

Town of Great Barrington, Massachusetts

Housing Needs Assessment 2020

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Acknowledgements

Berkshire Regional Planning Commission

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The cover photo is of Bentley Apartments; a new 45-unit, multi-family development which is located at the former New England Log Homes site. Bentley Apartments was developed by the Community Development Corporation of South Berkshire and the Berkshire Housing Development Corporation.

Table of Contents

1. Executive Summary.....	1
1.1 Background and Purpose	1
1.2 Summary of Key Demographics & Findings	1
1.3 Summary of Recommendations	2
1.4 Methodology.....	3
1.5 Preface.....	4
2. Demographics	5
2.1 Population	5
2.2 Race.....	7
2.3 Poverty and Homelessness.....	8
2.4 Employment and Income.....	9
2.5 Housing Overview	16
2.6 Affordable Housing Supply Analysis for Great Barrington	23
3. Rental Housing Conditions	25
3.1 Overview of Rental Units	25
3.2 Rental Cost Analysis.....	27
3.3 Affordable Rental Housing Stock	29
4. Owner Housing Conditions.....	32
4.1 Homes for Sale	32

4.2 Value of Homes	34
4.3 Seasonal Housing.....	35
4.4 Affordability of Home Ownership.....	36
5. Senior Housing Need	40
6. Special-Needs Housing	44
7. Foreclosures, Blighted, and Sub-Standard Properties	45
8. Seasonal Housing Needs	48
9. Review of Town-Related Housing Efforts	49
10. Implementation Recommendations	52
11. Resource Guide	57
11.1 Housing Partnerships	57
11.2 Federal Resources	65
11.3 State Resources	73
11.4 Private & Non-Profit Opportunities	81
12. Appendices	88
Appendix A: Construct Inc. Emergency Rental Assistance Program - End of June Progress Report	89
Appendix B: Berkshire Realtors: South Berkshire County, MA - Residential Real Estate Report	90

1. Executive Summary

1.1 Background and Purpose

The Town of Great Barrington requested the assistance of Berkshire Regional Planning Commission to perform an assessment of the current state of housing in the Town. This report provides detailed information about the existing housing stock and will assist in clarifying the need for elderly, accessible, and affordable housing in Great Barrington. Funding for this report was provided through the Community Preservation Act.

1.2 Summary of Key Demographics & Findings

Great Barrington is the most populous municipality in southern Berkshire County. As of the 2018 American Community Survey, the population of Great Barrington was 6,894 but between 1990 and 2018, the Town experienced a 12% decline in population. Between 2010 and 2018 the median age of Great Barrington residents increased from 45.5 years old to 48.1.

Great Barrington's labor force consists of 3,860 people as of December 2019. At the same time, the unemployment rate was 2.7% which is slightly lower than the rate for Berkshire County and the State. Ninety-three percent (93%) of the average monthly employment in Great Barrington is in service-providing jobs. The industries with the highest share of employment were *Educational Services, Health Care, and Social Assistance* (25%), *Arts, Entertainment, Recreation, and Accommodation & Food Service* (23%), and *Professional, Scientific, Management, Administrative, & Waste Management Services* (11%). Together, these industries accounted for 59% of all employment. From 2010 to 2018, per capita income in Great Barrington has only increased marginally from \$32,325 to \$33,596. It should be noted that per capita income is calculated by dividing the sum of all residents' incomes by the total number of residents and many residents do not earn income, so this figure tends to be low. For this reason, this report focuses on median household income because it has a higher degree of accuracy. Median household income of owner-occupied units is \$84,056 and median household income for renter-occupied units is \$39,865.

There are a total of 3,444 housing units, and most homes have 3 bedrooms. Great Barrington housing stock is aging as 68% of homes were built prior to 1970. There is a deficit of housing affordable to current residents of Great Barrington. There are a total of 1,898 households that earn moderate,

middle, low, very low, and extremely low incomes and 1,637 affordable units which creates a deficit of 261 affordable units.

Sixty-six percent (66%) of housing units are owner-occupied, and owner-occupied housing is primarily single-family detached dwellings (63%). The average listed home price (accessed 11/2/20 through www.berkshirerealtors.com) was \$744,249 and the median listed home price was \$525,000. Seven of the total 53 active listing are in excess of \$1,000,000. When these homes are removed from the equation, the average listed price is \$503,722 and the median listed price is \$495,000. 602 homeowners (32%) experience a housing cost burden, meaning that housing costs are at least 30% of household income. The vast majority of those experiencing a cost burden pay more than 40% of their income towards housing costs.

Thirty-four percent (34%) of housing units are renter-occupied. Thirty-six percent (36%) of renter households earn less than \$35,000 annually, and with the median gross rent estimated at \$897, many workers cannot afford housing in Great Barrington without being cost burdened. In fact, 43% of renters are housing cost burdened. A quick search for rental properties on Zillow.com on November 2nd, 2020 only yielded six available properties and the average rent at that time was over \$4,000 per month.

The majority of seniors (58%) own their home. 45% all senior householders (aged 65+) have annual incomes above \$60,000 per year, with 36% senior households earning more than \$100,000 annually. Senior renters are relatively new to their homes, while most senior owners moved into their home before 1989. In Great Barrington, 46% of senior renters are cost burdened.

1.3 Summary of Recommendations

- Continue rental assistance programs, particularly emergency rental assistance, for households earning less than the median income;
- Continue the down payment assistance programs for household earning less than the median income;
- Redevelop blighted properties, particularly underutilized commercial properties, to create new affordable housing units in either mixed-use or residential developments;
- Provide financial incentives and tax abatements to homeowners to create new affordable units either within existing structures or by building new accessory units;
- Create new housing units for the growing senior population in assisted living or co-living arrangements;

- Collect/track and analyze short-term rental data;
- Review and possibly revise current Zoning Bylaw to regulate short-term rentals;
- Direct short-term rental tax revenue towards housing goal;
- Expand and refine public transit options to serve the main employers in town at convenient timetables. This is especially important since, for some service employees working in town, the only affordable housing option is outside of Great Barrington;
- Install fiber optic broadband internet throughout town, which could enable more work-from-home options.

1.4 Methodology

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

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

Data for this report came from various sources, including:

- United States Decennial Census (2000 & 2010)
- American Community Survey
- United States Department of Housing and Urban Development, www.huduser.gov
- Massachusetts Department of Labor and Workforce Development
- Massachusetts Department of Housing and Community Development
- University of Massachusetts Donahue Institute
- Banker and Tradesman
- Berkshire County Board of Realtors & MLS
- Massachusetts Department of Revenue
- State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (2000)
- Community Software Consortium (Assessors' data)
- Infogroup, Omaha, NE
- RealtyTrac
- Craigslist & Berkshire Eagle apartment listings
- Berkshire Regional Planning Commission: Fair Housing Equity Assessment
- Community Master Plan: Town of Great Barrington, MA (adopted October 10, 2013)
- Great Barrington Zoning Bylaws

1.5 Preface

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

The Census Bureau conducts a host of surveys and programs, but this report relies heavily on the Decennial Census and the American Community Survey. The Decennial Census is mandated by the U.S. Constitution to count each resident of the country every ten years on the year ending in zero. The Decennial Census questions account for population, age, gender, race, and some basic questions about housing. Since the goal is to reach every resident and the questions asked are easily quantifiable, the information gathered comes with a high degree of accuracy. The results of the Decennial Census determine the number of seats for each state in the U.S. House of Representatives and are used to draw congressional and state legislative districts and to distribute more than \$675 billion in federal funds each year.

The American Community Survey is an ongoing survey that provides vital information on a yearly basis. This survey is sent to approximately 295,000 addresses on a monthly basis, which equates to about 3.5 million per year. Since the number of people surveyed is less than during the Decennial Census and much more extensive questions are included, the results come with a lesser degree of accuracy compared to the Decennial Census.

It should also be noted that this report was developed during the COVID-19 pandemic which began impacting the United States in the beginning of 2020. COVID-19 has affected virtually every aspect of the socio-economic milieu on a global scale. Despite the widespread impacts, there are limited data sources which track short-term changes caused by the pandemic especially as relates to housing. This report accounts for fluctuations in unemployment and home sales and acknowledges Great Barrington's Emergency Rental Assistance Program. Aside from these topics, the data presented in this report treats COVID-19 as a statistical anomaly.

2. Demographics

2.1 Population

As of the 2018 American Community Survey, the population of Great Barrington was 6,894. Between 1960 and 2018, Great Barrington's population increased by 4%, but between 1990 and 2018 it has decreased by 12%. All but two towns neighboring Great Barrington (as seen in the table below) experienced population decline over the same period. Great Barrington remains the most populous municipality in the Southern Berkshires and is the most populous municipality in the tri-corner (Massachusetts-Connecticut-New York) region.

Table 2.1 Great Barrington: Population Change (1960 - 2018)

Town/County	1960	1970	1980	1990	2000	2010	2018
Great Barrington	6,624	7,537	7,405	7,841	7,515	7,104	6,894
Alford	256	302	394	413	399	494	421
Egremont	895	1,138	1,311	1,177	1,345	1,225	1,380
Lee	5,271	6,426	6,247	5,850	5,993	5,943	5,760
Monterey	480	600	818	774	936	961	753
Sheffield	2,138	2,374	2,743	2,903	3,335	3,257	3,170
Stockbridge	2,161	2,312	2,328	2,402	2,272	1,947	1,960
West Stockbridge	1,244	1,354	1,280	1,481	1,426	1,306	1,133
Berkshire County	142,135	149,402	145,110	139,352	134,953	131,219	126,348

Source: United States Decennial Census; 2018 American Community Survey Table DP05

The population of Great Barrington grew older between 2010 and 2018, with the median age increasing from 45.5 to 48.1 years, and the oldest age cohort growing in population by 5%. Furthermore, the 0-19 age cohort grew by less than 1% and the 20-34 and 35-54 age cohorts shrank by 2% and 24%, respectively.

Table 2.2 Great Barrington: Population Distribution by Age (2010 - 2018)

Age Cohort	Total Population (2010)	% of Total Population (2010)	Total Population (2018)	% of Total Population (2018)	% Change
0-19 years old	1,704	24%	1,715	25%	0.7%
20-34 years old	1,056	15%	1,033	15%	-2%
35-54 years old	1,844	26%	1,399	20%	-24%
55-64 years old	1,203	17%	1,169	17%	-3%
65+ years old	1,297	18%	1,578	23%	22%
Total Population	7,104	100%	6,894	100%	-3%
Median Age	45.5	-	49.1	-	8%

Source: 2010 United States Decennial Census Table P12, 2018 American Community Survey Table DP05

Table 2.2.1 Great Barrington and Neighboring Municipalities: Population Distribution by Age

Age cohorts by number and percent	0-19 yrs. old		20-34 yrs. old		35-54 yrs. old		55-64 yrs. old		65+ yrs. old	
	Number	Percent	Number	Percent	Number	Percent	Number	Percent	Number	Percent
Great Barrington	1,715	25%	1,033	15%	1,399	20%	1,169	17%	1,578	23%
Alford	58	14%	35	8%	66	16%	73	17%	189	45%
Egremont	212	15%	114	8%	389	28%	249	18%	416	30%
Lee	1,221	21%	1,042	18%	1,442	25%	789	14%	1,266	22%
Monterey	90	12%	84	11%	147	20%	120	16%	312	14%
Sheffield	556	18%	400	13%	778	25%	503	16%	933	29%
Stockbridge	247	13%	237	12%	405	21%	410	21%	661	34%
West Stockbridge	196	17%	157	14%	229	20%	241	21%	310	27%
Berkshire County	25,961	20%	21,757	17%	30,952	24%	20,594	16%	28,064	22%

Source: 2018 American Community Survey Table DP05

While Great Barrington’s population is projected to remain relatively stable over the next decade until 2030 (a slight decline from 6,894 to 6,867, or 0.4%, is projected), the aging trend will continue. The 0-34 year old population is projected to decrease by 20% and the 35+ population is expected to increase by 13%, with the largest increase of 16% coming from the 55+ age cohort.

Table 2.3 Great Barrington: Population Projection (2018 - 2030)

Age Cohort	2018 ACS	2030 Population Projections	% of Total Population (2030)	% Change
0-19 years old	1,715	1,281	19%	-25%
20-34 years old	1,033	919	13%	-11%
35-54 years old	1,399	1,492	22%	7%
55+ years old	2,747	3,175	46%	16%
Total Population	6,894	6,867	100%	-0.4%

Source: 2018 American Community Survey Table DP05; UMASS Donahue Institute Population Projections

2.2 Race

Like all Berkshire County municipalities, Great Barrington is predominantly white. However, Great Barrington has a lower percentage of white residents than all neighboring towns (except West Stockbridge) and the County as a whole. The three most common racial cohorts in Great Barrington are white (87.8%), black or African American (4.3%), and some other race (5.0%).

Table 2.4 Great Barrington and Neighboring Municipalities: Race

Race	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races
Great Barrington	87.8%	4.3%	0.1%	1.3%	0.0%	5.0%	1.6%
Alford	96.4%	0.0%	0.0%	1.9%	0.0%	0.0%	1.7%
Egremont	93.2%	1.9%	2.9%	1.2%	0.1%	0.4%	0.3%
Lee	90.5%	1.7%	0.1%	3.4%	0.0%	3.8%	0.5%
Monterey	97.1%	0.5%	0.0%	0.4%	0.0%	1.5%	0.5%
Sheffield	99.6%	0.0%	0.1%	0.0%	0.0%	0.3%	0.0%
Stockbridge	91.0%	2.6%	0.0%	3.2%	0.0%	1.9%	2.7%
West Stockbridge	87.2%	5.1%	1.9%	0.7%	0.3%	2.7%	2.0%
Berkshire County	90.8%	3.0%	0.3%	1.7%	0.0%	1.8%	2.4%

Source: 2018 American Community Survey Table DP05

2.3 Poverty and Homelessness

Of Great Barrington residents, 558 or 10% of the population lived below the poverty line. This was slightly lower than the county-wide rate of 11%. Of Great Barrington residents living below the poverty line, 477 or 85%, were below the age of 65. This meant that 11% of the under 65 population lived below the poverty line, slightly more than in the state.

Table 2.5 Great Barrington: Number of People Living Below Poverty

Age Cohort	Total Population (2018)	Population Below Poverty	% Below Poverty	County % Below Poverty
Under Age 65	4,509	477	11%	13%
Age 65 and Over	1,378	81	6%	7%
Total Population*	5,887	558	10%	11%

Source: 2018 American Community Survey Table S1701

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

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

Table 2.6 Berkshire County: Homelessness

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

Source: Three County Continuum of Care 2020 PIT by County, 1/29/20

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

2.4 Employment and Income

In December 2019, Great Barrington’s unemployment rate was 2.7%. This was approximately equal to the state’s rate of 2.8%, lower than the countywide rate of 3.1%, and was average among neighboring municipalities with a labor force above 1,000 people. Between December 2018 and December 2019, Great Barrington’s unemployment rate decreased one tenth of one percentage point from 2.8 to 2.7. More recent data from the Department of Unemployment Assistance Economic Research Department shows that Great Barrington had an unemployment rate of 16.2% in June of 2020, which is slightly lower than the rate for all of Massachusetts of 17.5%. This recent spike in the unemployment rate is one of the many impacts of COVID-19.

Table 2.7 Great Barrington and Neighboring Municipalities: Unemployment Rates & Labor Force

Area	Unemployment Rate (12/2018)	Unemployment Rate (12/2019)	Labor Force (12/2019)	Population Employed (12/2019)	Population Unemployed (12/2019)
Great Barrington	2.8%	2.7%	3,860	97%	3%
Alford	1.6%	0.8%	252	98%	2%
Egremont	1.7%	2.1%	758	98%	2%
Lee	3.3%	2.8%	3,404	97%	3%
Monterey	3.6%	3.4%	468	96%	4%
Sheffield	3.1%	2.6%	1,972	97%	3%
Stockbridge	2.9%	2.4%	985	97%	3%
West Stockbridge	2.9%	1.4%	821	97%	3%
Berkshire County	3.6%	3.1%	66,186	96%	4%
Massachusetts	3.1%	2.8%	3,833,200	97%	3%

Source: Massachusetts Department of Labor and Workforce Development

Note: Unemployment rates do not reflect seasonal adjustments.

Twenty-one percent (21%) of Great Barrington households earned under \$25,000 in 2018, 26% earned between \$25,000 and \$49,999, 10% earned between \$50,000 and \$74,999, and 42% earned \$75,000 or more.

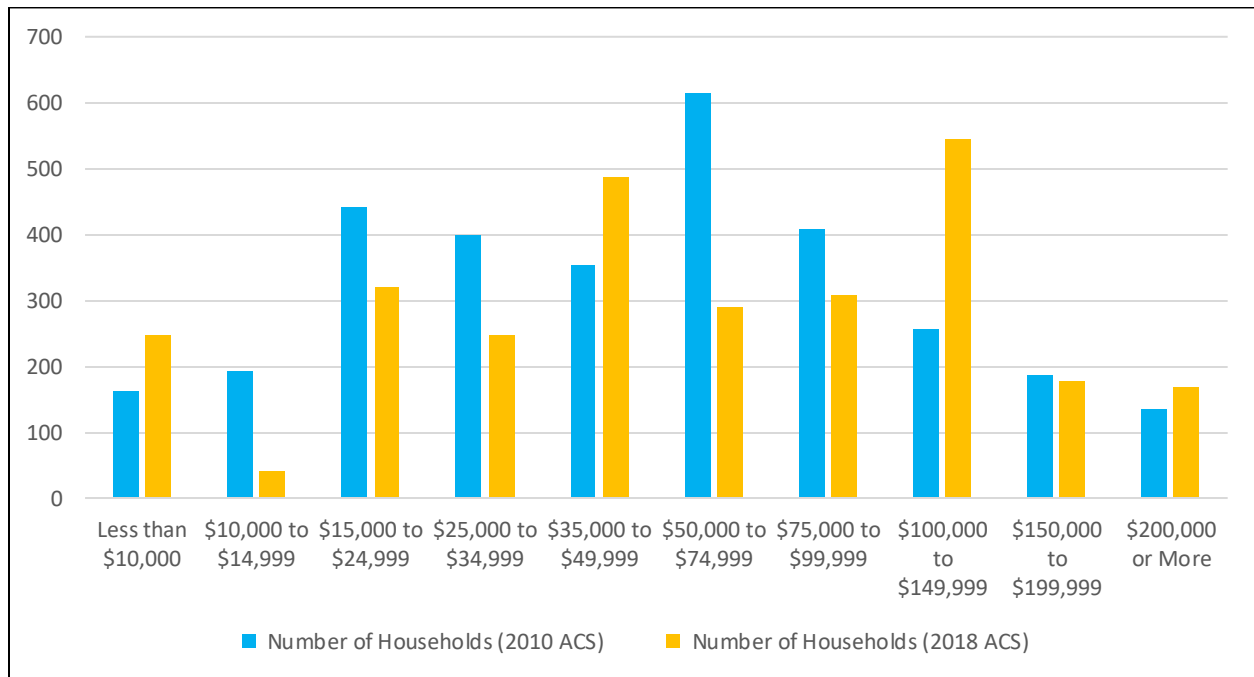
Between 2010 and 2018, the share of Great Barrington households earning under \$25,000 decreased by 16%, the share earning between \$25,000 and \$49,999 increased by 8%, the share earning between \$50,000 and \$74,999 decreased by 47% and the share earning \$75,000 or more increased by 35%.

Table 2.8 Great Barrington: Households by Income Level

Income Level	Number of Households (2010 ACS)	Number of Households (2018 ACS)	% of Total Households (2018 ACS)	% Change
Less than \$10,000	161	246	9%	53%
\$10,000 to \$14,999	194	40	1%	-79%
\$15,000 to \$24,999	442	320	11%	-28%
\$25,000 to \$34,999	399	247	9%	-38%
\$35,000 to \$49,999	355	487	17%	37%
\$50,000 to \$74,999	614	290	10%	-53%
\$75,000 to \$99,999	409	308	11%	-25%
\$100,000 to \$149,999	256	545	19%	113%
\$150,000 to \$199,999	186	178	6%	-4%
\$200,000 or More	136	169	6%	24%
Total Households	3,152	2,830	100%	-10%

Source: 2010, 2018 American Community Survey Table DP03

Figure 2.1 Great Barrington: Households by Income (2010 - 2018)



Source: 2010, 2018 American Community Survey Table DP03

Great Barrington was of above average economic distress among the surrounding communities when measured by households earning below the area median income. Forty-nine percent (49%) of households in Great Barrington earned 80% or less of the area median income. This was higher than the rate for surrounding communities, excluding Stockbridge. Twenty percent (20%) of Great Barrington households earned between 50.1% and 80% of the area median income, 13% earned between 30.1% and 50%, and 16% earned less than 30%.

