

**GREAT BARRINGTON
COMMUNITY PRESERVATION COMMITTEE**

APPLICATION FOR CPA FUNDING – Step 1

Date Received (for office use only) _____

Applicant Name Great Barrington Affordable Housing Trust

Project Name Affordable Housing Support Programming

Project Address TBA

Contact Person Ananda Timpane & Fred Clark Title: Co-Chairs

Phone No. 413-329-8707 Email ananda.timpane@gmail.com, fred3clark@

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

Great Barrington Affordable Housing Trust requests CPA funds with the goal of continuing to move towards being the official town body that oversees affordable housing that accepts, reviews, funds, and oversees all application and projects related to affordable housing in the town. In this way, the Trust will answer the urgency of the housing crisis in our community efficiently while minimizing redundancy. Through 5 core activities: Housing Stabilization, 0% Down Payment Loans, Accessory Dwelling Units, Affordable Housing Development Grants, and Property Acquisition. See attached additional page for more details.

Amount of CPA funding you are seeking: \$ 675,000.00

When do you request the CPA funding be received by your project? 7/1/2026

Property Owner (if different from applicant)

Owner's Name TBA

Owner's Address TBA

Phone No. TBA Email: TBA

If Owner is different from applicant, you must include a letter signed by the Owner giving permission to apply for funds for the specified project on the Owner's property.

In the following chart, mark the box(es) that best apply to your project.

Boxes with an X through them are not CPA eligible activities. Contact the Town Planner if you need more information.

	OPEN SPACE	HISTORIC RESOURCES	RECREATIONAL LAND	COMMUNITY HOUSING
Activities (refer to Glossary for definitions)	Land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, wetland, river, stream, lake and pond frontage, land to protect scenic vistas, land for wildlife or nature preserve, and land for recreation use.	Building, structure, vessel, real property, document or artifact listed on the state register of historic places or determined by the local historic preservation commission to be significant in the history, archeology, architecture or culture of the city or town.	Land for active or passive recreational use including, but not limited to, the use of land for community gardens, trails, and noncommercial youth and adult sports, and the use of land as a park, playground or athletic field. Does not include horse or dog racing or the use of land for a stadium, gymnasium or similar structure.	Housing for low and moderate income individuals and families, including low or moderate income seniors. Moderate income is less than 100%, and low income is less than 80%, of US HUD Area Wide Median Income.
ACQUISITION Obtain property interest by gift, purchase, devise, grant, rental, rental purchase, lease or otherwise. Only includes eminent domain taking as provided by G.L. c. 44B	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
CREATION To bring into being or cause to exist. <i>Seideman v. City of Newton</i> , 452 Mass. 472 (2008)	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
PRESERVATION Protect personal or real property from injury, harm or destruction	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
SUPPORT Provide grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing, or to entity that owns, operates or manages such housing, for the purpose of making housing affordable	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
REHABILITATION AND/OR RESTORATION Make capital improvements, or extraordinary repairs to make assets functional for intended use, including improvements to comply with federal, state or local building or access codes or federal standards for rehabilitation of historic properties	Only applies if property was acquired or created with CPA funds <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Only applies if housing was acquired or created with CPA funds <input checked="" type="checkbox"/>

Chart adapted from "Recent Developments in Municipal Law", Massachusetts Department of Revenue, October 2012.

End of Step 1 application

Great Barrington Affordable Housing Trust
Step 1 Application to the Great Barrington Community Preservation Committee

Great Barrington Affordable Housing Trust (“the Trust”) is taking the unusual step to request \$675,000 – the maximum CPC can apply to affordable housing – with the goal of continuing to move towards funding the Trust as the official town body tasked with advancing affordable housing. As such the Trust will accept, review, fund and oversee all applications and projects related to affordable housing in the Town. In this way, the Trust will answer the urgency of the housing crisis in our community efficiently while minimizing redundancy.

According to data from the most current Great Barrington Housing Study, commissioned by the CPC and paid for with CPA funds, there is a pressing need for more affordable housing in Great Barrington. In fact, 45% of current renters are considered either cost burdened (25%) or severely cost burdened (20%), while 20% of homeowners are cost burdened (15%) or severely cost burdened (5%). In addition, 68% of South County renters and 47% of South County homeowners are eligible for affordable housing.

Requested funds will secure and increase access to affordable housing for the residents of Great Barrington through 5 core activities of the Trust that align with the 2024 CPC Community Preservation Plan. Trust programs work directly to create solutions to this housing crisis:

1. **Housing Stabilization** provides direct support to Great Barrington renters to secure precarious housing situations in emergencies and prevent homelessness. We are submitting a single application with support from Construct to continue to fund this work in Great Barrington.¹
2. **0% Down Payment Loans** provide 0% loans for down payment assistance to income eligible applicants seeking to become homeowners. The Trust is planning for a higher number this year including 10 closings on the North Plain Road site.
3. **Accessory Dwelling Unit (ADU) Program**, a new initiative to partner with Great Barrington homeowners to add ADUs to the market at affordable rental rates, funding will continue the program into FY26.
4. **Affordable Housing Development Program**, newly formalized into a rolling application and RFP, this program provides grants to non-profits – such as Construct & Habitat – and developers to develop income-restricted affordable housing options in Great Barrington.
5. **Property Acquisition Initiative** is an ongoing initiative of the Trust to seek and acquire property at or below market value for development into deed-restricted affordable housing.

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

Taken together, these programs offer an opportunity for Great Barrington residents and taxpayers across a spectrum to be part of the solution to the housing crisis. The Trust therefore humbly asks the Committee to consider investing the maximum amount of CPA funds allowable for affordable housing to meet this moment by committing \$675,000 to the Trust.

¹ Construct has agreed to support a single application by the Trust rather than apply for CPA funds directly and instead will apply to the Trust for funding.

GREAT BARRINGTON COMMUNITY PRESERVATION COMMITTEE

APPLICATION FOR CPA FUNDING – Step 2

Date Received (for office use only) 12/2/2025

All applicants submitting Step 2 must include a copy of their Step 1 application.

All applicants must answer questions 1-11, and question 19. For question 12-18, only answer questions that are applicable to your CPA area. For example, if your project has to do with Historical Preservation but does not include Housing, then you may skip questions 12, 13 and 14, but you must answer all questions under the subheading “Historical Preservation Projects.”

You may attach additional sheets as necessary to answer the numbered questions, up to a maximum of 8 additional pages of narrative. These additional pages must be formatted with a minimum 11 point font, 1 inch margins. If your project combines two or more CPA priorities, such as Community Housing AND Open Space, then you must answer ALL questions under both of those 2 subheadings and you may include up to 10 additional pages of narrative. (Please note Open Space and Recreation is considered one CPA priority.)

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

Applicant Name Great Barrington Affordable Housing Trust

Project Name Affordable Housing Support Programming

Project Address TBA

Assessor's Map _____ Lot _____

Property Deed Book / Page _____ / _____

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

Total CPA funds requested: \$ \$675,000

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

Source Name	Amount	% of total	Used for	Committed?
CPA	\$75,000	10%	Housing Stabilizat	Requested
CPA	\$75,000	10%	Down Payment Le	Requested
CPA	\$100,000	14%	ADU Program	Requested
CPA	\$275,000	38%	Development	Requested
CPA	\$150,000	21%	Property Aquisitie	Requested
Sort-Term Rental Tax	\$45,000	6%	See Appendix 1	
Total budget:		\$720,000		

Attach additional budget sheets or project budget if necessary. Budget pages do not count towards the 8 page limit. Be sure to include project management, oversight, engineering, and administrative costs that may be incurred. Describe all funding that has been sought and/or is available for this project.

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

CPA funding will be used for program operations in fiscal year 2027 beginning July 1, 2026.

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

All 5 Trust programs (see answer 6 for a detailed description of these programs) directly serve Great Barrington residents with incomes at or below average median income (AMI). (Continued on Page 7, attached.)

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

5.) Describe the project team, including project management personnel, design professionals, contractors, and other applicable consultants, their relevant experience, so forth. Attach additional pages/resumes as needed.

The Affordable Housing Trust (the "Trust") was created by town meeting in 2017 to address the affordable housing crisis in Great Barrington. The Trust is now taking the unusual step to request \$675,000—the maximum CPC can apply to affordable housing – to fund the Trust as the official town body tasked with advancing affordable housing to accept, review, fund and oversee all applications and projects related to affordable housing in the Town. (See Page 7, attached).

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

- Project timeline;
- Plans or drawings stamped and signed by an Engineer or Architect as appropriate;
- Photographs;
- Map showing project location in town;
- Ownership letters or site control verification;
- Budgets;
- Feasibility studies;

- Existing conditions reports or needs assessments;
- Letters of support;
- Resumes and experience of key personnel;
- For Historic Preservation projects, if the project is not State Register-listed, the applicant must provide a letter from the Historical Commission which details the significance of the project to Great Barrington's history, culture, architecture or archeology.

Funding Considerations

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

The Trust's goals and projects are consistent with both the Community Preservation Plan and the Great Barrington Master Plan. Both recognize Great Barrington's long-standing housing affordability problem, which exists largely because visitors and residents alike have found a welcoming and attractive town. Up until a few years ago, despite much effort, barely any affordable housing options could be found in the town. (continued on Page 7 of attached sheets).

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

If yes, please describe funding options. For example, what portion of the project budget is CPA funding? If CPA funds are not received, what are the alternative funding options, if any?

Any asset the Trust acquires is considered a town-owned asset. Disposition of that asset will be subject to Massachusetts procurement regulations and will be widely advertised and carry restrictions. If CPA funds are not received, the work of the Trust to help meet the affordable housing goals of the Master Plan will not go forward (see Appendix 1, page 12). (Continued on Page 10 attached.)

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

All Trust programs benefit Great Barrington residents and taxpayers across a spectrum of experiences, providing an opportunity for them to be part of the solution to the local housing crisis. (continued on Page 11 attached).

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

Whenever possible CPA funds are used to leverage additional sources of funding for Trust programs, including appropriations in the town's annual budget (for example, the short-term rental community impact appropriation), state grants, private donations and other sources. CPA funds supporting the North Plain Road affordable housing site were crucial to the Trust securing a \$3.2 million Mass Works grant for infrastructure and a multimillion dollar commitment from Habitat for Housing for construction funding. (continued on Page 1 of attached sheets).

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

All affordable housing projects include widely advertised community meetings to gather input and the public regularly attends monthly Trust meetings. Public input is vital in shaping programs to meet community need. (Appendix 4 has support letters)

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

Permits will be obtained as required.

Affordable Housing Projects

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

The Community Preservation Plan clearly states that "the town needs more affordable housing." The effects of the pandemic exacerbated the already severe housing crisis, driving supply to the lowest levels (0% vacancy for rental units) and prices to the highest levels the town has ever seen. The Trust was created to address these issues by keeping people in their homes, assisting with the purchase of affordable housing, and to help create new affordable housing units. The 2020 Great Barrington Housing Study's top two recommendations are to "continue rental assistance programs, particularly emergency rental assistance" and to "continue down payment assistance programs." (continued on Page 6 of attached sheets).

13.) Affordability Level(s):

<u>100</u> % of area median income	no. of units _____
<u>80</u> % of area median income	no. of units _____
_____ % of area median income	no. of units _____

14.) Other Information: Describe any other relevant information about the project and the site. For example: Is the site zoned for the proposed use and if not what is the plan for zoning approvals; does the project reuse a building or previously-developed site? Is the site or could the site be contaminated and if so what is the plan for remediation?

Taken together, Trust programs offer an opportunity for Great Barrington residents and taxpayers across a spectrum of experiences to be part of the solution to the housing crisis. The Trust is therefore taking the unusual step to request the maximum the CPC can apply to affordable housing – to fund the Trust as the official town body tasked with advancing affordable housing to accept, review, fund and oversee all applications and projects related to affordable housing. In this way, the Trust will answer the urgency of the housing crisis efficiently while minimizing redundancy.

Historic Preservation Projects

Applicants should note: all CPA-funded historic preservation projects must comply with the US Secretary of the Interior's standards for the treatment of historic properties.

15.) Historic Preservation Projects: Clearly describe how the project meets the Historic Preservation goals of the Community Preservation Plan.

16.) Other Information: Describe any other relevant information about the project and the site. For example: is the site zoned for the proposed use and if not what is the plan for zoning approvals; does the project reuse a building or previously-developed site; is the site or could the site be contaminated and if so what is the plan for remediation.

Open Space and Recreation Projects

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

18.) Other Information: Describe any other relevant information about the project and the site. For example: Is the site zoned for the proposed use and if not what is the plan for zoning approvals? Does the project reuse a building or previously-developed site? Is the site or could the site be contaminated and if so what is the plan for remediation.

Certification

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

Name: ANANDA TIMPANE

Ph: 413-329-8707 Email ananda.timpaine@gmail.com

I hereby certify that all of the above and included information is true and correct to the best of my knowledge. [For non-municipal applicants only: I further declare my willingness to enter into a Contract with the Town of Great Barrington to govern the use and expenditure of CPA funds.]

Signature: Ananda Timpaine

Date: 12/2/2025

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

Number all pages.

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

Where programs support housing development, the Trust requires units be restricted for AMI-eligible residents. The number of units to be restricted and the period of restriction varies by program and type of development beginning at a minimum of a 10-year restriction and extending to up to a 30-year or a permanent restriction. 0% Down Payment Loans provide 0% loans to income-eligible applicants seeking to become homeowners. Loans are paid back upon the sale of the house. A lien is recorded with the deed for the full amount of the award.

