

Town of Sheffield, Massachusetts



Housing Production Plan

September 28, 2022



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INTRODUCTION

PLAN CONTEXT

The oldest town in Berkshire County, Sheffield is primarily rural, comprised of vast rolling farmlands surrounding a quaint village center. Located in the southern Berkshires, Sheffield is bordered to the north by the more densely populated town of Great Barrington, and to the south by the Connecticut state line. Sheffield is within the Housatonic River Valley, and as such much of its land is considered wetlands. Sheffield is home to two village centers; Sheffield Center, located directly on interstate Route 7, and Ashley Falls, a picturesque residential area. Sheffield has long been an attractive destination for retirees, second homeowners, and extended stay visitors.

Sheffield is a town of 3,146 residents, many of whom are experiencing housing cost burden (monthly housing costs exceeding 30% of residents' gross monthly income). Forty-three percent (43%) of all Sheffield residents fall into the housing burdened category. Among renters in Sheffield, that cohort increases to sixty-two percent (62%). These figures are significantly higher than those for Berkshire County (31% and 47%, respectively) and Massachusetts (34% and 46%). There are currently no long-term rental units available in Sheffield under \$8,500 a month, and the median sales price of homes in the town is \$572,000, out of reach of most local and regional residents.

Sheffield is also a rapidly aging town; from 2000 to 2010, the median age of Sheffield residents increased by 18%, from 41 years old to 48.5. From 2010 to 2020, the median age increased by 15%, to 56 years old. As Sheffield residents age, many cite 'aging in place' as a goal but are challenged by a lack of local housing options should they choose to downsize to a more easily maintained home.

During this same time (2000 to 2020), the number of residents between the ages of 25 and 54 decreased by 35%. Many of those among this younger cohort cited a lack of housing options as the main factor behind leaving the area. Additionally, prospective residents within this age cohort and local employers alike point to a lack of affordable housing options as barriers to living and working within Sheffield.

The town is taking concrete steps to address these issues. Accessory dwelling units were recently added to the town's zoning bylaws; results thus far have been slow in coming, partly owing to the surge in construction costs and partly due to the limitations placed on where these units can be sited, as well as constraints inherent to the COVID-19 pandemic. In 2021, the BRPC drafted and delivered to the town a Housing Needs Assessment (HNA). In May of 2022, Sheffield was awarded a Planning Assistance Grant from the Executive Office of Energy and Environmental Affairs (EEA) to continue the town's progress in developing sustainable solutions to the housing

crunch. Now, Sheffield seeks approval of this Housing Production Plan as it strives to achieve its affordable housing goals.

COMMUNITY ENGAGEMENT

The Sheffield Town Select Board assembled a working group of several local residents, business owners and housing activists in the Spring of 2022. This group met a number of times throughout the planning stages of the HPP, developing a list of key actionable items and implementation tools.

A hybrid (in-person and virtual) public meeting was held in April 2022. The working group presented their recommendations and findings to a very receptive audience; and collected many feedback comments. The audience unanimously agreed that housing in Sheffield has become difficult for many current and prospective residents; and encouraged the working group to press forward.

DATA SOURCES

Information for the Sheffield HPP comes from a variety of sources, including the Town, previous plans and studies, the Metropolitan Area Planning Council (MAPC), state agencies, proprietary data, the U.S. Department of Housing and Urban Development, and Bureau of the Census. The most frequently used sources of data are as follows:

- The Census of Population and Housing (decennial census): mainly Census 2020, though some tables from Census 2000 were relied upon as well.
- The American Community Survey (ACS): The ACS provides demographic and housing estimates for large and small geographic areas every year. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar, “rolling” dataset on a wide variety of topics.
- HUD Consolidated Planning/Comprehensive Housing Affordability Strategy (CHAS) Data. Created through a combined effort of the U.S. Department of Housing and Urban Development (HUD) and the Census Bureau, this dataset is a “special tabulation” of ACS. According to the HUD guidance, “these special tabulation data provide counts of the numbers of households that fit certain combinations of HUD-specified criteria such as housing needs, HUD-defined income limits (primarily 30, 50, and 80 percent of median income) and household types of particular interest to planners and policy-makers.”
- UMass Amherst/Donohue Institute: This source was relied upon for population projections and trends, as well as building permit trends.

Many other publications were also reviewed during the development of this plan as well.

HOUSING NEEDS ASSESSMENT

OVERVIEW

The Town of Sheffield requested the assistance of Berkshire Regional Planning Commission to perform an assessment of the current state of housing in the Town in preparation for the development of a Housing Production Plan. This report provides detailed information about the existing housing stock and will assist in clarifying the need for senior, accessible, and affordable housing in Sheffield. Funding for this report and the Housing Production Plan was provided through the District Local Technical Assistance program. While the most recently available data is used throughout this assessment, it is important to note the 2020 Decennial Census data was not yet available and much of the data used does not reflect housing changes that have taken place since the onset of the COVID-19 pandemic in February of 2020.

Sheffield is the second most populous municipality in southern Berkshire County. As of the 2019 American Community Survey, the population of Sheffield was estimated at 3,160 but between 2000 and 2019, the Town experienced a 5% decline in population. During the same time, the median age of Sheffield residents increased from 40.5 years old to 52.3 years old, making Sheffield an aging community.

The most recent data (May 2021) shows that Sheffield's labor force consists of 1,837 and the unemployment rate was 4.4% which is lower than the rate for Berkshire County (7.0%) and the State (6.1%).¹ Seventy percent (70%) of the average monthly employment in Sheffield is in service-providing jobs. The industries with the highest share of employment were *Education and Health Services* (29%), *Trade, Transportation, and Utilities* (14%), and *Manufacturing* (13%). Together, these industries accounted for 56% of all employment.²

From 2010 to 2019, per capita income in Sheffield increased by 52%: from \$32,000 to \$48,782. 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 assessment focuses on median household income because it has a higher degree of accuracy. Median household income in Sheffield is estimated at \$86,184. Owner-occupied households have a higher median household income (\$92,357) when compared to renter-occupied households (\$34,861).³ The large proportion of second-home owners and retirees skews this median toward the higher range, as older homeowners tend to have higher incomes than younger homeowners (and/or renters).