The changes in income from 2010 to 2018 are not adjusted for inflation by the Census Bureau. Accounting for inflation, increases in cost of living, higher paying jobs, and an influx of more affluent residents are national trends but are experienced in Great Barrington. The changes shown in the previous chart are not an indication of significant changes in types of jobs but rather the economic variables aforementioned.

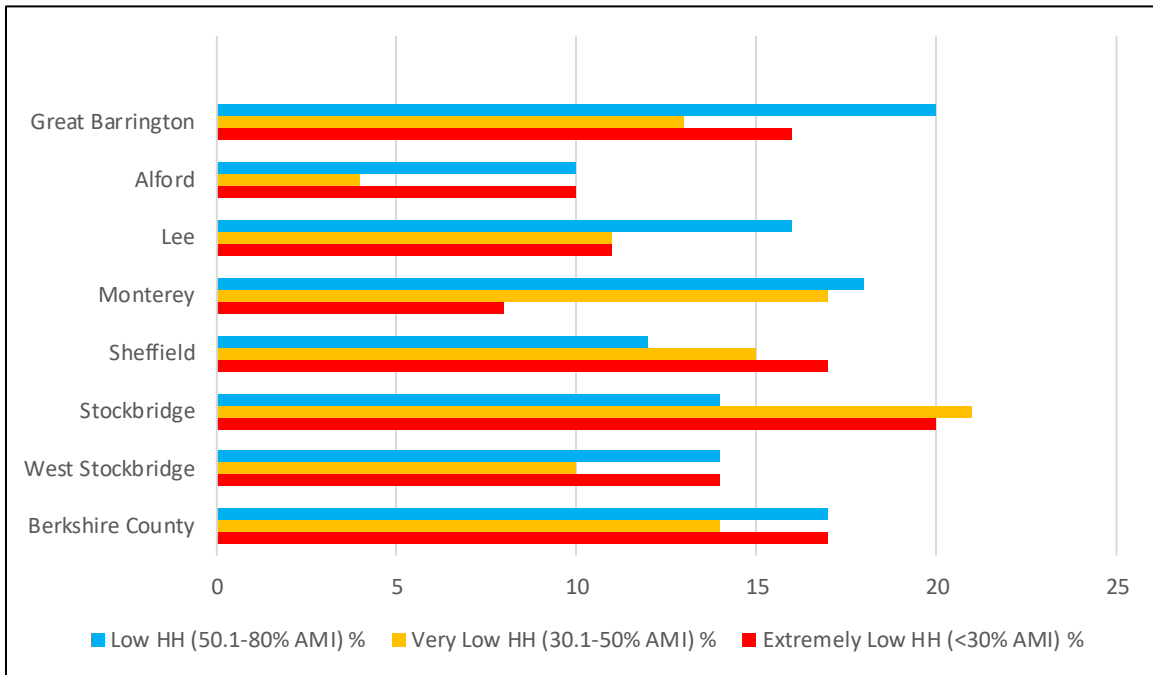
Table 2.9 Great Barrington and Neighboring Municipalities: Percentage of Households by Area Median Income

Location	Total Households	Extremely Low Income (<30% AMI) Households		Very Low Income (30.1-50%) Households		Low Income (50.1-80% AMI) Households	
		Number	%	Number	%	Number	%
Great Barrington	2,830	462	16%	371	13%	561	20%
Alford	191	19	10%	7	4%	19	10%
Lee	2,199	231	11%	249	11%	356	16%
Monterey	382	31	8%	63	17%	68	18%
Sheffield	1,384	1233	17%	206	15%	169	12%
Stockbridge	913	184	20%	192	21%	128	14%
West Stockbridge	495	67	14%	48	10%	71	14%
Berkshire County	55,212	9,304	17%	7,734	14%	9,553	17%

Source: 2018 American Community Survey Table DP03; US Department of Housing and Urban Development 2020 Income Limits

Note: Calculated using AMI income limits for a 2-person household, given that the average household size for the county is 2.3

Figure 2.2 Great Barrington and Neighboring Municipalities: Percentage of Households by Area Median Income



Source: 2018 American Community Survey Table DP03; US Department of Housing and Urban Development 2020 Income Limits

Ninety-three percent (93%) of all jobs in Great Barrington were service-providing and 7% were goods-producing. The average weekly wage for all jobs was \$837, while goods-producing jobs' average weekly wage of \$923 was 1% higher than that of service-providing jobs. Although the number of average monthly employment has not notably changed by job type since 2010, there has been an increase in average weekly wages across all industries seen in Great Barrington, Berkshire County, and Massachusetts as a whole.

Table 2.10 Great Barrington: Average Weekly Wage by Job Type (2010 - 2018)

Job Type	Average Weekly Wage (2010)	Average Weekly Wage (2018)	Average Monthly Employment (2010)	Average Monthly Employment (2018)	% of Average Total Monthly Employment (2018)
Service-providing Jobs	\$661	\$831	4,512	4,710	93%
Goods-producing Jobs	\$775	\$923	339	335	7%
Total (all industries)	\$669	\$837	4,852	5,045	100%

Source: Massachusetts Department of Labor and Workforce Development ES-202, 2010 and 2018

On average, both goods-producing and service-providing employees in Great Barrington earned less than employees throughout all of Berkshire County and Massachusetts. This discrepancy was most pronounced for goods-producing employees in Great Barrington, who earned 29% and 43% less than their Berkshire County and Massachusetts counterparts, respectively. By comparison, service-providing employees in Great Barrington earned 2% and 39% less than their Berkshire County and Massachusetts counterparts, respectively.

Table 2.11 Great Barrington, Berkshire County, and Massachusetts: Average Weekly Wages (2010 - 2018)

Job Type	Great Barrington Average Weekly Wage (2010)	Great Barrington Average Weekly Wage (2018)	Berkshire County Average Weekly Wage (2010)	Berkshire County Average Weekly Wage (2018)	MA Average Weekly Wage (2010)	MA Average Weekly Wage (2018)	% of MA Average (2018)
Service-providing Jobs	\$661	\$831	\$699	\$851	\$1,079	\$1,367	61%
Goods-producing Jobs	\$775	\$923	\$1,052	\$1,294	\$1,350	\$1,613	57%

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

The industries in Great Barrington with the highest share of employment were *Educational Services, Health Care, and Social Assistance* (25%), *Arts, Entertainment, Recreation, and Accommodation & Food Service* (23%), and *Professional, Scientific, Management, Administrative, & Waste Management*

Services (11%). Together, these industries accounted for 59% of all employment. The remaining 10 industries each comprised less than 10% employment with an average share of 4% of employment.

Between 2010 and 2018, overall employment in Great Barrington declined by 5%, with several industries experiencing significant declines. The largest declines were in *Wholesale Trade* (76%), *Transportation & Warehousing, and Utilities* (74%), *Agriculture, Forestry, Fishing & Hunting, and Mining* (60%), *Retail Trade* (42%), and *Information* (41%). By contrast, the largest increases were in *Other Services, except Public Administration* (67%), *Construction* (27%), and *Arts, Entertainment, Recreation, and Accommodation & Food Service* (26%). The significant reduction of jobs in retail trade is likely due to seasonal fluctuations and a higher number of residents working retail jobs outside of Great Barrington.

Table 2.12 Great Barrington: Industry Distribution (2010 - 2018)

Industry	Great Barrington (2010)	Great Barrington (2018)	% of Total Jobs (2018)	% Change
Civilian Employed population 16 years & older	3,755	3,561	-	-5%
Agriculture, Forestry, Fishing & Hunting, and Mining	45	18	0.5%	-60%
Construction	242	307	9%	27%
Manufacturing	269	235	7%	-13%
Wholesale Trade	88	21	0.6%	-76%
Retail Trade	554	319	9%	-42%
Transportation & Warehousing, and Utilities	91	23	0.7%	-75%
Information	150	88	2%	-41%
Finance & Insurance, Real Estate, Rental & Leasing	175	139	4%	-21%
Professional, Scientific, Management, Administrative & Waste Management Services	496	375	11%	-24%
Educational Services, Health Care, and Social Assistance	773	887	25%	15%
Arts, Entertainment, Recreation, and Accommodation & Food Service	650	821	23%	26%
Other Services, except Public Administration	134	224	6%	67%
Public Administration	88	104	3%	18%

Sources 2010, 2018 American Community Survey Table DP03

Table 2.12.1 Great Barrington, Berkshire County, and Massachusetts: Industry Distribution (2010 - 2018)

Industry	Great Barrington (2010)	Great Barrington (2018)	Berkshire County (2010)	Berkshire County (2018)	MA (2010)	MA (2018)
Civilian Employed population 16 years & older	3,755	3,561	63,416	64,233	3,271,535	3,570,257
Agriculture, Forestry, Fishing & Hunting, and Mining	45	18	639	747	12,821	14,765
Construction	242	307	4,594	4,489	191,971	201,006
Manufacturing	269	235	5,990	5,167	323,351	316,985
Wholesale Trade	88	21	1,286	745	87,944	79,357
Retail Trade	554	319	8,007	7,437	350,202	368,361
Transportation & Warehousing, and Utilities	91	23	1,843	2,199	123,187	134,050
Information	150	88	1,437	1,208	88,659	83,154
Finance & Insurance, Real Estate, Rental & Leasing	175	139	3,364	3,210	264,145	264,297
Professional, Scientific, Management, Administrative & Waste Management Services	496	375	5,301	6,106	416,530	491,433
Educational Services, Health Care, and Social Assistance	773	887	18,596	20,029	872,032	1,007,123
Arts, Entertainment, Recreation, and Accommodation & Food Service	650	821	6,982	7,164	261,420	311,717
Other Services, except Public Administration	134	224	2,714	3,365	146,731	159,705
Public Administration	88	104	2,663	2,367	132,542	138,304

Sources 2010, 2018 American Community Survey Table DP03

2.5 Housing Overview

Great Barrington’s housing stock is mostly older, with about two-thirds of the entire stock built before 1970 (50 years old or more) and over half of all units were built prior to 1940 (80 years old or more). Relatively few units have been constructed since 2000. The following table categorizes homes based on age as estimated by the American Community Survey.

Table 2.13 Great Barrington: Age of Housing Units in Great Barrington

Year structure built	Number of housing units (2018 ACS)	% of total housing units
Built 2010 or later	0*	0%
Built 2000 to 2009	176	5%
Built 1990 to 1999	284	8%
Built 1980 to 1989	178	5%
Built 1970 to 1979	451	13%
Built 1960 to 1969	141	4%
Built 1950 to 1959	144	4%
Built 1940 to 1949	194	6%
Built 1939 or earlier	1,876	54%
Total Units	3,444	100%

Source: 2018 American Community Survey Table DP04

*It should be noted that the estimates from the American Community Survey do not account for all recent construction of housing units. Construct has built 11 family units and Berkshire Housing Development Corporation has built 31 senior rental units – both since 2016. According to the Building Department, 96 building permits were issued for single-family dwellings between October 2010 and October 2020 and there have been approximately eight new accessory dwelling units added during at same time.

A majority of Great Barrington’s housing units (66%) were homeowner-occupied. These homes tended to have a slightly larger household size (2.2) compared to that of renter-occupied units (1.9). Additionally, the median household income of a homeowner-occupied unit of \$84,056 was 120% higher than that of a renter-occupied unit (\$39,865). This discrepancy translated to fewer homeowner households (32%) being cost burdened than renter households (43%).

Table 2.14 Great Barrington: Homeowner-Occupied vs. Renter-Occupied Housing (2010 - 2018)

Type of Housing (2018)	Number of Occupied Housing Units	% of Total Occupied Housing Units	Average Household Size	Median Household Income	% Housing Cost Burdened
Owner-occupied	1,876	66%	2.15	\$84,056	32%
Renter-occupied	954	34%	1.94	\$39,865	43%
Type of Housing (2010)					
Owner-occupied	2,003	64%	2.32	\$71,240	37%
Renter-occupied	1,149	36%	1.82	\$25,846	59%

Source: 2010, 2018 American Community Survey Tables DP04, S2503

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

The majority (67%) of vacant units in Great Barrington were for seasonal, recreational, or occasional use. 28% of vacant units were listed as *other vacant*. This includes homes that were vacant due to being foreclosed upon, being under repair, being abandoned, being involved in legal proceedings, and for other/unknown reasons. The remaining 5% of vacant housing units were for sale.

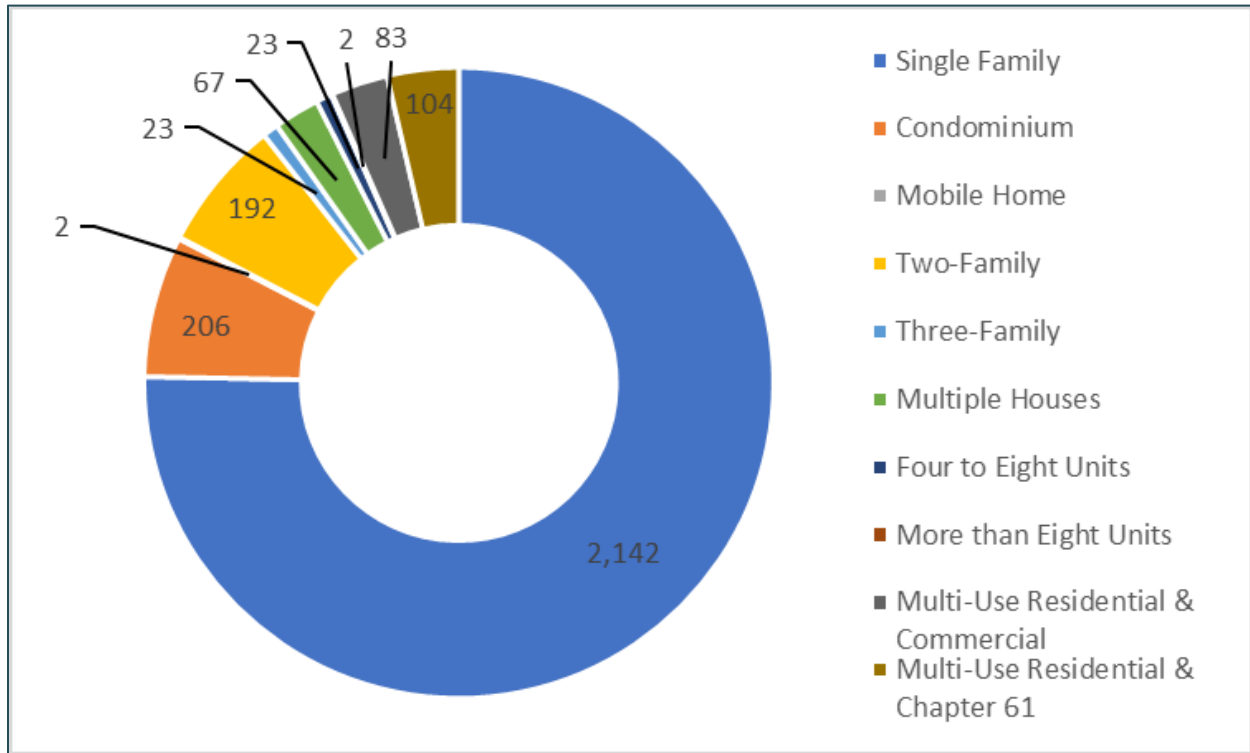
Table 2.15 Great Barrington: Vacancy Status

Vacancy Status	Number of Housing Units	Margin of Error	% of Total Vacant Units
For rent	0	±17	0%
Rented, not occupied	0	±17	0%
For sale only	33	±50	5%
Sold, not occupied	0	±17	0%
For seasonal, recreational, or occasional use	410	±177	67%
For migrant workers	0	±17	0%
Other vacant	171	±113	28%
Total	614	±219	100%

Source: 2018 American Community Survey Table B25004

According to the Great Barrington Board of Assessors and as indicated in Figure 2.2 below, a majority of Great Barrington properties 2,142 (75%) are used for single-family residential homes. One hundred and ninety-two (192) properties are two-family structures which is about 7% of the total housing stock. Additionally, the Board of Assessors estimates 420 second homes in Great Barrington. While this figure comprises 12% of the total housing stock, it is still significantly lower than some other towns in southern Berkshire County.

Figure 2.3 Great Barrington: Residential Type



Source: Great Barrington Board of Assessors (accessed 05/07/2020)

Sixty-four percent (64%) of housing units were in attached or detached single-family structures. Nineteen percent (19%) were in multi-family structures with two to four units, and 24% were in multi-family structures with five or more units.

Table 2.16 Great Barrington: Number of Units in Structure (Rent or Own, 2010 - 2018)

Structure Type	2010 ACS	2018 ACS	% of Total Housing (2018 ACS)
1 unit, detached	2,111	2,159	63%
1 unit, attached	156	57	1%
2 units	626	365	11%
3 or 4 units	430	304	9%
5 to 9 units	184	357	10%
10+ units	223	156	5%
Mobile Home	0	46	1%
Boat, RV, van, etc.	0	0	0%
Total units	3,730	3,444	100

Source: 2010, 2018 American Community Survey Table DP04

Most homes in Great Barrington had between two and three bedrooms (61%), with the most common being three-bedroom homes, which comprised 38% of Great Barrington’s housing stock in 2018. Between 2010 and 2018, homes with five or more bedrooms experienced the largest percent change, increasing by 30%. Studios and one-bedroom homes increased by 23% and four-bedroom homes increased by 4%. Two-bedroom homes decreased by 31% and three-bedroom homes decreased by 8%

Table 2.17 Great Barrington: Housing Stock by Number of Bedrooms (2010 - 2018)

Number of Bedrooms	% of Total Housing (2010)	% of Total Housing (2018)
Studio, 1-bedroom	14%	19%
2 bedrooms	30%	23%
3 bedrooms	39%	38%
4 bedrooms	13%	14%
5+ bedrooms	4%	6%
Total units	3,730	3,444

Source: 2010, 2018 American Community Survey Table DP04

There were 97% more homeowner households (1,876) in Great Barrington than renter households (954). The majority of renters (85%) were below the age of 65, with 36% under the age of 35 and 22% between the ages of 35 and 44. Homeowners tended to be older, with 77% being between 45 and 74 years old.

Table 2.18 Great Barrington: Age of Householder

Age of Householder	% of Total Householders	Number of Renters	% of Renters	Number of Owners	% of Owners
Under 35 years old	13%	347	36%	10	0.5%
35-44 years old	12%	212	22%	122	7%
45-54 years old	17%	121	13%	367	20%
55-64 years old	25%	137	14%	574	31%
65-74 years old	18%	0	0%	498	27%
75-84 years old	8%	97	10%	121	7%
85 years old and older	8%	40	4%	184	10%
Total	-	954	-	1,876	-

Source: 2018 American Community Survey Table S2502

In 2018, most households (67%) had occupied their homes since at least 2009, with the largest cohorts being households who moved into their homes between 2000 and 2009 (26%) and households who

moved into their homes before 1990 (25%). Renter households tended to have shorter housing tenures, with 76% having moved into their homes after 2009. By contrast, homeowner households tended to have longer housing tenures, with 89% having occupied their homes since before 2010.

