housing Administration (FHA) Outreach Center

Phone: 1-800-CALL FHA / 800-225-5342

Email: [answers@hud.gov](mailto:answers@hud.gov)

Webpage(s): [https://www.hud.gov/program\\_offices/housing/fhahistory](https://www.hud.gov/program_offices/housing/fhahistory)

Applicable to: residents

**Community Development Block Program (administered at state level)**

CDBG provides annual block grants to larger cities (entitlement communities) and to non-entitlement communities through a competitive proposal process. States also receive annual grants for re-distribution to non-entitlement communities. Currently, 37 entitlement communities in Massachusetts receive annual allocations directly from HUD, and DHCD receives an annual allocation that it awards through a once-a-year grant competition open to all non-entitlement communities.

CDBG funds can be used for a wide range of activities, including housing. Recipient communities may choose from a wide array of program eligible projects and planning activities. Income targeting is

flexible. At least 51 percent of the beneficiaries of a CDBG-funded activity must be low- or moderate-income households, or the activity must remove slums or blight or fill an urgent community need. Eligible housing activities include project planning, rental development and rehabilitation, first-time homebuyer assistance, and homeowner rehabilitation loan and grant programs. Homeowner rehabilitation programs are particularly popular. New construction of housing is not eligible, except under very limited circumstances. CDBG loan repayments can support additional CDBG-eligible activities. Entitlement communities and DHCD each publish an annual action plan that outlines how they plan to spend CDBG funds in the coming year. The annual plan must be consistent with their Consolidated Plan.

Non-entitlement communities can apply to DHCD for CDBG funding for local activities under the Community Development Fund (CDF), which accepts applications in an annual competition for almost any CDBG-eligible activity. Funds are awarded based on a community's needs score, however, meaning more affluent communities have a low chance of receiving an award. Frequently funded housing activities include housing rehabilitation loan programs and grants for planning or acquisition costs, as well as housing authority property improvements.

To take advantage of state CDBG funding, a community with limited staff may need to hire a consultant or enlist the services of an experienced housing agency. Regional planning agencies often help small towns apply for and manage CDBG funds. DHCD also accepts regional applications to enable smaller communities to partner with an experienced neighbor to offer housing rehabilitation programs.

Contact information

Webpage(s):

<https://www.hud.gov/states/massachusetts/community/cdbg>

[https://www.hud.gov/program\\_offices/comm\\_planning/communitydevelopment/programs](https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs)

Applicable to: municipality

### **Foreclosure Avoidance Counseling**

HUD-approved housing counseling agencies are available to provide information and assistance needed to avoid foreclosure. As part of President Obama's comprehensive Homeowner Affordability and Stability Plan (HASAP), there is eligibility for special Making Home Affordable loan modification or refinance, to reduce monthly payments and maintain home ownership. Those eligible for the loan modification or refinance program can work with a counselor to compile an intake package for their servicer.

Foreclosure prevention counseling services are provided free of charge by non-profit housing counseling agencies working in partnership with the Federal Government. These agencies are funded, in part, by HUD and NeighborWorks® America. There is no need to pay a private company for these services.

Contact information

Webpage(s):

<https://apps.hud.gov/offices/hsg/sfh/hcc/fc/index.cfm?&webListAction=search&searchstate=MA&filterSvc=dfc>

Applicable to: residents

### **Good Neighbor Next Door**

Law enforcement officers, pre-Kindergarten through 12<sup>th</sup> grade teachers and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a discount of 50% from the list price of the home. In return the homeowner must commit to live in the property for 36 months as his or her sole residence.

Contact information

Phone: 1-800-CALL FHA / 800-225-5342

Email: [answers@hud.gov](mailto:answers@hud.gov)

Webpage(s): [https://www.hud.gov/program\\_offices/housing/sfh/reo/goodn/gnndabot](https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot)

Applicable to: residents living in designated “revitalization areas”

### **HOME Investment Partnership Program**

HOME is a federally funded program that assists in the production and preservation of affordable housing for low and moderate-income families and individuals. The program funds a broad range of activities including new construction, acquisition and rehabilitation of rental properties. Zero or low interest loans are available for housing developers who pass these loans on to homebuyers and renters. This program targets very low and low-income households. In a rental program, 20% of units must be set aside for households earning 50% or less of the area median income. In a home ownership program, it is necessary that all households are at 80% or less of the area median income without regard to proportions.

Contact information

Webpage(s):

[https://www.hud.gov/program\\_offices/comm\\_planning/affordablehousing/programs/home/](https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/)

Applicable to: affordable housing developers (for-profit and nonprofit), community housing development organizations, and municipalities in cooperation with any of the above

### **Low-Income Housing Tax Credit Program**

Federal tax credits are available for developers of affordable rental housing. At least 20% must be for very low-income households. As an alternative, 40% of the units may be set aside for households at 60% or less of the area median income.

Contact information

Websites:

<https://www.huduser.gov/portal/datasets/lihtc.html>

<https://www.mhp.net/rental-financing/loan-products>

Applicable to: affordable housing developers

### **Property Improvement Loan Insurance (Title I)**

FHA insurance on loans made by private lenders to improve properties that meet certain requirements. Lending institutions make loans from their own funds to eligible borrowers to finance these improvements. The Title I program insures loans to finance the light or moderate rehabilitation of properties, as well as the construction of nonresidential buildings on the property. This program may be used to insure such loans for up to 20 years on either single- or multifamily properties. The maximum loan amount is \$25,000 for improving a single-family home and \$60,000 for a multifamily structure, with a maximum per-unit loan amount of \$12,000.