¹ Massachusetts Department of Unemployment Assistance <https://lmi.dua.eol.mass.gov/LMI/LaborForceAndUnemployment#>

² Massachusetts Department of Unemployment Assistance: Employment and Wages Report (ES-202) <https://lmi.dua.eol.mass.gov/lmi/EmploymentAndWages#>

³ 2019 American Community Survey, Table B25119

There are a total of 1,859 housing units, with the highest percentage having 3 bedrooms (791). Sheffield's housing stock, which includes both houses and apartments, is aging as 56% of homes were built prior to 1970 making them over fifty years old.⁴

Eighty-four percent (84%) of occupied housing units are owner-occupied, and owner-occupied housing is primarily single-family detached dwellings (84%). The average listed home price (accessed 6/23/21 through www.zillow.com) was \$1,190,745 and the median listed home price was \$617,000. Two of the total 20 active listing are in excess of \$1,000,000 and one of them is over \$11,000,000. When these homes are removed from the equation, the average listed price is reduced to \$581,939 and the median listed price is \$597,000.

There were an estimated 514 householders that experienced a cost burden in 2019, and it is likely to have risen given the information cited above. This figure comprises 37% of the total 1,384 occupied housing units. Housing cost burden means that housing costs are at least 30% of household income and is viewed as a sign of economic stress on households.⁵ Ideally, no more than 30% should be allocated towards housing costs to allow for balanced household spending.

Sixteen percent (16%) of the occupied housing units are renter-occupied. Fifty percent (50%) of renter households earn less than \$35,000 annually, and with the median gross rent estimated at \$968, many workers cannot afford housing in Sheffield without being cost burdened. In fact, 59% of renters are housing cost burdened.⁶ A quick search for rental properties on www.zillow.com on June 23rd, 2021, yielded no available rental properties in Sheffield. This is not the only available source to search for rental properties, but it provides an indication of how limited the overall rental stock is.

The vast majority of seniors (age 65+) in Sheffield own their home (89%). About half of senior owners moved into their home in 1989 or earlier, indicating long-term homeownership and equity appreciation.⁷ Fifty-six percent (56%) of all senior householders have annual incomes above \$60,000 per year, with 45% senior householders earning more than \$100,000 annually.⁸ Senior renters are relatively new to their homes; 56% moved in since the year 2000. In Sheffield, 41% of senior renters are cost burdened.⁹

⁴ 2019 American Community Survey, Table DP04

⁵ 2019 American Community Survey, Table S2503

⁶ 2019 American Community Survey, Tables B25003, B25118, B25064

⁷ 2019 American Community Survey, Table B25128

⁸ 2019 American Community Survey, Table B19037

POPULATION CHARACTERISTICS

As of the 2019 American Community Survey, the population of Sheffield was 3,160. Between 1960 and 2019, Sheffield's population increased by 48%, but between 2000 and 2019 it had decreased by 5%. The only other towns in southern Berkshire County that experienced a decrease in population over the same time were Great Barrington and Monterey. Berkshire County as a whole experienced a decline in population over the same time.

Table 2.1 - Southern Berkshire County: Population Change (1960 - 2019)

Town/County	1960	1970	1980	1990	2000	2010	2019
Sheffield	2,138	2,374	2,743	2,903	3,335	3,257	3,160
Alford	256	302	394	413	399	494	431
Egremont	895	1,138	1,311	1,177	1,345	1,225	1,402
Great Barrington	6,624	7,537	7,405	7,841	7,527	7,104	6,901
Monterey	480	600	818	774	934	961	774
Mount Washington	34	52	93	135	130	167	148
New Marlborough	1,083	1,031	1,160	1,233	1,494	1,509	1,544
Otis	473	820	963	1,067	1,365	1,612	1,393
Sandisfield	536	547	720	667	824	915	891
Berkshire County	142,135	149,402	145,110	139,352	134,953	131,219	126,425

Source: United States Decennial Census, 2019 American Community Survey Table DP05

The population of Sheffield grew older between 2000 and 2019, with the median age increasing from 40.5 to 52.3 years old. The oldest age cohort increased in population by 65% and the second oldest cohort (ages 55-64 years old) increased by 40%. Furthermore, the 0-19 age cohort declined by 41% and the 35-54 age cohort declined by 34%. Overall, the population in Sheffield has experienced a decline in younger age groups and an increase in older age groups, which has led to the overall increase of the median age.

Table 2.2 - Sheffield: Population Distribution by Age (2000 - 2019)

Age Cohort	Total Population (2000)	Percent of Total Population (2000)	Total Population (2019)	Percent of Total Population (2019)	Percent Change
0-19 years old	860	26%	505	16%	-41%
20-34 years old	412	12%	477	15%	+16%
35-54 years old	1,149	34%	763	24%	-34%
55-64 years old	384	12%	539	17%	+40%
65+ years old	530	16%	876	28%	+65%
Total Population	3,335	100%	3,160	100%	-5%
Median Age	40.5	-	52.3	-	+29%

Source: 2010 United States Decennial Census Table P12, 2019 American Community Survey Table DP05

While it is beyond the scope of this assessment to analyze reasons for change in population distribution, it is clear from the above table that fewer children are being born in Sheffield, which may also be due to the declining 35-54 year-old cohort. Many residents do point to the high cost of land and construction costs, as well as high prices for already built homes and lack of rentals, as a reason why their children cannot stay in Sheffield upon completion of high school or return until later in their lives. However, it is hopeful to see the 16% increase in the 20-34 year-old cohort between 2000 and 2019.

While Sheffield's population has only declined 5% since 2000, the UMass Donahue Institute projects the population decline will continue. By 2040, the total population is projected to be 2,419 people: a decline of 23%. Every age cohort in Sheffield is projected to experience a decline except the cohort of residents aged 65 and over. This group is projected to see a 31% increase by 2040. More details are found in the following table. Please note this table does not show the results or age cohort breakdown from the 2020 Decennial Census.