Table 2.19 Great Barrington: Household Tenure

Year Householder Moved into Home	% of Total Households	Number of Renter Households	% of Renter Households	Number of Owner Households	% of Owner Households
2017 or later	6%	180	19%	0	0%
2015 to 2016	7%	166	17%	45	2%
2010 to 2014	19%	377	40%	152	8%
2000 to 2009	26%	199	21%	531	28%
1990 to 1999	17%	10	1%	463	25%
1989 and earlier	25%	22	2%	685	37%

Source: 2018 American Community Survey Table S2502

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

Table 2.20 Berkshire County: FY 2020 Income Limits

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

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

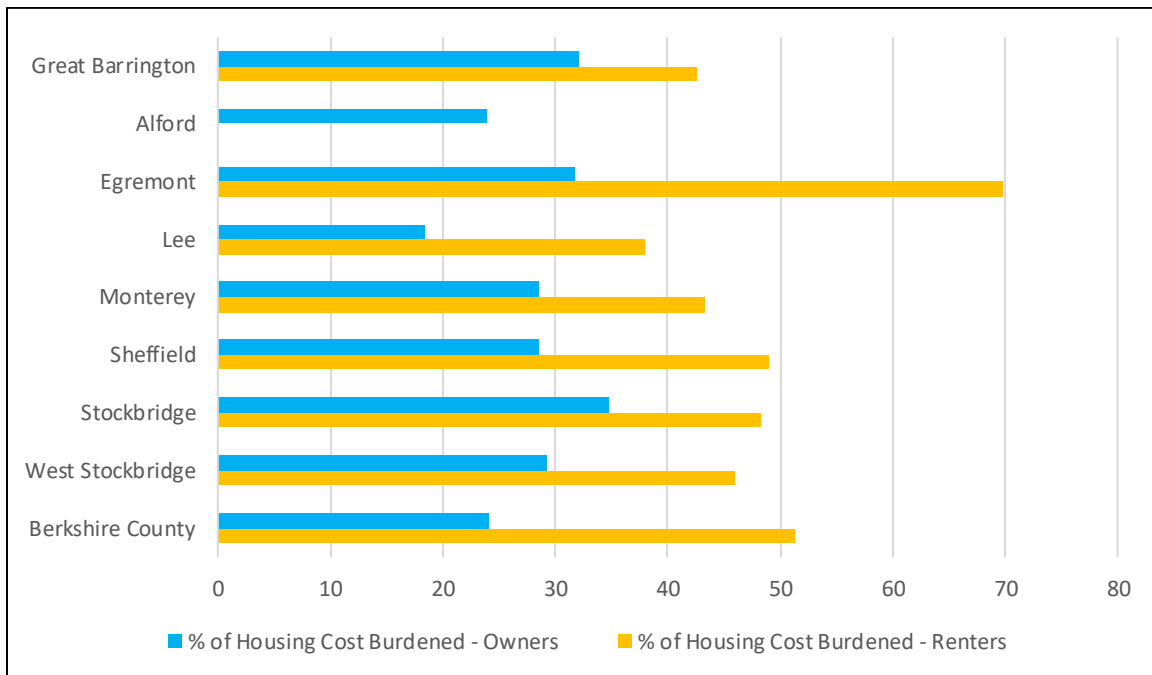
Forty-three percent (43%) of Great Barrington renter households were cost burdened. Although this figure is lower than the county-wide rate (51%), it is still a significant figure and shows that many renters in Great Barrington are struggling financially. Great Barrington homeowner households, by contrast, were more cost burdened than those in Berkshire County. Thirty-two percent (32%) of Great Barrington homeowner households were cost burdened. This compares with the rate of 24% for Berkshire County.

Table 2.21 Great Barrington and Neighboring Municipalities: Housing Cost Burden

Location	Number of Rental Households	Renters Burdened	% Renters Burdened	Number of Owner Households	Owners Burdened	% Owners Burdened
Great Barrington	954	406	43%	1,876	602	32%
Alford	7	0	0%	184	44	24%
Egremont	93	65	70%	551	175	32%
Lee	789	299	38%	1,410	259	18%
Monterey	60	26	43%	322	92	29%
Sheffield	157	77	49%	1,227	350	29%
Stockbridge	335	162	48%	578	201	35%
West Stockbridge	61	28	46%	434	127	29%
Berkshire County	17,573	9,030	51%	37,639	9,082	24%

Source: 2018 American Community Survey Tables DP04, S2503

Figure 2.4 Great Barrington and Neighboring Municipalities: Prevalence of Housing Cost Burden



Source: 2018 American Community Survey Tables DP04, S2503

2.6 Affordable Housing Supply Analysis for Great Barrington

Using the income categories in Table 2.21a, Table 2.21b assesses the availability of housing, and gives a rough estimate of housing affordability in Great Barrington for various income groups. The income ranges are based on HUD’s FY 2020 area median income for Great Barrington. Only current households are included, and no projections are made. While the analysis does not account for differences in household size, it is useful in determining which income groups might be struggling to maintain affordable housing. The analysis shows that while there was a surplus of 322 housing units available for *moderate*, *low*, and *very low* income households, the deficit of 583 housing units for *middle* and *extremely low* income households resulted in an overall deficit of 261 housing units. If the *middle* income category is excluded (and thus only households earning below the area median income are considered), the deficit is reduced to 183 units.

Table 2.22a. Definition of Income Categories

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

Table 2.22b Affordable Housing Supply Analysis for Great Barrington

Income Category	Affordable Monthly Housing Costs	Affordable Rental Units Available	Affordable Homeownership Units Available	Total Affordable Units Available	Total Number of Households	Estimated Affordable Housing Units
Middle	\$2,427	10	111	121	199	-78 deficit
Moderate	\$2,022	0	219	219	191	28
Low	\$1,618	345	400	745	480	265
Very Low	\$1,011	433	42	475	446	29
Extremely Low	\$607	61	16	77	582	-505 deficit
Totals (0-120% AMI)		849	788	1,637	1,898	-261 deficit

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

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

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

If x falls between a_1 and a_2 , then calculate the percentage of (a_1, a_2) that x comprises as follows: $(x - a_1) / (a_2 - a_1)$.

Then, multiply the number of households in (a_1, a_2) by that percentage to find the number in (a_1, x) .

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

3. Rental Housing Conditions

The occupied Great Barrington housing stock was composed of 66% homeowner-occupied and 34% renter-occupied units. Between 2010 and 2018, the share of homeowner-occupied units increased slightly and that of renter-occupied units decreased.

Table 3.1 Great Barrington: Percentage of Renter-Occupied vs. Homeowner-Occupied Housing (2010 - 2018)

Housing Type	% of Total Units (2010)	% of Total Units (2018)	% Change
Owner-Occupied	64%	66%	-6%
Renter-Occupied	36%	34%	-17%
Total Occupied Units	100%	100%	-10%

Source: 2010, 2018 American Community Survey Table S2504

Fifty-one percent (51%) of renter-occupied units in Great Barrington were located in 2-4 unit structures and 82% were located in structures with between two and nine units. Between 2010 and 2018, the number of units located in 5-9 unit structures increased while those in all other structures decreased.

3.1 Overview of Rental Units

Table 3.2 Great Barrington: Rental Units of Each Building Type (2010 - 2018)

Building Type	% of Total Units 2010	% of Total Units 2018	Percent Change
Single-Family Detached	9%	8%	-1%
Single-Family Attached	6%	0%	-6%
2 Units	34%	19%	-15%
3-4 Units	28%	32%	4%
5-9 Units	12%	31%	19%
10+ Units	11%	10%	-1%

Source: 2010, 2018 American Community Survey Table S2504

Of the 954 rental units in Great Barrington, 63% were built before 1950 and 93% were built before 2000. Older homes are more expensive to maintain and heat, especially if routine maintenance has been neglected in previous decades. Older homes are also more likely to contain toxins, such as lead and asbestos.

Table 3.3 Great Barrington: Age of Renter-Occupied Housing

Year Rental Unit Built	Number of Units	% of Total Units
2010 or later	0*	0%
2000 to 2009	71	7%
1990 to 1999	62	7%
1970 to 1989	151	16%
1950 to 1969	65	7%
1949 or earlier	605	63%
Total Units	954	100%

Source: 2018 American Community Survey Table B25036

*It should be noted that the estimates from the American Community Survey do not account for all recent construction of housing units. Construct has built 11 family units and Berkshire Housing Development Corporation has built 31 senior rental units – both since 2016. Ninety-six (96) building permits were issued for single-family dwellings between October 2010 and October 2020 and there have been approximately eight new accessory dwelling units added during at same time.

As shown above in Table 2.18, renter households tended to have shorter housing tenures compared to owner occupied households, with 76% having moved into their homes after 2009.

Table 3.4 Great Barrington: Household Tenure for Renters

Year Renter Moved In	Number of Renters	% of Total Renters
2017 or later	180	19%
2010 to 2016	543	57%
2000 to 2009	199	21%
1990 to 1999	10	1%
1989 or earlier	22	2%

Source: 2018 American Community Survey Table B25038

Recent estimates from www.airdna.co show 179 active short-term rentals in the 01230 zip code which is primarily Great Barrington. Of the available rentals listed through either Airbnb or Vrbo, 89% were rentals for an entire home. The remaining 10% were for private rooms. 30% of the available rentals are for 3-bedroom homes and the average number of guests is seven.

The most recent report from the Department of Revenue (accessed 10/9/20) shows a total of 178 short-term rentals in Great Barrington. This number includes the following categories: short-term rentals (such as Airbnb), hotels, Bed and Breakfast Establishments, and lodging houses. Of all the categories, 85% are considered “short-term rentals” by the Department of Revenue.

A note about room occupancy tax:

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

For all types of rental accommodations, if the total amount of rent is less than \$15 per day, no tax is due. Generally, the room occupancy excise is collected and paid to DOR by a person or business called an operator. As of July 1, 2019, new rules require an intermediary or other agent collecting rent to file returns and pay taxes to DOR. All operators and intermediaries must register with DOR on [MassTaxConnect](https://www.mass.gov/info-details/mass-tax-connect).

For the Fiscal Year ending June 30, 2019, before the rooms tax began to apply to all short-term rentals, Great Barrington received \$474,567 from the local rooms tax option. For the Fiscal Year beginning July 1, 2019 and ending June 30, 2020, Great Barrington received \$616,120.

Table 3.5 Great Barrington: Rental Vacancy Rate (2010 - 2018)

Rental Vacancy Rate	2010 Census	2018 ACS
Total vacant rental units	67	0
% of all rental units vacant	6%	0%

Source: 2010 United States Decennial Census Table SF1H5; 2018 American Community Survey Table B25004, S2504

3.2 Rental Cost Analysis

Thirty percent (30%) of Great Barrington renter households earned less than \$25,000, 42% earned between \$25,000 and \$49,999, 9% earned between \$50,000 and \$74,999, and 19% earned \$75,000 or more.

Table 3.6 Great Barrington: Renter Household Income

Household Income	Number of Renter-occupied Households (2018 ACS)	% of Total Renter-occupied Households
Less than \$5,000	78	8%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	23	2%
\$15,000 to \$19,999	139	15%
\$20,000 to \$24,999	43	5%
\$25,000 to \$34,999	60	6%
\$35,000 to \$49,999	339	36%
\$50,000 to \$74,999	90	9%
\$75,000 to \$99,000	86	9%
\$100,000 to \$149,999	74	8%
\$150,000 or more	22	2%

Source: 2018 American Community Survey Tables B25118, S2504

Ninety-four percent (94%) of Great Barrington renter households paid some cash rent. Fifty-three percent (53%) paid less than \$1,000 per month, 37% paid between \$1,000 and \$1,999 per month, and 3% paid \$2,000 or more per month. The median monthly rent paid was \$897.

Table 3.7 Great Barrington: Monthly Housing Costs for Renters

Monthly Housing Costs	% of Total Renter-Occupied Households
No Cash Rent	6%
\$1 to \$499	6%
\$500 to \$999	47%
\$1,000 to \$1,499	37%
\$1,500 to \$1,999	0%
\$2,000 to \$2,499	1%
\$2,500 to \$2,999	2%
\$3,000 or more	0%
Median Rent Paid	\$897

Source: 2018 American Community Survey Table DP04

Between 2010 and 2018, Great Barrington renter households began paying more in rent. The number of renter households paying less than \$1,000 in rent decreased by 38% and the number paying \$1,000 or more increased by 34%.

Table 3.8 Great Barrington: Change in Gross Rent Paid (2010 - 2018)

Gross Rent	Number of Renters (2010)	Number of Renters (2018)	% Change
No Cash Rent	42	59	40%
\$1 to \$499	142	57	-60%
\$500 to \$999	675	450	-33%
\$1,000 to \$1,499	274	355	30%
\$1,500 or more	16	33	106%

Source: 2010, 2018 American Community Survey Table DP04

The most cost burdened age cohort of Great Barrington renter householders was the 35-64 age cohort, in which 17% of householders were cost burdened. The 25-34 age cohort was slightly less cost burdened with 14% of householders paying 30% or more of their income in rent. Of the 65+ age cohort, only 5% of householders were cost burdened, and only 5% of the 15-24 age cohort.

Table 3.9 Great Barrington: Age of Rental Householder Paying 30% or More for Rent

Age of Rental Householder	Number of Renters Paying 30-34.9% of Income in Rent	Number of Renters Paying 35%+ of Income in Rent	% of Renters Paying 30%+ of Income in Rent
15-24 years old	50	0	5%
25-34 years old	0	129	14%
35-64 years old	57	107	17%
65+ years old	36	27	7%

Source: 2018 American Community Survey Table B25072, S2504

3.3 Affordable Rental Housing Stock

In 2017, 11 new subsidized rental units were completed by Construct Inc. on State Road (Route 23) and in 2019, 31 new subsidized rental units were completed by Berkshire Housing on Brookside Road. The Massachusetts Department of Housing and Community Development (DHCD) estimated Great Barrington had 306 subsidized rental units, representing 32% of the total rental housing stock.

Table 3.10 Great Barrington: Subsidized Rental Housing Stock

Subsidized Rental Housing Stock	Number of Units	% of Total Units
Total Rental Units (2018 ACS)	954	100%
Subsidized Rentals (DHCD 2017 SHI)	306	32%

Source: 2018 American Community Survey Table S2504; Massachusetts Department of Housing and Community Development Subsidized Housing Inventory as of 9/14/2017

An indicator of need is an increase of more than 50% in median market rents. Between 2010 and 2018, the median gross rent in Great Barrington increased by only 6%. This was a less significant rise than the increases of 25% and 29% for Berkshire County and Massachusetts, respectively. However, while Great Barrington’s median rent of \$897 was below that of Massachusetts, it was higher than that of Berkshire County.

Table 3.11 Great Barrington, Berkshire County, and Massachusetts: Rental Expense (2010 - 2018)

Municipality	2010	2018	% Change
Great Barrington	\$848	\$897	6%
Berkshire County	\$715	\$894	25%
Massachusetts	\$1,006	\$1,295	29%

Source: 2018 American Community Survey Table DP04

As of April 2020, there were six long-term rental units in Great Barrington listed on Zillow.com and Craigslist.com, with monthly rent ranging from \$700 to \$6,700. The median monthly rent was \$2,050 and the average monthly rent was \$2,702.

Table 3.12 Great Barrington: Rental Residences by Number of Bedrooms

# of Bedrooms in Unit	# of Units Listed	Average Rent	Median Rent
4	1	\$6,700	\$6,700
3	3	\$2,700	\$2,500
1	2	\$707	\$707

Source: Zillow.com; Craigslist.com

An indicator of need is when more than 50% of renters pay at least 30% of their income in rent. In Great Barrington in 2018, 43% of renter households were considered cost burdened. This was a 40% decrease from the 2010 rate.

Table 3.13 Great Barrington: Rent as a Percentage of Income (2010 - 2018)

Rents as a Percentage of Income	2010 ACS	% of Total (2010 ACS)	2018 ACS	% of Total (2018 ACS)	% Change
Total Renter Households	1,149	100%	954	100%	-17%
Paying 30% or more of income in rent	675	59%	406	43%	-40%

Source: 2018 American Community Survey Table DP04

Another major indicator of need is when the median-cost rental in the municipality costs more than 30% of the municipality’s average wage. The median rental amount is subtracted from the affordable rent to reach the affordability gap. Great Barrington does not demonstrate need by this indicator as the affordable rent at 30% of income is 21%, 20%, and 34% higher than the median gross rent for all jobs, service-providing jobs, and goods-producing jobs, respectively.

Table 3.14 Great Barrington: Rent Compared to Local Wages

Job Type	Average Monthly Wage	Affordable Rent at 30% of Income	Median Gross Rent	Affordability Gap
All Jobs	\$3,627	\$1,088	\$897	\$191
Service-Providing Jobs	\$3,601	\$1,080	\$897	\$183
Goods-Producing Jobs	\$3,999	\$1,199	\$897	\$302

Source: 2018 American Community Survey Table DP04; Massachusetts Department of Labor and Workforce Development ES-202

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

In the midst of the COVID-19 pandemic, many municipalities have created Emergency Rental Assistance programs to support financially overburdened renters, many of whom lost their jobs in early 2020. Construct Inc. is an organization in Great Barrington which combats homelessness and housing insecurity in the southern Berkshires. The *End of June Progress Report* is attached as Appendix B.

4. Owner Housing Conditions

Great Barrington's homeownership housing stock was overwhelmingly (91%) single-family residences. The remaining homeownership housing stock was mostly in 2-4 unit structures (5% of housing stock) and mobile homes (2%) or housing stock.

Table 4.1 Great Barrington: Building Type of Owner-Occupied Housing Units (2010 - 2018)

Building Type	2010 ACS	2018 ACS	% of Total (2018 ACS)	% Change
Single-Family Detached	1,689	1,658	88%	-2%
Single-Family Attached	64	57	3%	-11%
2 Units	147	100	5%	-32%
3 or 4 Units	38	0	0%	-100%
5-9 Units	45	15	1%	-67%
10-19 Units	0	0	0%	-
20-49 Units	20	0	0%	-100%
50+ Units	0	0	0%	-
Mobile Home	0	46	2%	-
Boat, RV, van, etc.	0	0	0%	-
Total Units	2,003	1,876	100%	-6%

Source: 2010, 2018 American Community Survey Table B25032

4.1 Homes for Sale

As of November 2020, there were 53 homes listed for sale in Great Barrington found on www.berkshirerealtors.com which ranged in price from \$99,900 to \$4,900,000. This includes what the website categorizes as residential, multifamily, and condominium. The average listed home price was \$744,249 and the median listed home price was \$525,000. Seven of the total 54 active listing are in excess of \$1,000,000. When these homes are from the equation, the average listed price is \$503,722 and the median listed price is \$495,000.

Table 4.2 Great Barrington: Homes Listed for Sale (November, 2020)

Address	# of Bedrooms	List Price	Address	# of Bedrooms	List Price
24-30 Berkshire Heights Rd	4	\$4,900,000	34 Bridge St	2	\$500,000
112 Brush Hill Rd	5	\$2,995,000	298 Park St	4	\$499,000
454 Main St	Not listed	\$2,400,000	252 Stockbridge Rd	4	\$495,000
73 Round Hill Rd	5	\$1,695,000	28 Monument Valley Rd	3	\$478,000
350 Maple Ave	6	\$1,695,000	34 Hillside Ave	4	\$475,000
99 Brush Hill Rd	3	\$1,395,000	207 Prospect St North St	3	\$400,000
58 Hollenbeck Ave	4	\$1,193,985	176 Division St	4	\$399,000
333 Long Pond Rd	4	\$995,000	26 Manville St	3	\$395,000
89 Division St	3	\$875,000	402 Park St	3	\$387,000
175 Castle Hill Ave	4	\$849,000	37 Prospect St	4	\$369,000
Lot 5 Thrushwood Ln	5	\$829,000	25 Grove St	4	\$369,000
321 North Plain Rd	4	\$775,000	10 South St	4	\$365,000
70 Brush Hill Rd	3	\$749,000	403 Monterey Rd	4	\$365,000
81 Division St	4	\$729,000	34 Bridge St	1	\$360,000
920 South Main St	3	\$699,000	14 Pope St	5	\$349,000
1 Butternut Ln	3	\$695,000	27 Wyantenuck St	3	\$339,000
11 Muddy Brook Cir	3	\$695,000	36-38 North Street St	7	\$335,000
239 Long Pond Rd	3	\$695,000	225 State Rd	3	\$329,900
19 Elm St	4	\$650,000	42 Stockbridge Rd	5	\$329,500
445-450 Monterey Rd	Not listed	\$625,000	497 South Main St	3	\$319,000
10 Lake View Rd	4	\$625,000	232 Stockbridge Rd	4	\$299,000
208 Division St	3	\$599,999	22 Elm Ct	5	\$299,000
19 Highland Dr	4	\$599,900	22 Elm Ct	5	\$299,000
97 Brush Hill Rd	3	\$575,000	116 West Ave, A Ave	2	\$249,000
144 Division St	3	\$549,000	95 Van Deusenville Rd	3	\$209,000
264 Main St	1	\$525,000	215 Prospect St	3	\$99,900
183 Division St	3	\$525,000			

Source: BerkshireRealtors.com accessed on 11/2/2020

Table 4.3 Great Barrington: Listed Homes by Number of Bedrooms (November, 2020)

# of Bedrooms in Home	# of Homes Listed	Average List Price
7	1	\$335,000
6	1	\$1,695,000
5	7	\$970,786
4	18	\$830,660
3	20	\$550,440
2	2	\$374,500
1	2	\$442,500

Source: BerkshireRealtors.com accessed on 11/2/2020

The *South Berkshire County, MA - Residential Real Estate Report* from Berkshire Realtors compares real estate metrics from June of 2019 with June of 2020 which shows the impacts of COVID-19 during the early months of the pandemic. The summary of the report shows that although the number of total new listings had slightly declined, there were increases across the board in median listing price, median sales prices, new pending sales, and closed sales. Homes listed for sale in June of 2020 were also on the market for less time than the previous year meaning homes were selling faster in 2020. A copy of the report is attached as Appendix C.