Contact information

Boston Office Phone: 617-994-8200

Toll-Free Phone: 800-CALL-FHA / 800-225-5342

Email: [answers@hud.gov](mailto:answers@hud.gov)

Webpage(s): [https://www.hud.gov/program\\_offices/housing/sfh/title/title-i](https://www.hud.gov/program_offices/housing/sfh/title/title-i)

Applicable to: affordable housing lenders, residents



### **203(K) Rehabilitation Mortgage Insurance**

FHA's primary program for the rehabilitation and repair of single-family properties. Homebuyers and homeowners may finance up to \$35,000 into their mortgage to repair, improve, or upgrade their home. Homebuyers and homeowners can quickly and easily tap into cash to pay for property repairs or improvements, such as those identified by a home inspector or an FHA appraiser. Homeowners can make property repairs, improvements, or prepare their home for sale. Homebuyers can make their new home move-in ready by remodeling the kitchen, painting the interior or purchasing new carpet.

Contact information

Phone: 800-CALL-FHA / 800-225-5342

Email: [answers@hud.gov](mailto:answers@hud.gov)

Webpage(s): [https://www.hud.gov/program\\_offices/housing/sfh/203k](https://www.hud.gov/program_offices/housing/sfh/203k)

Applicable to: affordable housing lenders

### **United States Department of Agriculture**

The USDA's Rural Development program offers a variety of initiatives. Grants are highly competitive. Listed below are several of their most relevant programs. Visit their website for the complete list.

#### **Single-Family Housing Direct Home Loans**

Section 502 direct loans are primarily used to help low-income individuals or households purchase homes in rural areas. Funds can be used to build, repair, renovate or relocate a home, or to purchase and prepare sites, including providing water and sewage facilities.

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): <https://www.rd.usda.gov/programs-services/single-family-housing-direct-home-loans>

Applicable to: residents

### **Single-Family Housing Guaranteed Loan Program**

Section 502 guaranteed loans assist approved lenders in providing households earning less than 115% of the area median household income the opportunity to own adequate, modest, decent, safe, and sanitary dwellings as their primary residence in eligible rural areas.

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): [http://www.rurdev.usda.gov/HAD-Guaranteed\\_Housing\\_Loans.html](http://www.rurdev.usda.gov/HAD-Guaranteed_Housing_Loans.html)

Applicable to: residents

**Single-Family Housing Repair Loans & Grants**

Section 504 funds are loans and grants to very-low-income homeowners to repair, improve or modernize their homes or grants to elderly very-low-income homeowners to remove health and safety hazards. The maximum grant amount is \$7,500 and the maximum loan amount is \$20,000.

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): <https://www.rd.usda.gov/programs-services/single-family-housing-repair-loans-grants>

Applicable to: residents

### 11.3 State Resources

#### **Massachusetts Department of Housing and Community Development & Executive Office of Housing and Economic Development**

##### **Chapter 40R / Smart Growth Zoning**

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as MGL ch. 40R, encourages communities to create dense residential or mixed-use smart growth zoning districts, including a high percentage of affordable housing units, to be located near transit stations, in areas of concentrated development such as existing city and town centers, and in other highly suitable locations. Projects must be developable under the community's smart growth zoning adopted under Chapter 40R, either as-of-right or through a limited plan review process akin to site plan review. Upon state review and approval of a local overlay district, communities become eligible for payments from a Smart Growth Housing Trust Fund, as well as other financial incentives. Chapter 40R seeks to substantially increase the supply of housing and decrease its cost, by increasing the amount of land zoned for dense housing. It targets the shortfall in housing for low- and moderate-income households, by requiring the inclusion of affordable units in most private projects.

Webpage(s): <http://www.mass.gov/hed/community/planning/chapter-40-r.html>

Applicable to: municipalities

##### **Chapter 43D for Housing**

Chapter 43D has been available for expedited economic development since 2006—but now residential zoning has been added. To be eligible, a municipality must provide for local permitting decisions on its designated priority development sites within 180 days of a complete application. This expedited permitting is attractive to developers, increases municipal visibility and is rewarded by preference in discretionary funding.

##### **Contact information**

Victoria Maguire, Permit Ombudsman/Director, Massachusetts Permit Regulatory Office

Phone: 617-788-3649

Webpage(s): <https://www.mass.gov/service-details/chapter-43d-expedited-local-permitting>

Applicable to: municipalities

#### **Community Based Housing (CBH)**

The CBH Program provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization. CBH Program excludes clients of the DMH and DMR but includes many other

people with disabilities who are institutionalized or at risk of institutionalization. Eligible populations include adults with a broad range of disabilities including mobility impairments, cerebral palsy, multiple sclerosis, muscular dystrophy, epilepsy, HIV/AIDS, brain or spinal cord injuries, sensory disabilities, emotional disabilities and cognitive disabilities.

Contact information

Bradley Day, CEDAC

Phone: 617-727-5944

Email: [bday@cedac.org](mailto:bday@cedac.org)

Webpage(s): <https://cedac.org/>

Andrew Nelson, DHCD

Phone: 617-573-1305

Email: [Andrew.nelson@state.ma.us](mailto:Andrew.nelson@state.ma.us)

Webpage(s): <https://www.mass.gov/service-details/community-based-housing-cbh>

Applicable to: nonprofit entities or entities controlled by nonprofits

### **The Community Preservation Act (CPA)**

This state law allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing and outdoor recreation. Community preservation monies are raised locally through the imposition of a surcharge of not more than 3% of the tax levy against real property, and municipalities must adopt CPA by ballot referendum.

More information: <http://www.communitypreservation.org/>

Applicable to: municipalities

### **Compact Neighborhoods**

This is a tool similar to Smart Growth Zoning (40R) in its eligible locations and as-of-right zoning, but with different residential density and affordability requirements. Participating communities are eligible for preference in discretionary funding and possible Chapter 40B relief. For communities that are interested in maintaining control over land use decisions by planning ahead and getting credit for denser, as-of-right zoning, this tool provides another choice. There are two specified density thresholds under Compact Neighborhoods which must allow for: a minimum of 4 units per acre for single-family development and a minimum of 8 units an acre for multi-family (any structure with more than one unit).