Table 2.3 - Sheffield: Population Projection (2019 - 2040)

Age Cohort	2019 ACS	2040 Population Projections	Percent of Total Population (2040)	Percent Change
0-19 years old	505	151	6%	-70%
20-34 years old	477	121	5%	-75%
35-54 years old	763	603	25%	-21%
55-64 years old	539	398	16%	-26%
Age 65+	876	1,146	47%	+31%
Total Population	3,160	2,419	-	-23%

Source: 2019 American Community Survey Table DP05; UMass Donahue Institute Population Projections

HOUSEHOLD CHARACTERISTICS

Twelve percent (12%) of Sheffield households earned under \$25,000 in 2019; 22% earned between \$25,000 and \$49,999; 10% earned between \$50,000 and \$74,999; and 56% earned \$75,000 or more.

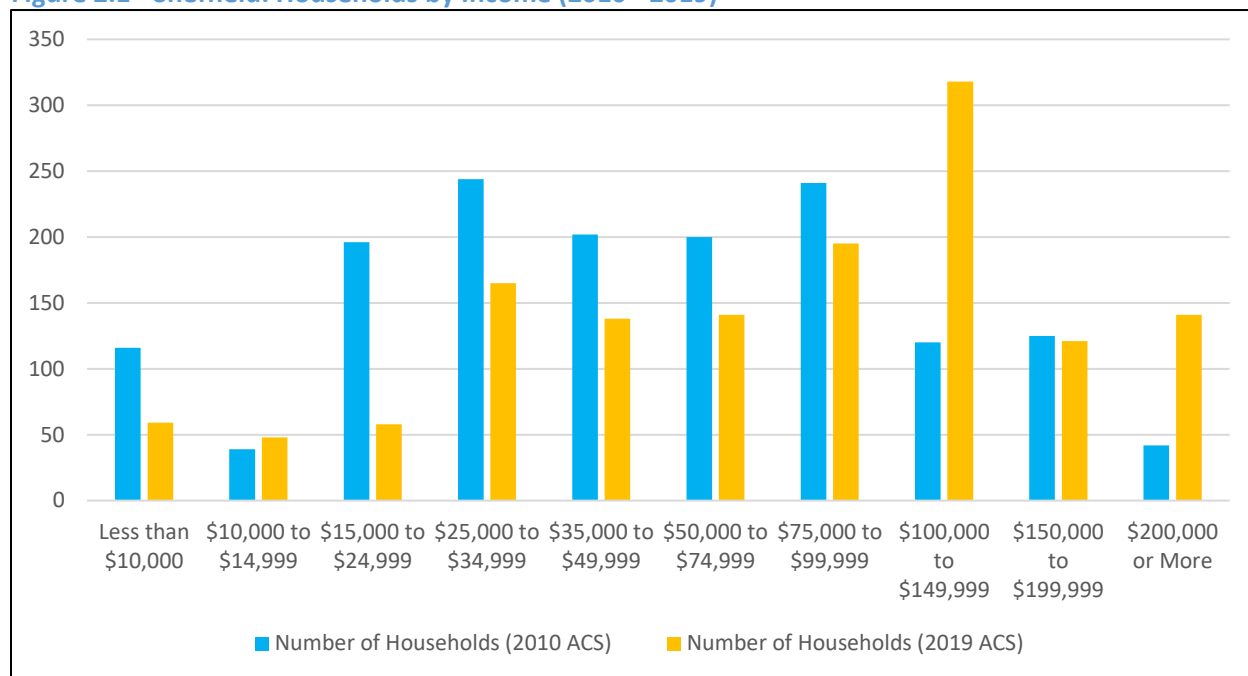
Between 2010 and 2019, the share of Sheffield households earning under \$25,000 decreased by 53%; the share earning between \$25,000 and \$49,999 decreased by 32%; the share earning between \$50,000 and \$74,999 decreased by 30%; and the share earning \$75,000 or more increased by 47%. Part of these income level changes may be explained by the self-employed workforce, many of whom have seasonal businesses; the low population of 35-54 year olds; and the increasing numbers of second-home owners and out-of-town retirees.

Table 2.8 - Sheffield: Households by Income Level

Income Level	Number of Households (2010 ACS)	Number of Households (2019 ACS)	% of Total Households (2019 ACS)	Percent Change
Less than \$10,000	116	59	4.3%	-49%
\$10,000 to \$14,999	39	48	3.5%	+23%
\$15,000 to \$24,999	196	58	4.2%	-70%
\$25,000 to \$34,999	244	165	11.9%	-32%
\$35,000 to \$49,999	202	138	10.0%	-32%
\$50,000 to \$74,999	200	141	10.2%	-30%
\$75,000 to \$99,999	241	195	14.1%	-19%
\$100,000 to \$149,999	120	318	23.0%	+165%
\$150,000 to \$199,999	125	121	8.7%	-3%
\$200,000 or More	42	141	10.2%	+236%
Total Households	1,525	1,384	100%	-9%

Source: 2010, 2019 American Community Survey Table DP03

Figure 2.1 - Sheffield: Households by Income (2010 - 2019)



Source: 2010, 2019 American Community Survey Table DP03

In 2019, Sheffield experienced average economic distress when compared to the surrounding communities as measured by households earning below the area median income. Thirty-five percent (35%) of households in Sheffield earned 80% or less of the area median income. This was higher than the rate for Alford, Egremont, Otis and Sandisfield and lower than the rate for Great Barrington, Monterey, Mount Washington, New Marlborough, and Berkshire County as a whole. Thirteen (13%) of Sheffield households earned between 50.1% and 80% of the area median income; 12% earned between 30.1% and 50%; and 10% earned less than 30%.

The changes in income from 2010 to 2019 are not adjusted for inflation by the Census Bureau. While inflation, increases in cost of living, higher paying jobs, and an influx of more affluent residents are national trends, they had a significant impact on Sheffield. The changes shown in the previous chart on household incomes are not an indication of significant changes in types of jobs, but rather these aforementioned economic variables.