5. Describe the project team, including project management personnel, design professionals...

In this way, the Trust will answer the urgency of the housing crisis in our community efficiently while minimizing redundancy.

The Trust is uniquely positioned to do this. Members are appointed for three-year terms by the Select Board, to whom the Trust is answerable (see Appendix 3 for a List of Board Members and brief bios, pg 17). The Trust is subject to the Open Meeting Law and state procurement requirements. Meetings are held regularly with posted agenda and recorded minutes.

The Trust includes members with a range of experience in local housing market, construction, project management, finance, architecture, and community organizing. As a Great Barrington town board, the Trust operates programs and collaborates with non-profit affordable housing organizations such as Construct, Inc., Habitat for Humanity, and the Southern Berkshire Community Development Corporation. Additionally, through the Accessory Dwelling Unit Pilot Program and the Affordable Housing Development Program, the Trust works directly with individual taxpayers to create new affordable housing in the Town (see Appendix 8 for an ADU Program Overview and Rubric, pg. 28; and Appendix 9 for the Developer RFP and Rubric, pg. 33.) A timeline is attached as Appendix 4, pg. 18.

Additional Information:

- Project timeline
- Letters of Support
- Resumes and experience of personnel
- Map/Existing conditions reports or needs assessments: Risingdale?

6. Consistency: Project consistent with Community Preservation plan/Master plan

Five years ago, the exodus of many from cities during the pandemic significantly change the local housing market, dramatically increasing housing costs and causing a severe loss of affordable rentals in the area. In the years since, increases in overall cost of living has combine with the sustained strain on housing locally – just is this past year the median sale price for a house in Great Barrington was \$700,000.

What was a crisis a few years ago has rapidly become a new norm of affordability exacerbating trends that push people living and working in Great Barrington out of the housing market. According to data from the most current Great Barrington Housing Study, commissioned by the CPC and paid for with CPA funds, there is an urgent need for more affordable housing in Great Barrington. In fact, 45% of current renters are considered either cost burdened (25%) or severely cost burdened (20%), while 20% of

homeowners are cost burdened (15%) or severely cost burdened (5%). In addition, 68% of South County renters and 47% of South County homeowners are eligible for affordable housing.

The Master Plan recommended the creation of the Trust (Strategy HO 2.4) as a central coordinating source for the town's affordable housing programs. The Master Plan outlined key strategies that the Trust is implementing through its programs, such as proactively creating affordable housing, down payment assistance to help people purchase a home, and housing stabilization in the form of short-term emergency rental assistance to keep people in their existing homes. This past year, the Trust's accessory dwelling unit (ADU) pilot program (Strategy HO 2.7, 2.8) opened for applications, which was a central element of the Plan's housing program to encourage efficient land use, and the first funded project was completed this fall. The Trust also develops new affordable housing in both existing buildings this includes the FY23 Sumner Block CDC Project and the FY24 Curletti project in Housatonic, and new construction such as the Habitat project on Prosperity Way and the Risingdale Ball Field property, which will also be developed as new affordable housing with input from the Housatonic community and neighbors.

Requested funds will secure and increase access to affordable housing for the residents of Great Barrington through 5 core activities of the Trust that align closely with the 2024 CPC Community Preservation Plan. Trust programs work directly to create solutions to this housing crisis:

- A. **Housing Stabilization** provides direct support to Great Barrington renters to secure precarious housing situations in emergencies and prevent homelessness. In a joint effort to increase efficiency we are submitting a single application with support from Construct to continue to fund this work in Great Barrington.¹

The Trust receives quarterly reports from Construct with updates on the level of need, program use, and a financial report. By evaluating the program in real time, the Trust is positioned to make new grants only when funding is fully spent down without leaving gaps in vital services. Funding is dispersed to Construct on a cost reimbursement basis, with funds leaving the Trust only at the time an invoice for services rendered in the previous quarter is received.

- B. **0% Down Payment Loans** provide 0% loans for down payment assistance to income eligible applicants seeking to become homeowners (see Appendix 9: 0% Down Payment Loans Description). As the housing market is adjusting and some houses within the \$250,000 range are becoming available in Great Barrington, we saw a renewed use of this program in FY24 and FY25.

In FY25, the Trust received 3 applications for Down Payment Loans, 2 of which were eligible and approved, while in FY24, the Trust received and approved 3 applications. Since the start of the program in FY19, the Trust has made a total of 10 such loans. In FY26, we are providing for a higher number of loans (7) in our budget to accommodate this and 5 closings at the North Plain Road site, Prosperity Way.

Successful applicants to the program are families with an AMI of 100% or less (most often less), who are able to obtain a mortgage promissory note from a mortgage lender. Once approved, the loan is made at 0% interest. Repayment to the Trust is due upon sale of the home.

¹ Construct has agreed to support a single application by the Trust rather than apply for CPA funds directly and instead will apply to the Trust for funding.

- C. **Accessory Dwelling Unit (ADU) Program**, a new initiative to partner with Great Barrington homeowners to add ADUs to the market at affordable rental rates, launched in November 2024. Funding requested here will continue the program into FY27.

The ADU program was developed for piloting over the course of FY24. The pilot opened for applications at the start of November, 2024 with the application window closing after a 3-month window. The pilot received several applications, only one of which met all of the eligibility requirements. (That project is now complete and occupied.) The Trust will reopen applications this year, after completing a review of the pilot and adjusting the program to best achieve the intended results.

The program is designed to leverage town recourses to add new, income restricted, affordable rental units to the housing market; to foster direct partnerships with Great Barrington resident homeowners to do so; and to provide additional financial support in the form of rent to resident homeowners who are struggling to meet the cost of living in Great Barrington.

Applicants must be Great Barrington residents (or have a current and valid purchase and sale agreement to buy a home in Great Barrington) living on the property the ADU will be built on. Projects are selected based on the project viability, quality of the ADU as a living space, location, cost effectiveness, project impact and the financial need of the applicant (see Appendix 8: ADU Program Overview and Rubric, pg. 28).

The loan structure and its administration are detailed in the Program Overview provided in Appendix 8, on page 29. Up to 50% of the loan amount is available for disbursement at the start of the project. The remaining portion is distributed as a cost reimbursement upon verification of completion of work, or portions thereof, and at such intervals as the AHT determines appropriate for the project being funded. The loan documents must be signed prior to any disbursement. If the unit created is occupied continuously for 10 years by an eligible tenant or tenants, the loan will be 100% forgiven after that 10-year period.

- D. **Affordable Housing Development Program**, formalized in 2023 into a rolling application and RFP, when funded, this program provides grants to non-profits – such as Construct & Habitat – and private developers to develop income-restricted affordable housing options in Great Barrington. Should the CPC fully fund this application, this program would prevent redundancy and increase efficacy by directing all applications for CPA funds for housing directly to the Trust. Applicants may respond to the RFP (see Appendix 9, pg. 33) on a rolling basis, with applications due by the first of each month for review by the Trust at the following meeting. Applications must include:
- A letter of interest – outlining the project and alignment with the Trust’s mission.
 - A narrative description – including the concept, number of affordable units their sizes and living space description, and how the project will meet the housing needs of Great Barrington.
 - Project scope and timeline – complete timeline from acquisition and financing to construction and occupancy.
 - Experience and capabilities – an overview of relevant development and property management experience.
 - Organization chart and key personnel – including names and responsibilities.
 - 5 References – including relevance and contact information.

- Budget and budget narrative – Amount and source of all funds, 10-year operating pro-forma to reflect income and expenses, and development financing plan.

Application meeting minimum threshold criteria (see pg. 36) are evaluated based using an evaluation rubric (see) based on 7 criteria outlined in the RFP:

- i. Project Viability
- ii. Capabilities Consistent with the Scope of the Project
- iii. Living Space Proposed
- iv. Affordability
- v. Location
- vi. Cost Effectiveness
- vii. Impact

Working on a rolling-basis in this way, allows the Town to be responsive to emerging opportunities and needs and to advance affordable housing quickly and efficiently when opportunities do arise. For example, in FY23, SBCDC approached the Trust with a proposal to purchase the Marble Block Building and secure it as affordable housing, which the Trust supported. When, SBCDC discovered additional information leading up to the finalization of the sale, that prevent the project from moving forward, they were able to come back to the Trust quickly with that information and a proposal to instead purchase the Sumner Block Building. With the Trust’s support the Sumner Block was purchased by SBCDC for affordable housing units. This occurred quickly with updates and changes made over the course of a handful of monthly meetings of the Trust.

- E. **Property Acquisition Initiative** is an ongoing initiative of the Trust to seek and acquire property at or below market value for development into deed-restricted affordable housing. The Trust has unique powers for property acquisition with CPA funds. CPA funds in the hands of an Affordable Housing Trust are exempt from Chapter 30B rules, allowing the Trust to move quickly to purchase properties for affordable housing without a prolonged bid process. In our housing market, where low-cost acquisition opportunities are few and far between, this is a critical tool at the disposal of the town.

Under this initiative, the Trust used this process to purchase the North Plain Road (formerly Alden) parcel, which is under development to build 20 affordable houses for families. This past January the Trust purchased the former Rising Ball Field in Housatonic from the Berkshire Natural Resources Council (BNRC), as part of their efforts to identify land held by BNRC that is best used for affordable housing and working with Affordable Housing Trusts to transfer land for that purpose. This fall, the Trust began a process to seek input from Housatonic residents and neighbors as we move forward to develop the property for affordable housing.

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

Alternate funding sources continue to be explored including Great Barrington town budget general funds, and Mass Works and other grants. However, the Trust’s work and efficacy is dependent on our ability to leverage funding from outside sources against CPA funds provided through the CPC approval process. When CPA funds are in place, each of the Trust’s programs and initiatives is designed to leverage other public and private resources and funding.

8. Public Benefits

All Trust programs benefit Great Barrington residents and taxpayers across a spectrum of experiences, providing an opportunity for them to be part of the solution to the local housing crisis. Housing Stabilization benefits those who have been displaced from the workforce by the economic crisis to prevent homelessness while benefiting landlords through timely payments and financial protection while offering them the chance to provide affordable housing to vulnerable populations. 0% Down Payment Loans assist income-qualified applicants to purchase homes, making the process affordable and maintaining housing for the town's workforce. ADU, Affordable Housing Development, and Site Acquisition allow the Trust to identify and support projects that will increase the supply of affordable housing to meet the great need in the town.

9. Leverage

A core component of the Housing Stabilization program is providing financial counseling where applicants are guided to apply for other funds from the state and from Berkshire Taconic Community Foundation.

0% Down Payment Loans use a loan of 10% of the total property cost (on average \$25,000) to leverage the remaining 90% of the purchase price through a mortgage from a qualified financial institution. Using \$370,000 as the average median value of homes as identified in the Community Preservation Plan, this means each 0% down payment loans leverages up to an additional \$345,000 in a bank mortgage. As an example, when the Trust provides 5 \$25,000 0% down payment loans, an additional \$1,725,000 can be leveraged through mortgages.

The ADU Program and Developer RFP both are structured to require the applicant leverage additional resources and funds to demonstrate project viability at the application stage.

12. Affordable Housing Projects

These are precisely the programs for which we are requesting funding. The need goes beyond rental and down payment assistance and ultimately comes down to the availability of affordable housing. Sadly any "affordable" house that comes on the market is often grabbed up by developers. The Trust would like to leverage the purchase of land to develop permanently restricted affordable housing in distributed sites throughout Great Barrington. We can no longer rely solely on the marketplace to provide affordable home ownership opportunities.

APPENDIX

APPENDIX 1	Budget & Narrative	Step 2, page 13
APPENDIX 2	Letters of Support	Step 2, page 14
APPENDIX 3	Board Members List	Step 2, page 17
APPENDIX 4	Timeline	Step 2, page 18
APPENDIX 5	AMI Table	Step 2, page 20
APPENDIX 6	FY25 Financial Report	Step 2, page 21
APPENDIX 7	FY26 Q1 Financial Report	Step 2, page 26
APPENDIX 8	ADU Program and Rubric	Step 2, page 28
APPENDIX 9	Developer RFP & Rubric	Step 2, page 33
APPENDIX 10	North Plain Road	Step 2, page 43
	a. Summary	page 43
	b. Habitat Report	page 44

APPENDIX 1

STEP 2, BUDGET AND NARRATIVE

The Trust is taking the unusual step to request \$675,000.00, the maximum CPC could apply to housing, to answer the urgency of the housing crisis in our community. The Trust has 5 core programs that work directly with Great Barrington residents and tax payers – renters, homeowners, non-profits and developers – to create solutions to the community’s housing crisis. The following is the projected Trust budget for FY27.

Trust Program	Budget Amount	CPA Funds Requested	STR Impact Appropriation
Housing Stabilization	\$95,000	\$75,000	\$20,000
Down Payment Loans	\$100,000	\$75,000	\$25,000
ADU Program	\$100,000	\$100,000	
Affordable Housing Development	\$275,000	\$275,000	
Property Acquisitions & Site Development	\$150,000	\$150,000	
	\$720,000	\$675,000	\$45,000

For FY27, funding from Town sources (including CPA) will be determined through committee recommendations and vote at Town Meeting in May 2027. The Trust is projecting an estimated \$45,000 in Short Term Rental (STR) community impact appropriation.