Contact information

William Reyelt

Phone: 617-573-1355

Email: [william.reyelt@state.ma.us](mailto:william.reyelt@state.ma.us)

Webpage(s):

<https://www.mass.gov/service-details/compact-neighborhoods>

<http://www.mass.gov/hed/docs/dhcd/cd/ch40r/compact-neighborhoodspolicy.pdf>

Applicable to: municipalities

### **Emergency Solutions Grant Program (ESG)**

The Homeless Emergency Assistance and Rapid Transition to Housing Act of 2009 (HEARTH Act) amended the McKinney-Vento Homeless Assistance Act, including major revisions to what is now titled the Emergency Solutions Grant (ESG) program. The ESG program assists homeless households and households at risk of homelessness by providing the services necessary to help them quickly regain stable housing after experiencing a housing crisis and/or homelessness. ESG services are procured on an annual basis. Therefore, the services provided may change each year. Currently, DHCD funds ESG services under the following components: Shelter Support; Rapid Re-housing; and Homelessness Prevention.

More information: <https://www.mass.gov/service-details/emergency-solutions-grant-program-esg>

Available to: residents

### **Historic Owner-Occupied Residences**

Municipalities have the option of adopting a special assessment that captures the increased value of substantially rehabilitated historic residences over a period of five years, with 20% of the increased assessed value added each year until the full value is reached. This can be an additional incentive for historic homeowners to continue to occupy and make appropriate renovations that may contribute to preserving the character of the community.

More information: <https://malegislature.gov/Laws/GeneralLaws/PartI/TitleIX/Chapter59/Section5j>

Applicable to: municipalities; residents

### **HomeBASE**

HomeBASE is a flexible financial resource that is available to families who are eligible for the state's emergency Assistance (EA) Program. Families can get up to \$4,000 of Household Assistance to help in finding apartments, co-house by living with someone else and sharing household costs, pay for moving expenses to another state or location in-state, and other costs, such as child care to help secure or maintain employment or job training. HomeBASE helps to avoid a shelter placement, and instead find families housing solutions that make families feel more stable.

More information: <https://www.mass.gov/service-details/homebase>

Applicable to: residents

### **Housing Innovations Fund (HIF)**

The Housing Innovations Fund was created to support alternative forms of rental and ownership housing such as a specialized level of management or social services, an innovative financing or ownership structure or other features such as transitional housing types, limited equity cooperatives, and preservation of expiring use properties. They are available on a competitive basis to non-profit developers only (e.g. Construct Inc., CDCs, housing trusts, etc.). Rental units must remain affordable for at least 30 years. Of the total units, at least 50% must be occupied by households earning below 80% of the area median income. Of the lower income group, at least 50% (or 25% of the total units) must be occupied by households earning below 30% of the area median income.

More information: <https://www.mass.gov/service-details/housing-innovations-fund-hif>

Applicable to: affordable housing developers (non-profit)

### **Housing Stabilization Fund (HSF)**

The Housing Stabilization Fund was created to stabilize communities by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on reuse of distressed properties. It can also be used to allow new construction on infill sites created by demolition of distressed properties. Both profit and non-profit developers are eligible for the program, which can be used for both rental and project-based home ownership.

More information: <https://www.mass.gov/service-details/housing-stabilization-fund-hsf>

Applicable to: affordable housing developers

### **Lead Paint Removal Credit**

The State provides a state income tax credit for up to \$1,500 for each housing unit where lead paint is removed in compliance with state regulations. Unused credits may be carried over for up to 7 years.

More information: <https://www.mass.gov/service-details/view-residential-property-tax-credits>

Applicable to: residents (homeowners only)

### **Local Initiative Program (LIP)**

The Local Initiative Program is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households.

More information: <https://www.mass.gov/service-details/local-initiative-program>

Applicable to: municipalities; affordable housing developers

### **Senior Circuit Breaker Tax Credit**

Municipalities have the option of providing a property tax credit to low- and moderate-income senior citizens homeowners and renters.

More information: <https://www.mass.gov/service-details/senior-circuit-breaker-tax-credit>

Applicable to: residents (senior citizens only)

### **Massachusetts Affordable Housing Trust Fund (AHTF)**

The Massachusetts Affordable Housing Trust Fund (AHTF) provides resources to create or preserve affordable housing throughout the state for households whose incomes are not more than 110% of area median income. Funds are available for rental, home ownership and mixed-use projects as well as housing for the disabled and homeless but may be applied only to the affordable units. AHTF funds are used primarily to support private housing projects that provide for the acquisition, construction or preservation of affordable housing. MassHousing and DHCD jointly administer AHTF.

Types of assistance include:

- Deferred payment loans
- Low- or no-interest amortizing loans
- Down-payment and closing cost assistance for first-time home buyers
- Credit enhancements and mortgage insurance guarantees
- Matching funds for municipalities that sponsor affordable housing projects

- Matching funds for employer-based housing

Funding threshold criteria include:

- Consistency with the Commonwealth's Sustainable Development Principles
- Minimum term of affordability of 30 years
- Affordability of all AHTF units to households earning no more than 110% of area median income
- Financial feasibility.