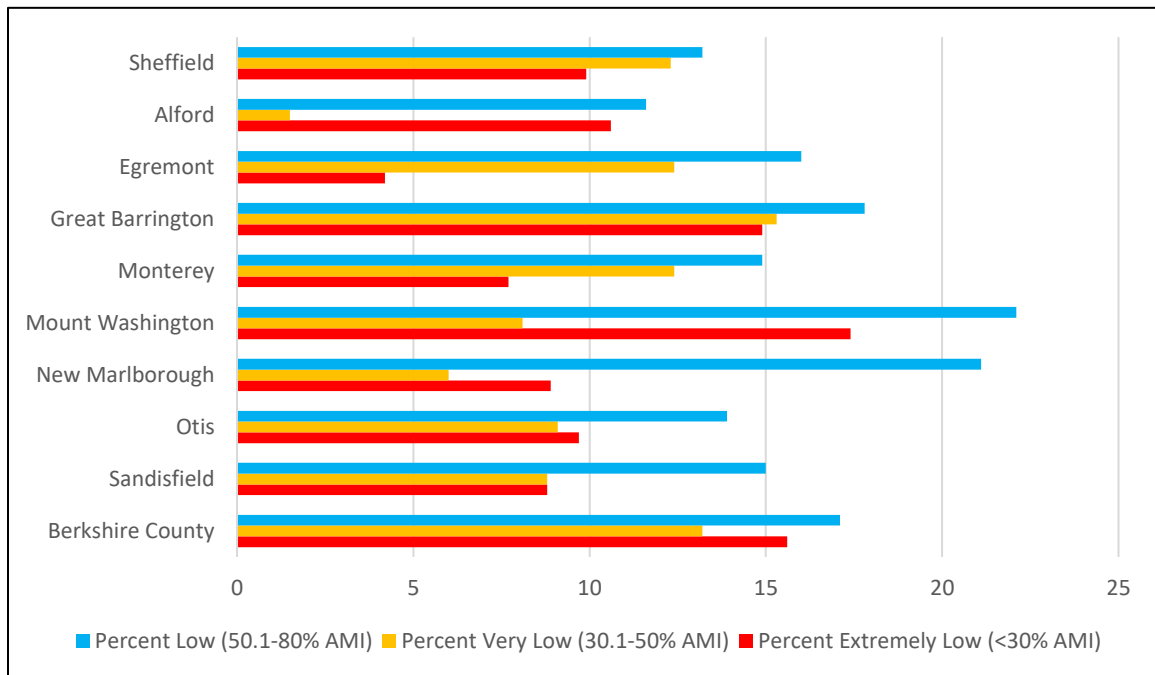
Table 2.9 - Southern Berkshire County: Percentage of Households by Area Median Income

Municipality	Total Households	Extremely Low Income (<30% AMI) Households		Very Low Income (30-50%) Households		Low Income (50.1-80% AMI) Households	
		Number	%	Number	%	Number	%
Sheffield	1,384	137	9.9%	170	12.3%	182	13.2%
Alford	198	21	10.6%	3	1.5%	23	11.6%
Egremont	614	26	4.2%	76	12.4%	98	16.0%
Great Barrington	2,813	420	14.9%	429	15.3%	501	17.8%
Monterey	362	28	7.7%	45	12.4%	54	14.9%
Mount Washington	86	15	17.4%	7	8.1%	19	22.1%
New Marlborough	683	61	8.9%	41	6.0%	144	21.1%
Otis	691	67	9.7%	63	9.1%	96	13.9%
Sandisfield	353	31	8.8%	31	8.8%	53	15.0%
Berkshire County	54,813	8,549	15.6%	7,209	13.2%	9,347	17.1%

Source: 2019 American Community Survey Table DP03; US Department of Housing and Urban Development 2021 Income Limits

Note: Calculated using AMI income limits for a 2-person household because average household size for the County is 2.2

Figure 2.2 - Southern Berkshire County: Percentage of Households by Area Median Income



Source: 2019 American Community Survey Table DP03; US Department of Housing and Urban Development 2021 Income Limits

Seventy-three percent (73%) of all jobs in Sheffield were service-providing and 27% were goods-producing. An example of a service-providing job is working in a restaurant and an example of a goods-producing job is working on an agricultural farm that produces crops. The average weekly wage for all jobs was \$957, while goods-producing jobs' average weekly wage of \$1,225 was 43% 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 Sheffield, Berkshire County, and Massachusetts as a whole.

HOUSING CHARACTERISTICS & TRENDS

Sheffield's housing stock is significantly older, with over half of the entire stock built before 1970 (50 years old or more) and over a third of all units were built prior to 1940 (80 years old or more). However, almost 10% of the housing stock was built since 2000. The following table categorizes homes based on age as estimated by the American Community Survey.

Table 2.13 - Sheffield: Age of Housing Units

Year structure built	Number of housing units (2019 ACS)	Percent of total housing units	Age of Housing Unit
Built 2014 or later	38	2.0%	5 years or less
Built 2010 to 2013	11	0.6%	6-9 years
Built 2000 to 2009	116	6.2%	10-19 years
Built 1990 to 1999	193	10.4%	20-29 years
Built 1980 to 1989	203	10.9%	30-39 years
Built 1970 to 1979	260	14.0%	40-49 years
Built 1960 to 1969	114	6.1%	50-59 years
Built 1950 to 1959	167	9.0%	60-69 years
Built 1940 to 1949	126	6.8%	70-79 years
Built 1939 or earlier	631	33.9%	80 years +
Total Units	1,859	100%	

Source: 2019 American Community Survey Table DP04

The majority of Sheffield's housing units (84%) are owner-occupied. These homes tended to have a slightly larger household size (2.38 members) compared to that of renter-occupied units (1.73). Additionally, the median household income of an owner-occupied unit was \$92,357 or 165% higher than that of a renter-occupied unit (\$34,861). This discrepancy translated to fewer homeowner households (33%) being cost burdened than renter households (56%).