The Trusts requests the CPC continue funding for housing stabilization and emergency rental assistance with a proposed offset of \$20,000 from the Short-Term Rental appropriation. In FY27, we expect additional closings for housing on the North Plain Road (or Prosperity Way) site as Habitat begins phase 2 construction. This request provides for 4 down payment loans in FY27, which will also in part (\$25,000) be funded through the STR appropriation. Each down payment loan, leverages additional funding for the remaining 90% of the property costs to be obtained by the buyer. In rough terms, 5 Trust down payment loans at \$25,000 each leverage up to \$1,725,000 in additional funds through mortgages.

The budget requests CPA funding for the ADU Program, Affordable Housing Development Grant/Loan program at \$100,000 and \$275,000 respectively. Both of these programs require applicants to leverage CPA funds from the Trust against other funding sources and financing for each proposed project. We are requesting \$150,000 in CPA funds for Property Acquisition and Development.

These activities of the Trust take advantage of its unique strengths to create innovative solutions to the Town’s Housing crisis (like the ADU pilot) and move quickly to responded to opportunities to acquire or support the acquisition and development of properties by non-profits and private developers in fast paced market.

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

APPENDIX 2
LETTERS OF SUPPORT



316A STATE ROAD
GREAT BARRINGTON, MA 01230
PH 413-528-1985 | FX 413-528-0192
info@constructberkshire.org

OFFICERS

November 20, 2025

Betty Farbman
President

Lisa Beede/Janet Zimmerman
Co-Vice Presidents

Hinda Bodinger
Secretary

Peter Dunphy
Treasurer

BOARD MEMBERS

Adrienne Arnold
Roy Liemer
Tony Chojnowski
Mike Gallerstein
Jane Glaser
Jodie Gordon
Sam Handel
Wanda Houston
Josh Irwin
Barbara Manring
Jacqueline McNinch
Christa Montano
Mark Rosengren
Anne Schnesel
Jillian Schuster

Executive Director

Karen Smith
Community Preservation Committee
334 Main St.
Great Barrington, MA 01230

Dear Karen,

I am writing in support of the Great Barrington Affordable Housing Trust's FY27 funding request. The Trust, Construct, and the Town have a solid record of working together, and continued support will help us expand access to safe, affordable housing and essential services for Great Barrington residents.

Flexible funding within the Trust matters. Housing needs shift quickly, and having a Trust that responds to requests that emerge in real time makes such a difference! For years, the Great Barrington Affordable Housing Trust has made it possible for Construct to better meet southern Berkshire affordable housing needs as they arise.

Construct also applauds initiatives that the Great Barrington Affordable Housing Trust leads whether in partnership with us or individual Great Barrington Residents. These efforts strengthen the town's overall ability to create, support, and maintain affordable housing in Great Barrington.

Therefore, Construct supports robust funding for the Affordable Housing Trust, even if it means that more of our individual funding flows through the Trust rather than directly from the CPA. We are all working toward the same outcome: stable, accessible housing for the people of Great Barrington.

Sincerely,

Hillary Howard
Director of Operations
Construct



WWW.CONSTRUCTBERKSHIRES.ORG



December, 2025

Great Barrington CPA Committee
334 Main St
Great Barrington, MA 01230

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

To the Chair and CPA committee members,

Central Berkshire Habitat for Humanity is pleased to support The Great Barrington Affordable Housing Trust Fund (Trust) application for Community Preservation Act funding. Central Berkshire Habitat for Humanity has worked with Trust on a rehab on Grove Street in Great Barrington and the twenty houses at Prosperity Way. The Trust's support in purchasing the land has been critical to the success of these projects. We hope that an RFP will come out in the near future that will assist in making the units more affordable.

As an affordable housing agency, Habitat is acutely aware of housing challenges in Berkshire County. In addition to new housing at Prosperity Way, the community needs programs for short term housing, support for homeowners and first-time buyers, and for those who are cost burdened by housing costs. We applaud the programs the Trust has developed for housing stabilization, down payment assistance, and incentives to create new housing. Working together, we can ensure safe and accessible housing.

The Trust is well positioned to coordinate all of the town's affordable housing efforts. The housing marketplace is ever changing and having a flexible funding source through the Trust that can respond quickly when existing affordable housing is threatened can make all the difference.

Central Berkshire Habitat for Humanity supports the CPA committee's commitment to affordable housing for the people of Great Barrington. We encourage the CPA to continue to fund the Great Barrington Affordable Housing Trust Fund.

Sincerely,

A handwritten signature in blue ink that reads "Carolyn Valli".

Carolyn Valli
CEO



November 28, 2025

Great Barrington CPA Committee
334 Main St
Great Barrington, MA 01230

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

To the Chair and CPA committee members:

I am pleased to support The Great Barrington Affordable Housing Trust Fund (AHFT) application for Community Preservation Act funding. Community Development Corporation of South Berkshire CDCSB has worked with AHFT on programs to create, protect and preserve historically affordable housing. The funds provided by AHFT have often been critical to the success of these projects.

Affordable housing is a crucial component of a vibrant, thriving community and remains a daunting issue in our area. There is no single solution, but it requires effort at multiple levels and with multiple partners. The Trust has worked to develop programs for housing stabilization, down payment assistance, and incentives to create new housing. To achieve stable, accessible housing in Great Barrington, we need projects that satisfy all of these components, and more. We are all working together to ensure safe and accessible housing.

The housing marketplace can change quickly, and having a funding source through the Trust that is able to respond quickly when existing affordable housing is threatened can make all the difference. There are advantages to having the Trust coordinate all of the town's affordable housing efforts. CDCSB supports the CPA committee's commitment to affordable housing for the people of Great Barrington.

Sincerely,

Stephanie Lane

Stephanie Lane
Executive Director

Board of Directors

James Harwood,
President

Eric Aulicino
Cara Becker
Erik Bruun
Eugene Carr
Thomas Doyle
Robin Helfand
Dennis Iodice
Donna Norman
Richard Stanley
David Thorne
Cameron Volastro

Stephanie Lane,
Executive Director

PO Box 733
Great Barrington, MA 01230
413.528.7788
cdcsb.org

APPENDIX 3 AHTF BOARD MEMBERS

Fred Clark (Chair), An architect, has served on the Berkshire Hills Regional School District for several years.

Ananda Timpane (Vice-Chair) is Executive Director of Railroad Street Youth Project. A life- long South County resident, she grew up in Great Barrington in a family of home builders. "Ensuring that all people in our economically diverse community have pathways to homes, here in our collective home, is critical to securing a thriving future for Great Barrington."

Bill Cooke was a member of the Great Barrington Selectboard for 6 years.

Krycia Kurzyca, a children's book author, owns an organic herb farm and runs a medicinal plants farm and CSA.

Joseph Method is a software developer who is concerned about the housing availability and affordability crisis.

Peter Most, an attorney, is a member of the Great Barrington Zoning Board of Appeals and columnist for the Berkshire Edge focusing on housing issues in South County.

Garfield Reed is a member of the Great Barrington Selectboard. "My home was purchased many years ago with the help of Construct. I am passionate about helping everyone find a place they can afford and call their own."

APPENDIX 4
TIMELINE

Reviewed on an ongoing basis:

- Trust Financial Reports
- Down Payment Loan Applications*
- Responses to the Developer RFP*
- New Acquisition Opportunities

*Both programs are open to applications as long as funds are available.

FY26 Timeline

Month	Activity	Month	Activity
January	Review: <ul style="list-style-type: none"> • 2nd Quarter Construct Report Review report on community input for Rising Ball Field development process. CPC Report: <ul style="list-style-type: none"> • 2nd Quarter Financials Release Developer RFP	April	Review: <ul style="list-style-type: none"> • 3rd Quarter Construct Report CPC Reports <ul style="list-style-type: none"> • Year to Date Narrative • 3rd Quarter Financial Finalize <ul style="list-style-type: none"> • Rising Ball Field RFP Work Cont. <ul style="list-style-type: none"> • Developer RFP
February	Finalize Rising Ball Field Process & Timeline to RFP Release Begin to receive/review applications for Developer RFP Finalize ADU Program updates	May	ADU application window closes FY26 Budget Discussion
March	Open ADU application window Cont. <ul style="list-style-type: none"> • Developer RFP • Rising Ball Field RFP Work 	June	Draft FY26 Budget Vote on ADU Awards

FY27 Timeline

Month	Activity	Month	Activity
July	Board Reorganization Vote FY27 Budget Vote Review: <ul style="list-style-type: none"> • 4th Quarter Construct Report Open FY27 Developer RFP for Rolling Applications CPC Report:	January	Review: <ul style="list-style-type: none"> • 2nd Quarter Construct Report • ADU Pilot Proposal Process & Awards CPC Report: <ul style="list-style-type: none"> • 2nd Quarter Financials

	<ul style="list-style-type: none"> 4th Quarter Financials 		
August	FY27 Developer RFP for Rolling Applications	February	Open ADU application window
September	Review and Debrief ADU FY26, set FY27 Timeline CPA Application Discussion FY27 Developer RFP for Rolling Applications (as funds are available, continues month to month)	March	
October	Review: <ul style="list-style-type: none"> 1st Quarter Construct Report CPC Report: <ul style="list-style-type: none"> 1st Quarter Financials Step 1 CPA Application Outline Discussion	April	Review: <ul style="list-style-type: none"> 3rd Quarter Construct Report CPC Reports <ul style="list-style-type: none"> Year to Date Narrative 3rd Quarter Financial Close ADU Application Window
November	Submit & Present Step 1 CPA Application	May	FY27 Budget Discussion Vote ADU
December	Submit & Present Step 2 CPA Application	June	FY27 Budget Draft

The Rising Ball Field development timeline of activities for FY27 is yet to be determined.

APPENDIX 5
 AREA MEDIAN INCOME TABLE

Blue text = inputs.

CPA GUIDELINES Area Median Income for Great Barrington, MA
 Calendar Year 2025

https://www.communitypreservation.org/sites/g/files/vyhlf4646/ff/uploads/cpa_low_and_moderate_income_worksheet_for_2025.pdf

Annual Income by Household Size and AMI percentage								
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
120% of AMI	\$ 91,140	\$ 104,160	\$ 117,180	\$ 130,200	\$ 140,616	\$ 151,032	\$ 161,448	\$ 171,864
100% of AMI	\$ 75,950	\$ 86,800	\$ 97,650	\$ 108,500	\$ 117,180	\$ 125,860	\$ 134,540	\$ 143,220
90% of AMI	\$ 68,355	\$ 78,120	\$ 87,885	\$ 97,650	\$ 105,462	\$ 113,274	\$ 121,086	\$ 128,898
80% of AMI	\$ 60,760	\$ 69,440	\$ 78,120	\$ 86,800	\$ 93,744	\$ 100,688	\$ 107,632	\$ 114,576
60% of AMI	\$ 45,570	\$ 52,080	\$ 58,590	\$ 65,100	\$ 70,308	\$ 75,516	\$ 80,724	\$ 85,932
50% of AMI	\$ 37,975	\$ 43,400	\$ 48,825	\$ 54,250	\$ 58,590	\$ 62,930	\$ 67,270	\$ 71,610
30% of AMI	\$ 22,785	\$ 26,040	\$ 29,295	\$ 32,550	\$ 35,154	\$ 37,758	\$ 40,362	\$ 42,966

CPA Max

Monthly Incomes by household size and AMI percentage								
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
120% of AMI	\$ 7,595	\$ 8,680	\$ 9,765	\$ 10,850	\$ 11,718	\$ 12,586	\$ 13,454	\$ 14,322
100% of AMI	\$ 6,329	\$ 7,233	\$ 8,138	\$ 9,042	\$ 9,765	\$ 10,488	\$ 11,212	\$ 11,935
90% of AMI	\$ 5,696	\$ 6,510	\$ 7,324	\$ 8,138	\$ 8,789	\$ 9,440	\$ 10,091	\$ 10,742
80% of AMI	\$ 5,063	\$ 5,787	\$ 6,510	\$ 7,233	\$ 7,812	\$ 8,391	\$ 8,969	\$ 9,548
60% of AMI	\$ 3,798	\$ 4,340	\$ 4,883	\$ 5,425	\$ 5,859	\$ 6,293	\$ 6,727	\$ 7,161
50% of AMI	\$ 3,165	\$ 3,617	\$ 4,069	\$ 4,521	\$ 4,883	\$ 5,244	\$ 5,606	\$ 5,968
30% of AMI	\$ 1,899	\$ 2,170	\$ 2,441	\$ 2,713	\$ 2,930	\$ 3,147	\$ 3,364	\$ 3,581

CPA Max

"Affordable" Monthly Housing Costs for those households (i.e., 30% of their monthly income)								
	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
120% of AMI	\$ 2,279	\$ 2,604	\$ 2,930	\$ 3,255	\$ 3,515	\$ 3,776	\$ 4,036	\$ 4,297
100% of AMI	\$ 1,899	\$ 2,170	\$ 2,441	\$ 2,713	\$ 2,930	\$ 3,147	\$ 3,364	\$ 3,581
90% of AMI	\$ 1,709	\$ 1,953	\$ 2,197	\$ 2,441	\$ 2,637	\$ 2,832	\$ 3,027	\$ 3,222
80% of AMI	\$ 1,519	\$ 1,736	\$ 1,953	\$ 2,170	\$ 2,344	\$ 2,517	\$ 2,691	\$ 2,864
60% of AMI	\$ 1,139	\$ 1,302	\$ 1,465	\$ 1,628	\$ 1,758	\$ 1,888	\$ 2,018	\$ 2,148
50% of AMI	\$ 949	\$ 1,085	\$ 1,221	\$ 1,356	\$ 1,465	\$ 1,573	\$ 1,682	\$ 1,790
30% of AMI	\$ 570	\$ 651	\$ 732	\$ 814	\$ 879	\$ 944	\$ 1,009	\$ 1,074