Funding preferences include projects/developments that:

- Produce new affordable housing units
- Create units affordable to households with a range of incomes, particularly units for households with incomes below 80% of area median income
- Include affordable units for families, the disabled and the homeless
- Propose the longest term of affordability
- Use private funding sources and non-state funding sources to leverage the least amount of AHTF funds

More information:

<https://www.mass.gov/service-details/affordable-housing-trust-fund-ahtf>

<http://www.mass.gov/hed/docs/dhcd/hd/aht/ahtfguide.pdf>

Applicable to: governmental subdivisions; community development corporations; local housing authorities; community action agencies; community-based or neighborhood-based non-profit housing organizations; other non-profit organizations; for-profit entities; and private employers

### **MassWorks Infrastructure Program**

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development and job creation and retention, housing development at density of at least 4 units to the acre (both market and affordable units) and transportation improvements to enhance safety in small, rural communities. The MassWorks Infrastructure Program is the administrative consolidation of six former grant programs (Public Works Economic Development, Community Development Action Grant, Growth Districts



Initiative Grant Program, Massachusetts Opportunity Relocation and Expansion Program, Small Town Rural Assistance Program, and the Transit Oriented Development Program), and is administered by the state's Executive Office of Housing and Economic Development, in cooperation with the Department of Transportation and Executive Office for Administration & Finance.

Contact information

Phone: 617-788-3649

Email: [MassWorks@state.ma.us](mailto:MassWorks@state.ma.us)

Webpage(s): <https://www.mass.gov/service-details/massworks-infrastructure-grants>

Applicable to: municipalities and other eligible public entities<sup>4</sup>

### **Senior Citizen Property Tax Work-Off Program**

The municipality may adopt a program authorizing residents aged 60 or older to volunteer their services to the community in exchange for a property tax reduction. The maximum allowed is \$1,500, and the rate of service cannot exceed the state's minimum wage.

More information:

<https://malegislature.gov/Laws/GeneralLaws/PartI/TitleX/Chapter59/Section5k>

Applicable to: residents (60+ years old)

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<sup>4</sup> Eligible applicants: A city or town, or other public agency with a charter that enables them to accept state grants on behalf of the municipality, and where the public agency has been designated by municipal officers to apply for grants on behalf of that city or town. Any eligible public agency acting on behalf of a municipality must submit a letter of support from the chief administrative officer of that municipality.

## 11.4 Private & Non-Profit Opportunities

### **FRAMEWORK™ Online Home-buying Course**

Offered through the Massachusetts Affordable Housing Alliance, FRAMEWORK is a high quality online course; a fun way to become an informed, confident, and successful homeowner. It provides the facts you need to become well-informed about every step in the process. Many lenders have approved FRAMEWORK™ to meet their requirements for homebuyer education. Total cost for the FRAMEWORK™ online course plus an information packed, follow up in-person session at MAHA is \$100. You will pay \$75 for the online course through FRAMEWORK™ and \$25 for the MAHA session. Upon completion of the in-person session, you will receive a certificate that local lenders and mortgage programs will accept.

MAHA's FRAMEWORK™ follow-up classes include:

Information about the state's most affordable mortgage programs;

Presentations from a loan officer, home inspector, attorney, real estate agent, and insurance agent;

Opportunity to get answers to your home buying questions.

Contact information

Massachusetts Affordable Housing Alliance

1803 Dorchester Avenue

Dorchester, MA 02124

Phone: 617-822-9100

Email: [info@mahahome.org](mailto:info@mahahome.org)

Webpage(s): [https://mahahome.org/buyingahome\\_online](https://mahahome.org/buyingahome_online)

Applicable to: residents

### **Limited Equity Cooperatives**

In this structure, each resident in a housing development is a shareholder in a member-controlled management corporation, which holds title to the property. Residents lease the units from the coop and elect a board of directors. Purchase of the stock is similar to a down-payment but usually costs less. Members pay a proportional share of coop's mortgage, taxes, maintenance, and operating expenses. To preserve the housing as affordable, a formula determines the resale value of the stock. The formula is geared to provide a fair return on members' investment while keeping resale value in a price range accessible to low and moderate-income members.

Limited equity co-ops offer specific advantages over rental housing, including security, tax deductions, and some equity build-up, while housing costs remain lower in the long run. The cooperative is eligible for government subsidies that can reduce purchase costs or provide financing for the building.

Limited equity homeownership limits the resale prices of condos or single-family units, in a manner similar to limited equity coops. This approach is required through some state and federal subsidized programs and could be built into any locally developed program to preserve affordability. Typically, the length of deed restrictions used to limit equity remains in place no longer than 40 years.

More information:

[https://www.uhab.org/sites/default/files/doc\\_library/Limited\\_Equity\\_Cooperatives\\_A\\_Legal\\_Handbook\\_0.pdf](https://www.uhab.org/sites/default/files/doc_library/Limited_Equity_Cooperatives_A_Legal_Handbook_0.pdf)

Applicable to: residents (must live in a housing development)

### **Massachusetts Housing Partnership**

Massachusetts Housing Partnership (MHP) is a statewide public non-profit affordable housing organization that works in concert with the Governor and the state Department of Housing and Community Development to help increase the supply of affordable housing in Massachusetts. MHP administers the ONE Mortgage Program, provides permanent financing, and offers technical assistance to communities, non-profits and housing authorities. MHP programs are listed below.

#### **ONE Mortgage Program**

The ONE Mortgage Program offers first-time homebuyers a discounted fixed interest rate and a low down-payment, without requiring the homebuyer to purchase costly private mortgage insurance.

Contact information

Phone: 800-752-7131

Email: [onemortgage@mhp.net](mailto:onemortgage@mhp.net)

Webpage(s): <https://www.mhp.net/one-mortgage>

Applicable to: residents

### **MassDocs**

MassDocs makes affordable rental housing development more efficient by offering one set of loan documents to developers receiving loans from multiple public funding programs. This means that review work can be coordinated by a single joint counsel for all subordinate public loans in a project. This is a plus for MHP borrowers, who often receive MHP financing in combination with other public funds. MassDocs is a collaborative effort of the state Department of Housing and Community

Development (DHCD), MassHousing, the Massachusetts Housing Partnership (MHP) and the Community Economic Development Assistance Corporation (CEDAC).