Table 2.14 - Sheffield: Homeowner-Occupied vs. Renter-Occupied Housing (2010 - 2019)

Type of Housing (2019)	Number of Occupied Housing Units	Percent of Total Occupied Housing Units	Average Household Size	Median Household Income	Percent Housing Cost Burdened
Owner-occupied	1,165	84%	2.38	\$92,357	33%
Renter-occupied	219	16%	1.73	\$34,861	56%
Type of Housing (2010)					
Owner-occupied	1,156	76%	2.34	\$71,240	42%
Renter-occupied	369	24%	1.50	\$25,846	50%

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

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

In 2019, the majority (73%) of vacant units in Sheffield were for seasonal, recreational, or occasional use, which may reflect the increase income to be earned from short-term rentals rather than year-round rentals. Twenty-one percent (21%) 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 6% of vacant housing units were for rent. As stated earlier in this assessment, the vacancy rate changed after the emergence of COVID-19, with a search of rental units conducted in May 2021 yielding no available rentals.

Table 2.15 - Sheffield: Vacancy Status

Vacancy Status	Number of Housing Units	Margin of Error	Percent of Total Vacant Units
For rent	27	±42	0%
Rented, not occupied	0	±12	0%
For sale only	0	±12	5%
Sold, not occupied	0	±12	0%
For seasonal, recreational, or occasional use	347	±118	67%
For migrant workers	0	±12	0%
Other vacant	101	±77	28%
Total	475	±123	100%

Source: 2019 American Community Survey Table B25004

According to the Sheffield Town Assessors, and as indicated in Table 2.16 below, the majority of Sheffield residential properties (74%) are used for single-family homes. The next largest

residential use type was multi-use properties for both residential and Chapter 61 lands. It should be noted that residential properties accounted for by the Town Assessors is lower than the number of residential properties estimated by the Census Bureau. This is because there are properties in town that have not yet been assessed or re-assessed due to a sale or other financial transaction.

Table 2.16 - Sheffield: Residential Use Type

Residential Use Type	Quantity
Single-family	1,371
Two-family	31
Three-family	4
Mobile home	22
Multiple houses on one parcel	56
Four to eight units	51
Multi-use, primarily residential	60
Multi-use, residential and commercial	26
Multi-use, residential and Chapter 61	202
Multi-use, residential and industrial	1
Accessory land w/ improvement, i.e. garage, etc.	19
Total	1,843

Source: Sheffield Town Assessors data accessed 8/3/21

The Census Bureau estimates 84% of housing units were in single-family, detached structures. The second most common structure type of a home in Sheffield contained 3 or 4 units.

Table 2.17 - Sheffield: Number of Units in Structure (Rent or Own, 2010 - 2019)

Structure Type	2010 ACS	2019 ACS	Percent of Total Housing (2019 ACS)
1 unit, detached	1,615	1,561	84%
1 unit, attached	0	56	3%
2 units	145	80	4%
3 or 4 units	59	94	5%
5 to 9 units	87	19	1%
10 to 19 units	0	0	0%
20 or more units	42	27	1%
Mobile Home	17	22	1%
Boat, RV, van, etc.	0	0	0%
Total units	1,965	1,859	100

Source: 2010, 2019 American Community Survey Table DP04

Most homes in Sheffield had between two and three bedrooms (66%), with the most common being three-bedroom homes, which comprised 43% of Sheffield's housing stock in 2019. Between 2010 and 2019, homes with two bedrooms experienced the largest percent change, decreasing by 7%. Homes with 4 bedrooms and 5 or more bedrooms increased over the same period which indicated that larger homes are being built over the last decade.

Table 2.18 - Sheffield: Housing Stock by Number of Bedrooms (2010 - 2019)

Number of Bedrooms	Percent of Total Housing (2010)	Percent of Total Housing (2019)
No bedroom	2%	1%
1 bedroom	10%	12%
2 bedrooms	30%	23%
3 bedrooms	44%	43%
4 bedrooms	8%	14%
5+ bedrooms	6%	8%
Total units	1,965	1,859

Source: 2010, 2019 American Community Survey Table DP04

There were an estimated 1,165 owner-occupied housing units in Sheffield and 219 renter-occupied units in 2019. The majority of renters (71%) were below the age of 65, with 26% under the age of 35. Homeowners tended to be older, with 83% being age 45 and over.

Table 2.19 - Sheffield: Age of Householder

Age of Householder	Percent of Occupied Housing Units	Renter-occupied Housing Units	Percent Renter-occupied Housing Units	Owner-occupied Housing Units	Percent Owner-occupied Housing Units
Under 35 years old	11%	57	26%	91	8%
35-44 years old	9%	14	6%	115	10%
45-54 years old	14%	44	20%	146	13%
55-64 years old	24%	41	19%	286	25%
65-74 years old	27%	44	20%	330	28%
75-84 years old	10%	0	0%	136	12%
85 years old and older	6%	19	9%	61	5%
Total	-	219	-	1,165	-

Source: 2019 American Community Survey Table S2502

In 2019, most households (56%) had occupied their homes since at least 2000, with the largest cohort being householders who moved into their homes before 1990 (29%). Renter households tended to have shorter housing tenures, with 38% having moved into their homes in 2017 or after, for less than a 2-year tenure. By contrast, homeowner households tended to have longer housing tenures, with 91% having occupied their homes since before 2017.