CPA max

APPENDIX 6
 FY25 END OF YEAR FINANCIAL REPORT

Great Barrington Affordable Housing Trust Fund

7/24/25

Summary Report for CPC FY25 4th Quarter Report

<u>Trust Fund revenue sources (since FY18)</u>	<u>amount</u>	<u>% of total</u>
CPA grants	\$ 923,000	83%
Other Town appropriations	\$ 190,000	17%
	\$ 1,113,000	
Special Revenue		
State grants (e.g. Mass Works for N. Plain Rd)	\$ 3,269,000	
Total revenue	\$ 4,382,000	

Details of CPA grants

<u>FY</u>	<u>CPA Grant</u>	<u>CPA spent or encumbered</u>	<u>CPA committed to future projects</u>	<u>CPA balance available</u>
FY18	\$50,000	\$50,000	\$0	\$0
FY19	\$100,000	\$100,000	\$0	\$0
FY20	\$100,000	\$100,000	\$0	\$0
FY21	\$185,000	\$184,485	\$0	\$515
FY23	\$200,000	\$200,000	\$0	\$0
FY24	\$265,000	\$199,205	\$50,000	\$15,795
FY25	\$23,000	\$0	\$0	\$23,000
	\$923,000	\$833,690	\$50,000	\$39,310

Summary of how CPA funds have been / may be utilized:

Spent means the funds have been paid out. Encumbered means the funds are under contract and will be paid out. Committed means the Trust has voted to spend the funds for a particular initiative or project.

- FY18: used for land acquisition deposit; emergency rental assistance.
- FY19: used for 5 first time homebuyer downpayment assistance
- FY20: used for emergency rental assistance
- FY21: used for land purchase; predevelopment engineering to apply for Mass Works grant for N. Plain Rd., which was awarded
- FY23: used for grant for Sumner Block; rental assistance; downpayment assistance (2 awards, making total of 7 downpayment awards to date). Balance of FY23 available for any CPA housing purpose, and a downpayment application is pending
- FY24: Trust voted to commit \$155,000 for ADU pilot program.
- FY25: Town Meeting appropriated \$23,000, not included here since this report is through end of FY24.
- "Available" funds are not encumbered or committed to a particular project because the intent is that they remain flexible, to be used as need / opportunity arises on CPA eligible projects. For example, there could be a downpayment application, a property to acquire, etc.
- Initiatives / Proposed uses of available funds and future CPA funds: to be determined by the Trustees on priority initiatives and/or as opportunities arise; may include rental assistance grants; first time homebuyer assistance

(e.g. for the 20 homes at the Habitat development); affordable ADUs if pilot is successful; other housing grants (e.g. to create affordable units in private-sector projects).

AFHT FY25 BUDGET Draft		PROJECTED				TOTAL ACTUALS & PROJECTED	FY24 DRAFT
July 1, 2024-June 30, 2025		Budgeted Amount	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	
Funds							
Community	Starting Balance*	\$ 152,160.00	\$ 152,160.00				\$ 152,160.00
Preservation Act	New FY24	\$ 23,000.00	\$ 23,000.00				\$ 23,000.00
Town Budget Line Item	Balance (FY18)	\$ 4,786.96	\$ 4,786.96				\$ 4,786.96
	New FY24		\$ -				\$ -
Down Payment Loan Repayment Income**		\$ -					\$ -
Sub-total:		\$ 179,946.96	\$ 179,946.96				\$ 179,946.96
MassWorks		\$ 1,500,000.00				\$ 1,500,000.00	\$ 1,500,000.00
Total		\$ 1,679,946.96	\$ 179,946.96	\$ -	\$ -	\$ 1,500,000.00	\$ 1,679,946.96
Expenditures							
Administration (fees, advertising etc)		\$ 5,000.00	\$ -		\$ 1,551.72		\$ 1,551.72
Emergency Rental Assistance***		\$ 25,000.00	\$ -				\$ -
0% Down Payment Loan Program		\$ 50,000.00	\$ -	\$ 49,000.00			\$ 49,000.00
ADU Pilot Program			\$ -				\$ -
Affordable Housing Development Grants			\$ -				\$ -
Property Acquisitions Initiative		\$ 86,850.00	\$ -		\$ 86,850.00		\$ 86,850.00
Sub-total:		\$ 166,850.00	\$ -	\$ 49,000.00	\$ 88,401.72	\$ -	\$ 137,401.72
North Plain Road Development		\$ 1,500,000.00			\$ -	\$ 1,500,000.00	\$ 1,500,000.00
Total		\$ 1,666,850.00	\$ -	\$ 49,000.00	\$ 88,401.72	\$ 1,500,000.00	\$ 1,637,401.72
Budgeted Balance		\$ 13,096.96					\$ 13,096.96
Running Balance (on a quarterly basis):		\$ 179,946.96	\$ 130,946.96	\$ 42,545.24	\$ 42,545.24	\$ 42,545.24	\$ 42,545.24

* Carried forward from FY22, FY23 & FY24; see Sources & Expenses for detail.

** Due only upon sale of the home.

*** Last \$50,000 grant made 4/2023 for disbursement into FY24 encumbered from FY18, FY20, and FY23 funds; see Sources & Expenses for detail

GB Affordable Housing Trust's Sources and Expenses

Total Sources \$ 1,113,000.00 *does not include interest income (about \$3,400 in FY24)*
 Total Uses \$ 1,070,454.76
 Balance \$ 42,545.24

6/30/25
 Org: 84100

SOURCES				EXPENSES			BALANCE
Source	Purpose, per TM vote	Town Meeting	Amount	Expenditures	Amount	Date	
General funds				General funds			General funds
FY18	Unrestricted	5/1/17	\$ 15,000.00	Admin fy 18	\$ 484.94	3/2018	
				Admin fy 19	\$ 100.00	8/15/18	
				Bill Cooke reimb for website fees Wix	\$ 156.00	3/11/20	
				Kwik print envelopes	\$ 32.00	3/25/20	
				Construct -feasibility study of Alden land	\$ 9,975.00	6/30/20	
				Record deed for 40 Grove St	\$ 155.00	4/1/21	
				Shoppers Guide advertisements for dp assistance grants	\$ 205.80	5/5/21	
				Bill Cooke reimb for website fees Wix.com	\$ 165.75	2/16/22	
				Wix.com (2 years Nov 2022- Nov 2024)	\$ 267.75	12/23/22	
				Berk Eaele advert for RFP (Oct 2023)	\$ 165.80	11/13/23	
FY24	Any eligible purpose	5/1/23 article 20	\$ 175,000.00 avail 7/1/2023	RFP grant award to 121 Front Street (create 2 units)	\$ 150,000.00	11/21/23	
				Down payment assistance grantee 8 (partial of \$24K total)	\$ 23,305.00	4/16/24	
				administrative and reporting support (500 authorized)	\$ 200.00	5/3/24	
				Recording fee (155) and excise fee (396.72) to record Deed for purchase of Rising ballfield parcel	\$ 551.72	1/6/25	
				grant writing support	\$ 1,000.00	1/9/25	
tdb	STR Community Impact appropriation	tdb ~71K +	\$ -				
TOTAL NON-CPA REVENUE					\$ 186,764.76		\$ 3,235.24

CPA	CPA	CPA	CPA	CPA	CPA	CPA	CPA
FY18	Any CPA housing purpose	5/1/17 article 13	\$ 50,000.00	Acquisition payment 1, Alden parcel	\$ 1,750.00	9/18/19	
				Acquisition payment 2, Alden parcel	\$ 7,000.00	1/8/20	
				Emergency rental assistance (CONSTRUCT first contract)	\$ 35,000.00	4/7/20	
				Registry of deeds to record North Plain Rd special permit	\$ 105.00	5/15/23	
				Rental assistance, via Construct (Trust voted Apr. 2023)(portion)	\$ 6,145.00	4/18/23	
					\$ 50,000.00		\$ -
FY19	Down payment assistance	5/7/18 article 11	\$ 100,000.00	Down payment assistance grantee 1	\$ 11,805.00	10/31/18	
				Down payment assistance grantee 2	\$ 23,500.00	7/24/19	
				Down payment assistance grantee 3	\$ 14,000.00	1/4/21	
				Down payment assistance grantee 4	\$ 25,000.00	4/1/21	
				Down payment assistance grantee 5	\$ 25,000.00	6/16/21	
				Down payment assistance grantee 8 (partial of \$24K total)	\$ 695.00	4/16/24	
					\$ 100,000.00		\$ -
FY20	Down payment or Rental assistance	5/6/19 article 13 revised by article 20 6/22/2020	\$ 100,000.00	Emergency rental assistance (CONSTRUCT)	\$ 15,000.00	1/26/21	
				Emergency rental assistance (CONSTRUCT)	\$ 50,000.00	2/9/21	
				Rental assistance, via Construct (Trust voted Apr. 2023)(portion)	\$ 35,000.00	4/18/23	
					\$ 100,000.00		\$ -
FY21	Acquisition of Alden parcel	6/22/20 article 19	\$ 185,000.00	Acquisition of Alden parcel	\$ 169,685.00	7/8/20	
				Survey, engineering, predevelopment	\$ 14,800.00	1/5-3/16/22	
					\$ 184,485.00		\$ 515.00
FY23	Acquisition, Creation, or Support <i>can be used for acquisition, creation or support.</i>	6/6/22 article 18	\$ 200,000.00	Summer Block CDC project, voted March 2023	\$ 100,000.00	3/21/23	
				Rental assistance, via Construct (Trust voted Apr. 2023)(portion)	\$ 8,855.00	4/18/23	
				Down payment assistance grantee 6	\$ 25,000.00	12/6/23	
				Down payment assistance grantee 7	\$ 24,500.00	1/16/24	
				Down payment assistance grantee 9	\$ 24,000.00	11/19/24	
				Down payment assistance grantee 10 (partial of 25K)	\$ 17,645.00	11/19/24	
					\$ 200,000.00		\$ -
FY24	Any CPA housing purpose	5/1/23	\$ 265,000.00	ADU pilot	\$ 155,000.00		
				Down payment assistance grantee 10 (partial of 25K)	\$ 7,355.00	11/19/24	
				Purchase of Rising ballfield on Park Street	\$ 86,850.00	12/19/24	
					\$ 249,205.00		\$ 15,795.00
FY25	Any CPA housing purpose	5/6/24 article 18	\$ 23,000.00		\$ -		\$ 23,000.00
TOTAL CPA REVENUE					\$ 923,000.00		\$ 39,310.00
					CPA spent or encumbered		CPA balance
					\$ 883,690.00		\$ 39,310.00

Total all funds	Total all funds in:	total spent or encumbered	balance available all funds
\$ 1,113,000.00	\$ 1,113,000.00	\$ 1,070,454.76	\$ 42,545.24

1ST QUARTER
7/1/24-9/30/24

Funds Narrative	<p>The Trust started FY25 carrying over \$156,946.96 from the previous fiscal year. \$515.00 in FY21 CPA funds restricted to the Alden/North Plain Road property; and \$41,645.00 in FY23 CPA funds restricted acquisition, creation and/or support. \$4,986.96 is unrestricted funds carried over from the FY23 Town budget line item. The FY24 budget and first quarter funds also reflect new funds received by the Trust in FY24 in the amount of \$23,000 in CPA funds restricted to any CPA housing purpose. The Trust projects no income from Down Payment Loan repayments in FY25. Loans are due upon the sale of the home. We do not anticipate any homes in the program will be sold in FY25. Finally, the Town & Trust are the recipients of at state MassWorks grant to support infrastructure development for the North Plain Road development. The total award is for \$3.2 million, on a cost reimbursement basis. We anticipate \$1.5 million will be received and utilized in FY25, with ground breaking on the project in October 2025.</p>
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Expenditures Narrative	<p>No expenditures were made in the first quarter. The Rental Assistance program funding and contract, administered through Construct, was last renewed in April 18, 2023 at \$50,000 using remaining CPA funds from FY18 (\$6,145), FY20 (\$35,000) and FY23 (\$8,855) to provide funds through FY24. As of August 1, 2024, there is a balance of \$15,971 remaining on the grant for distribution through the program. Construct provides reports to the Trust on a quarterly basis along with invoicing. During the first quarter, the Trust worked with Town Counsel and staff to finalize the ADU Pilot program. An MOU with Construct for program administration will be finalized in October and the application period announced at the October meeting of the Trust. The ADU Pilot one time budget is \$155,000 for the project, with \$150,000 for loans convertible to grants and \$5000 for project administration. At the September meeting, the Trust voted to acquire land from Berkshire Natural Resources Council in Housatonic, that had previously been part of Rising Paper property for the amount of \$86,850. The closing is expected to occur in January, 2025. The environmental study will be funded through BRPC funds. The Town Manager's budget will cover closing costs. There were no applications for down payment assistance during this quarter.</p>
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2nd QUARTER
10/1/2024-12/31/25