Contact information

Email: [massdocs@mhp.net](mailto:massdocs@mhp.net)

Webpage(s): <https://www.massdocs.com/>

Applicable to: affordable housing developers

### OneSource

OneSource was developed by MHP and the Massachusetts Housing Investment Corporation (MHIC) to provide borrowers with construction and permanent financing, using a single set of loan documents and one attorney, saving the borrower time and money. MHP has done OneSource with MHIC and other lenders such as Bank of America, Citizens Bank, Wainwright Bank, Cape Cod Five, and Boston Community Capital. With OneSource, there's a coordinated closing between the construction lender and MHP, with one attorney reviewing a single set of construction and permanent loan documents. At the end of construction, there is a highly simplified "mini-closing" that allows MHP to take over the lender's role from the construction lender.

Contact information

David Rockwell, Director of Lending

Phone: 617-330-9944 x222

Email: [drockwell@mhp.net](mailto:drockwell@mhp.net)

Webpage(s): [http://www.mhp.net/rental\\_financing/one\\_source.php](http://www.mhp.net/rental_financing/one_source.php)

Applicable to: borrowers

### Tax-exempt financing

Through a program called MATCH, MHP provides triple-A credit enhancement for bonds, resulting in lower interest rates. MHP can also arrange for the direct placement of a bond issuance with one of their funding banks so that you can avoid the cost of a public offering.

More information: [http://www.mhp.net/uploads/resources/match\\_term\\_sheet.pdf](http://www.mhp.net/uploads/resources/match_term_sheet.pdf)

Applicable to: affordable housing developers

### Technical Assistance

MHP's Community Housing Initiatives team supports communities, local housing authorities and developers in their efforts to create affordable housing for low and moderate-income families. In

addition to providing broad-based informational support to communities through workshops and publications, MHP provides staff and financial support.

More information: [http://www.mhp.net/community\\_initiatives/programs/index.php](http://www.mhp.net/community_initiatives/programs/index.php)

Applicable to: municipalities; local housing authority; affordable housing developers

## **MassHousing Mortgage Programs**

### **Home for the Brave**

MassHousing's Home for the Brave program offers affordable, no down-payment mortgage financing for veterans of the U.S. Armed Services. In conjunction, grants from the Veterans Administration are available to help disabled veterans make accessibility upgrades to properties they are interested in purchasing.

Program Features:

- Three percent down required
- Loans feature MI Plus, which covers principal and interest payments for up to six months in case of unemployment or deployment
- Closing cost assistance is available through MassHousing grants

Home for the Brave loans are made through approved community banks and are made possible by MassHousing. To apply, contact a participating lender.

Home for the Brave loans are available to:

- Veterans of the U.S. Armed Services
- Active-duty military
- Spouses of soldiers, sailors or marines killed while on active duty

To qualify for a Home for the Brave mortgage, you must:

- Borrowers must meet income limits
- No maximum loan amount or sales price
- Have a total housing debt of less than 45% and a total monthly debt of less than 41%

More information:

[https://www.emasshousing.com/portal/server.pt/community/products/306/home\\_for\\_the\\_brave/10210](https://www.emasshousing.com/portal/server.pt/community/products/306/home_for_the_brave/10210)

Applicable to: residents

MassHousing Mortgage with no Mortgage Insurance offers:

- Affordable interest rates, fixed for the life of the loan
- 30-year repayment terms
- Up to 97% financing on single-family homes and condominiums; 95% financing on 2-, 3- and 4-family homes
- No hidden fees or other surprises

To qualify for a MassHousing Mortgage with no MI, borrowers must:

- Meet income and loan limit guidelines
- Purchase a 1- to 4-family property
- Have good credit
- Complete a homebuyer education course

More information: <https://www.masshousing.com/en/home-ownership/homebuyers/homebuyer-loans>

Applicable to: residents

### **Purchase and Renovation Loans**

MassHousing Purchase and Rehab loans help borrowers cover both the cost of purchasing a home in need of repairs, as well as the expense of rehabilitating that property. The maximum loan amount for a Purchase and Rehab mortgage is 97% of the purchase price plus rehabilitation costs or the estimated value of the home after rehabilitation (whichever is less). A 3% down-payment is required.

To qualify for a Purchase and Rehab mortgage, you must:

- Have a signed Purchase and Sales Agreement for a 1- to 4-family home
- Be creditworthy
- Have housing debt of less than 33% of your income and total monthly debt of less than 41% of your income

Loan Terms:

- The minimum rehabilitation amount for all property types is \$7,500

- Rehabilitation costs include the cost of repairs, as well as such expenses as inspection fees, title update fees, and a required contingency reserve equal to 10% of the total rehabilitation cost
- A mortgage payment reserve not to exceed four mortgage payments may be included in the cost of rehabilitation if the property will not be occupied during rehabilitation
- The lender may charge fees as high as \$900 based on the cost of rehabilitation
- Licensed contractors must complete all rehabilitation work
- At the time of loan closing, the borrower will be responsible for the full mortgage payment on the total principal amount

More information: <https://www.masshousing.com/en/home-ownership/homebuyers/homebuyer-loans>

Applicable to: residents



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**To:** Delegates & Alternates, Berkshire Regional Planning Commission  
**FROM:** Thomas Matuszko, AICP, Executive Director  
**DATE:** January 17, 2021  
**SUBJ:** Executive Director's Report

## **A. Office Update**

Construction has finally begun on the BRPC office expansion. We still anticipate moving in towards the end of February / early March.

I have still relaxed the requirement that staff work at least 2 days in the office. Most staff continue to work from home. I will likely continue to relax the in-office requirement to the end of January or until the Omicron surge slackens.

## **B. Staff Update**

Andy Ottoson has been hired as a Public Health Planner. He will primarily work in the Substance Use Disorder program.

Jennifer Scott has been hired as an Epidemiologist in the Public Health Program

## **C. DLTA**

We finally received our DLTA contract. Applications will go out this week.