Table 2.20 - Sheffield: Household Tenure

Year Householder	Percent of Occupied	Number of Renter-	Percent of Renter-	Number of Owner-	Percent of Owner-
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Moved into Home	Housing Units	occupied Units	occupied Units	occupied Units	occupied Units
2017 or later	13%	83	38%	100	9%
2015 to 2016	5%	32	15%	38	3%
2010 to 2014	16%	65	30%	156	13%
2000 to 2009	22%	20	9%	279	24%
1990 to 1999	16%	9	4%	208	18%
1989 and earlier	29%	10	5%	384	33%

Source: 2019 American Community Survey Table S2502

HOUSING AFFORDABILITY & HOUSING NEEDS

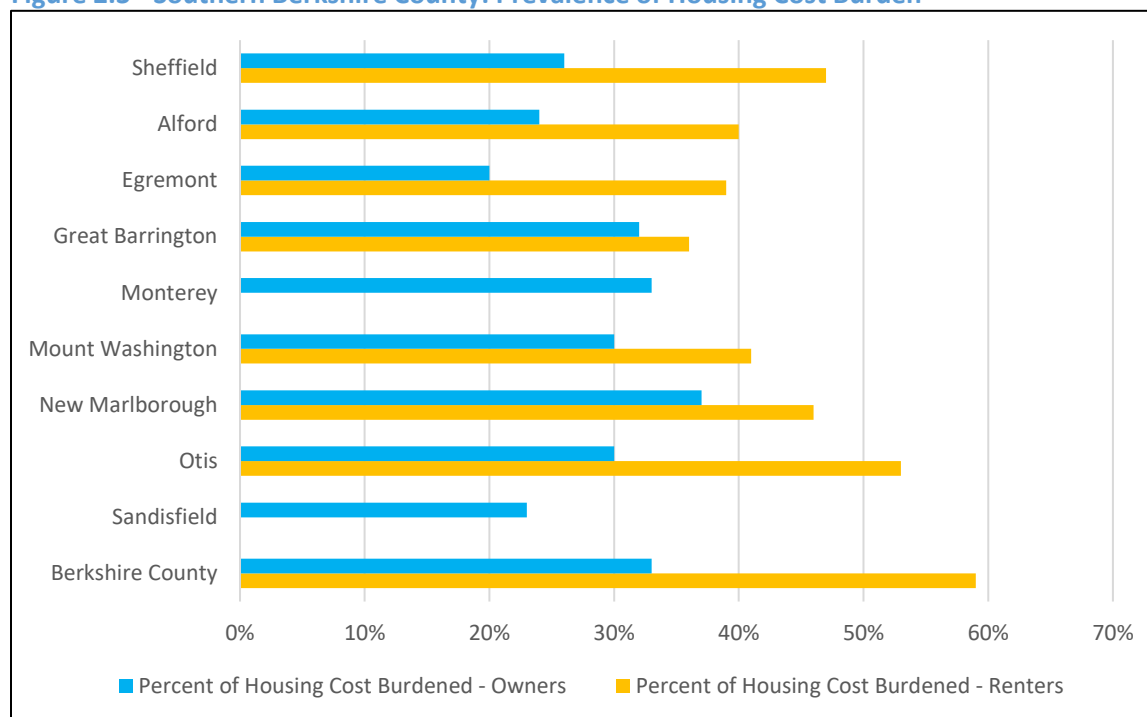
Fifty-nine percent (59%) of Sheffield renter householders were cost burdened. This figure is significant because it is a higher rate than all other southern Berkshire County towns and higher than the rate for the County as a whole. Similarly, 33% of Sheffield's homeowners experience housing cost burden, which is slightly higher than the average for other towns in southern Berkshire County. The only town in southern Berkshire County where a higher percentage of homeowners experienced a cost burden was in Great Barrington (37%).

Table 2.22 - Southern Berkshire County: Housing Cost Burden

Municipality	Number of Rental Households	Renters Burdened	Percent Renters Burdened	Number of Owner Households	Owners Burdened	Percent Owners Burdened
Sheffield	219	128	59%	1,165	386	33%
Alford	7	0	0%	191	43	23%
Egremont	102	54	53%	512	153	30%
Great Barrington	897	416	46%	1,916	698	37%
Monterey	46	19	41%	316	93	30%
Mount Washington	8	0	0%	78	26	33%
New Marlborough	81	29	36%	602	192	32%
Otis	96	37	39%	595	106	20%
Sandisfield	5	2	40%	348	83	24%
Berkshire County	16,885	8,014	47%	37,928	9,891	26%

Source: 2019 American Community Survey Tables DP04, S2503

Figure 2.3 - Southern Berkshire County: Prevalence of Housing Cost Burden



Source: 2019 American Community Survey Table S2503

Table 2.23 defines the five income categories Sheffield's population is divided into. Note that these categories do not comprise Sheffield's entire population, but only those households which make up to 120% of the area median income (AMI); those households at 121% of AMI, or above a \$80,801 income (730 households) are not included. Also note that as Sheffield's average household size is approximately two people, the AMI for a two-person household has been used.

Table 2.23 Definition of Income Categories

Income Category	Percent of Area Median Income	Income Range
Middle Income	101% - 120%	\$67,334 - \$80,800
Moderate Income	81% - 100%	\$53,867 - \$67,333
Low Income	51% - 80%	\$33,668 - \$53,866
Very Low Income	30% - 50%	\$20,201 - \$33,667
Extremely Low Income	Under 30%	\$20,200 and below

Source: U.S. Department of Housing and Urban Development 2021 income limits

Table 2.24 estimates the number of Sheffield households that are in each income category based on the income categories described in table 2.23.

Table 2.24 Affordable Housing Supply Analysis

Income Category	Sheffield Households
Middle Income	88
Moderate Income	76
Low Income	182
Very Low Income	171
Extremely Low Income	137

Source: Berkshire Regional Planning Commission

Housing costs are considered affordable if they account for 30% or less of a household's income. Table 2.25 defines the maximum affordable housing cost for each income category by calculating 30% of each income category's maximum monthly income.

Table 2.25 Affordable Monthly Housing Costs

Income Category	Sheffield Households
Middle Income	\$1,684 - \$2,020
Moderate Income	\$1,348 - \$1,683
Low Income	\$843 - \$1,347
Very Low Income	\$506 - \$842
Extremely Low Income	\$505 and below

Source: Berkshire Regional Planning Commission

Table 2.26 and Figure 2.4 show Sheffield housing units at different affordable cost brackets and compare this distribution to the number of households in the associated income categories.