Funds Narrative	<p>No funds received.</p>
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Expenditures Narrative	<p>Construct submitted it's a July-October 2024 report on emergency rental assistance. In that period there were 13 assists in GB, supporting 21 individuals, (average household, 2.2) and 7 landlords. Construct only uses AHTF funding when all other funding sources are expended. No AFHT funds were required in this period, the balance of \$15,971.00 the grant carries forward into the next reporting period. In this period, they were able to fund all assists with other funds. ADU advertizing budget not to exceed \$500 approved 6-0. At the November meeting, the Trust reviewed two down payment loan applications: Guidi, Oak Street, Housatonic, requesting \$24,000 and approved 6-0; and, Troiano, North Plain Road, requesting \$25,000, and approved 6-0. Rising Ballfield Parcel 255 Park Street purchase for \$86,850.00 closed on 12.19.2024.</p>
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3rd QUARTER

1/1/2025-3/31/2025

Funds Narrative	No funds received.
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Expenditures Narrative	Rising Ballfield Parcel 255 Park Street purchase recording fee (155) and excise fee (396.72) to record Deed for purchase of Rising ballfield parcel, grant writing support \$1000. Construct report (no spending). March 18th the Trust reviewed the recommendation on ADU forgivable loan award and voted to accept the recommendation for 1 grant at \$100,000.
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4th QUARTER

4/1/2025-6/30/2025

Funds Narrative	\$1.1 million has been expended from the MassWorks grant.
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Expenditures Narrative	As of May 22, \$51,000 was expended in MassWorks funds on White Engineering and \$1,067,785 on Rifenberg (the general contractor). Construct report (no spending). Construct balance on April 2024 grant continues at \$15,971.00. (Our understanding is that Construct uses other sources of funding for emergency rental assistance before using AHTF dollars, including other CPA funds.)
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APPENDIX 7
 FY26 AHTF BUDGET – 1st Quarter

AFHT FY26 BUDGET		PROJECTED				TOTAL ACTUALS & PROJECTED	FY26	
July 1, 2025-June 30, 2026		Budgeted Amount	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter		
Funds								
Community Preservation Act	Starting Balance*	\$ 44,310.00	\$ 44,310.00				\$ 44,310.00	\$ -
	New FY26	\$ 375,000.00	\$ 375,000.00				\$ 375,000.00	\$ -
Town Budget Line Item	Balance (FY18)	\$ 3,130.00	\$ 3,130.00				\$ 3,130.00	\$ -
	New FY26	\$ -	\$ -				\$ -	\$ -
	Short Term Rental Special Revenue Fund	\$ 71,747.14	\$ 71,747.14				\$ 71,747.14	
	Interest Earned through Oct 2025	\$ 12,745.00	\$ 12,745.00				\$ 12,745.00	
	Down Payment Loan Repayment Income**	\$ -					\$ -	\$ -
	Sub-total:	\$ 506,932.14	\$ 506,932.14				\$ 506,932.14	\$ -
MassWorks							\$ -	\$ -
	Total	\$ 506,932.14	\$ 506,932.14	\$ -	\$ -	\$ -	\$ 506,932.14	\$ -
Expenditures								
	Administration (fees, advertising etc)	\$ 3,130.00	\$ -		\$ 500.00		\$ 500.00	\$ 2,630.00
	Housing Stabilization***	\$ -	\$ -				\$ -	\$ -
0% Down Payment Loan Program	N. Plain Road	\$ 150,000.00	\$ -					
	Other	\$ 50,000.00	\$ -				\$ -	\$ 50,000.00
ADU Pilot Program	New Funds	\$ 50,000.00	\$ -				\$ -	\$ 50,000.00
	Encumbered FY24	\$ 45,000.00						\$ 45,000.00
	Affordable Housing Development Grants	\$ 230,000.00	\$ -					
	Property Acquisitions Initiative	\$ -	\$ -				\$ -	\$ -
	Sub-total:	\$ 483,130.00	\$ -	\$ -	\$ 500.00	\$ -	\$ 500.00	\$ 482,630.00
	North Plain Road Development	\$ -			\$ -	\$ -	\$ -	\$ -
	Total	\$ 483,130.00	\$ -	\$ -	\$ 500.00	\$ -	\$ 500.00	\$ 482,630.00
	Budgeted Balance	\$ 23,802.14						\$ 23,802.14
	Running Balance (on a quarterly basis):	\$ 506,932.14	\$ 506,932.14	\$ 506,432.14	\$ 506,432.14	\$ 506,432.14		\$ 506,432.14

* Carried forward from FY21, FY24 & FY25; see Sources & Expenses for detail.

** Due only upon sale of the home.

*** Last \$50,000 grant made 4/2023 for disbursement into FY24 encumbered from FY18, FY20, and FY23 funds; see Sources & Expenses for detail

Narrative

- 9.16.2025, The Trust voted to approve up to \$500.00 for advertising and promotion for the developer RFP when it is released.

No new grants have been made for housing stabilization this fiscal year. We expect the majority down payment loans to coincide with closings on Prosperity Way, which has not yet occurred, but is expected to this year. We have budgeted for 2 additional down payment loans in Great Barrington. The ADU program will be offered gain this this year combining the balance of previously encumbered funds (FY24) with \$50,000 in new fund this year. We expect to open the application window again this winter, once we have made improvements to the program. The RFP for affordable housing development grants is waiting release until the CPA process is closed.

GB Affordable Housing Trust's Sources and Expenses

11/15/25

Total Sources \$ 1,572,492.00
 Total Uses \$ 1,065,559.76
 Balance \$ 506,932.24

does not include interest income (about \$3,400 in FY24)

Org: 84100

SOURCES				EXPENSES			BALANCE
Source	Purpose, per TM vote	Town Meeting	Amount	Expenditures	Amount	Date	
GENERAL FUNDS				GENERAL FUNDS			GENERAL FUNDS
FY18	Unrestricted	5/1/17	\$ 15,000.00	Admin fy 18	\$ 484.94	3/2018	
				Admin fy 19	\$ 100.00	8/15/18	
				Bill Cooke reimb for website fees Wix	\$ 156.00	3/11/20	
				Kwik print envelopes	\$ 32.00	3/25/20	
				Construct -feasibility study of Alden land	\$ 9,975.00	6/30/20	
				Record deed for 40 Grove St	\$ 155.00	4/1/21	
				Shoppers Guide advertisements for dp assistance grants	\$ 205.80	5/5/21	
				Bill Cooke reimb for website fees Wix.com	\$ 165.75	2/16/22	
				Wix.com (2 years Nov 2022- Nov 2024)	\$ 267.75	12/23/22	
				Berk Eagle advert for RFP (Oct 2023)	\$ 165.80	11/13/23	
FY24	Any eligible purpose	5/1/23 article 20	\$ 175,000.00 avall 7/1/2023	RFP erant award to 121 Front Street (create 2 units)	\$ 150,000.00	11/21/23	
				Down pavnent assistance erantee 8 (partial of \$24K total)	\$ 23,305.00	4/16/24	
				administrative and reporting support (500 authorized)	\$ 200.00	5/3/24	
				Recording fee (155) and excise fee (396.72) to record Deed for purchase of Risine ballfield parcel	\$ 551.72	1/6/25	
				erant writine support	\$ 1,000.00	1/9/25	
FY26	STR Community Impact appropriation	5/3/25 article 12	\$ 71,747.00	Recording fee for Trustees Incumbency Certificate	\$ 105.00	4/23/25	
	Earned Interest through Oct 2025		\$ 12,745.00				
TOTAL NON-CPA REVENUE					\$ 186,869.76		\$ 87,622.24
CPA FUNDS				CPA FUNDS			CPA FUNDS
FY18	Any CPA housing purpose	5/1/17 article 13	\$ 50,000.00	Acquisition pavnent 1. Alden parcel	\$ 1,750.00	9/18/19	
				Acquisition pavnent 2. Alden parcel	\$ 7,000.00	1/8/20	
				Emergency rental assistance (CONSTRUCT first contract)	\$ 35,000.00	4/7/20	
				Reestriv of deeds to record North Plain Rd special permit	\$ 105.00	5/15/23	
				Rental assistance. via Construct (Trust voted Apr. 2023)(loortion)	\$ 6,145.00	4/18/23	
					\$ 50,000.00		\$ -
FY19	Down pavnent assistance	5/7/18 article 11	\$ 100,000.00	Down pavnent assistance erantee 1	\$ 11,805.00	10/31/18	
				Down pavnent assistance erantee 2	\$ 23,500.00	7/24/19	
				Down pavnent assistance erantee 3	\$ 14,000.00	1/4/21	
				Down pavnent assistance erantee 4	\$ 25,000.00	4/1/21	
				Down pavnent assistance erantee 5	\$ 25,000.00	6/16/21	
				Down pavnent assistance erantee 8 (partial of \$24K total)	\$ 695.00	4/16/24	
					\$ 100,000.00		\$ -
FY20	Down pavnent or Rental assistance	5/6/19 article 13 revised by article 20 6/22/2020	\$ 100,000.00	Emergency rental assistance (CONSTRUCT)	\$ 15,000.00	1/26/21	
				Emergency rental assistance (CONSTRUCT)	\$ 50,000.00	2/9/21	
				Rental assistance. via Construct (Trust voted Apr. 2023)(loortion)	\$ 35,000.00	4/18/23	
					\$ 100,000.00		\$ -
FY21	Acquisition of Alden parcel	6/22/20 article 19	\$ 185,000.00	Acquisition of Alden parcel	\$ 169,685.00	7/8/20	
				Surv. engineerin. redevelopment	\$ 14,800.00	1/5-3/16/22	
					\$ 184,485.00		\$ 515.00
FY23	Acquisition, Creation, or Support can be used for acquisition, creation or support	6/6/22 article 18	\$ 200,000.00	Summer Block CDC project. voted March 2023	\$ 100,000.00	3/21/23	
				Rental assistance. via Construct (Trust voted Apr. 2023)(loortion)	\$ 8,855.00	4/18/23	
				Down pavnent assistance erantee 6	\$ 25,000.00	12/6/23	
				Down pavnent assistance erantee 7	\$ 24,500.00	1/16/24	
				Down pavnent assistance erantee 9	\$ 24,000.00	11/19/24	
				Down pavnent assistance erantee 10 (partial of 25K)	\$ 17,645.00	11/19/24	
					\$ 200,000.00		\$ -
FY24	Any CPA housing purpose	5/1/23	\$ 265,000.00	ADU pilot	\$ 105,000.00		
				Admin fees - Construct \$5,000 and 5/6/25 84100 - 57825			
				First ADU erant was \$100,000			
				<i>Still recommended by AHT for use:</i>	\$ 45,000.00		
				Down pavnent assistance erantee 10 (partial of 25K)	\$ 7,355.00	11/19/24	
				Purchase of Risine ballfield on Park Street	\$ 86,850.00	12/19/24	
					\$ 244,205.00		\$ 20,795.00
FY25	Any CPA housing purpose	5/6/24 article 18	\$ 23,000.00		\$ -		\$ 23,000.00
FY26	Any CPA housing purpose	5/3/25 article 18	\$ 375,000.00		\$ -		\$ 375,000.00
TOTAL CPA REVENUE					\$ 1,298,000.00		\$ 419,310.00
					CPA spent or encumbered		CPA balance
					\$ 878,690.00		\$ 419,310.00
Total all funds				Total all funds in:	total spent or encumbered	balance available all funds	
				\$ 1,572,492.00	\$ 1,065,559.76	\$ 506,932.24	

Great Barrington Affordable Housing Trust Accessory Dwelling Unit Pilot Program

Terms and General Information

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 (AHT) funding may only be used for housing for people with incomes of up to 100% AMI.

AMI Restrictions – Where the AHT 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.

1. ADU Pilot Purpose

- Leverage the resources of the AHT to add affordable ADUs to the local housing market;
- Test viability of utilizing direct partnerships with resident homeowners to increase AMI protected housing in Great Barrington;
- Provide an opportunity for resident homeowners with financial need – including those with incomes over 100% AMI, but who experience difficulty meeting the cost of living in Great Barrington – to support their cost of living by leveraging AHT funds for construction or renovation to create additional rental income as a means to become financially secure.

2. Applicant Criteria

The criteria by which homeowner/landlord applications will be evaluated and selected, as well as the criteria for the homeowner/landlord application, are as follows:

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

- iii. **Project Viability:** In cases where the total project costs will exceed the amount requested of the AHT 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.
- iv. **Resident-Landlord Financial Need:** 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.

3. AMI Tenant Requirement

The AMI requirement for the tenant of the proposed ADU and income verification process are as follows:

- **AMI:** 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 AHT or its administrator verification that same tenant remains in the unit. Any change of tenant requires approval of the AHT or its administrator and verification that the proposed new tenant meets the income eligibility requirement.
- **Verification Administration:** The AHT will subcontract income eligibility verification to a third-party organization or corporation acting as program administrator.

4. Loan Program Structure & Administration

This section describes how the loan can be used, its structure and administration.