## **D. Question for the Candidates**

This fall, we will be electing a new Governor, Lieutenant Governor, and Auditor. As the state's top Administrative leaders, they will set much of the state's legislative and funding agenda. We want to be sure these candidates are aware of the needs and issues from the Berkshires and respond to those needs and issues. We are soliciting questions that will be considered to be included in a relatively short presented to the candidates. Go to <https://www.surveymonkey.com/r/YVWK7TR> if you would like to submit a question. Submissions are due **February 1, 2022**

## **E. Passenger Rail**

The Surface Transportation Board (STB) will be making a decision to allow CSX to acquire Pan Am. As part of the decision making process, hearings were held last week. Staff have been following the filings with the STB. Immediately in advance of the hearing, there were numerous filings, including one related to the Berkshire Flyer (attached.) While there are still details to be finalized, this is a positive sign, as is the potential for west-east passenger rail.



# ANDY OTTOSON

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## ADMINISTRATIVE EXPERIENCE

### **Berkshire Community College:** Administrative Assistant for the OLLI program (August 2019 - present)

*Logistical and operational support for the Osher Lifelong Learning Institute at Berkshire Community College, focusing on ongoing education and community engagement for adults aged 50 and better. Primary responsibilities include facilitating events and speakers, generating program and marketing materials, supporting members' needs, data management and analysis, and coordinating operations with the Executive Director, the OLLI board and the BCC community.*

- Work with Executive Director to schedule courses, meetings and events, coordinate logistics, secure locations, liaise with speakers and location staff, facilitate IT and material needs, provide technical support, resolve accessibility obstacles, and ensure participants' enjoyment of their events
- Maintain website, including program information, upcoming events and online payment portal
- Customer service and support for members, potential members and non-members
- Maintain rosters, membership renewals, registrations, billing and quality management systems
- Manage donor logistics, including tracking, reporting and acknowledging gifts, as well as generating mailings, emails and brochures
- Generate financial reporting, in coordination with the Board Treasurer and BCC Finance Department
- BCC Committees: Green Team; Facilities Use Group; Continuation of Operations Committee; Search Committees: Dean of Students, Academic Counselor, OLLI Administrative Aide, Office of Advancement Administrative Assistant, OLLI Clerk III (Committee Chair)

### **NADAP, Inc:** Systems Manager (October 2012- August 2019); Data Management Coordinator (April 2011- October 2012); Administrative Specialist (March 2007-April 2011, per-diem basis)

*Responsible for data management, analysis and reporting at a NYC-based non-profit social services agency. Primary duties included integrating data collection with daily operations to ensure accuracy of collected data, streamlining process flow for clients and staff, and producing timely, accurate statistical and financial reports.*

- Designed and continually enhanced digital data collection and reporting tools and trained staff on their use, reducing need for dedicated clerical staff while streamlining operational flow
- Researched and analyzed evolving clinical and non-clinical trends impacting clients, the community and the program; prepared data-driven summary documentation for executive leadership
- Designed and implemented ongoing quality management and program enhancement initiatives
- Assisted with RFPs: writing narrative sections and providing data support
- Advised SVP on projections for a ~\$5M annual budget, including staffing needs and workflow trends
- Spearheaded digital integration with multiple vendor databases, providing greater accuracy of statistical and billing reports while minimizing administrative overhead

### **Dalliance Theater:** Founder and Artistic Director (October 2006- August 2010)

*Led a core group of artists to create and produce fully-staged productions of classical and original theater. Key responsibilities included conceiving/finding new works, hiring artistic and production staff, overseeing operations, financial management and publicly representing the organization*

- Produced numerous full and lab productions in theaters and cafés across Manhattan
- Premiered over twenty new works in both traditional and unconventional venues
- Led fundraising efforts, including direct donor appeals & organizing fundraising concerts and events
- Operational duties included annual project planning, marketing, budgeting, volunteer coordination, data management, web design/ maintenance and steering logistics

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## RELATED EXPERIENCE

### **Freelance Director/ Assistant Director** (May 2005- February 2011)

*Led a team of artists and production staff to stage a variety of theatrical and operatic works in New York and regionally, with an emphasis on new works and reimagined classics. Assistant Directing duties included dramaturgical research and analysis, running secondary rehearsals, and supporting the director as needed*

- Ongoing communication and collaboration with artists, patrons and production staff to meet and exceed project goals on time and under budget
- Foster a joyous, collaborative working environment for all stakeholders
- Directing credits include Connecticut Lyric Opera, Framework Productions, Dalliance Theater, Surfacing Playwrights' Festival, Tip My Cup Productions, Evil Eye Productions and others
- Assistant Directing credits include The Guthrie Theater, Primary Stages, Summer Play Festival/ The Public Theater, Utah Shakespearean Festival, Repertory Theatre of St. Louis, Tulsa Opera and others

### **Freelance Stage Manager/ Assistant Stage Manager** (March 2003- February 2010)

*Duties included coordinating and running rehearsals and performances, organizing production elements into detailed operating plans, overseeing performers and production team in project execution, and facilitating communication between artistic and production staff in a rapidly changing environment*

- Credits include The Dallas Opera, The Atlanta Opera, Nashville Opera, The Arrow Rock Lyceum, Shreveport Opera, Ozark Actors Theatre, Gingold Theatricals/ Project Shaw and others
- Additional skills include lighting design, electrics, basic carpentry and basic sound operation

### **Experience The Ride, LLC:** Assistant Audience Services Manager (September 2010- July 2011)

- Supervised a team of 3-5 overseeing audience relations for a live theatrical attraction on a moving vehicle in Midtown Manhattan, resolving customer service issues and tending to production logistics "on the street"