The number of existing housing units is calculated by estimating the number of rental and homeowner units with monthly costs that fell within each affordable monthly housing cost range. Note that "existing" should not be confused with "available", as the units in this analysis are occupied and not on the market.

Also, although housing units with monthly costs below the affordable range for any given income segment would clearly be affordable for that segment – for example housing units with monthly costs falling in the affordable monthly housing cost range for extremely low income households would obviously be affordable for middle income households – for the purpose of this analysis, only units that fall within the boundaries of the affordable monthly housing cost range for any one income category are considered.

As can be seen from the table and chart below, the distribution of Sheffield housing unit costs is greater than the availability of household income in every income category except for the extremely low income segment, where there is a lack of units relative to households. However, while it appears there is adequate housing, the majority of housing is composed of homeowner

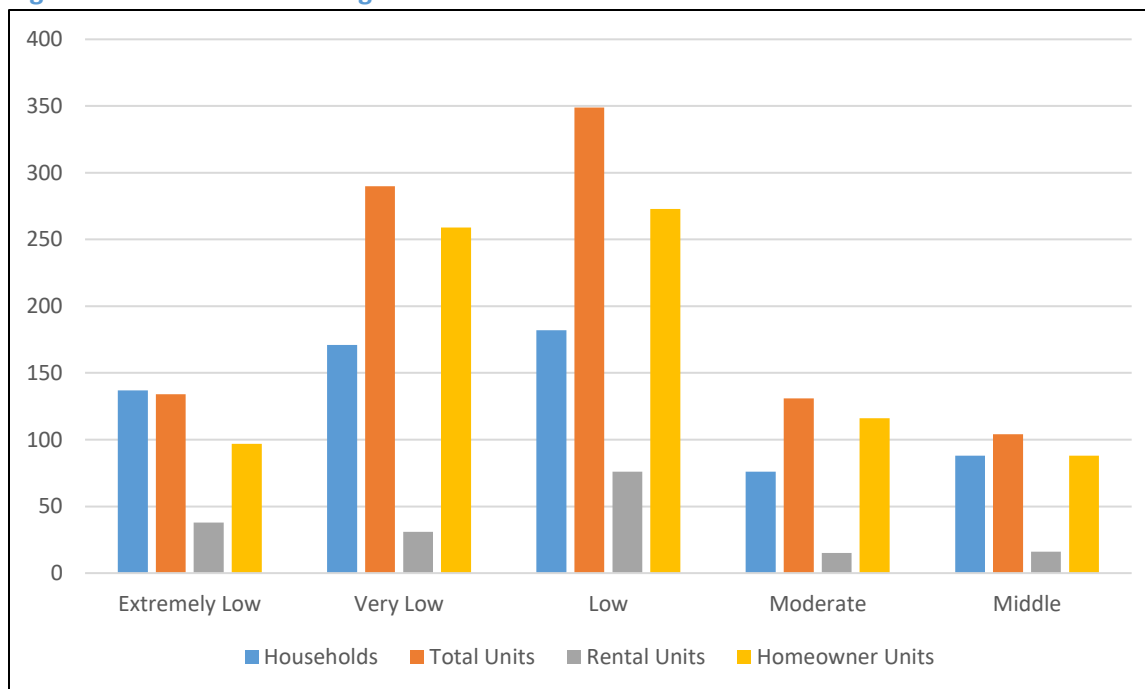
units, with few rental units available, especially in the moderate and middle income cost brackets.

Table 2.26 - Sheffield: Housing Cost Distribution

Income Category	Sheffield Households	Rental Units within Cost Bracket	Homeowner Units within Cost Bracket	Total Housing Units within Cost Bracket	Difference
Middle	88	16	88	104	+16
Moderate	76	15	116	131	+55
Low	182	76	273	349	+167
Very Low	171	31	259	290	+119
Extremely Low	137	38	97	134	-3

Source: Berkshire Regional Planning Commission

Figure 2.4 - Sheffield: Housing Cost Distribution



Source: Berkshire Regional Planning Commission

Table 2.27 shows existing affordable housing units in Sheffield for each of the income category. While the data is largely the same as in the above paragraphs, the key difference is that now each income category encompasses those below it.

For instance, the number of households in the very low income segment also includes those in the extremely low income segment. This methodology is the same for the number of affordable

rental units, affordable homeowner units, and total affordable units. This has been done to calculate a difference column that more accurately represents the surplus or deficit of affordable housing units for households earning at, or below, a certain income limit. This is necessary to avoid overstating the existence of affordable units for a given income segment by failing to account for housing needs of households in lower income segments.

For every income category except the extremely low income segment, there exists a sizable surplus of affordable housing units in Sheffield, at least on paper. It should be noted that the units included in Table 2.27 are all housing units currently existing in Sheffield, the vast majority of which are occupied. Additionally, for each higher income segment, the surplus increases, indicating that a household's ease of finding affordable housing in Sheffield is positively, and negatively, correlated to its income.

Table 2.27 - Sheffield: Housing Affordability

Income Category	Sheffield Households	Affordable Rental Units	Affordable Homeowner Units	Total Affordable Units	Difference
Middle	654	175	833	1,009	+354
Moderate	566	159	745	904	+339
Low	490	145	629	773	+284
Very Low	308	69	355	424	+116
Extremely Low	137	38	97	134	-3

Source: Berkshire Regional Planning Commission

The Department of Housing and Community Development (DHCD) used the 2010 Decennial Census data to tally year-round housing units. Sheffield had 1,507 year-round units that year and only 30 of them are on the subsidized housing inventory from DHCD. This means only 2% of the housing stock are considered affordable housing units. This is under the 10% threshold which is mandated by the state. Municipalities have little power to deny 40B development if they are under the 10% threshold. This means that developers can bypass some local planning and zoning regulations if at least 20% of the units they build are deemed affordable. In Massachusetts, more than 80% of cities and towns do not exceed 10% affordable units.

The occupied Sheffield housing stock was composed of 16% renter-occupied units and 84% owner-occupied units. Between 2010 and 2019, the share of renter-occupied units decreased by 33% while owner-occupied units increased by 11%. At the same time, the number of total occupied units decreased by 9% or 141 units.