- **The 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 than 100% 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.
- **Disbursement:** Up to 50% of the loan amount will be available for disbursement at the start of the project. The remaining portion will be distributed as a cost reimbursement upon verification of completion of work, or portions thereof, and at such intervals as the AHT determines appropriate for the project being funded. The loan documents must be signed prior to any disbursement.
- **Lien for indebtedness:** The loan documents may include a statement of lien, or similar document, as evidence of the loan, and to be recorded at the Registry of Deeds at the time of the initial disbursement.
- **Continued residency required until construction completion:** Should the owner/applicant fail to maintain primary residency at the property after loan approval, whether before or during construction, approval of the application will be rescinded and the applicant must return to the AHT any loan funds disbursed.

- **Requirements after construction:** Owners/applicants who cease to reside on the property after occupation of the ADU by a qualified tenant, or who fail to make the property available for rental in accordance with the ADU loan program within 60 days of completion of construction, or who fail to rent to a qualified tenant within 180 days of completion of construction will not be eligible for any loan forgiveness and repayment of the full loan amount will be due 12 months from the first date of non-compliance.
- **Timeframe:** Each application must include a timeline for completion of construction and proposed rental of the ADU. As part of the loan approval process, the AHT or its administrator will set a project-specific schedule and construction completion deadline. In the event that a project is delayed by 6 months or more beyond the construction completion deadline, the AHT or its administrator will conduct a project review and set a revised timeline and completion deadline, by amendment of the loan documents and written agreement with the applicant. If no agreement can be reached or if the applicant fails to meet the new construction deadline, no further disbursement will be made and the AHT may take legal action against the applicant to recover funds previously disbursed.
- **Property sale:** The restriction established by the loan documents shall run with the land; however, in the event of a property sale within 10 years after the date of the loan documents, repayment of the entirety of the loan shall be due in full at the time of sale, and there shall be no eligibility for loan forgiveness.
- **Administration issues:** When determined necessary or appropriate, the AHT will seek Town counsel input regarding loan document requirements and program compliance and enforcement mechanisms, including applicability of fair housing laws to loan applicants and program participants and, to the extent necessary, the application of “Mrs. Murphy’s” rule. The pilot will adopt the recommendation of counsel on both issues during implementation phases.

5. Public Relations and Marketing

The success of the ADU Pilot Program rests on effective outreach and marketing in order to maximize the applicant pool and ensure community awareness. The AHT will work with the Town to generate and disburse information about the Pilot Program and application process. The following provides an outline for further implementation:

- **Target Audience:** Homeowners in the Town of Great Barrington, with efforts to generate word-of-mouth information sharing among all residents.
- **Community-based Information Outlets:** The NEWSletter, Senior Center Newsletter, Shopper’s Guide, Social Media, AHT Website, Town Website, Town social media, School District E-blasts
- **AHT Website:** Posted program updates, press release, general information about the Pilot Program, and a link to the application form.
- **In person:** Information session.
- **News Media:** Target local news outlets for in depth stories, Spectrum News, The Edge, The Eagle and WAMC.
- **Materials to Create:** Short-form program description, press release, website content, hard copy flyer and social media “flyer.”

6. Budget Line

The Pilot Program budget includes \$150,000 for disbursements in loans to selected applicants and \$5,000 for program administration.

- \$150,000.00 – To be disbursed to selected applicants, with selection to be based on whether and how well the application meets program criteria. There will be no minimum loan amounts or number of applications for program participation.
- \$5,000.00 – To fund program administration costs. It is expected that a sum up to this amount will be paid, as a flat fee, to the program administrator for general administration, including implementation of the application process and tenant eligibility verification. The reasons for using a contract-based administrator include 1.) better protecting the privacy of applicants; 2.) ensuring the resources needed for the application and selection process; and 3.) providing a greater level of expertise in housing and community-based loan programs.
- The total number of applications funded will be determined during the evaluation process. If no applicants sufficiently meet program criteria for approval, then no funds will be disbursed.
- No single loan may exceed \$100,000.00.
- **In the event** no viable applications are received, the funds budgeted for the Pilot Program will be returned to the general fund of the AHT for use in other AHT programs.

7. Application and Selection

The Application

- **Accessibility:** To the extent possible, the application form program information documents will use straight forward language to describe the program and the evaluation process.
- **Timeline:** The application period will be 3 months, starting upon completion of the Pilot Program design and the start of program marketing activities. The program administrator will begin the application review and selection process following the close of the application period.
- **In the event no applicants are selected:** If there are no viable applications, the budgeted funds will revert back to general fund of the AHT for other programming.

Selection Criteria

Applications will be evaluated, compared, ranked, and ultimately selected using the criteria outlined below. All applicants must meet the residency requirement, with no exceptions.

Applications will be evaluated on:

- I. Project viability – ability to complete the construction, renovation and/or physical improvements proposed. The program administrator may consider additional funding/cost savings sources (such as personal savings, another loan, or sweat equity/labor on the project).
- II. Living space proposed – the extent to which the proposed ADU is appropriate for use as a living space
- III. Location – The extent to which the proposed ADU location is accessible to food shopping sites and the downtown area, and has cell phone (wireless communications) and highspeed internet coverage.

- IV. Resident-Landlord Financial Need – the extent to which the landlord/applicant demonstrates financial difficulty meeting the cost of living in Great Barrington that an income restricted ADU would help alleviate.
- V. Cost Effectiveness – the extent to which the project is cost effective.
- VI. Impact – the extent to which the application demonstrates a likelihood to provide secure housing for the most people possible – considering ADU capacity and the size of the resident landlord’s household in total – consistent with the goals of the Pilot Program.

The below detailed assessment rubric will be used to evaluate and select applications.

Mandatory Residency Requirement—meets residency requirements and is likely to continue to do so. Prescreening requirement. Not eligible to apply if not met.	Falls eligibility: Not eligible to vote in Great Barrington.	Meets eligibility: Eligible to vote in Great Barrington.			
Assessment Criteria:	Weakest	Somewhat Weak	Moderate	Somewhat Strong	Strongest
1) <u>Project viability</u> – may consider additional funding/cost savings sources (e.g., savings, other loan, or sweat equity/labor on project)	Low level of detail on budget and financial plan such that assessment of viability is not realistically possible.	Low level detail budget or financial plan.	Moderate detail on both budget and financial plan.	Strong budget detail or financial plan but not equally strong.	Detailed budget and financial plan that shows 100% of the project cost will be covered, once the loan amount is included.
2) <u>Living space proposed</u> – the extent to which the proposed ADU is appropriate for a living space <ul style="list-style-type: none"> • Square Footage. • Amenities. • Natural light. • Environmental quality of materials used. 	Minimum allowable square feet (150 sq. ft. of habitable floor space for first occupant and 100 sq. ft. for each additional occupant) under State Sanitary Code. 105 CMR 410.420 Meets minimum standards for a dwelling unit re: water, sanitation, insulation, heat. See State Sanitary Code, chapter 2. Meets minimum windows requirements. Meets minimum environmental design/construction standards. (Refer to Chapter 83 of Great Barrington Code, Stretch Energy Code, and LEED (Leadership in Energy and Environmental Design) rating system of the U.S. Green Building Council.)	Minimum allowable square feet (338 sq. ft.) Meets minimum standards for a dwelling unit re: water, sanitation, insulation, heat and has either: full kitchen, a washer/dryer, a full bath, or high-speed internet. At least 1 window more than minimum windows. Incorporates at least 1 best-practice standard in environmental design/construction.	Minimum allowable square feet (525 sq. ft.) Has some but not all: full kitchen, washer/dryer. Full bath, high-speed internet. At least 2 windows more than minimum. Meets some but not all best-practice standards in environmental design/construction.	Minimum allowable square feet (713 sq. ft.) Has most but not all: full kitchen, washer/dryer, full bath, high-speed internet. Good natural light. Incorporates many best-practice standard in environmental design/construction.	Maximum allowable area: (no more than 900 sq. ft. net usable floor area), per Zoning Bylaw, section 8.2. Has full kitchen, washer/dryer, full bath, high-speed internet. Strong natural light. Meets all best-practice standards in environmental design/construction.
	Meets all minimums to get a Certificate of Occupancy under State Building Code.				
3) <u>Location</u> – The extent to which the location is accessible to food shopping sites and downtown area, and has cell phone (wireless communications) coverage. <ul style="list-style-type: none"> • Ease of access to groceries/food and Main Street. • Cell phone service/coverage. 	Must have transportation to access grocery or food and Main Street, no cell phone coverage.	Has access to only one of: groceries/food; Main Street; or cell phone coverage.	Has access to more than one of: groceries/food; Main Street; or cell phone coverage.	Has access to all but one of: groceries/food; Main Street; or cell phone coverage.	Within walking distance of groceries/food and Main Street & full cell phone coverage.
4) <u>Resident-Landlord Financial Need</u> – the extent to which the landlord/applicant demonstrates financial limitations in meeting cost of living in Great Barrington that an income restricted ADU would help alleviate	No financial need.	Housing costs are less than 30% of applicant’s household income and there is little financial need. ⁴	Housing costs are approximately 30% of household income and there is some financial need.	Housing costs are over 30% of household income and there is clear financial need.	Application information demonstrates ADU rental income will prevent landlord/applicant from leaving home.
5) <u>Cost Effectiveness</u> – the extent to which the project is cost effective	Inefficient use of estimated cost/square foot.	Somewhat inefficient use of estimated cost/square foot.	Moderately efficient use of estimated cost/square foot.	Fairly efficient use of estimated cost/square foot.	Maximizes efficient use of estimated cost/square foot.
6) <u>Impact</u> – the extent to which the application demonstrates a likelihood to provide secure housing for the most people possible – considering ADU capacity and the size of the resident landlord’s household in total – consistent with the goals of the Pilot Program.	Minimum impact: Studio unit, or 1 resident in the landlord/applicant’s residential unit.	Studio unit and 1 resident in the landlord/applicant’s residential unit.	1 bedroom and more than one resident in the landlord/applicant’s residential unit.	Multiroom ADU or high number of residents in the landlord/applicant’s residential unit.	Maximum impact: Multiroom ADU and highest number of residents in the landlord/applicant’s residential unit.

Town of Great Barrington, MA
Great Barrington Affordable Housing Trust Fund
Request for Proposals for
Affordable Housing Projects

I. INTRODUCTION AND IMPORTANT DATES

The Affordable Housing Trust Fund’s (the “Trust” or “AHTF”) mission is to create, preserve and support affordable housing in Great Barrington, and to fund community housing for low and moderate income households, as defined in and in accordance with the provisions of G.L. Chapter 44, §55C. This housing is defined as being affordable to those persons and households whose annual income is less than 100 percent of the area median income (AMI), as determined by the U.S. Department of Housing and Urban Development (HUD). Since its inception in 2017, the Trust’s projects have included emergency rental assistance programs, down payment assistance programs, acquisition of land on which to create new homes, and grants for the renovation of homes and buildings to create or preserve affordable housing. The Trust’s projects are funded by municipal appropriations from the Town’s general fund and the Community Preservation Act (CPA), and may also be funded from donations of money, land, and/or buildings.

With this Request for Proposals the Trust seeks proposals for new affordable housing projects, and for renovation and redevelopment projects that will produce new or preserve existing affordable housing.

- RFP Issuance: September 2025
- This RFP will remain open until June 30, 2026, or until funds are expended.
- Inquiries Deadline: Up to two weeks prior to the submission
- Proposal Submission Deadline: By the 1st of each month, 2:00 PM
- Proposal Presentations: At the regular meetings of the AHTF; depending on the number of applications, presentations may carry over into the next regular, or specially scheduled, meeting of the AHTF.
- Selection: To the greatest extent possible selection decisions will be made at the time of the presentations but may be continued to subsequent meetings at the discretion of the Trust.

II. REQUEST FOR PROPOSALS

The Town of Great Barrington Affordable Housing Trust Fund, through the Town Manager, is seeking proposals from individuals and groups who have the capabilities consistent with the scope of the project to design, plan, build, create, operate, and manage affordable housing projects on small, medium and large scales, and by using a variety of financing techniques. The intent of this RFP is to identify projects and collaborators that will provide affordable housing for Great Barrington in keeping with the Trust’s mission, the Town’s housing strategies, and the Trust’s financial obligations. With this RFP the Trust seeks proposals for the following:

- Renovation and redevelopment projects that will produce new or preserve existing affordable housing.

The Trust is open to considering various development, rehabilitation and/or future ownership scenarios on projects that respond to the above description. The Trust prefers deed restrictions in perpetuity for its projects, but will consider shorter terms in proportion to the funding requested from the Trust.

Any type of entity or person may submit a response to this RFP. Respondents could include nonprofit housing and community development partners, for-profit housing developers, and even private landowners or homeowners who are seeking to help fulfill the Trust's mission.

All proposals and any subsequent grant award agreement will become a public record.

III. INSTRUCTIONS FOR SUBMISSION OF RESPONSES

Proposals will be considered on a rolling basis. Applicants should submit one (1) original response, three (3) hard copies of the response, and one (1) electronic version **by or before: 2:00 pm, on or before the first business day of the month. Proposals received after this time will be held over to the subsequent submission period. Proposals should be addressed as follows:**

Town of Great Barrington
Affordable Housing Trust Fund
c/o Christopher Rembold, Assistant Town Manager/Director of Planning
334 Main Street
Great Barrington, MA 01230

All inquiries regarding this RFP should be submitted via e-mail and directed to the Assistant Town Manager/Director of Planning & Community Development (crembold@townofgbma.gov), no later than 2:00 PM fourteen calendar days before the submission date. All inquiries and responses to inquiries pertaining to this RFP will be shared with all registered Proposers and prospective Proposers. The Trust is not responsible for the reliability of electronic communications.