4.2 Value of Homes

In 2018, the median home price in Great Barrington was \$340,000, the median single-family home price was \$354,000, and the median condominium price was \$443,750. These figures were 89%, 77%, and 106% higher than the respective Berkshire County prices.

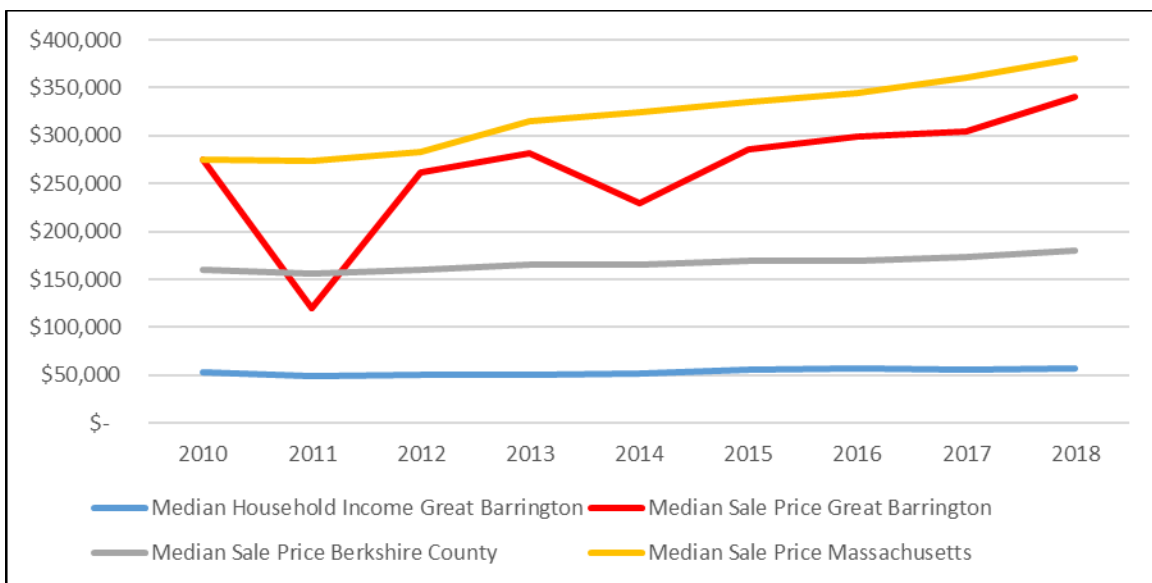
Table 4.4 Great Barrington and Neighboring Municipalities: Median Home Value (2018)

Location	Median Sales Price: All	Median Sales Price: Single-Family Home	Median Sales Price: Condominium
Great Barrington	\$340,000	\$354,000	\$443,750
Alford	\$420,750	\$442,500	-
Egremont	\$440,000	\$455,000	-
Lee	\$242,000	\$252,000	\$245,000
Monterey	\$337,000	\$378,000	-
Sheffield	\$277,250	\$282,250	-
Stockbridge	\$352,000	\$357,500	\$225,000
West Stockbridge	\$342,500	\$460,000	-
Berkshire County	\$180,000	\$199,700	\$215,000

Source: Banker and Tradesman

Figure 4.1 shows median sales prices from 2010 to 2018 compared to household income. In Great Barrington, median household income has only increased 7% since 2010 while the median sales price has increased 24% from \$275,000 to \$340,000.

Figure 4.1 Great Barrington: Median Sales Price Compared to Household Income (2010-2018)



Source: Banker and Tradesman, 2010-2018 American Community Survey Table S2503

4.3 Seasonal Housing

The number of seasonal housing units increased by 141% between 1990 and 2010, but it is worth noting that most of this increase came between 1990 and 2010, as the number of seasonal housing units increased by only 4% between 2010 and 2018.

Seasonal Vacant Units. Seasonal housing units are those intended for occupancy only during certain seasons of the year and are found primarily in resort areas. Housing units held for occupancy by migratory labor employed in farm work during the crop season are tabulated as seasonal. As of the first quarter 1986 vacant seasonal mobile homes are being counted as a part of the seasonal housing inventory.

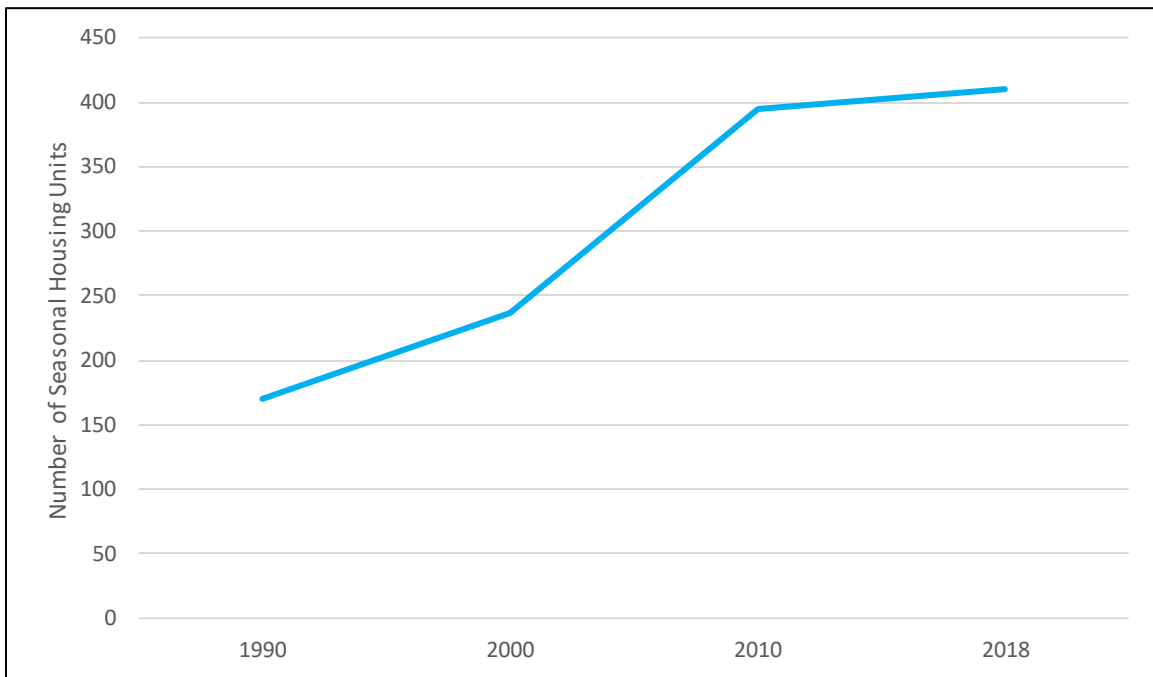
Source: <https://www.census.gov/housing/hvs/definitions.pdf>

Table 4.5 Great Barrington: Seasonal Housing in Great Barrington (1990 - 2018)

	1990 Census	2000 Census	2010 Census	2018 ACS	% Change since 1990	% Change since 2010
Number of Units	170	236	394	410	141%	4%

Source: 1990, 2000, 2010 Decennial Census Table SF1; 2018 American Community Survey Table B25004

Figure 4.2. Great Barrington: Seasonal Housing (1990 - 2018)



Source: 1990, 2000, 2010 Decennial Census Table SF1; 2018 American Community Survey Table B25004

4.4 Affordability of Home Ownership

Table 4.7 shows the municipality’s median income and derives the affordable price and gap with the following assumptions: monthly debt at \$500, 10% down payment, 4% interest rate, 30-year loan term, 2% property taxes, and 1% homeowners’ insurance. The assumptions are input into an online mortgage affordability calculator at www.chase.com in order to get the “affordable price.” The median sales price is subtracted from the affordable price to reach the affordability gap. Great Barrington had a negative affordability gap of \$126,615. This was much lower than Berkshire County’s positive affordability gap of \$52,651, and among the highest in the surrounding communities, being lower than only Stockbridge and Egremont.

Table 4.6 Great Barrington and Neighboring Municipalities: Affordability of Homes

Location	Median Income	Affordable Price	Median Sale Price	Affordability Gap
Great Barrington	\$56,622	\$213,385	\$340,000	-\$126,615
Alford	\$106,406	\$462,409	\$420,750	\$41,659
Egremont	\$68,125	\$270,944	\$440,000	-\$169,056
Lee	\$71,369	\$287,150	\$242,000	\$45,150
Monterey	\$67,500	\$267,823	\$337,000	-\$69,177
Sheffield	\$76,250	\$311,578	\$277,250	\$34,328
Stockbridge	\$48,493	\$172,751	\$352,000	-\$179,249
West Stockbridge	\$75,982	\$310,198	\$342,500	-\$32,302
Berkshire County	\$60,476	\$232,651	\$180,000	\$52,651

Source: 2018 American Community Survey Table S1901; Banker and Tradesman

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

In 2010, 48% of Great Barrington homeowner households with a mortgage paid more than 30% of their income towards housing costs. By 2018, this share had decreased to 30% of households.

Table 4.7 Great Barrington: Selected Monthly Owner Cost as a Percentage of Household Income (2010 - 2018)

% of Income Paid Towards Housing Costs	2010	2018	% of Total (2018)	% Change
Less than 20.0%	302	324	29%	7%
20.0 to 24.9%	144	223	20%	55%
25.0 to 29.9%	201	135	12%	-33%
30.0 to 34.9%	162	74	7%	-54%
35.0 to 39.9%	76	69	6%	-9%
40.0 to 49.9%	94	49	4%	-48%
50.0% or more	270	249	22%	-8%
Total	1,249	1,123	100%	-10%

Source: 2010, 2018 American Community Survey B25091

Thirty percent (30%) of Great Barrington renter households earned less than \$25,000, 42% earned between \$25,000 and \$49,999, 9% earned between \$50,000 and \$74,999, and 19% earned \$75,000 or more.

Table 4.8 Great Barrington: Household Incomes of Renters

Household Income	Number of Renter-occupied Households	% of Total Renter-occupied Households
Less than \$5,000	78	8%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	23	2%
\$15,000 to \$19,999	139	15%
\$20,000 to \$24,999	43	5%
\$25,000 to \$34,999	60	6%
\$35,000 to \$49,999	339	36%
\$50,000 to \$74,999	90	9%
\$75,000 to \$99,999	86	9%
\$100,000 to \$149,999	74	8%
\$150,000 or more	22	2%
Total	954	100%

Source: 2018 American Community Survey Table B25118

With a down payment between 10-20% on a 30-year loan with good credit, 26% of renter households in Great Barrington could afford a home at this price point without additional assistance so long as interest rates were very low. At very high interest rates (9%), only 5% of Great Barrington renter households would be able to afford a home with a 20% down payment and only 2% with a 10% down payment.

The figures in Tables 4.10 and 4.11 do not include associated housing costs, such as property taxes, utilities and general maintenance. It is also assumed that the renter has sufficient funds for the down payment.

Table 4.9 Great Barrington: Cost to Buy a Home with 20% Down Payment

Interest Rate	Monthly mortgage payment	Monthly income needed to pay mortgage (without housing cost burden)	Annual income needed to pay mortgage (without housing cost burden)	% of total renters in Great Barrington who can afford
1%	\$1,361	\$4,537	\$54,440	26.8%
2%	\$1,563	\$5,210	\$62,520	23.8%
3%	\$1,783	\$5,943	\$71,320	20.5%
4%	\$2,019	\$6,730	\$80,760	17%
5%	\$2,271	\$7,570	\$90,840	13.4%
6%	\$2,536	\$8,453	\$101,440	9.8%
7%	\$2,814	\$9,380	\$112,560	8.1%
8%	\$3,104	\$10,347	\$124,160	6.3%
9%	\$3,404	\$11,347	\$136,160	4.5%

Source: Zillow.com mortgage payment calculator; 2018 American Community Survey B25118

Table 4.10 Great Barrington: Cost to Buy a Home with 10% Down Payment

Interest Rate	Monthly mortgage payment	Monthly income needed to pay mortgage (without housing cost burden)	Annual income needed to pay mortgage (without housing cost burden)	% of total renters in Great Barrington who can afford
1%	\$1,531	\$5,103	\$61,240	26.4%
2%	\$1,759	\$5,863	\$70,360	20.8%
3%	\$2,006	\$6,687	\$80,240	17.2%
4%	\$2,272	\$7,573	\$90,880	13.4%
5%	\$2,555	\$8,517	\$102,200	9.7%
6%	\$2,853	\$9,510	\$114,120	7.9%
7%	\$3,166	\$10,553	\$126,640	5.9%
8%	\$3,492	\$11,640	\$139,680	3.9%
9%	\$3,829	\$12,763	\$153,160	2.3%

Source: Zillow.com mortgage payment calculator; 2018 American Community Survey B25118

5. Senior Housing Need

In 2018, there was a total of 1,578 residents age 65 and over. Of this age cohort, 940 residents were householders. Eighty-five percent (85%) of these householders were homeowners.

Table 5.1 Great Barrington: Age Distribution of Senior Householders by Home Type

Householder Age	Number of Renters	% of Total Seniors	Number of Owners	% of Total Seniors
65-74 years old	0	0%	498	32%
75-84 years old	97	6%	121	8%
85 years old and older	40	3%	184	12%
Total	137	9%	803	51%

Source: 2018 American Community Survey Table B25007, 2018 American Community Survey Table DP05

The population age 65 and over increased by 22% between 2010 and 2018 and is projected to grow an additional 16% over 2018 levels by 2030. This will result in the 55+ age cohort comprising 46% of Great Barrington's total population.

Table 5.2 Great Barrington: Senior Population and Projections (2010 - 2030)

Age Group	2010 Census	2018 ACS	2030 Population Projections	% of Total Population (2030)	% Change 2018 - 2030
65-74 years old	616	897	1,062	16%	18%
75-84 years old	430	364	947	14%	160%
85 years old and older	251	317	394	6%	24%
Total	1,297	1,578	2,403	36%	52%

Source: 2010 United States Decennial Census Table SF1; 2018 American Community Survey Table DP05; UMASS Donahue Institute Population Projections

Seventeen percent (17%) of Great Barrington senior households earned less than \$25,000, 34% earned between \$25,000 and \$49,999, 7% earned between \$50,000 and \$74,999, and 41% earned \$75,000 or more.

Table 5.3 Great Barrington: Household Incomes of Senior Households

Income & Benefits	2018	% of Total
Less than \$10,000	49	5%
\$10,000 to \$14,999	17	2%
\$15,000 to \$19,999	61	6%
\$20,000 to \$24,999	35	4%
\$25,000 to \$29,999	97	10%
\$30,000 to \$34,999	105	11%
\$35,000 to \$39,999	27	3%
\$40,000 to \$44,999	36	4%
\$45,000 to \$49,999	57	6%
\$50,000 to \$59,999	33	4%
\$60,000 to \$74,999	36	4%
\$75,000 to \$99,999	53	6%
\$100,000 to \$124,999	177	19%
\$125,000 to \$149,999	20	2%
\$150,000 to \$199,999	69	7%
\$200,000 or more	68	7%

Source: 2018 American Community Survey Table B19037

The National Investment Center for Seniors Housing & Care (NIC) provided a grant to NORC at the University of Chicago to fund research on senior housing. The result was a report, *The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources For Housing And Health Care*¹, which was designed to focus on baby boomers who, when they are over the age of 75, will neither qualify for Medicaid nor be able to afford today’s private-pay seniors housing and care options. The minimum amount that seniors will need in order to afford assisted living as it is priced today, as well as out-of-pocket medical expenses is \$60,000. Here are a few key findings:

- The number of middle-income seniors will nearly double to 14.4 Million by 2029 (43% of all seniors)
- Seniors will be more diverse and more educated than today’s cohort
- 67% will have 3 or more chronic conditions
- 60% will have mobility limitations

¹ <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2018.05233>

- 20% will be defined as “high needs”
- 7.8 Million (54%) will have less than \$60,000 annual financial resources, even when including housing equity. This group grows to 11.6 Million (81%) when excluding housing equity.²

In Massachusetts, a single-person household must have an annual income of \$16,971 or less to be eligible for Medicaid and a two-person household must have an annual income of \$22,930 or less to be eligible. Medicaid can provide long-term care for seniors who earn low income but there is a large gap between those who earn income low enough to be eligible and senior who can pay for out-of-pocket medical expenses. In this regard, the “forgotten middle” would be seniors earning between \$25,000 and \$60,000 annually. In Great Barrington, an estimated 355 seniors would be in this income category, which comprises 38% of the total senior population.

Senior householders in Great Barrington were likely to have longer housing tenures, with 49% having moved into their homes before 1990 and 70% having moved into their homes before 2000. This was truer for senior homeowners than senior renters. Seventy-eight percent (78%) of senior homeowners moved into their homes before 1990. This compares with 23% of senior renters.

Table 5.4 Great Barrington: Tenure by Year Senior Householder

Year Moved Into Home	Number of Renters	% of Renters	Number of Owners	% of Owners
2017 or later	0	0%	0	0%
2010 to 2016	42	31%	55	7%
2000 to 2009	63	46%	119	15%
1990 to 1999	10	7%	194	24%
1989 or earlier	22	16%	435	54%
Total	137	100%	803	100%

Source: 2018 American Community Survey Table B25128

Forty-six percent (46%) of Great Barrington renter households were cost burdened. This compares with 43% of senior renter households in Berkshire County.

² <https://www.nic.org/blog/health-affairs-launches-the-forgotten-middle/>

Table 5.5 Great Barrington: Percentage of Senior Renters' Income Spent on Housing Costs

Senior Renters' Income Spent on Housing Costs	2018	Percent
Number paying 30% or more of income in rent	63	46%
Total Senior (65+ years) renters	137	100%

Source: 2018 American Community Survey Table B25072

Twenty-five percent (25%) of Great Barrington senior homeowner households were cost burdened. This compares with 31% of senior homeowner households in Berkshire County.

Table 5.6 Great Barrington: Percentage of Senior Owners' Income Spent on Housing Costs

Amount Spent on Housing Costs	2018	Percent
Less than 20.0%	380	47%
20.0 to 24.9%	97	12%
25.0 to 29.9%	124	15%
30.0 to 34.9%	16	2%
35.0% or more	186	23%
Not computed	0	0%
Total Senior (65+ years) Owners	803	100%

Source: 2018 American Community Survey Table B25093

In Great Barrington, 60% of seniors had some disability or limitation. Among these, the most common were hearing difficulties at 14% of seniors, ambulatory difficulties at 13% of seniors, and independent living difficulties at 11% of seniors.

Table 5.7 Great Barrington: Seniors with Disabilities or Limitation

Disability or Limitation	2018	Percent of All Seniors
Hearing Difficulty	190	12%
Vision Difficulty	32	2%
Cognitive Difficulty	125	8%
Ambulatory Difficulty	183	12%
Self-Care Difficulty	137	9%
Independent Living Difficulty	154	10%
Total	821	52%

Source: 2018 American Community Survey Table S1810

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

6. Special-Needs Housing

Twenty-one percent (21%) of Great Barrington residents had some disability or limitation. Among these, the most common were cognitive difficulties at 5% of the population and ambulatory difficulties at 5% of the population.

Table 6.1 Great Barrington: Residents with Disabilities or Limitations

Disability or Limitation	2018	Percent of Total Population
Hearing Difficulty	207	3%
Vision Difficulty	71	1%
Cognitive Difficulty	339	5%
Ambulatory Difficulty	297	5%
Self-Care Difficulty	209	3%
Independent Living Difficulty	252	4%
Total	1,375	21%

Source: 2018 American Community Survey Table S1810

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

Great Barrington's housing stock is older and is primarily single-family homes, typically having two floors with stairs; it is not likely to be suitable for residents with special needs. However, many affordable multi-family developments include units that are on one level that are accessible to people with mobility impairments.

7. Foreclosures, Blighted, and Sub-Standard Properties

As of May 2020, there were four foreclosed and pre-foreclosed homes in Great Barrington listed on Zillow.com, RealtyTrac.com, and HomePath.com. Of these, two were foreclosed and two were pre-foreclosed. The median and average value of a foreclosed home was \$372,500. The median and average value of a pre-foreclosed homes was \$243,747.

