GB AHTF Great Barrington Affordable Housing Trust Fund

BRPC Berkshire Regional Planning Commission

Great Barrington ADU Program: FAQs

The Great Barrington Affordable Housing Trust Fund (AHTF) has contracted with Berkshire Regional Planning Commission (BRPC) to act as the ADU Program administrator. All funding for the loans will come directly from the Great Barrington AHTF for the ADU Program. All application information will be kept confidential and only shared with the AHTF and relevant BRPC staff members.

If you have any questions, please contract Brett Roberts at broberts@berkshireplanning.org.

Key Terms

ADU – Accessory Dwelling Unit. In Great Barrington, Accessory Dwelling Unit is defined in the Zoning Bylaw as follows: "a subordinate dwelling unit on the same lot as a primary single unit dwelling or two-unit dwelling, whether in an accessory building or within the same building as the primary dwelling, with provisions for independent cooking, living, sanitation and sleeping. A Movable Tiny House (MTH) connected to electricity, water, and sewer or septic that has its chassis, wheels, and hitch concealed shall be considered an accessory dwelling unit." (Section 11.0)

AMI– Area Median Income is the area median income as determined by the United States Department of Housing and Urban Development and applicable to the Town of Great Barrington. Affordable Housing Trust Fund (AHTF) funding may only be used for housing for people with incomes of up to 100% AMI.

Community	Area Median Income	Moderate Income Limits (100%) By Household Size							
		1	2	3	4	5	6	7	8
Great Barrington	$112,900	$79,030	$90,320	$101,610	$112,900	$121,932	$130,964	$139,996	$149,028

AMI Restrictions- Where the AHTF uses funds to create housing, the housing must have a period of time during which that housing will be restricted as affordable housing and tied to a minimum AMI. The minimum period of restriction is 10 years.

Applicant Criteria

- Applicants must currently be legal residents of Great Barrington (their primary residence), or have a current and valid purchase and sale agreement to buy a home in Great Barrington that will be used as their primary residence, with a commitment to maintain that residence for 10-years.

- The proposed ADU will be located on the same Great Barrington property that is also the primary residence of the applicant.

- In cases where the total project costs will exceed the amount requested of the AHTF by the applicant, the applicant must demonstrate, at the time of application, the financial ability to complete the total construction of the ADU building or renovation project. Evidence of this ability may include savings, other loans, or labor to be contributed to the project.

- Applications that demonstrate that the ADU rental income will assist the applicant in being able to afford their Great Barrington housing costs and contribute to allowing them to remain a resident of Great Barrington will be prioritized.

AMI Tenant Requirement

- Maximum income for the tenant of the rental unit (ADU) is 100% of Great Barrington AMI. Rents may not exceed 30% of tenant income at time of lease and verification.

- Verification: Income eligibility will be verified at the time of lease. On the first anniversary of the lease date, and at the same time in subsequent years of the lease, the applicant must submit to the AHTF or its administrator verification that same tenant remains in the unit. Any change of tenant requires approval of the AHTF or its administrator and verification that the proposed new tenant meets the income eligibility requirement.

- Verification Administration: The AHTF will subcontract income eligibility verification to a third-party organization or corporation acting as program administrator.

Loan

- A 0% interest, 10-year loan to resident-landlords to create an ADU on their property on which they primarily reside. The loan shall be tied to a minimum 10-year restriction on the ADU, requiring its use as an affordable rental to persons with income of no more than100% of AMI. If the unit is occupied continuously for 10 years by an eligible tenant or tenants, the loan will be 100% forgiven after that 10-year period.