Responses must be marked "2025-2026 Proposal to the Affordable Housing Trust Fund" and must include all required documents, completed and signed per this RFP, and all required forms per this RFP. The Trust reserves the right to reject any or all proposals or to cancel this Request for Proposals if it is deemed in the best interest of the Trust to do so.

The Trust makes no representations or warranties, express or implied, as to the accuracy and/or completeness of the information provided in this RFP. This RFP (including all attachments and supplements) is made subject to errors, omissions, prior sale, lease or financing and withdrawal without prior notice, and changes to, additional, and different interpretations of applicable laws and regulations.

Proposers should undertake their own review and analyses concerning physical conditions, environmental conditions, applicable zoning, required permits and approvals, and other requirements and legal considerations for their subject sites relevant to the terms and elements of

their proposals.

IV. PROPOSAL SUBMISSION REQUIREMENTS

1. A cover letter of interest signed by the principal(s), with their contact information, including the following:
 - a. Their understanding of the Trust's mission
 - b. The location of the proposed project
 - c. A summary of the number of units, bedrooms/unit, and rent/unit
 - d. A summary of the proposed AMI threshold/unit
 - e. The proposed deed restriction(s)
 - f. The amount of funding requested from the Trust and the estimated total cost
 - g. Their willingness to enter into contracts with the Town, including any required affordable housing deed restrictions.

2. Narrative Description – The response shall include:
 - a. A description of the concept for the subject property, including its location, the feasibility of development or redevelopment, the types of uses to be located on the property, access on the property to cell phone (wireless communications) and internet provider services Minimum Threshold Criteria/GB, Criteria 5
 - b. The total number of affordable housing units in the project, their types, sizes and their proposed future sale prices or rents, level of affordability (expressed relative to household income and percentage of Area Median Income), and proposed deed restriction periods. Criteria 4 and 1 half of 3
 - c. A description of or plans for the living space proposed, specifying the overall special arrangements of each unit, the number of bedrooms per unit, amenities included per unit, natural light/unit and the environmental quality of materials that will be used in the project. Criteria 3 & 8
 - d. A description of the extent to which the project will meet the housing needs of Great Barrington residents and workers, including a marketing and community outreach plan, and management plan and management entity (if any). Criteria 8

3. Project Scope & Timeline: Include a timeline for acquisition, permitting, financing, construction, reconstruction or rehabilitation, and occupancy. Describe whether significant structural changes or additions, including potential removal or replacement of historically significant exterior features, are anticipated, and whether any significant site changes, e.g., parking or landscaping, are required or proposed. Fully describe all zoning requirements or limitations, describe all other local permits that may be required, and describe the timeline for achieving any needed approvals.

4. Experience & Capabilities: The response shall include a description of the relevant development and property management experience of the Proposer and/or their contractor, whether an individual or a team, including a list of relevant projects that have been completed by the Proposer or their contractor in the past ten years. Describe the experience of the individuals and organizations to be involved, including the development team,

architect and code professionals, engineers and consultants, and, as applicable, the contractor, property manager, lenders and investors, if any. Background information, including firm resumes and resumes for principals and employees expected to be assigned to the project, shall be provided. Criteria 2

5. Organization Chart & Key Personnel: The response shall include an organizational chart of the Proposer, along with: The name, address and telephone number of the Proposer, the name of any representative authorized to act on their behalf, the name of the contact to which all correspondence should be addressed, and the names and primary responsibilities of each individual on the development team. Criteria 2
6. References: Five (5) relevant references, including contact information. Criteria 2
7. Budget & Budget Narrative: Fully describe the development budget including the amount and source of all proposed funds, and a 10-year operating pro-forma that reflects typical income (sales or rents) and expenses, including but not limited to debt service costs and capital or operating reserves. Provide a development financing plan, including: Criteria 1 & 5
 - a. The amount of grant funds the Proposer is seeking from the Trust, when those funds would be expected (month/year) and whether those funds would be needed in one lump sum or over a period of time.
 - b. A proposed pre-development budget, if applicable, including all projected sources to be used to secure necessary permits and approvals for the rehabilitation and/or construction.
 - c. A development budget that includes a list of sources and uses, and identifies the extent to which AHTF funds will leverage other funds for the project.
 - d. Operating budgets with income and expenses over a minimum 10-year period.
 - e. A budget narrative addressing items a-d and describing the assumptions used in making the above determinations, for example, utility costs, taxes or exemptions, price escalations, etc.

V. EVALUATION CRITERIA

Minimum Threshold Criteria

1. The proposed project is located in the Town of Great Barrington.
2. Timely submission of the proposal.
3. A letter of interest signed by the proposal principal(s).
4. The submission includes all required components: narrative description, project scope and timeline, experience and capabilities, organization chart and key personnel, and 5 references.
5. A budget and budget narrative, including funds request, predevelopment budget, development budget, 10-year operating budget.
6. A rehabilitation and/or construction and occupancy timeline of no longer than two (2) years.
7. Submission of required, standard forms: the Certification of Non-collusion, Certification of Authority.

8. All units under consideration must be affordable for households earning up to a maximum of 100% of the Area Median Income.

Comparative Evaluation Criteria

Proposals meeting the minimum criteria will be judged on the following additional comparative evaluation criteria ranked as weak, somewhat weak, moderate, somewhat strong, strong, in accordance with the attached evaluation rubric for this RFP.

1. Project Viability – Considering all funding sources, scope and cost, the extent to which the pro-forma budget presents a viable business model over 10 years.
2. Capabilities Consistent with the Scope of the Project – The extent to which the proposal demonstrates: completeness of project planning in documentation, experience with similar development projects (either the Proposer or the contractor), that subcontractors are in place for the project, and experience in and/or plan for property management.
3. Living Space Proposed – The extent to which the proposed units are appropriate for use as living spaces considering overall spaciousness, amenities included, natural light, and the environmental quality of the materials used.
4. Affordability – Considering the Area Median Income (AMI) threshold required for tenants over the proposed deed restriction period, the extent to which the project will create the most affordable housing for the longest period of time.
5. Location – The extent to which the location is accessible to food shopping sites and downtown areas and has cell phone (wireless communications) coverage and internet access.
6. Cost Effectiveness – The extent to which the project is cost effective measured by overall efficacy in the use of resources and additional funds an AHTF grant will leverage for the project.
7. Impact – The extent to which the application demonstrates a likelihood to provide secure housing for the most people possible as assessed by total number of units included in the project and per unit maximum impact.
8. Community Need – The extent to which the project meets the affordable housing needs of the Great Barrington community, based on demonstrated knowledge of the affordable housing needs of Great Barrington residents and workers and experience with marketing and community outreach in Great Barrington.

VI. INTERVIEWS

The Trust may require an interview with Proposers, and any interview presentations will be considered as part of the overall evaluation process to determine the successful Proposer. Any such interviews will be used to further assess the proposal in relation to section V., Evaluation Criteria.

VII. SELECTION PROCESS

All proposals properly submitted will be opened in public. All information contained in the proposals is public, including the requested grant amount. The Trust will review and evaluate all proposals received by the submission deadline on a rolling basis throughout the year, based on the criteria outlined herein. Evaluation of the proposals will be based on information provided in the

Proposer’s submission as described in the submission requirements of this RFP and any interviews, references, and additional information requested by the Trust. The successful Proposer(s) will be the responsive and responsible Proposer(s) who submits the proposal that best meets the intent of this RFP as stated in section II, taking into consideration the grant amount requested from the Trust and the comparative evaluation criteria set forth in the RFP, as further explained in the Evaluation Rubric included in Appendix A. The Trust will notify all Proposers in writing of its decision.

The Trust will select proposals to fund that it deems likely to create affordable housing consistent with the Trust’s mission, taking into consideration all evaluation criteria and the requested grant amount. More than one proposal may be selected, and the Trust reserves the right to offer grant amounts that are lower or higher than requested. All grants are subject to appropriation of sufficient funds.

VIII. EXECUTION OF GRANT AGREEMENT

The successful Proposer will be required to execute a Grant Agreement in the form presented by the Trust, committing to the elements of the proposal and a timeline for implementation of the project, and prerequisites, if any, to be fulfilled.

RFP COMPARATIVE EVALUATION RUBRIC

Program Goals

1. Leverage the resources of the AHTF to add affordable residential units to the Great Barrington housing market.
2. Encourage renovation and redevelopment projects that will produce new or preserve existing affordable housing affordable housing in town.

Assessment Criteria	Weak	Somewhat Weak	Moderate	Somewhat Strong	Strong
1. <u>Project Viability:</u> Considering all funding sources, scope and cost of project, does the pro forma present a viable business model over ten years.	The pro forma lacks a detailed budget and comprehensive financial plan, making it impossible to realistically assess the project's viability. Key required budget elements are missing.	The pro forma shows some long term planning but lacks a sufficiently detailed budget and financial plan to enable a meaningful assessment of project viability.	The pro forma includes a moderate level of detail in both the budget and financial plan, but falls short of what is needed for a confident assessment of project viability.	The pro forma demonstrates strong detail in either the budget or the financial plan, but the other component is comparatively weaker, limiting a full assessment of project viability.	The pro forma presents a detailed and complete budget and financial plan, demonstrating full coverage of project costs. All required elements are included. Information provided permits assessment of project viability.

<p>2. <u>Capabilities Consistent with Project's Scope:</u></p> <ul style="list-style-type: none"> • Experience with similar projects (applicant or contractor) • Completeness of project planning documents • Subcontractors in place • Developed and realistic property management plan 	<p>The proposal lacks the plans and level of detail necessary to demonstrate the ability to execute the project. Additionally, the applicant or contractor has no experience with similar projects.</p>	<p>The proposal provides only limited plans and details necessary to demonstrate the applicant's ability to execute the project effectively.</p>	<p>While the submission offers a moderately detailed execution plan and some experience with comparable projects, it lacks specificity needed to give confidence in successful delivery.</p>	<p>The proposal includes a generally complete project plan but one or more critical elements, such as executed construction contracts or required permits, are missing or incomplete.</p>	<p>The project is shovel-ready, with detailed plans, materials identified, a building permit issued, and construction contracts in place. The applicant has extensive experience, with a successful track record, on similar projects supporting their capacity to deliver successfully.</p>
<p>Assessment Criteria</p>	<p>Weak</p>	<p>Somewhat Weak</p>	<p>Moderate</p>	<p>Somewhat Strong</p>	<p>Strong</p>
<p>3. <u>Living Space Proposed:</u> The proposed units offer well-proportioned square footage appropriate as living spaces with strong amenities and ample natural light. The selection of materials supports a healthy indoor environment, reflecting thoughtful design and attention to livability.</p>	<p>The proposed unit(s) meets the minimum standards for a dwelling unit under the State Building Code for light, natural ventilation, insulation, energy efficiency, and egress. While they satisfy environmental design and construction requirements, the living space provided is limited.</p>	<p>The proposed unit(s) exceeds basic requirements by offering at least one high-quality feature (e.g., full kitchen, washer/dryer, full bath, or high-speed internet), an additional window beyond the minimum required, and the integration of at least one best-practice element in environmental design or construction.</p>	<p>The proposed unit(s) offers one enhanced amenity—such as a full kitchen, washer/dryer, full bath, or high-speed internet—but does not provide the full set. It surpasses minimum code requirements for windows and incorporates certain best-practice measures in environmental design or construction, though not comprehensively.</p>	<p>The unit(s) includes most, but not all, of the key amenities: full kitchen, washer/dryer, full bath, and high-speed internet. It offers good natural light and incorporates many best-practice standards in environmental design and construction, but some opportunities for further enhancement remain.</p>	<p>The proposed living spaces are spacious throughout, with every room meeting high standards for size and comfort. The unit(s) includes a full kitchen, washer/dryer, full bath, and high-speed internet. Strong natural light is present, and the project demonstrates best-practice standards in environmental design and construction through LEED certification or</p>

					equivalent, such as National Association of Home Builders standards.
4. <u>Affordability (AMI)</u> : The project meets the minimum requirement with a deed restriction at 100% of Area Median Income (AMI) for tenants. It also provides long-term affordability through a sustained restriction period. Supports stable housing access for moderate-income households.	The project meets the minimum affordability requirement with a 100% AMI deed restriction, but the restriction is time-limited—raising questions about long-term affordability beyond that term.	The project includes a deed restriction at 90% of AMI for a limited duration, reflecting a stronger affordability level than required, but the restriction is not permanent.	A strong commitment to affordability, either through an 80% AMI deed restriction or nonprofit ownership, but affordability is subject to a limited term.	The project provides deep affordability through a 70% AMI deed restriction in perpetuity or ownership by a qualified housing non-profit, ensuring long-term access to affordable housing.	The project ensures deeply affordable housing through a 60% AMI deed restriction in perpetuity or ownership by a qualified housing non-profit, guaranteeing long-term affordability and community benefit.
Assessment Criteria	Weak	Somewhat Weak	Moderate	Somewhat Strong	Strong
5. <u>Location</u> : The project benefits from a well-situated location, offering easy access to grocery shopping and downtown amenities with strong walkability and pedestrian access to services. Cell service and internet connectivity are present,	With no walkable access to groceries or Main Street, the location is dependent on vehicular transportation for basic needs. Limited cell phone coverage further reduces the site's accessibility and may	The project location provides access to only one of the following: groceries/food, Main Street, or cell phone coverage. This limited access may affect resident convenience and connectivity.	The project location provides access to more than one of the following: groceries/food, Main Street, and cell phone coverage. This supports a reasonable level of convenience and connectivity for residents.	The site has access to all but one of the following: groceries/food, Main Street, or cell phone coverage. While the location supports a generally high level of livability, the missing element may present a limitation for	The site is well-located, with walkable access to groceries/food and Main Street, and benefits from full cell phone coverage. This combination supports a high level of residential convenience and livability.