Table 7.1 Great Barrington: Foreclosed and Pre-Foreclosed Homes by Bedroom

# of Bedrooms in Home	# of Homes	Average Home Value	Median Home Value
4	2	\$243,747	\$243,747
3	1	\$660,000	\$660,000

Source: Zillow.com; RealtyTrac.com; HomePath.com accessed on 5/4/2020

The Great Barrington Board of Assessors' have assessed a total of 2,932 residential properties out of the 3,444 accounted for by the 2018 American Community Survey. As noted in Table 7.1 and Figure 7.1, less than 1% of homes in Great Barrington are in *Poor* or *Unsound* condition*.

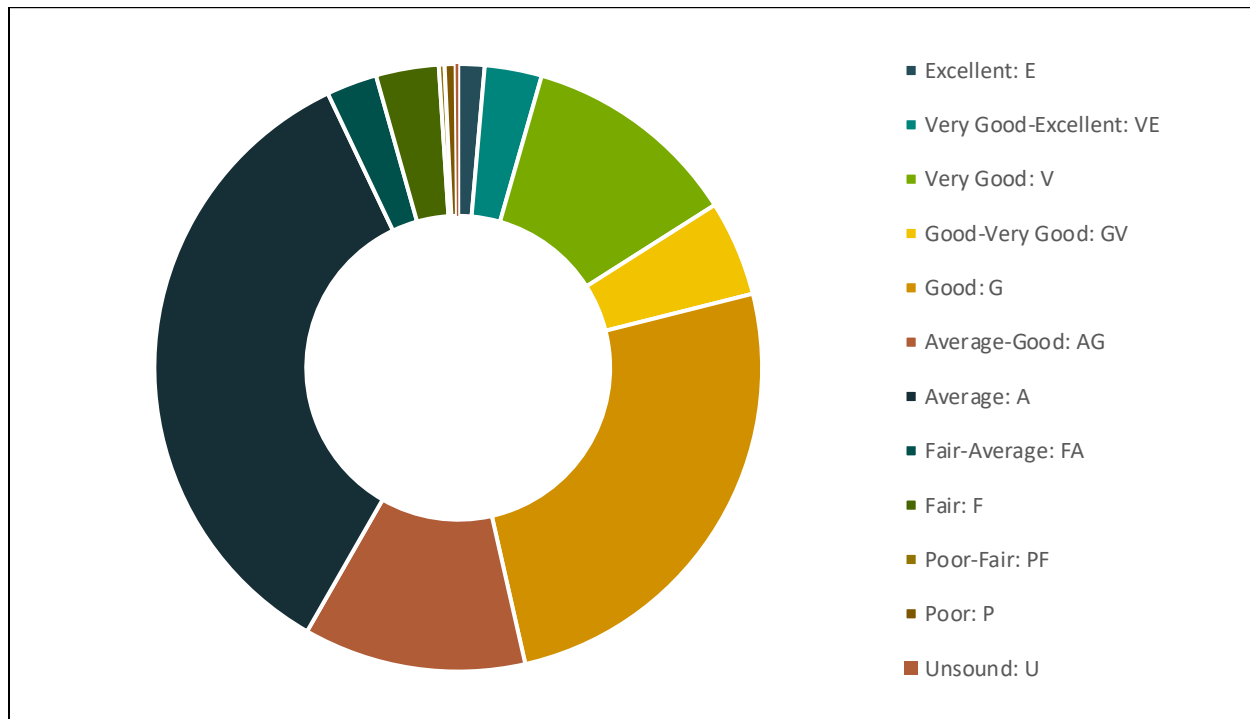
*Grade and condition ranking are entirely subjective and are relative to other homes in Great Barrington. For example: *Average* condition is what the Assessor deems "average" for the Town whereas *Fair* and *Poor* would be a lesser condition than what is deemed *Average*.

Table 7.1 Great Barrington: Assessed Condition of Residential Homes

Property Condition	Number of Properties	Percentage of Properties
Excellent: E	41	1%
Very Good-Excellent: VE	89	3%
Very Good: V	339	12%
Good-Very Good: GV	149	5%
Good: G	744	25%
Average-Good: AG	347	12%
Average: A	1,016	35%
Fair-Average: FA	79	3%
Fair: F	98	3%
Poor-Fair: PF	9	0.3%
Poor: P	17	0.6%
Unsound: U	4	0.1%
Total	2,932	100%

Source: Great Barrington Board of Assessors (accessed 06/19/2020)

Figure 7.1 Great Barrington: Assessed Condition of Residential Homes



Source: Great Barrington Board of Assessors (accessed 06/19/2020)

Property grade refers to the quality of the components within the home. For example, linoleum flooring would have a lower grade than tile flooring, and a slate roof would have a higher grade than a shingled

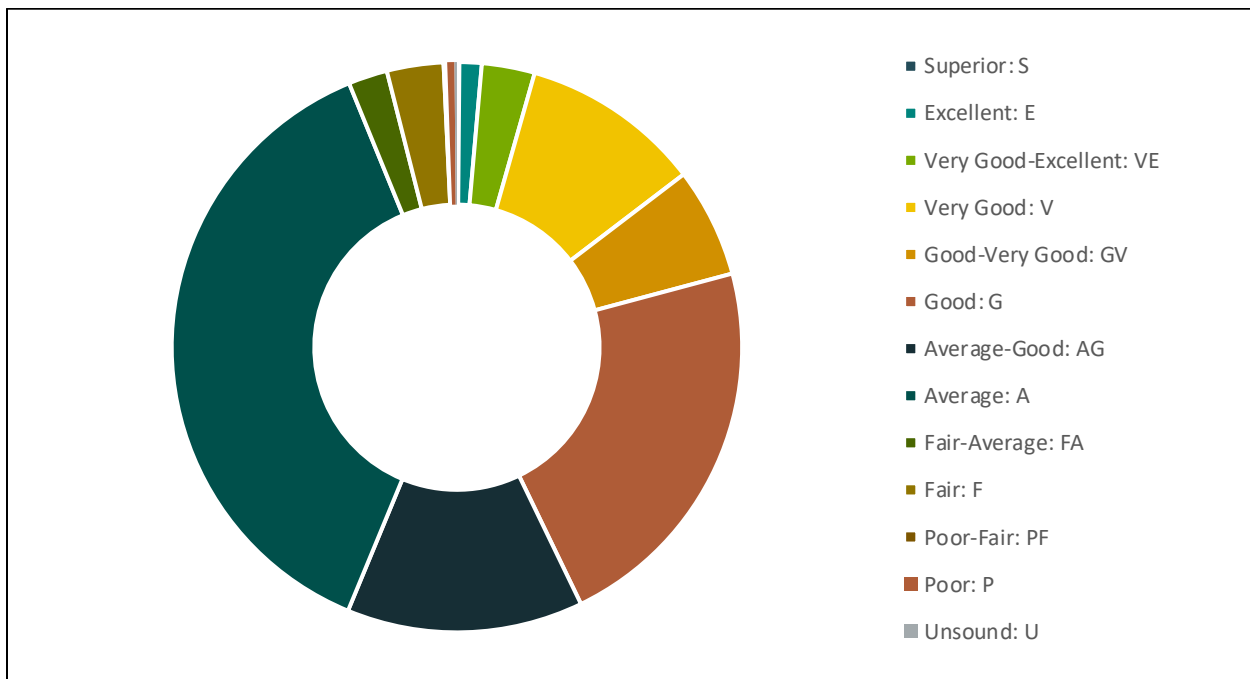
roof. The grade of a home generally stays constant, whereas the condition may vary. In Great Barrington, less than 1% of homes were given a *Poor* or *Unsound* grade. See Table 7.2 and Figure 7.2.

Table 7.2 Great Barrington: Assessed Grade of Residential Homes

Property Grade	Number of Properties	Percentage of Properties
Superior: S	4	0.1%
Excellent: E	37	1%
Very Good-Excellent: VE	88	3%
Very Good: V	300	10%
Good-Very Good: GV	182	6%
Good: G	645	22%
Average-Good: AG	393	13%
Average: A	1,102	38%
Fair-Average: FA	65	2%
Fair: F	94	3%
Poor-Fair: PF	6	0.2%
Poor: P	12	0.4%
Unsound: U	4	0.1%
Total	2,932	100%

Source: Great Barrington Board of Assessors (accessed 06/19/2020)

Figure 7.2 Great Barrington: Assessed Grade of Residential Homes



Source: Great Barrington Board of Assessors (accessed 06/19/2020)

8. Seasonal Housing Needs

Between February and July of 2018, Great Barrington total employment increased from 5,121, to 5,154, a rise of less than 1%. This compares with an increase in Berkshire County employment of 7% over the same period. This indicates that seasonal industries are less important to Great Barrington's employment than that of Berkshire County. Furthermore, seasonal housing units made up 12% of Great Barrington's total housing stock in 2018. This compares to a share of 14% for all of Berkshire County.

Table 8.1 Great Barrington and Berkshire County: Seasonal Employment

Seasonal Employment	Great Barrington 2018	Berkshire County 2018
February Employment	5,121	59,612
July Employment	5,154	63,764
% Difference	0.6%	7%

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

Table 8.2 Great Barrington and Berkshire County: Seasonal Housing

Seasonal Housing	Great Barrington 2018	Berkshire County 2018
Total Housing Units	3,444	69,393
Seasonal, Recreational, or Occasional Use	410	9,409
% Seasonal	12%	14%

Source: 2018 American Community Survey Table B25004, DP04

9. Review of Town-Related Housing Efforts

Many of the housing production goals and strategies of the *Community Master Plan* (2013) have been achieved in the last eight years, including important strides in the areas of organizational capacity, financial assistance, zoning and regulation, and housing production. Despite these efforts, market pressures continue to drive housing costs upward.

Financial Assistance: The Community Preservation Act (CPA) was adopted by the voters of Great Barrington in 2012. The CPA (MGL ch. 44B) is a state law through which communities may fund projects for four purposes; open space preservation, creation of community housing, preservation of historic buildings and landscapes, and the creation of recreational resources. The CPA also provides for an annual contribution of State funds to each participating municipality. In Great Barrington, CPA funds are generated by a 3% surcharge on each property tax bill. Since its inception in Great Barrington, the CPA has generated \$4.1 million in total collections, and voters have appropriated \$1.77 million (Town Meetings 2015-2020) to affordable housing projects (including a modest amount for this Housing Needs Assessment).

The Town also received three Community Development Block Grant (CDBG) awards for housing rehabilitation for low- and moderate-income homeowners and to support redevelopment of the Housatonic mills. The programs have been successful in addressing emergency and code-related issues. Unfortunately, the Town must compete for these funds, and the regulatory paperwork is burdensome, so the outlook for future awards is unknown.

Housing Production: Since 2013, with CPA funding, 42 new units of affordable rental housing have been built (11 on State Road at Forest Springs; 31 on Brookside Road at an expanded Bostwick Gardens), 45 are nearly complete (on Bentley Avenue at the remediated log homes site), and 45 are permitted (at 910 Main Street). Taken together, these developments have likely pushed the Town's subsidized housing inventory over 10%, a minimum state standard and the safe harbor against unfriendly 40B developments.

Market rate housing supply has also increased in recent years, all of which were made possible by Town Meeting approved zoning amendments. New construction includes 28 units at Barrington Brook,

3 units on Humphrey Street, 17 units at 47 Railroad Street, and 22 units at 32 Bridge Street. Another 27 market rate units are permitted at 42 Bridge Street, and 22 are permitted at 546 Main Street.

Organizational Capacity: In 2017 the Town created a municipal Affordable Housing Trust Fund, in accordance with and having the powers authorized under MGL ch. 44, s. 55C. The Trust provides down payment assistance grants, rental assistance grants, and has purchased land on which it will develop affordable housing. The Trust's efforts have been funded with an initial small appropriation from the General Fund and subsequent larger appropriations from the CPA. To achieve its mission, the Trust works closely with local nonprofit housing providers/ developers.

Also, in 2019 the Select Board and Planning Board created a joint subcommittee to review housing matters and to advise the two boards of recommended initiatives, including zoning amendments.

Zoning and Regulation: Within the last decade the Town has approved a number of zoning amendments to implement its housing and redevelopment goals. These have included:

- A new Open Space Residential Development bylaw in 2009 to promote clustered development and open space preservation;
- A new mill overlay district in 2010 to encourage redevelopment of the Monument Mills complex to including housing, historic preservation, and river access;
- Permitting two-family dwellings and accessory dwelling units by right in all districts;
- Replacing the commercial B-2 regulations in Housatonic Village with a Housatonic Village Center district; and rezoning the residential areas of the village to R3.
- Replacing the commercial B-2 regulations south of town with a new Mixed Use district;
- Replacing the commercial B-2 regulations on State Road with new mixed use regulations;
- Creating a special permit process for existing multifamily dwellings, an important source of lower cost rental housing, to come into conformance with zoning;
- Adopting a new Smart Growth Overlay District bylaw, per MGL ch. 40R, for the Monument Mills, the Rising Mill, and south Main Street;
- Amending requirements to add flexibility to development and redevelopment of small lots, including contextual setbacks and buildable area;
- Refining the locational and dimensional requirements governing accessory dwelling units, and allowing tiny houses to be considered as accessory dwelling units;
- Refining the allowable densities and the regulations of PURDs;

- Creating a new bylaw section to promote the redevelopment of former nursing home sites into multifamily housing.

Great Barrington's Zoning Bylaw and Zoning Map can be found online at the following links:

Bylaw - https://www.townofgb.org/sites/g/files/vyhliif636/f/uploads/zoning_bylaw_may_2019_4.pdf

Map - https://www.townofgb.org/sites/g/files/vyhliif636/f/uploads/zoning_map_2019_.pdf

10. Implementation Recommendations

Like much of the rest of rural New England, Great Barrington's population is declining and aging, and the economy is increasingly tilting towards lower wage employment sectors. At the same time, the area remains popular relocation destination for people with high disposable incomes. As a result, the Town has seen a depletion of its middle income brackets - there are more households at the higher income levels and at the lower income levels, and fewer in the middle. And, nearly half of all households earn less than 80% of the area median income.

Despite the declining population and a small increase in housing production, housing inventory remains extraordinarily limited. Housing units are generally old and housing costs are high. To some extent, these are not new circumstances, but housing costs have become increasingly unattainable due to people relocating because of COVID-19 which has driven up costs and a recent lack of housing supply. A supply analysis shows that there is a significant deficit of homes affordable to households in the middle income category, and an enormous deficit for households at the lowest income levels. This is particularly true of for-rent housing, where there is a 0% vacancy rate, and 43% of renter households are cost burdened. Even homeowners are relatively more cost burdened in Great Barrington than in the rest of the Southern Berkshires. Home values have risen a dramatic 24% since 2010, compared with only a 7% rise in household income. The home ownership "affordability gap" (a measurement of the difference between the affordable sale price and the median sale price) is more than \$125,000.

There are some hopeful data points, however. Median rents have climbed, but not as high as in the County or the State. This may be an indication that rents were already high, but estimates do indicate there are 40% fewer renter households paying more than 30% of their income on their rent in 2018 than in 2010. Also, among households who own their homes, 18% fewer are paying more than 30% of their incomes on housing costs.

Given the data, particularly the supply and cost-burden data, Great Barrington should continue pursuing the housing strategies of the *Community Master Plan* (2013), including providing assistance to support existing and new affordable housing units. The Town should continue zoning efforts to promote the production of a variety of new housing units.

Recommendations:

- Continue rental assistance programs, particularly emergency rental assistance, for households earning less than the median income;
- Continue the down payment assistance programs for household earning less than the median income;
- Redevelop blighted properties, particularly underutilized commercial properties, to create new affordable housing units in either mixed-use or residential developments;
- Provide financial incentives and tax abatements to homeowners to create new affordable units either within existing structures or by building new accessory units;
- Create new housing units for the growing senior population in assisted living or co-living arrangements.

The impacts of short-term rentals on the housing market are unclear. Almost 90% of the 178 short-term rentals (160 units) are entire homes, as opposed to a single room. In theory, these could be rented as long-term rentals in the conventional housing market, and would add 16% more units to existing 950 rental units. On the other hand, these have important economic benefits to the seasonal/tourism based economy. Offering short-term rentals may represent important sources of income for households already cost burdened. More information about short-term rentals should be collected to determine their impact on the housing market, and to ensure the Town is realizing local room tax revenue from all of these short-term rentals. In the meantime, the tax revenue generated by short-term rentals could be directed towards the Town's housing goals.

Recommendations:

- Collect/track and analyze short-term rental data;
- Review and possibly revise current Zoning Bylaw to regulate short-term rentals;
- Direct short-term rental tax revenue towards housing goals.

The Town should also continue initiatives that are not housing specific, but that can ease some of the expenses and burdens of living and working in a rural area like the Southern Berkshires. Examples include:

- Expanding and refining public transit options to serve the main employers in town at convenient timetables. This is especially important since, for some service employees working in town, the only affordable housing option is outside of Great Barrington.
- Fiber optic broadband internet throughout town, which could enable more work-from-home options.

For the purpose of keeping town planning documents consistent, the following goals have been taken from Great Barrington's *Community Master Plan* which was approved by the Planning Board and Select Board on October 10th, 2013. All of the following goals and implementation strategies are from *Chapter 6: Housing*.

Housing Goal 1: Allow for a diversity of housing opportunities available at a variety of price levels and in infill locations.

- *Strategy HO 1.1: Ensure zoning and development regulations encourage, and do not preclude, a variety of housing options in appropriate locations, including smaller homes and apartments and continuing care options for seniors.*
[2020 Status: Completed.]
- *Strategy HO 1.2: Revise zoning to allow two-family housing by right in all zoning districts. Allow multi-family housing by right where it is by special permit now, and by special permit in all other districts.*
[2020 Status: Completed.]
- *Strategy HO 1.3: Allow mixed use and multi-family buildings by right in downtown and Housatonic village.*
[2020 Status: Completed.]
- *Strategy HO 1.4: Facilitate the development of infill and rear lots, including creating criteria to permit rear lots where zoning district boundaries split lots and revising minimum lot width where practical, and investigating new provisions to cluster homes, such as cottage zoning.*
[2020 Status: Partially completed. Changes to buildable area requirements and ADU allowances. Consider cluster development as the by-right subdivision option, and consider rear lot divisions by-right if they are deed restricted for affordable housing, as per the Nantucket example: <https://ecode360.com/14051269>]

Housing Goal 2: Proactively create lower cost and affordable units.

- *Strategy HO 2.1: Target blighted properties to create new affordable housing units. Provide zoning or financial incentives in order to spur redevelopment and the creation of affordable units. Contact the owners and work with realtors and banks to identify opportunities where multi-unit buildings are appropriate and can raise much needed revenue to make repairs and improvements.*

[2020 Status: Partially completed. Blighted properties addressed with CDBG rehab programs and the SGOD creates affordable units.]
- *Strategy HO 2.2: Promote an accessory dwelling unit (ADU) program, in partnership with realtors and housing advocacy groups, to educate homeowners about the opportunities and procedures for creating ADUs. Consider whether to ease permitting requirements for ADUs.*

[2020 Status: Partially completed. Permitting for ADU's has been simplified. An educational outreach program has not been undertaken.]
- *Strategy HO 2.3: Identify owners of two-family and multi-family properties that are below median value or in need of repair to connect them with professional resources and funding sources like CDBG to make improvements to their properties. In return, owners would restrict rents to affordable levels for a period of years, for example. Work with realtors and housing advocacy groups.*

[2020 Status: This has not been done and may be administratively burdensome. The Housing Trust may wish to investigate this. See also HO 2.6, below.]
- *Strategy HO 2.4: Create a municipal affordable housing trust fund. Such a fund, once created by Town Meeting, could be independently funded and would need only executive approval to dispense funds to worthy projects. It could be funded by donations, grants, contributions from B-3 mixed use developments, and other money, including CPA funds, to fund grant and loan programs on both the supply side (e.g., to create new affordable units and purchase or renovate distressed properties) and the demand side (e.g., to assist young families and first time homebuyers with homeownership costs). A housing committee would oversee and manage the fund. Proactively advertise this fund.*

[2020 Status: Completed.]
- *Strategy HO 2.5: Working with partners such as Construct, Inc., identify and create locations for transitional housing, for those in domestic or economic crisis or in the case of a natural disaster.*

[2020 Status: Not addressed.]