### **The Repertory Theatre of St. Louis:** Artistic Administration Intern (August 2004-June 2005)

*Under the mentorship of Artistic Director Steven Woolf and Associate Artistic Director Susan Gregg, the internship focused on the administrative leadership of a LORT B+ theater, with an emphasis on annual planning, institution building, developing a home for artists and staff, and managing daily operations. Specific duties included dramaturgical research, script preparation and assisting as needed with productions*

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## EDUCATION

BA, Webster University Conservatory of Theatre Arts, Directing. *Departmental Honors*  
MBA, University of Massachusetts- Amherst, completed December 2021

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## AFFILIATIONS

American Federation of State, County & Municipal Employees since 2019  
Actors' Equity Association since 2004; Stage Directors and Choreographers Society, Associate Member since 2010; Lincoln Center Theater Directors Lab, 2008

## RELATED SKILLS

- Writing/ proofreading, analytical research, database management, promotional copy, RFP/grant writing
- Microsoft Office (Word, Excel, Outlook, PowerPoint, Access, Teams), Google Suite, Zoom, basic Raiser's Edge (Fundamentals certified), Asana, Wild Apricot, Colleague, DropBox, YouTube, Flickr, Mail Chimp, SurveyMonkey, PhotoShop, basic HTML, Garage Band, iMovie, Quicken, FileMaker, LaserFiche, Credible

*References available upon request*

# Jennifer Scott

## Objective

Regulatory specialist searching for a position in a public health setting that will utilize my skills and education and seeking position of the Alliance Coordinator.

## Work experience

### **Regulatory Compliance Specialist, Berkshire Medical Center, Pittsfield, MA (June 2020)**

Assisted in coordinating, conducting, and ensuring compliance with federal, state and local regulatory agencies. Ensured survey compliance, licensing/permits and documentation as applicable for building codes/life safety. A resource to department directors and senior leadership team. Familiarity with OSHA, NFPA, Joint Commission/CMS, life safety plans, Dept. of Public Safety, Dept. of Public Health, and other building and occupancy and life safety regulations. Proficiency in Microsoft Word, Excel and PowerPoint, and Sharepoint. Assisted with Emergency Management drills and events, planning, debriefing, and action plans. Project management for several projects throughout the healthcare organization.

### **Medical Laboratory Scientist, Berkshire Medical Center, Pittsfield, MA (July 2017- June 2020)**

General technologist in high volume clinical laboratory. Effective communication skills with all levels of health care professionals. Proficient in HIS and LIS systems. Experience in Immunology, Chemistry, Microbiology, and Urinalysis. Familiar with troubleshooting, maintenance, and quality control on several clinical laboratory instruments. Trained School of Medical Technology students in assigned areas of clinical laboratory.

Additional accomplishments:

- Advanced User Training on DiaSorin Liaison XL

### **Clinical Laboratory Assistant, BHS, Pittsfield, MA (Jan 2016- July 2017)**

Responsible for coordinating all specimens brought into the lab including the separation of serum/plasma/body fluids, organization of all specimen handling, sorting and organization of transport of samples to the departments involved including samples being sent out to other laboratories. Responsible for the operation of the laboratory computer system (Meditech) and assisting with accumulation of QA data. Performed phlebotomy when needed. Performed specimen processing and microbiology set-ups according to CAP regulations and standards. Performed a variety of rapid testing.

### **Librarian Assistant, MCLA, North Adams, MA (2015-2016)**

Distribution and maintenance of liberal arts college collection. Assisted students and staff with library services, including cataloging and processing materials, computer maintenance and troubleshooting, and assisted with other higher-level routine library functions of moderate complexity. Library of congress classification system training.

Cont'd...

### **Customer Service Leader, HRBlock, North Adams, MA (2014-2015)**

Jennifer Scott

Phone: 413-663-4257

Email: jenscott10@gmail.com

Maintained administrative and office processes to improve accuracy and efficiency of high-volume tax office. Handled and processed confidential client financial information. Managed receptionist area and handled telephone and in-person appointment requests.

## **Certifications**

MLS (ASCP)<sup>CM</sup> Certification (# 260171)

June 2017

## **Education**

**University of New England** M.S., Health Informatics  
Focus: Healthcare Leadership

Expected 2021

**MCLA, North Adams, MA** B.S., Biology, Concentration Medical Technology

2017

MLS Clinical Internship, Berkshire Medical Center, Pittsfield, MA

## Question for the Candidates

This Fall, we will be electing a new Governor, Lieutenant Governor, and Auditor. As the state's top Administrative leaders, they will set much of the state's legislative and funding agenda. We want to be sure these candidates are aware of the needs and issues from the Berkshires and respond to those needs and issues.

Please write down **one** question you would like the candidates to respond to. These questions should be specific to the Berkshires as a whole, not your individual town or personal circumstance. Some examples:

Desired question type: What are your plans to provide adequate funding to towns to allow them to maintain town roads?

Not desired question: What are your plans to fix Main Street in my town? (Too specific to one town.)

Desired question type: The state has been trying to reduce emissions by promoting the use of mass transit. Mass transit, such as the MBTA, is not available to the Berkshires. What are your plans regarding appropriate scale transit for the Berkshires?

Not desired question: What are your plans to reduce statewide emissions? (Too broad.)

We will synthesize and combine responses as necessary and prioritize all the responses to develop a relatively small list of questions based on those most commonly received.

The questions will be presented to the candidates as coming from the Berkshire Regional Planning Commission. The original submitters will not be revealed. All responses from the candidates will be available on the BRPC website, [www.berkshireplanning.org](http://www.berkshireplanning.org)

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Name and email (optional – in case we have questions):

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Submissions must be received by **12:00 noon on Tuesday, February 1, 2022**.  
Use this link to submit responses:



<https://www.surveymonkey.com/r/YVWK7TR>

Alternatively, you can email your response to [info@berkshireplanning.org](mailto:info@berkshireplanning.org) with the phrase, **Question for the Candidates** in the subject line.