ensuring residents are well connected both physically and digitally.	impact quality of life.			some residents.	
6. <u>Cost Effectiveness</u> : The project demonstrates cost effectiveness through efficient use of resources and the ability to leverage additional funding alongside the AHTF grant, maximizing the impact of public investment.	The project reflects an inefficient use of resources, with a high estimated cost per square foot. Additionally, limited financial resources are available to support or leverage the AHTF grant.	The project shows a somewhat inefficient use of resources, with estimated costs per square foot above typical benchmarks.	The estimated cost per square foot indicates a moderate level of efficiency. While the proposal does not represent the most cost-effective model, it remains within reasonable limits.	The project demonstrates fairly efficient use of resources, with estimated costs per square foot falling within a reasonable and generally acceptable range.	With a low cost per square foot and the AHTF grant making up no more than 10% of the total project cost, the proposal demonstrates excellent cost efficiency and strong use of external funding sources.
Assessment Criteria	Weak	Somewhat Weak	Moderate	Somewhat Strong	Strong
7. <u>Impact</u> : The application demonstrates a clear potential to provide secure housing to a significant number of individuals, maximizing the impact of available resources.	The project provides a minimum level of per-unit impact, with studio units offering limited space and functionality. The overall impact is determined by the total number of units included in the proposal.	The project includes 1-bedroom units, offering a modest but adequate level of living space. The overall impact is determined by the total number of units included in the development.	The project includes 2-bedroom units, which provide a higher level of livability and flexibility for small families or shared households. The total number of units will determine the overall scale of impact.	The project includes 3-bedroom units, which support larger households and families, enhancing the per-unit impact. The total number of units will determine the overall scale and effectiveness of the project.	The inclusion of 3+ bedroom units provides strong per-unit impact by accommodating larger families and more complex household structures. The total number of units will determine the project's overall contribution to housing availability.
8. <u>Community Need</u> : The	The proposal shows little to	The proposal reflects an	The proposal reflects an	The applicant demonstrates	With meaningful

<p>project addresses the affordable housing needs of the community, based on demonstrated knowledge of local housing challenges, experience working with town residents, and a track record of effective marketing and community outreach.</p>	<p>no consideration of Great Barrington's housing needs. The applicant has no relevant local experience and lacks a proven approach to outreach or marketing within the community.</p>	<p>understanding of Great Barrington's housing needs. However, the applicant lacks relevant local experience and has not demonstrated a proven approach to community outreach or marketing.</p>	<p>understanding of Great Barrington's housing needs, and the applicant brings relevant local experience. However, there is no demonstrated track record of effective community outreach or marketing.</p>	<p>a solid grasp of Great Barrington's housing challenges and brings a proven history of effective outreach and marketing. Nevertheless, the absence of local experience may limit the applicant's ability to navigate community-specific dynamics.</p>	<p>local experience, a strong outreach and marketing track record, and a clear grasp of the community's housing needs, the applicant is well-positioned to deliver an impactful and responsive project.</p>
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APPENDIX 10
NORTH PLAIN ROAD / PROSPERITY WAY

a. SUMMARY

- **Phase One – House Prices:** Habitat is currently estimating that the average cost of a home for the Phase One houses (going in now), will be \$418,436. The majority of houses in Phase One are large modulars that will house the largest families in the development. Habitat moved these homes up to phase one of the project to avoid an anticipated increase in cost of over \$40,000/modular with tariffs and to get the crane needed to set the modulars in before paving to prevent damaging the road after paving. Phase one houses will be matched with applicants in the 80%-100% AMI window.
- **Applications from Great Barrington residents:** Habitat received 261 applications expressing interest in Prosperity Way at the step 1, prescreen phase of the application process. Of these, 76 were eligible to submit a full application and have been invited to do so. This step is currently in process.

As of typing this, they have received 9 complete or near complete full applications to date, 2 of which currently live in Great Barrington (including Housatonic), 1 works for BHRSD, 4 currently live in other South County towns, and 2 of which are currently Pittsfield residents. These numbers are changing quickly as applications come in.

The prescreen phase of the application process does not ask for information about current residence other than to ask if they reside in Berkshire County or outside of the County. This can be changed if it is vital information going forward.

Of the completed applications received to date, the majority are for smaller size families, while the phase one homes are for larger size families. They will be eligible for the next houses to go in at Prosperity Way. Habitat may also consider revising the design of the houses in future phases if they find it is not well aligned with the applicants need.

- **Project Costs:** There is a certain amount of variability in the total estimated project costs. This is the case for two reasons, construction costs and the Habitat model. Construction costs continue to rise across the board, which impacts the costs of a multiyear project like this one significantly. On the other hand, the Habitat model adds the variable of in-kind donations in the form of labor and/or materials, which brings costs down, but varies house to house, phase to phase, depending on donated time available.

Habitat's Project Manager, June Wolf, currently estimates the whole of Habitat's aspect of the project to cost \$8,725,000. In the report from Habitat Executive Director, Carolyn Valli below, Ms. Valli estimates the total cost for phase one, (the current phase), will be \$2,510,616, with projected in-kind donations and additional grants obtained by Habitat for phase phone coming in around \$712,000.

To date, the Great Barrington Affordable Housing Trust costs associated with the Alden Parcel/Prosperity Way are as follows:

- \$9,975 – Feasibility study (non-CPA Town funds.)
- \$178,435 – Acquisition (CPA funds – Town/State)
- \$14,800 – Survey, engineering, and predevelopment (CPA funds – Town/State)

Additionally, the Town and Trust leveraged the Trust’s investment to secure a MassWorks grant from the State in the amount of \$3.2 million for use on site infrastructure which included engineering (White Engineering, \$70,000), the road, electrical, sidewalks, sewer, earthwork and drainage (Rifenburg, \$3,193,053). The town utilized \$103,320 in 40R funds (part of a previous multiyear Smart Growth grant) on costs associated with digging foundations.

Of actual and estimated costs from acquisition through Phase One (end of this fiscal year), .17% of funds are non-CPA Town of Great Barrington funds and 3.22% of funds are CPA funds (a combination of Town and State dollars). Approximately 55% of funds are grants received by the Town of Great Barrington, the majority of which are MassWorks grant funding. 42% of funding through the end of Phase One is funding and/or donations secured (or to be secured) by Habitat.

b. Habitat Report on Prosperity Way from Executive Director, Carolyn Valli

Prosperity Way & Housatonic Homeownership Pipeline and Affordability Report

Building a Path Forward—Together

Introduction

Central Berkshire Habitat for Humanity remains committed to expanding access to affordable homeownership in Berkshire County. As we advance the Prosperity Way development—alongside ongoing interest in Housatonic—we continue to strengthen our systems for screening, supporting, and selecting families while working collaboratively with partners to overcome key affordability obstacles. This report summarizes the applicant pipeline, the screening and review process, financial projections for the project, and shared challenges related to affordability, taxes, and subsidy requirements.

Our spirit is one of partnership: **How can we get this done together?**

I. Applicant Pipeline Overview

Pre-Screening Results

To date, **548 pre-screen applications** have been received. Of these, **261 applicants** expressed interest in the Housatonic homes or indicated willingness to consider either Pittsfield or Housatonic.

Pre-screening enables us to review self-reported applicant data quickly and compassionately, ensuring families are not burdened by a lengthy application if they clearly fall outside program guidelines.

Applicants Who Did Not Qualify (Pre-screen Stage)

Category	Number	Notes
Credit score below 640	38	Referred to Financial Education
Did not meet affordable payment guidelines	17	Front-end/back-end ratios too high
Did not meet payment <i>and</i> income guidelines	13	Multiple eligibility barriers
Did not meet income guidelines	81	Outside of current program limits
Family size not eligible	2	Families of 9 and 10 exceeding available unit sizes
Qualified for Pittsfield but not GB	34	GB AMI caps and limits differ
Qualified for GB only (invited to apply)**	34	Invited to submit a full application
Qualified for both GB & Pittsfield (invited)**	42	Invited to submit a full application

Total invited to full application stage: 76 families.

II. Full Applications Received (GB – To Date)

We have currently received **7 full or near-complete applications** [updated to 9, at time of AHTF Step 2 draft submission] for the Great Barrington/Housatonic units:

Applicant	Family Size	AMI %
C.M.	4	60%
C.S.	2	67%
I.J.	1	68%
S.Z.	1	90%
A.H.	2	72%
T.J.	5	55%
T.F.	3	74%

Application Review Process

1. **Pre-screening** to reduce applicant frustration and unnecessary paperwork.
2. If the pre-screening is inconclusive, applicants are invited to send **targeted documents** (income, credit, bank statements) before completing a full application.
3. **Full application** is then processed: verification of income, assets, employment, credit, and household composition.
4. Applications are reviewed by the **Homeownership Team**.
5. CEO completes **final approval**.

To date, **only one application has been denied**, due to liquid assets exceeding \$500,000, which falls outside our eligibility criteria.

Support for Non-Qualifying Applicants

Applicants not eligible for Round One are encouraged to enroll in **Building for Tomorrow**, where they can access:

- Financial education
- Coaching
- Asset-building supports
- Credit repair pathways

These efforts help build long-term stability and prepare families for future opportunities.

Applicants below the 80–100% AMI target for Phase 1 are considered for **Phase 2**, which is projected to include homes affordable to applicants as low as **65% AMI**, *pending approval of submitted grant requests*.

III. Affordability Challenges & Financial Realities

Construction Cost Overview

Average cost to construct each Phase One home: **\$418,436**

Phase One Total Project Cost

- **Total Cost:** \$2,510,616
- **Projected Gift-in-Kind & Grants:** \$711,990
- **Projected Net Cost:** \$1,798,626

Based on the AMI of buyers and final sale prices, Phase One may result in:

- **Up to a \$217,000 project loss**, or

- A **surplus**, which would be **rolled into Phases 2 & 3** to deepen future affordability.

This is a core challenge—and an opportunity for partnership.

IV. Taxes: A Structural Barrier to Affordability

One of the primary drivers pushing families above their affordability threshold is **property taxation**.

Projected Monthly Tax Burden at 80–100% AMI

- **\$364 – \$439 per month**
This increases total monthly housing cost to:
- **\$2,086 – \$2,310 per month**

Impact

Opportunity to align that the Prosperity Way homes will be taxed at deed-restricted sale prices which would negate the following impacts:

- Sale prices must be increased to allow mortgage underwriting to absorb tax costs.
- Increased sale prices push required AMIs **higher**, shrinking the eligible pool.
- This is disproportionately harmful in high-value communities like Great Barrington.

Critical Question for Policymakers and Partners

Can property taxes be based on the restricted structure value rather than market value?

This policy adjustment could unlock affordability not only for Habitat—but for all income-restricted homeowners.

V. Subsidy Comparison: Pittsfield vs. Great Barrington

Pittsfield units benefited from substantial subsidy support:

- **CPA contribution:** ~\$45,000 per unit
- **MassHousing support:** Over **\$150,000 per unit**

This allowed significantly lower sale prices and lower AMI requirements.

By contrast, Great Barrington Affordable Housing Trust:

- Caps household AMI's **100%**.

- Has greater market pressure due to higher assessed values
- Offers up to \$25,000 in down payment assistance as a loan, which has to be factored into sales price for mortgage purposes.

The difference in subsidy layers materially affects affordability outcomes.

VI. Phase 2 Opportunities

Phase 2 includes **funding requests submitted to FHLB**, which—if awarded—will:

- Bring AMI targets as low as **65% for a limited amount of units**.
- Deepen affordability
- Reduce sale prices
- Lower mortgage and tax burdens
- Preserve long-term affordability for more local families

This is another place where partnership and advocacy can move the needle.

VII. Moving Forward—Together

The challenges facing Prosperity Way and our Housatonic pipeline are real, but they are not insurmountable. By working collaboratively across municipal partners, funders, philanthropic supporters, and community leaders, as we have from the beginning of this project we can:

Key Opportunities for Partnership

- **Advocate for tax reform** that aligns assessments with deed-restricted values.
- **Increase local subsidy contributions**, especially in high-cost markets.
- **Support grant applications** and cross-sector funding models. The Town of Great Barrington has been the best partner on grant applications in the Berkshires.
- **Explore regional policy shifts**, including tax abatements or innovative housing overlays.

Our Shared Goal

To ensure that **working families**—teachers, health aides, retail workers, childcare providers, and essential service workers—can afford to live in the towns they keep running.

Our Shared Commitment

To build homes families can afford today, and to build systems that ensure long-term affordability for generations.

Conclusion

Prosperity Way is not just a housing development—it is an investment in community, stability, and shared opportunity. The data show both strong demand and significant structural challenges. By coming together around creative solutions, targeted subsidies, and advocacy for tax and policy alignment, we can close the gap and ensure this project succeeds.

Let's get this done—together.