- *Strategy HO 2.6: Explore and, if feasible, implement a property tax abatement program for those property owners who rent units below the market rent.*
[2020 Status: Under discussion by the Planning Board and Select Board.]
- *Strategy HO 2.7: Offer grants to property owners and organizations that rehabilitate or convert existing single-family homes into two-family homes or create accessory dwelling units.*
[2020 Status: Not addressed.]
- *Strategy HO 2.8: Explore monetary incentives to create accessory dwelling units.*
[2020 Status: Not addressed.]

Housing Goal 3: Increase the organizational capacity of the town to promote affordable housing.

- *Strategy HO 3.1: Create a housing committee, or form a partnership with the Housing Authority or CDC, that will work with town staff, homeowners, realtors, and other professionals in town and region-wide to implement these housing strategies.*
[2020 Status: Not addressed, but, with the creation of the Housing Trust and the adoption of CPA, it may not be necessary.]
- *Strategy HO 3.2: Develop a municipal affordable housing plan that quantifies housing needs, develops strategies to meet those needs, and works toward a production goal of affordable units. CPA funds could be used to fund this effort.*
[2020 Status: This Housing Needs Assessment if funded via CPA.]
- *Strategy HO 3.3: Meet regularly with local and regional housing advocates, like Construct, to identify trends in housing needs and to share resources, including lists of available subsidized units and units for those with special housing needs.*
[2020 Status: Staff and the Housing Trust regularly meet with local organizations.]

11. Resource Guide

11.1 Housing Partnerships

Great Barrington Affordable Housing Trust Fund

A local housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing.

Examples of what a local affordable housing trust can do include:

- Provide financial support for the construction of affordable homes by private developers
- Rehabilitate existing homes to convert to affordable housing
- Increase affordability in new housing development projects
- Develop surplus municipal land or buildings
- Preserve properties faced with expiring affordability restrictions
- Create programs to assist low- and moderate-income homebuyers
- Create programs to help low- and moderate-income families make health and safety repairs
- Educate and advocate to further affordable housing initiatives

More information: <https://www.gbhousing.org/>

Berkshire County Regional Housing Authority

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

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

Tenancy Preservation Program (TPP) – Homeless prevention program that works with individuals and families facing eviction as a result of behaviors related to a disability. TPP assists the tenant and the

property owner to determine whether the disability can be reasonably accommodated, and the tenancy preserved. If tenancy cannot be preserved, TPP coordinates the tenant's transition to a more appropriate placement.

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

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

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

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

Contact Information

Brad Gordon, Executive Director

Phone: 413-443-7138 x216

Email: bradg@bcrha.com

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

Applicable to: residents

Berkshire Housing Development Corporation (BHDC)

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

Contact Information

Elton Ogden, Executive Director

Phone: 413-344-4805

Email: eogden@berkshirehousing.com

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

Applicable to: municipalities; residents

Berkshire Taconic Community Foundation

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

Contact Information

Peter Taylor, Executive Director

Phone: 413-229-0370 x121

Email: ptaylor@berkshiretaconic.org

Webpage(s):

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

Applicable to: municipalities; residents; affordable housing developers

Habitat for Humanity

Habitat for Humanity “partners with people in [local communities], and all over the world, to help them build or improve a place they can call home. Habitat for Humanity’s local affiliates within Berkshire County are the Central Berkshire Habitat for Humanity located in Pittsfield and Northern Berkshire Habitat for Humanity located in North Adams. Programs provided by Habitat and its affiliates include:

Volunteer Income Tax Assistance (VITA) Program – Free federal and state tax preparation for those with household incomes under \$56,000. VITA is funded by the Berkshire United Way and administered by the Central Berkshire Habitat for Humanity.

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

Contact information

Central Berkshire Habitat for Humanity

Carolyn Valli, CEO

Email: cvalli@berkshirehabitat.org

Phone: 413-442-3181

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

Applicable to: residents

Northern Berkshire Habitat for Humanity

Elisabeth Goodman, President

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

Phone: 413-664-4440

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

Applicable to: residents

Habitat for Humanity International

Phone: 800-422-4828

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

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

Applicable to: residents

Community Development Corporation of South Berkshire

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

Contact information

Email: info@cdcsb.org

Phone: 413-528-7788

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

Construct Inc. – Great Barrington

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

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

Construct also provides support services through Cara Davis Project Home – everything from emergency assistance, transitional housing, workforce development, housing, and financial counseling.

Our Board of Directors meets monthly, on the third Wednesday of every month, and annually on the second Wednesday in June. Please contact us for more information if you would like to attend one of these meetings.

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

Contact information

Email: info@constructberkshire.org

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

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

Local Housing Authorities

Adams Housing Authority

Patti Volpi, Executive Director

Phone: 413-743-5924

Email: adamsha@bcn.net

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

Dalton Housing Authority

Susan Gregor, Executive Director

Phone: 413-684-2493

Email: SGregory@daltonhousing.org

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

Great Barrington Housing Authority

Tina Danzy, Executive Director

Phone: 413-274-1142

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

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

Lee Housing Authority

Phone: 413-243-3464

E-mail: leehousingauthority@verizon.net

Lenox Housing Authority

Barbara Heaphy, Executive Housing Director

Phone: 413-637-5585

E-mail: bheapy@townoflenox.com

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

North Adams Housing Authority

Jennifer Hohn, Executive Director

Phone: 413-663-5370

Email: jenn_hohn@northadamsha.com

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

Pittsfield Housing Authority

Sharon LeBarnes, Executive Director

Phone: 413-443-5936

Email: info@pittsfieldhousing.org

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

Stockbridge Housing Authority

Andrea Lindsay, Executive Director

Phone: 413-298-3222

Email: stockbridgeha@gmail.com

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

Williamstown Housing Authority

Tammy Andrews, Executive Director

Phone: 413-458-8282

E-mail: wmstnha@outlook.com

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

Women's Institute for Housing and Economic Development

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

Contact information

Loni Willey, COO

Phone: 800-720-1195 x104

Email: lwilley@wihed.org

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

11.2 Federal Resources

United States Department of Housing and Urban Development

Making Home Affordable (MHA)

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

Modify or Refinance Your Loan for Lower Payments

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

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

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

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

“Underwater” Mortgages

Home Affordable Refinance Program (HARP) – See above.

Principal Reduction Alternative – See above.

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

Assistance for Unemployed Homeowners

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

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

Managed Exit for Borrowers

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

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

Loss Mitigation for FHA-Insured Homeowners

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

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

Contact information

National Servicing Center (NSC)

Phone: 877-622-8525

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/nsc/

Federal Housing Administration (FHA) Outreach Center

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

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/fhahistory

Applicable to: residents

Community Development Block Program (administered at state level)

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

CDBG funds can be used for a wide range of activities, including housing. Recipient communities may choose from a wide array of program eligible projects and planning activities. Income targeting is flexible. At least 51 percent of the beneficiaries of a CDBG-funded activity must be low- or moderate-income households, or the activity must remove slums or blight or fill an urgent community need.

Eligible housing activities include project planning, rental development and rehabilitation, first-time homebuyer assistance, and homeowner rehabilitation loan and grant programs. Homeowner rehabilitation programs are particularly popular. New construction of housing is not eligible, except under very limited circumstances. CDBG loan repayments can support additional CDBG-eligible activities. Entitlement communities and DHCD each publish an annual action plan that outlines how they plan to spend CDBG funds in the coming year. The annual plan must be consistent with their Consolidated Plan.

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

To take advantage of state CDBG funding, a community with limited staff may need to hire a consultant or enlist the services of an experienced housing agency. Regional planning agencies often help small

towns apply for and manage CDBG funds. DHCD also accepts regional applications to enable smaller communities to partner with an experienced neighbor to offer housing rehabilitation programs.

Contact information

Webpage(s):

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

https://www.hud.gov/program_offices/comm_planning/communitydevelopment/programs

Applicable to: municipality

Foreclosure Avoidance Counseling

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

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

Contact information

Webpage(s):

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

Applicable to: residents

Good Neighbor Next Door

Law enforcement officers, pre-Kindergarten through 12th grade teachers and firefighters/emergency medical technicians can contribute to community revitalization while becoming homeowners through HUD's Good Neighbor Next Door Sales Program. HUD offers a substantial incentive in the form of a

discount of 50% from the list price of the home. In return the homeowner must commit to live in the property for 36 months as his or her sole residence.

Contact information

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

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/reo/goodn/gnndabot

Applicable to: residents living in designated “revitalization areas”

HOME Investment Partnership Program

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

Contact information

Webpage(s):

https://www.hud.gov/program_offices/comm_planning/affordablehousing/programs/home/

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

Low-Income Housing Tax Credit Program

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

Contact information

Websites:

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

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

Applicable to: affordable housing developers

Property Improvement Loan Insurance (Title I)

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

Contact information

Boston Office Phone: 617-994-8200

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

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/title/title-i

Applicable to: affordable housing lenders, residents

203(K) Rehabilitation Mortgage Insurance

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

Contact information

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

Email: answers@hud.gov

Webpage(s): https://www.hud.gov/program_offices/housing/sfh/203k

Applicable to: affordable housing lenders

United States Department of Agriculture

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

Single-Family Housing Direct Home Loans

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

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

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

Applicable to: residents

Single-Family Housing Guaranteed Loan Program

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

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

Webpage(s): http://www.rurdev.usda.gov/HAD-Guaranteed_Housing_Loans.html

Applicable to: residents

Single-Family Housing Repair Loans & Grants

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

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

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

Applicable to: residents

11.3 State Resources

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

Chapter 40R / Smart Growth Zoning

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

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

Applicable to: municipalities

Chapter 43D for Housing

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

Contact information

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

Phone: 617-788-3649

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

Applicable to: municipalities

Community Based Housing

The CBH Program provides funding for the development of integrated housing for people with disabilities, including elders, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization. CBH Program excludes clients of the DMH and DMR but includes many other people with disabilities who are institutionalized or at risk of institutionalization. Eligible populations include adults with a broad range of disabilities including mobility impairments, cerebral palsy, multiple sclerosis, muscular dystrophy, epilepsy, HIV/AIDS, brain or spinal cord injuries, sensory disabilities, emotional disabilities and cognitive disabilities.

Contact information

Bradley Day, CEDAC

Phone: 617-727-5944

Email: bday@cedac.org

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

Andrew Nelson, DHCD

Phone: 617-573-1305

Email: Andrew.nelson@state.ma.us

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

Applicable to: nonprofit entities or entities controlled by nonprofits

The Community Preservation Act

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

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

Applicable to: municipalities

Compact Neighborhoods

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

Contact information

William Reyelt

Phone: 617-573-1355

Email: william.reyelt@state.ma.us

Webpage(s):

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

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

Applicable to: municipalities

Emergency Solutions Grant Program

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

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

Available to: residents

Historic Owner-Occupied Residences

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

More information: <https://malegislature.gov/Laws/GeneralLaws/Part/TitleX/Chapter59/Section5j>

Applicable to: municipalities; residents

HomeBASE

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

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

Applicable to: residents

Housing Innovations Fund

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

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

Applicable to: affordable housing developers (non-profit)

Housing Stabilization Fund

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

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

Applicable to: affordable housing developers

Lead Paint Removal Credit

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

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

Applicable to: residents (homeowners only)

Local Initiative Program

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

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

Applicable to: municipalities; affordable housing developers

Senior Circuit Breaker Tax Credit

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

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

Applicable to: residents (senior citizens only)

Massachusetts Affordable Housing Trust Fund

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

Types of assistance include:

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

Funding threshold criteria include:

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

Funding preferences include projects/developments that:

- Produce new affordable housing units

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

More information:

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

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

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

MassWorks Infrastructure Program

The MassWorks Infrastructure Program provides a one-stop shop for municipalities and other eligible public entities seeking public infrastructure funding to support economic development and job creation and retention, housing development at density of at least 4 units to the acre (both market and affordable units) and transportation improvements to enhance safety in small, rural communities. The MassWorks Infrastructure Program is the administrative consolidation of six former grant programs (Public Works Economic Development, Community Development Action Grant, Growth Districts Initiative Grant Program, Massachusetts Opportunity Relocation and Expansion Program, Small Town Rural Assistance Program, and the Transit Oriented Development Program), and is administered by the state's Executive Office of Housing and Economic Development, in cooperation with the Department of Transportation and Executive Office for Administration & Finance.

Contact information

Phone: 617-788-3649

Email: MassWorks@state.ma.us

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

Applicable to: municipalities and other eligible public entities³

Senior Citizen Property Tax Work-Off Program

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

More information:

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

Applicable to: residents (60+ years old)

³ Eligible applicants: A city or town, or other public agency with a charter that enables them to accept state grants on behalf of the municipality, and where the public agency has been designated by municipal officers to apply for grants on behalf of that city or town. Any eligible public agency acting on behalf of a municipality must submit a letter of support from the chief administrative officer of that municipality.

11.4 Private & Non-Profit Opportunities

FRAMEWORK™ Online Home-buying Course

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

MAHA's FRAMEWORK™ follow-up classes include:

Information about the state's most affordable mortgage programs;

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

Opportunity to get answers to your home buying questions.

Contact information

Massachusetts Affordable Housing Alliance

1803 Dorchester Avenue

Dorchester, MA 02124

Phone: 617-822-9100

Email: info@mahahome.org

Webpage(s): https://mahahome.org/buyingahome_online

Applicable to: residents

Limited Equity Cooperatives

In this structure, each resident in a housing development is a shareholder in a member-controlled management corporation, which holds title to the property. Residents lease the units from the coop and elect a board of directors. Purchase of the stock is similar to a down-payment but usually costs less. Members pay a proportional share of coop's mortgage, taxes, maintenance, and operating expenses.

To preserve the housing as affordable, a formula determines the resale value of the stock. The formula is geared to provide a fair return on members' investment while keeping resale value in a price range accessible to low and moderate-income members.

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

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

More information:

https://www.uhab.org/sites/default/files/doc_library/Limited_Equity_Cooperatives_A_Legal_Handbook_0.pdf

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

Massachusetts Housing Partnership

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

ONE Mortgage Program

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

Contact information

Phone: 800-752-7131

Email: onemortgage@mhp.net

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

Applicable to: residents

MassDocs

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

Contact information

Email: massdocs@mhp.net

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

Applicable to: affordable housing developers

Great Barrington Affordable Housing Trust Fund

A local housing trust allows municipalities to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing.

Examples of what a local affordable housing trust can do include:

- Provide financial support for the construction of affordable homes by private developers
- Rehabilitate existing homes to convert to affordable housing
- Increase affordability in new housing development projects
- Develop surplus municipal land or buildings

- Preserve properties faced with expiring affordability restrictions
- Create programs to assist low- and moderate-income homebuyers
- Create programs to help low- and moderate-income families make health and safety repairs
- Educate and advocate to further affordable housing initiatives

More information: <https://www.gbhousing.org/>

OneSource

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

Contact information

David Rockwell, Director of Lending

Phone: 617-330-9944 x222

Email: drockwell@mhp.net

Webpage(s): http://www.mhp.net/rental_financing/one_source.php

Applicable to: borrowers

Tax-exempt financing

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

More information: http://www.mhp.net/uploads/resources/match_term_sheet.pdf

Applicable to: affordable housing developers

Technical Assistance

MHP's Community Housing Initiatives team supports communities, local housing authorities and developers in their efforts to create affordable housing for low and moderate-income families. In addition to providing broad-based informational support to communities through workshops and publications, MHP provides staff and financial support.

More information: http://www.mhp.net/community_initiatives/programs/index.php

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

MassHousing Mortgage Programs

Home for the Brave

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

Program Features:

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

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

Home for the Brave loans are available to:

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

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

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

More information:

https://www.emasshousing.com/portal/server.pt/community/products/306/home_for_the_brave/10210

Applicable to: residents

MassHousing Mortgage with no Mortgage Insurance offers:

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

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

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

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

Applicable to: residents

Purchase and Renovation Loans

MassHousing Purchase and Rehab loans help borrowers cover both the cost of purchasing a home in need of repairs, as well as the expense of rehabilitating that property. The maximum loan amount for a

Purchase and Rehab mortgage is 97% of the purchase price plus rehabilitation costs or the estimated value of the home after rehabilitation (whichever is less). A 3% down-payment is required.

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

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

Loan Terms

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

Rehabilitation costs include the cost of repairs, as well as such expenses as inspection fees, title update fees, and a required contingency reserve equal to 10% of the total rehabilitation cost

A mortgage payment reserve not to exceed four mortgage payments may be included in the cost of rehabilitation if the property will not be occupied during rehabilitation

The lender may charge fees as high as \$900 based on the cost of rehabilitation

Licensed contractors must complete all rehabilitation work


At the time of loan closing, the borrower will be responsible for the full mortgage payment on the total principal amount

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

Applicable to: residents

12. Appendices

Appendix A: Construct Inc. Emergency Rental Assistance Program – End of June Progress Report

	
End of June Progress Report	July 16, 2020
Great Barrington Affordable Housing Trust	
Covid-19 Rental Assistance Program Stats:	
Great Barrington Specific:	
# of assists	47
# Of Households:	40
Household Size	1-7
# of Landlords	27
Total Rental Assistance	\$36,221.00
South Berkshire Wide	
# of Households assisted in May & June	95
Household Size	1-7
Total Funds:	\$85,982.66
Average Assist	\$905.00
Assists by Town:	
Lenox	28
Lee	18
Lee	18
Ashley Falls, Egremont, Monterey, Sheffield, Stockbridge, Tyringham	1-6
Additional notes:	

While RAFT assistance has not been as readily available in a timely fashion as suggested, \$60,000 in state funds administered through the Berkshire Taconic Community Foundation is helping to meet the need. As promised, Construct is drawing from that restricted fund before we will use Great Barrington Affordable Housing Trust funds.

State legislation and local initiatives are driving an extension to the eviction moratorium. We anticipate a glut of applications if it is lifted as currently scheduled for August 18th, Without clear funds to keep landlords in business, we are concerned that a moratorium may not have sufficient support to be sustainable.

Appendix B: Berkshire Realtors: South Berkshire County, MA - Residential Real Estate Report



South Berkshire County, MA Residential Real Estate Report



June 2020

Market WATCH

Summary of Key Listing and Sales Metrics

A summary of the key metrics selected to be included in the report. MLS sources where licensed.