Anthony J. LaRocca  
202 429 8119  
alarocca@steptoe.com

1330 Connecticut Avenue, NW  
Washington, DC 20036-1795  
202 429 3000 main  
www.steptoelaw.com



January 12, 2022

CSXT/PAR-51

**VIA E-FILING**

Cynthia T. Brown  
Chief, Section of Administration  
Surface Transportation Board  
Office of Proceedings  
395 E Street, SW  
Washington, DC 20423

**Re: STB Docket No. FD 36472, CSX Corporation and CSX Transportation, Inc., et al.—Control and Merger—Pan Am Systems, Inc., Pan Am Railways, Inc., Boston and Maine Corporation, Maine Central Railroad Company, Northern Railroad, Pan Am Southern LLC, Portland Terminal Company, Springfield Terminal Railway Company, Stony Brook Railroad Company, and Vermont & Massachusetts Railroad Company**

Dear Ms. Brown:

CSX<sup>1</sup> hereby requests that the STB impose, as conditions to the STB's approval of the Merger Transaction, Condition Nos. 1-5 and 7, as requested by Amtrak in the final brief filed by Amtrak in this proceeding on January 3, 2022, as the conditions relate to the PAR System and the existing CSXT network. With respect to Amtrak's Condition No. 6, relating to the Berkshire Flyer service, CSX has agreed to the terms specified in the attached letter from Jim Foote, CSX's Chief Executive Officer, to Stephen Gardner, Amtrak's Chief Executive Officer.

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<sup>1</sup> The acronyms and defined terms used in this letter are the same as those used in the Revised Application filed in the above-captioned proceeding.

Cynthia T. Brown  
January 12, 2022  
Page 2

Respectfully submitted,

/s/ Anthony J. LaRocca

Anthony J. LaRocca  
Peter W. Denton  
Sally Mordi  
*Attorneys for CSX Corporation and  
CSX Transportation, Inc.*

Enclosures

cc: Louis E. Gitomer  
All parties of record



James M. Foote  
President & Chief  
Executive Officer

500 Water St., C900  
Jacksonville, FL 32202

January 10, 2022

Mr. Stephen Gardner  
Chief Executive Officer  
National Railroad Passenger Corporation  
1 Massachusetts Avenue, NW  
Washington, DC 20001

Dear Mr. Gardner:

As discussed in a call last Friday between CSX, Amtrak and Senator Hinds of the Commonwealth of Massachusetts, CSX agrees to the operation of the Berkshire Flyer from Memorial Day to Columbus Day 2022 on the schedule that was provided to CSX. See enclosed. While we will need to have a commitment on a 1000 foot station track to mitigate freight interference, CSX is willing to support the operation of the Berkshire Flyer in 2022 as a Special Train under the Operating Agreement so that all parties can better evaluate the service.

Please have your team reach out to Andy Daly, CSX's NRPC Officer, to finalize the terms of the Berkshire Flyer in the Operating Agreement.

Sincerely,

A handwritten signature in blue ink, consisting of a large, stylized loop followed by a horizontal stroke and a small flourish.

James M. Foote

Enclosure

cc: The Honorable Adam G. Hinds, Massachusetts State Senator  
Jamey Tesler, Secretary and Chief Executive Officer, MassDOT  
Meredith Slesinger, Rail and Transit Administrator, MassDOT



Berkshire Flyer Westbound						
Train Number				235	10235	20244
Normal Days of Operation				Daily	Fr	Su
Station	Mile					
New York Penn, NY	0	ET	Dp	3:16 PM		
Yonkers , NY	15	ET	Dp	3:39 PM		
Croton-Harmon, NY	33	ET	Dp	3:58 PM		
Poughkeepsie, NY	74	ET	Dp	4:40 PM		
Rhinecliff, NY	89	ET	Dp	4:55 PM		
Hudson, NY	115	ET	Dp	5:15 PM		
Albany-Rensselaer, NY	142	ET	Dp	5:45 PM		
Albany-Rensselaer, NY	142	ET	Dp		6:05 PM	1:30 PM
Pittsfield, MA	190	ET	Ar		7:12 PM	2:40 PM

Berkshire Flyer Eastbound						
Train Number				244	10244	20235
Normal Days of Operation				Daily	Su	Fr
Station	Mile					
Pittsfield, MA	0	ET	Dp		3:00 PM	7:27 PM
Albany-Rensselaer, NY	48	ET	Ar		4:10 PM	8:41 PM
Albany-Rensselaer, NY	48	ET	Dp	4:30 PM		
Hudson, NY	75	ET	Dp	4:52 PM		
Rhinecliff, NY	101	ET	Dp	5:14 PM		
Poughkeepsie, NY	116	ET	Dp	5:30 PM		
Croton-Harmon, NY	157	ET	Dp	6:10 PM		
Yonkers , NY	175	ET	Dp			
New York Penn, NY	190	ET	Ar	7:05 PM		

Note: Mileages shown on this tab are in the Public TT format used in the original presentation of the incremental Pittsfield Service Plan

## **CERTIFICATE OF SERVICE**

I hereby certify that I have caused this Letter in Docket No. FD-36472, *CSX Corporation and CSX Transportation, Inc.—Control and Merger—Pan Am Systems, Inc., Pan Am Railways, Inc., Boston and Maine Corporation, Maine Central Railroad Company, Northern Railroad, Pan Am Southern LLC, Portland Terminal Company, Springfield Terminal Railway Company, Stony Brook Railroad Company, and Vermont & Massachusetts Railroad Company*, to be served electronically or by first class mail, postage pre-paid, on all parties of record in this proceeding.

/s/ Sally Mordi

Sally Mordi  
*Attorney for CSX Corporation and  
CSX Transportation, Inc.*

January 12, 2022