Key Metrics	Jun 2020	Jun 2019	+ / -	YTD 2020	YTD 2019	+ / -
Listing Activity Charts Metrics						
New Listing Count	93	103	-9.7%	336	393	-14.5%
New Listing Volume	\$56,523,600	\$53,537,163	+5.6%	\$197,457,562	\$210,839,198	-6.3%
Active Listing Count	299	457	-34.6%	NA	NA	
Active Listing Volume	\$261,289,446	\$333,111,822	-21.6%	NA	NA	
Median Listing Price	\$585,000	\$458,000	+27.7%	\$517,914	\$455,426	+13.7%
Months of Inventory	11.1	12.7	-12.8%	11.2	14.8	-24.3%
Sales Activity Charts Metrics						
New Pending Sales Count	115	54	+113%	302	226	+33.6%
New Pending Sales Volume	\$62,561,850	\$20,412,600	+206.5%	\$148,112,758	\$94,668,700	+56.5%
Pending Sales Count	150	69	+117.4%	NA	NA	
Pending Sales Volume	\$74,089,750	\$24,700,100	+200%	NA	NA	
Closed Sales Count	37	35	+5.7%	168	164	+2.4%
Closed Sales Volume	\$19,476,900	\$14,969,700	+30.1%	\$78,120,976	\$69,935,728	+11.7%
Median Sales Price	\$379,000	\$355,000	+6.8%	\$331,536	\$320,341	+3.5%
Distressed Charts Metrics						
Distressed Listing Count	2	1	+100%	NA	NA	

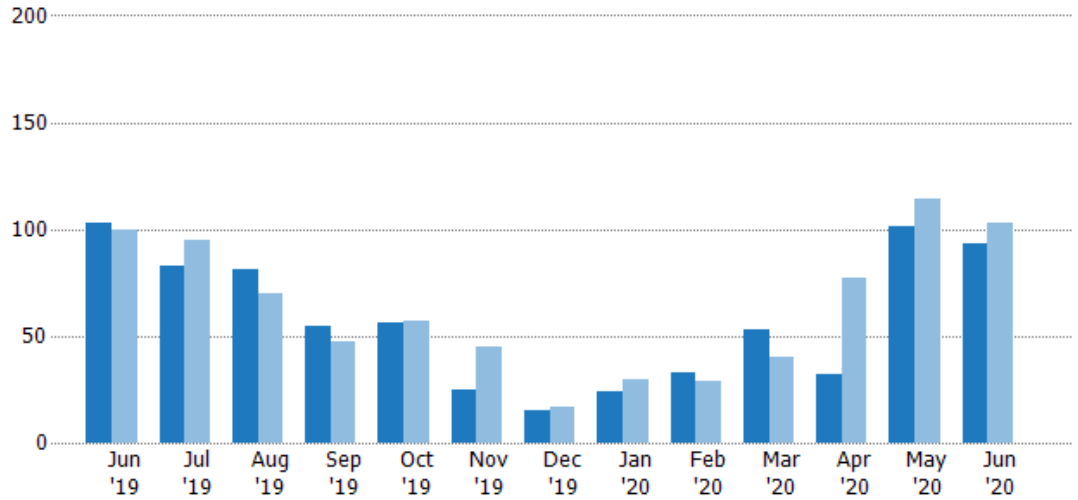
New Listings

The number of new residential listings that were added each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Count	% Chg.
Jun '20	93	-9.7%
Jun '19	103	3%
Jun '18	100	1%



Current Year	103	83	81	55	56	25	15	24	33	53	32	101	93
Prior Year	100	95	70	47	57	45	17	30	29	40	77	114	103
Percent Change from Prior Year	3%	-13%	16%	17%	-2%	-44%	-12%	-20%	14%	33%	-58%	-11%	-10%

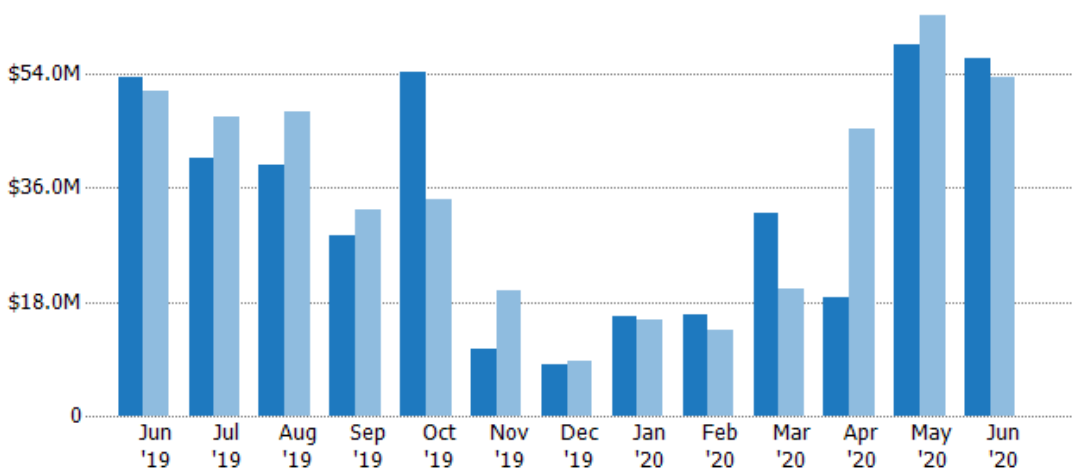
New Listing Volume

The sum of the listing price of residential listings that were added each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Volume	% Chg.
Jun '20	\$56.5M	5.6%
Jun '19	\$53.5M	4.2%
Jun '18	\$51.4M	10.4%



Current Year	\$53.5M	\$40.6M	\$39.5M	\$28.6M	\$54.3M	\$10.4M	\$8.16M	\$15.7M	\$15.9M	\$31.9M	\$18.6M	\$58.7M	\$56.5M
Prior Year	\$51.4M	\$47.1M	\$48.1M	\$32.6M	\$34M	\$19.8M	\$8.76M	\$15.2M	\$13.5M	\$20M	\$45.4M	\$63.2M	\$53.5M
Percent Change from Prior Year	4%	-14%	-18%	-12%	59%	-48%	-7%	4%	18%	60%	-59%	-7%	6%

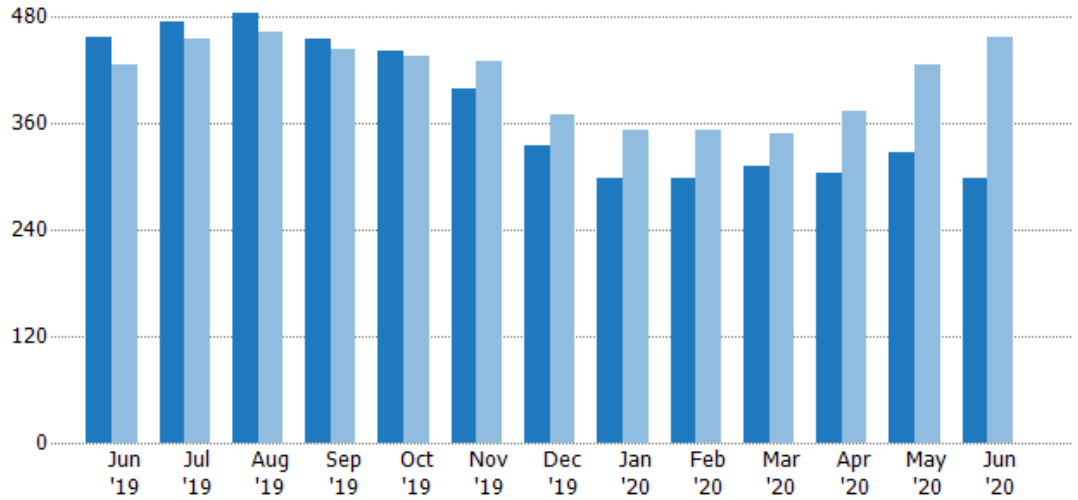
Active Listings

The number of active residential listings at the end of each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Count	% Chg.
Jun '20	299	-34.6%
Jun '19	457	7%
Jun '18	427	-0.2%



Current Year	457	474	484	455	441	400	336	298	298	311	305	327	299
Prior Year	427	455	463	443	436	430	371	353	353	349	373	426	457
Percent Change from Prior Year	7%	4%	5%	3%	1%	-7%	-9%	-16%	-16%	-11%	-18%	-23%	-35%

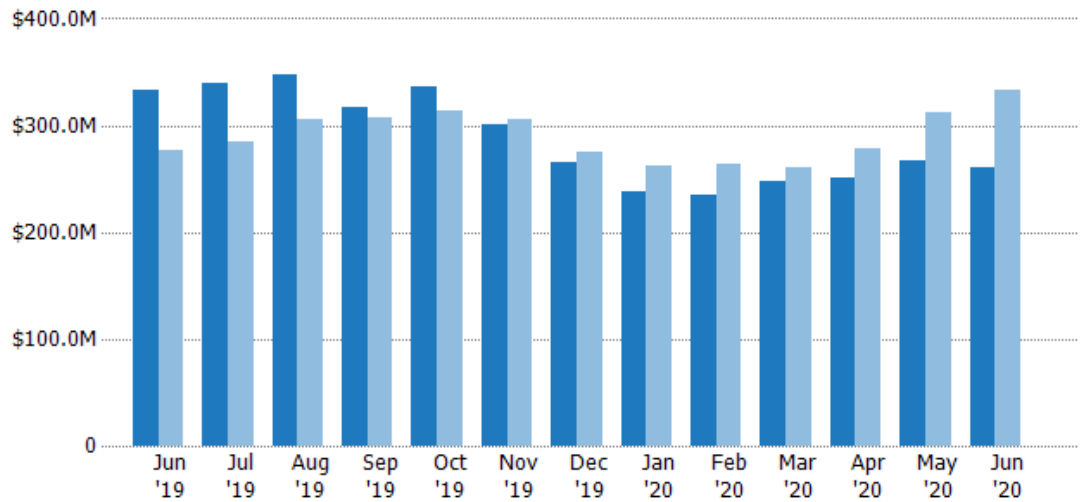
Active Listing Volume

The sum of the listing price of active residential listings at the end of each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Volume	% Chg.
Jun '20	\$261M	-21.6%
Jun '19	\$333M	20.6%
Jun '18	\$276M	-0.5%



Current Year	\$333M	\$340M	\$348M	\$317M	\$336M	\$300M	\$265M	\$238M	\$234M	\$248M	\$250M	\$267M	\$261M
Prior Year	\$276M	\$284M	\$306M	\$308M	\$314M	\$306M	\$275M	\$262M	\$264M	\$261M	\$278M	\$312M	\$333M
Percent Change from Prior Year	21%	20%	14%	3%	7%	-2%	-4%	-9%	-11%	-5%	-10%	-15%	-22%

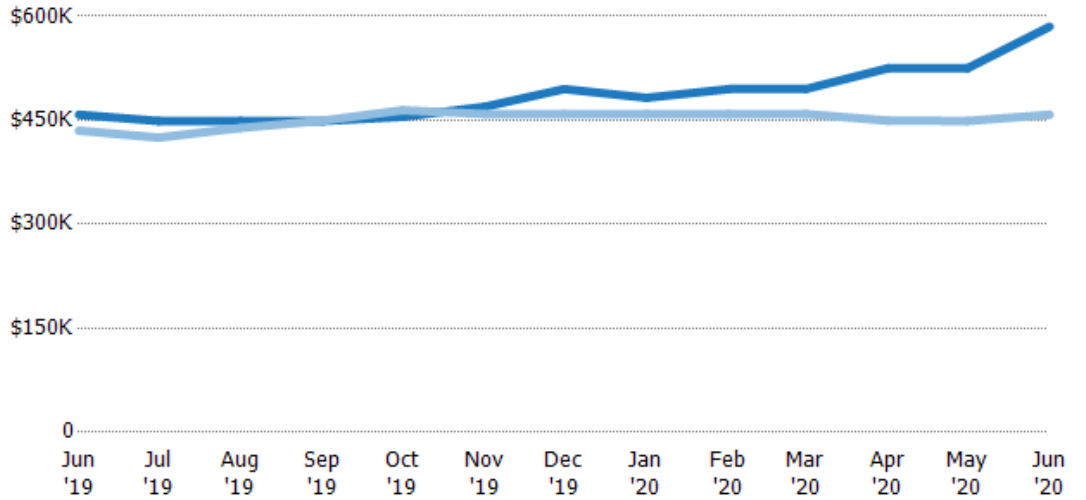
Median Listing Price

The median listing price of active residential listings at the end of each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Price	% Chg.
Jun '20	\$585K	27.7%
Jun '19	\$458K	5.3%
Jun '18	\$435K	-1.8%



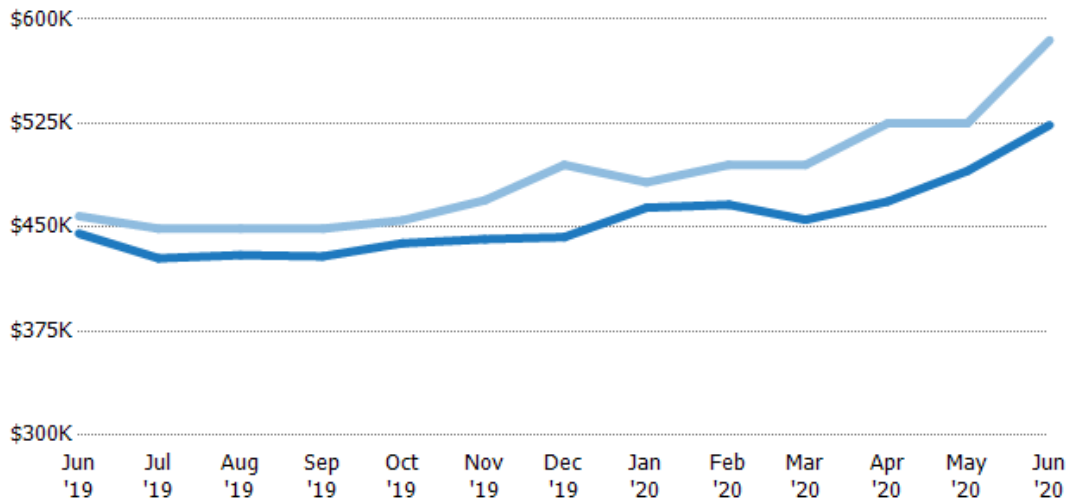
Current Year	\$458K	\$449K	\$449K	\$449K	\$455K	\$469K	\$495K	\$482K	\$495K	\$495K	\$525K	\$525K	\$585K
Prior Year	\$435K	\$425K	\$439K	\$450K	\$464K	\$459K	\$459K	\$459K	\$459K	\$459K	\$450K	\$449K	\$458K
Percent Change from Prior Year	5%	6%	2%	0%	-2%	2%	8%	5%	8%	8%	17%	17%	28%

Median Listing Price vs Median Est Value

The median listing price as a percentage of the median AVM or RVM® valuation estimate for active listings each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence



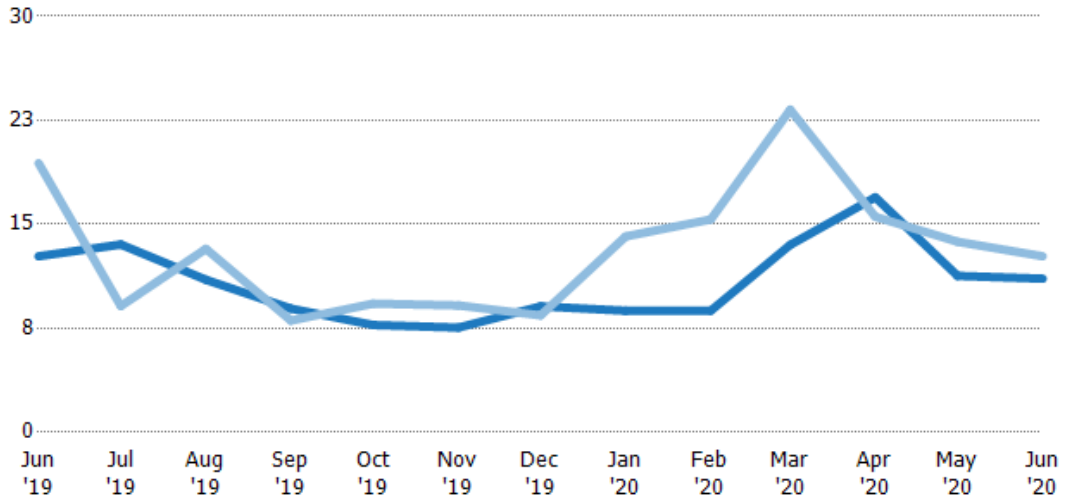
Median Est Value	\$445K	\$428K	\$430K	\$429K	\$438K	\$441K	\$443K	\$464K	\$466K	\$455K	\$469K	\$491K	\$524K
Median Listing Price	\$458K	\$449K	\$449K	\$449K	\$455K	\$469K	\$495K	\$482K	\$495K	\$495K	\$525K	\$525K	\$585K
Med Listing Price as a % of Med Est Value	103%	105%	104%	105%	104%	106%	112%	104%	106%	109%	112%	107%	112%

Months of Inventory

The number of months it would take to exhaust active listings at the current sales rate.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence



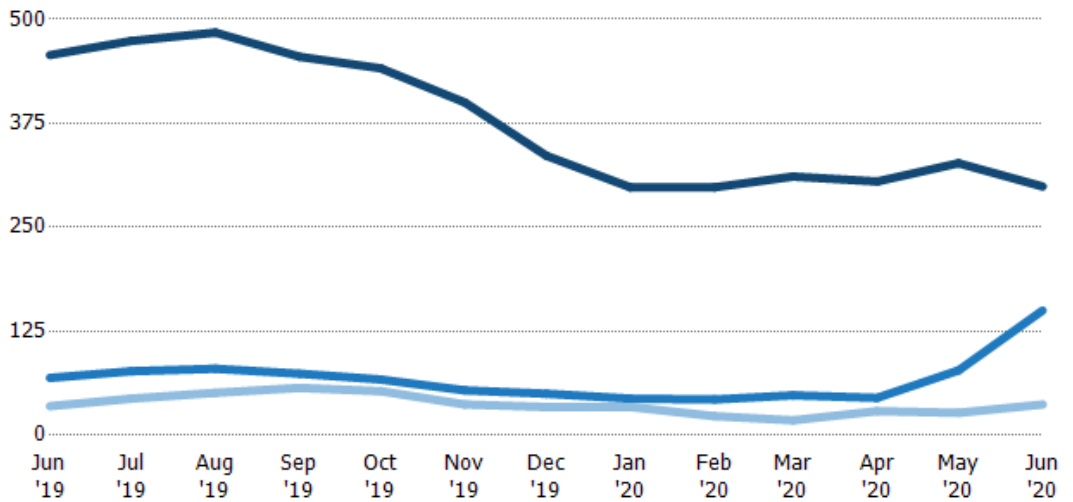
	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Current Year	12.7	13.5	11	8.92	7.74	7.55	9.08	8.76	8.76	13.5	16.9	11.3	11.1
Prior Year	19.4	9.1	13.2	8.05	9.28	9.15	8.43	14.1	15.3	23.3	15.5	13.7	12.7
Percent Change from Prior Year	-35%	49%	-17%	11%	-17%	-18%	8%	-38%	-43%	-42%	9%	-18%	-13%

Active/Pending/Sold Units

The number of residential properties that were Active, Pending and Sold each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence



	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Active	457	474	484	455	441	400	336	298	298	311	305	327	299
Pending	69	77	80	74	67	54	50	44	43	48	45	78	150
Sold	35	44	51	57	53	37	34	34	23	18	29	27	37

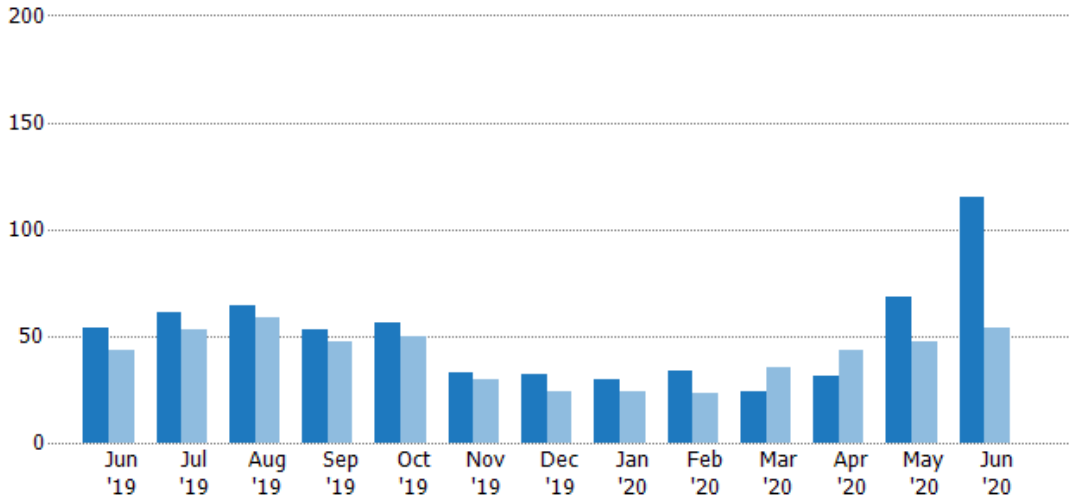
New Pending Sales

The number of residential properties with accepted offers that were added each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Count	% Chg.
Jun '20	115	113%
Jun '19	54	25.6%
Jun '18	43	25.6%



Current Year	54	61	64	53	56	33	32	30	34	24	31	68	115
Prior Year	43	53	59	47	50	30	24	24	23	35	43	47	54
Percent Change from Prior Year	26%	15%	8%	13%	12%	10%	33%	25%	48%	-31%	-28%	45%	113%

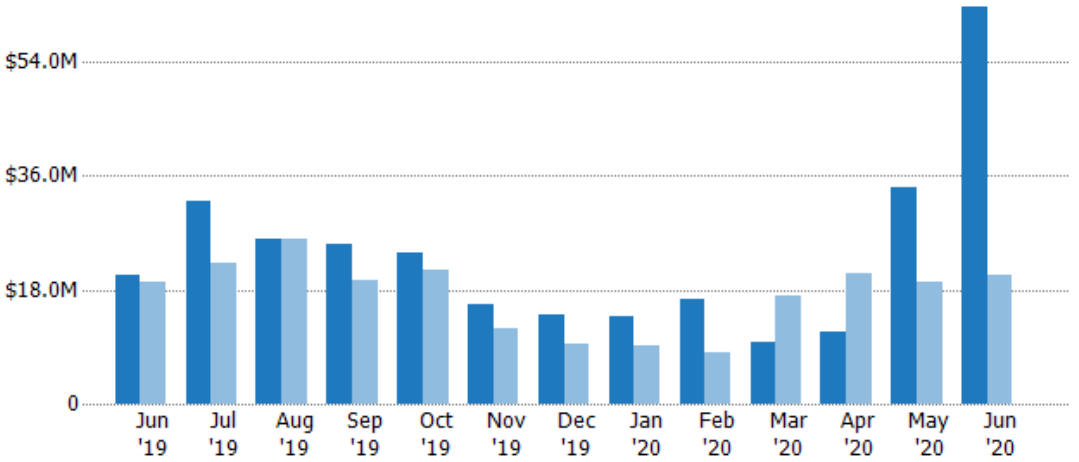
New Pending Sales Volume

The sum of the sales price of residential properties with accepted offers that were added each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Volume	% Chg.
Jun '20	\$62.6M	206.5%
Jun '19	\$20.4M	6.3%
Jun '18	\$19.2M	5.8%



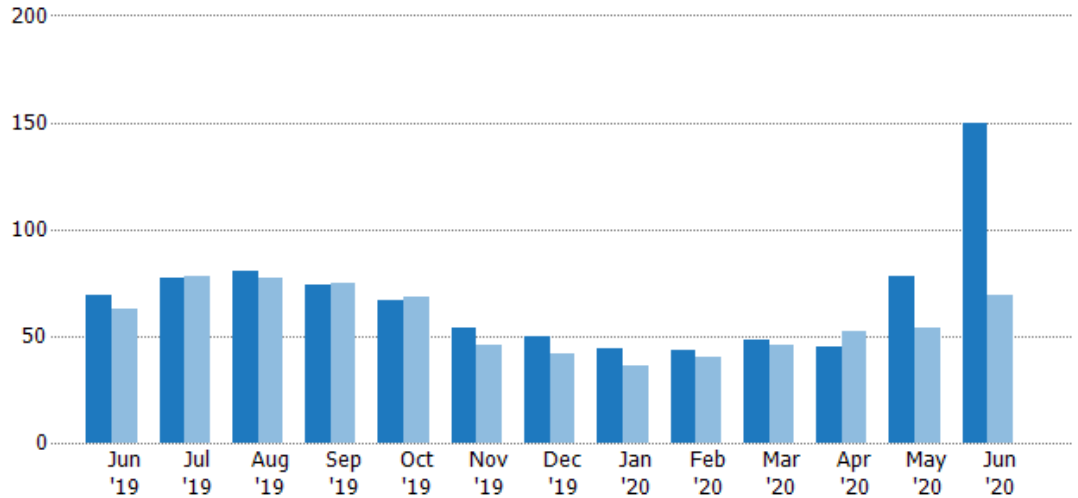
Current Year	\$20.4M	\$32M	\$26.1M	\$25.2M	\$23.8M	\$15.8M	\$13.9M	\$13.9M	\$16.5M	\$9.62M	\$11.4M	\$34.1M	\$62.6M
Prior Year	\$19.2M	\$22.1M	\$26.1M	\$19.5M	\$21M	\$11.8M	\$9.56M	\$9.1M	\$8.07M	\$17.2M	\$20.6M	\$19.3M	\$20.4M
Percent Change from Prior Year	6%	45%	0%	29%	13%	34%	46%	53%	105%	-44%	-45%	77%	206%

Pending Sales

The number of residential properties with accepted offers that were available at the end each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence



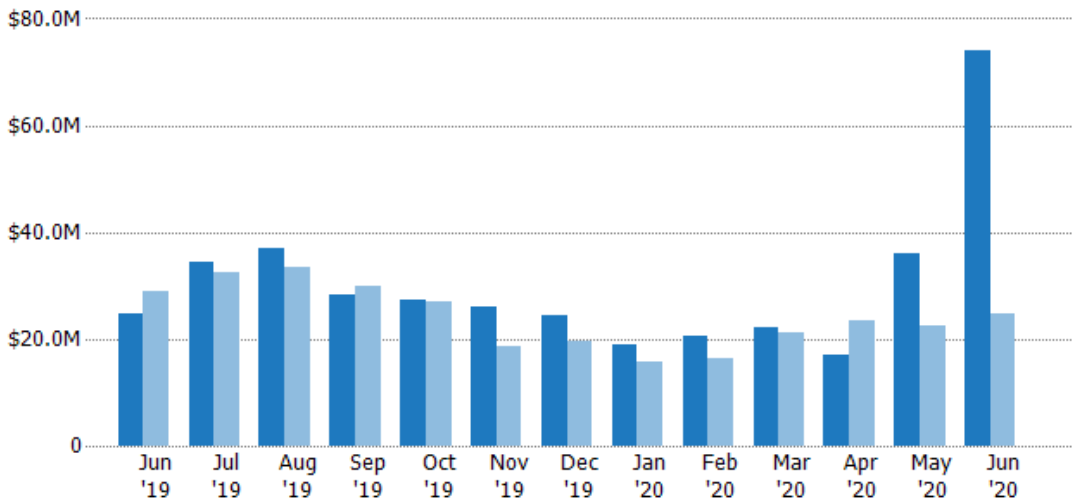
	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Current Year	69	77	80	74	67	54	50	44	43	48	45	78	150
Prior Year	63	78	77	75	68	46	42	36	40	46	52	54	69
Percent Change from Prior Year	10%	-1%	4%	-1%	-1%	17%	19%	22%	8%	4%	-13%	44%	117%

Pending Sales Volume

The sum of the sales price of residential properties with accepted offers that were available at the end of each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence



	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Current Year	\$24.7M	\$34.3M	\$37.1M	\$28.4M	\$27.3M	\$26.2M	\$24.5M	\$18.9M	\$20.6M	\$22.1M	\$17M	\$36M	\$74.1M
Prior Year	\$28.9M	\$32.5M	\$33.3M	\$30.1M	\$27M	\$18.6M	\$19.4M	\$15.6M	\$16.4M	\$21.3M	\$23.4M	\$22.6M	\$24.7M
Percent Change from Prior Year	-14%	6%	11%	-5%	1%	41%	26%	21%	26%	4%	-27%	60%	200%

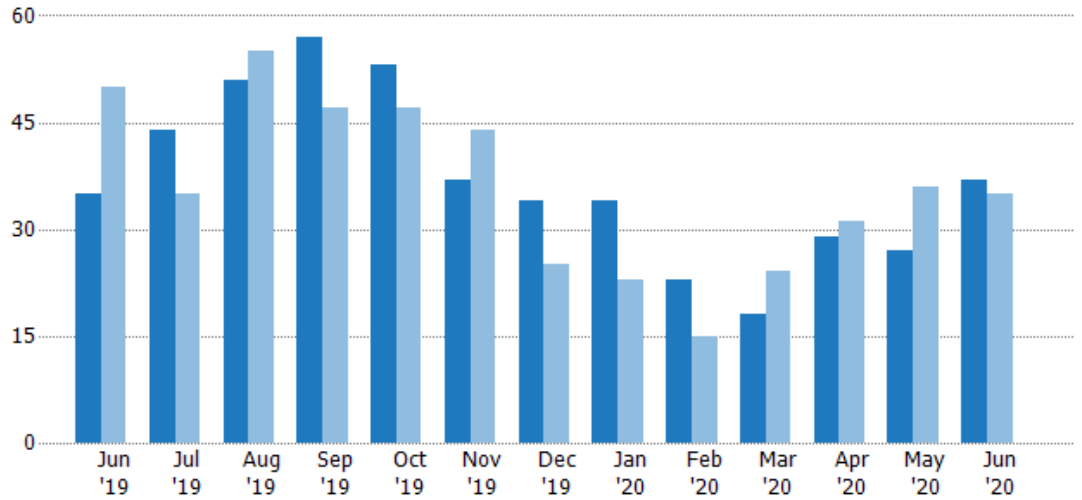
Closed Sales

The total number of residential properties sold each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Count	% Chg.
Jun '20	37	5.7%
Jun '19	35	-30%
Jun '18	50	-24%



Current Year	35	44	51	57	53	37	34	34	23	18	29	27	37
Prior Year	50	35	55	47	47	44	25	23	15	24	31	36	35
Percent Change from Prior Year	-30%	26%	-7%	21%	13%	-16%	36%	48%	53%	-25%	-6%	-25%	6%

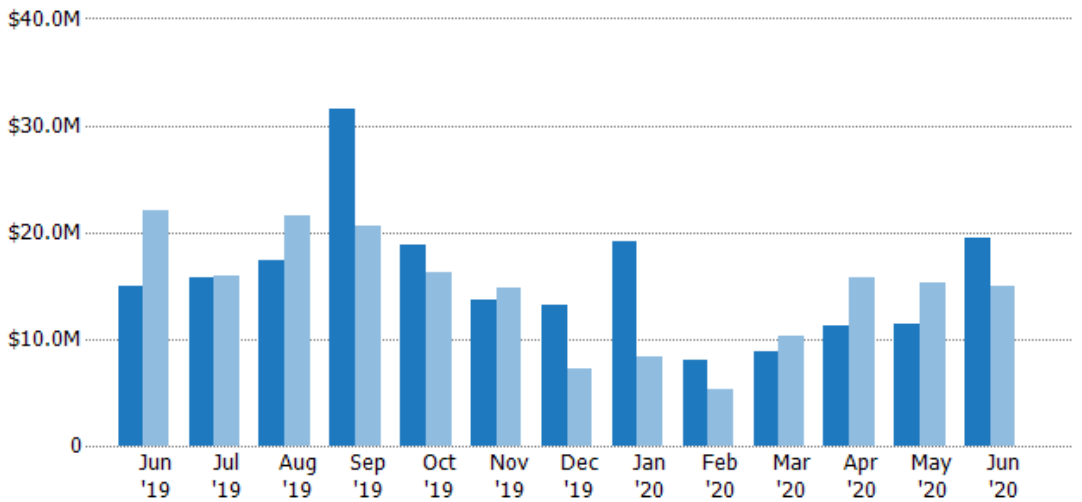
Closed Sales Volume

The sum of the sales price of residential properties sold each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Volume	% Chg.
Jun '20	\$19.5M	30.1%
Jun '19	\$15M	-32.2%
Jun '18	\$22.1M	-48%



Current Year	\$15M	\$15.8M	\$17.4M	\$31.6M	\$18.8M	\$13.7M	\$13.2M	\$19.1M	\$7.96M	\$8.9M	\$11.3M	\$11.4M	\$19.5M
Prior Year	\$22.1M	\$15.9M	\$21.5M	\$20.6M	\$16.2M	\$14.8M	\$7.24M	\$8.37M	\$5.33M	\$10.3M	\$15.7M	\$15.2M	\$15M
Percent Change from Prior Year	-32%	-1%	-19%	53%	16%	-8%	82%	128%	49%	-14%	-28%	-25%	30%

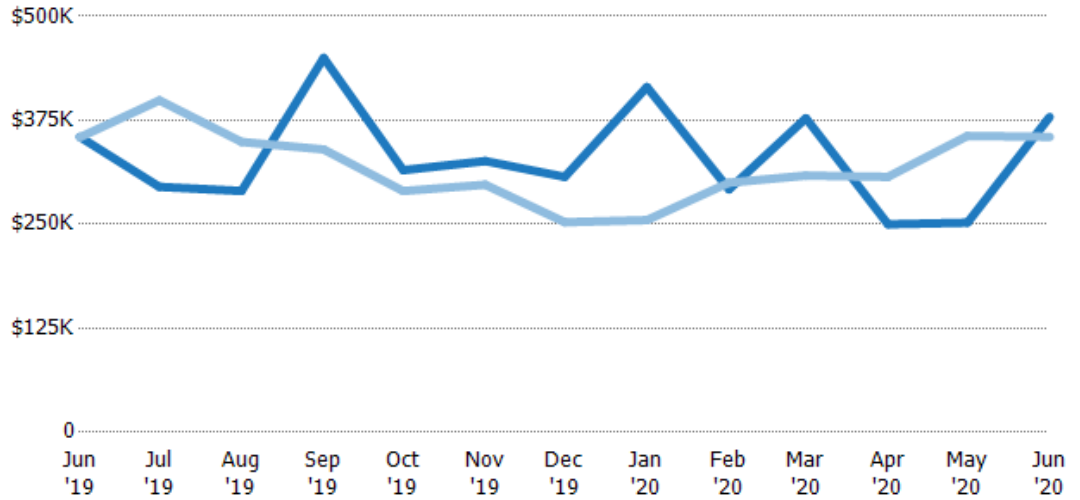
Median Sales Price

The median sales price of the residential properties sold each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence

Month/Year	Price	% Chg.
Jun '20	\$379K	6.8%
Jun '19	\$355K	0.1%
Jun '18	\$355K	-17.7%



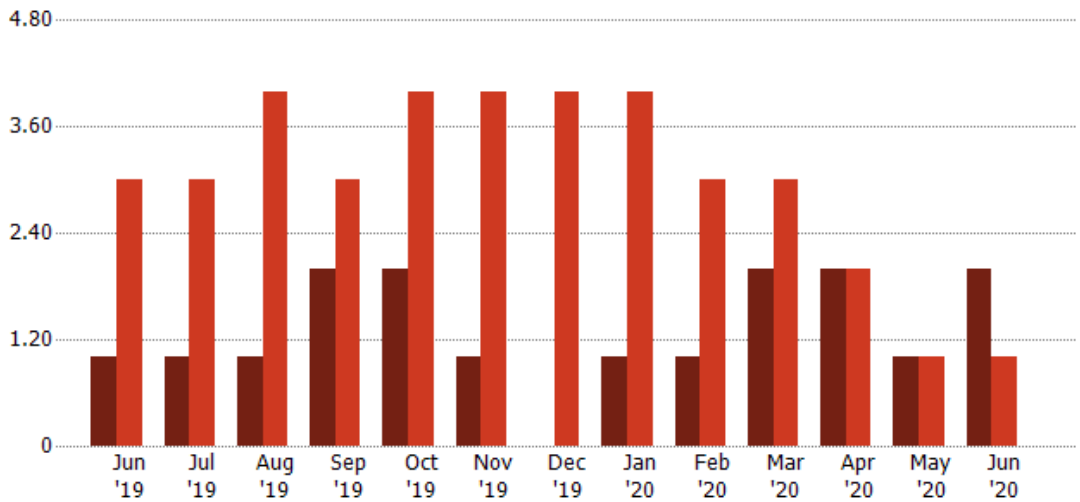
	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Current Year	\$355K	\$295K	\$290K	\$450K	\$315K	\$326K	\$307K	\$415K	\$292K	\$378K	\$250K	\$252K	\$379K
Prior Year	\$355K	\$399K	\$349K	\$340K	\$290K	\$298K	\$253K	\$255K	\$300K	\$309K	\$307K	\$356K	\$355K
Percent Change from Prior Year	0%	-26%	-17%	32%	9%	10%	22%	63%	-3%	22%	-19%	-29%	7%

Distressed Listings

The number of distressed residential properties that were for sale at the end of each month.

Filters Used

MLS: Berkshire County Board of REALTORS® MLS
 ZIP: 17 Selected
 Property Type: Single Family Residence



	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Current Year	1	1	1	2	2	1	-	1	1	2	2	1	2
Prior Year	3	3	4	3	4	4	4	4	3	3	2	1	1
Percent Change from Prior Year	-67%	-67%	-75%	-33%	-50%	-75%	-100%	-75%	-67%	-33%	0%	0%	100%

Distressed Listings (By County)

The number of distressed single-family, condominium and townhome properties that were for sale at the end of the last month by county.

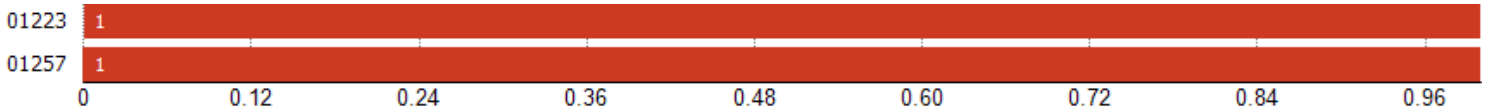
Filters Used: MLS: Berkshire County Board of REALTORS®MLS; ZIP: 17 Selected; Property Type: Single Family Residence



Distressed Listings (By Zip)

The number of distressed single-family, condominium and townhome properties that were for sale at the end of the last month by zip.

Filters Used: MLS: Berkshire County Board of REALTORS®MLS; ZIP: 17 Selected; Property Type: Single Family Residence

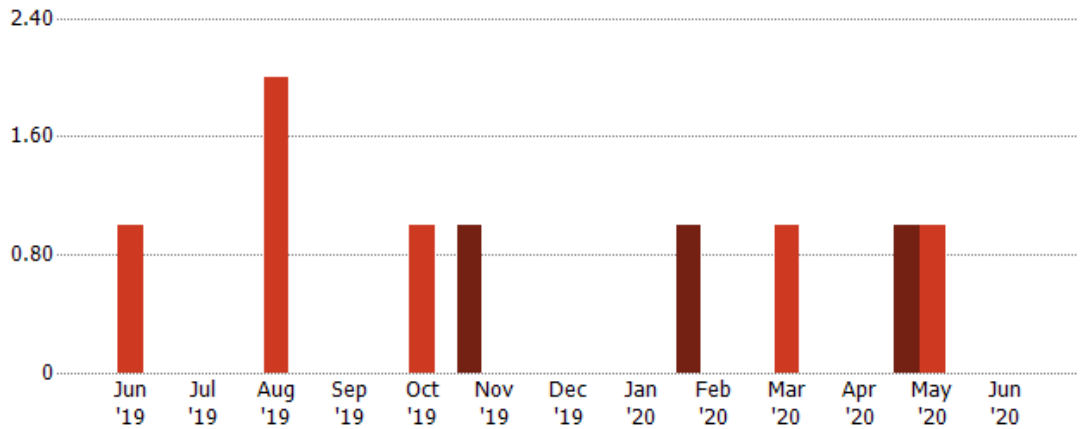


Distressed Sales

The count of distressed residential properties sold each month.

Filters Used

MLS: Berkshire County Board of REALTORS®MLS
ZIP: 17 Selected
Property Type: Single Family Residence



	Jun '19	Jul '19	Aug '19	Sep '19	Oct '19	Nov '19	Dec '19	Jan '20	Feb '20	Mar '20	Apr '20	May '20	Jun '20
Current Year	-	-	-	-	-	1	-	-	1	-	-	1	-
Prior Year	1	-	2	-	1	-	-	-	-	1	-	1	-
Percent Change from Prior Year	-100%	-	-100%	-	-100%	100%	-	-	100%	-100%	-	0%	-

Sales Activity by ZIP

Jun 2020

ZIP	Pendings (Month End)	Pending Volume (Month End)	Sales	Sales Volume	Avg Sales Price	Median Sales Price	Avg Sales Price per Sq Ft	Median Sales Price per Sq Ft	Median Days In RPR
01223	15	\$4,211,100	4	\$1,504,000	\$376,000	\$369,500	\$193	\$194	37
01230	40	\$25,551,200	12	\$7,031,000	\$585,917	\$622,500	\$270	\$262	241
01238	22	\$6,133,600	5	\$1,181,900	\$236,380	\$219,000	\$126	\$132	35
01240	18	\$11,144,850	5	\$2,365,500	\$473,100	\$375,000	\$151	\$151	88
01245	4	\$1,582,000	3	\$2,297,500	\$765,833	\$857,500	\$394	\$425	220
01253	15	\$6,762,200	2	\$1,575,000	\$787,500	\$787,500	\$304	\$304	148
01255	7	\$3,196,000	3	\$777,000	\$259,000	\$255,000	\$146	\$158	39
01257	8	\$3,068,500	1	\$935,000	\$935,000	\$935,000	\$359	\$359	346
01258	2	\$1,198,000	1	\$1,550,000	\$1,550,000	\$1,550,000	\$376	\$376	1,150
01259	1	\$99,900	1	\$260,000	\$260,000	\$260,000	\$119	\$119	342

Zipcode Key

01201	Pittsfield
01220	Adams
01223	Becket, Washington
01224	Lanesborough
01225	Cheshire
01226	Dalton
01230	Great Barrington, Alford,
01235	Hnsdale, Peru
01237	Lanesborough, Hancock, New Ashford
01238	Lee
01240	Lenox
01245	Monterey
01247	North Adams, Clarksburg, Florida
01253	Otis
01254	Richmond
01255	Sandisfield
01256	Savoy
01257	Sheffield
01258	Egremont, Mt Washington
01259	New Marlborough
01267	Williamstown
01270	Windsor