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

Housing Type	Percent of Occupied Units (2010)	Percent of Occupied Units (2019)	Percent Change
Owner-Occupied	76%	84%	+11%
Renter-Occupied	24%	16%	-33%
Total Occupied Units	1,525	1,384	-9%

Source: 2010, 2019 American Community Survey Table S2504

Thirty-six percent (36%) of renter-occupied units in Sheffield were located in single-family, detached structures and 39% were located in structures with two to four units; the remaining 25% are in structures with between 5 and 9 apartments. Between 2010 and 2019, structures with 2 units decreased by 90% while all other categories experienced increase over the same time period.

Table 3.2 - Sheffield: Rental Units of Each Building Type (2010 - 2019)

Building Type	Percent of Occupied Units 2010	Percent of Occupied Units 2019	Percent Change
1 unit, detached	26.8%	36.1%	+35%
1 unit, attached	0.0%	0.0%	-
2 apartments	39.3%	4.1%	-90%
3 or 4 apartments	16.0%	38.8%	+143%
5 to 9 apartments	6.5%	8.7%	+34%
10 or more apartments	11.4%	12.3%	+8%
Mobile home or other type of housing	0.0%	0.0%	-

Source: 2010, 2019 American Community Survey Table S2504

Of the 219 occupied rental units in Sheffield, only 5%, or 10 units, have been built since 2000. The vast majority of occupied rental units were built prior to 1980 (89%) and are in structures that are thirty years old or more. Older homes, and rental units, tend to be 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. It is common for rental tenants to pay for all utilities, in addition to their monthly rent.

Table 3.3 - Sheffield: Age of Renter-Occupied Housing

Year Rental Unit Built	Number of Units	Percent of Renter-occupied Units
Built 2014 or later	0	0%
Built 2010 to 2013	0	0%
Built 2000 to 2009	10	5%
Built 1990 to 1999	9	4%
Built 1980 to 1989	8	4%
Built 1970 to 1979	41	19%
Built 1960 to 1969	10	5%
Built 1950 to 1959	43	20%
Built 1940 to 1949	34	16%
Built 1939 or earlier	64	29%
Total Units	219	100%

Source: 2019 American Community Survey Table B25036

As shown in Table 2.19, renter households tended to have shorter housing tenures compared to owner-occupied households, with 83% having moved into their homes after 2009. The following table shows when renters moved into their homes.

Table 3.4 - Sheffield: Household Tenure for Renters

Year Renter Moved In	Number of Renters	Percent of Total Renters
Moved in 2017 or later	83	38%
Moved in 2015 to 2016	32	15%
Moved in 2010 to 2014	65	30%
Moved in 2000 to 2009	20	9%
Moved in 1990 to 1999	9	4%
Moved in 1989 or earlier	10	5%

Source: 2019 American Community Survey Table B25038

Recent estimates from www.airdna.co show 41 active short-term rentals in the 01257 zip code which is primarily Sheffield, while others have the 01230 zip code. Of the available rentals listed through either Airbnb or Vrbo, 78% were rentals for an entire home. The remaining 22% were for private rooms. Twenty-eight percent (28%) 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 8/4/21) shows a total of 39 short-term rentals in Sheffield. 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.

Table 3.5 - Sheffield: Rental Vacancy Rate (2010 - 2019)

Rental Vacancy Rate	2010 ACS	2019 ACS
Total vacant rental units	73 units	27 units
Rental vacancy rate	16.5%	11%

Source: 2010 and 2019 American Community Survey Table B25004, DP04

Forty-two percent (42%) of Sheffield renter households earned less than \$25,000; 31% earned between \$25,000 and \$49,999; 6% earned between \$50,000 and \$74,999; and 20% earned \$75,000 or more.

Table 3.6 - Sheffield: Renter Household Income

Household Income	Number of Renter-occupied Households (2019 ACS)	Percent of Total Renter-occupied Households
Less than \$5,000	28	13%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	26	12%
\$15,000 to \$19,999	9	4%
\$20,000 to \$24,999	29	13%
\$25,000 to \$34,999	18	8%
\$35,000 to \$49,999	51	23%
\$50,000 to \$74,999	14	6%
\$75,000 to \$99,000	13	6%
\$100,000 to \$149,999	31	14%
\$150,000 or more	0	0%

Source: 2019 American Community Survey Tables B25118

Ninety-five percent (95%) of Sheffield renter households paid some cash rent, rather than providing some services in lieu of cash rent. Fifty-eight percent (58%) paid less than \$1,000 per month, 24% paid between \$1,000 and \$1,999 per month, and 17% paid \$2,000 or more per month. The median monthly rent paid was \$968.

Table 3.7 - Sheffield: Monthly Housing Costs for Renters

Monthly Housing Costs	Total Renter-Occupied Households	Percent
Less than \$500	37	17.7%
\$500 to \$999	84	40.2%
\$1,000 to \$1,499	30	14.4%
\$1,500 to \$1,999	23	11.0%

\$2,000 to \$2,499	35	16.7%
\$2,500 to \$2,999	0	0.0%
\$3,000 or more	0	0.0%
Median (dollars)	\$968	-
No rent paid	10	4.6%

Source: 2019 American Community Survey Table DP04

Between 2010 and 2019, Sheffield renter households paid more in rent. In 2010, it was estimated that no rental households in Sheffield paid over \$1,500 but by 2019 that number had increased to 58 households.

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

Gross Rent	Number of Renters (2010)	Number of Renters (2019)	Percent Change
No Rent Paid	43	10	-77%
\$1 to \$499	54	37	-31%
\$500 to \$999	236	84	-64%
\$1,000 to \$1,499	36	30	-17%
\$1,500 or more	0	58	-

Source: 2010, 2019 American Community Survey Table DP04

The most cost burdened age cohort of Sheffield's renter householders was the 25-34 age cohort, in which *all* of householders were cost burdened (57 renters). Of the cohort age 65 and over, 42% of renters experienced housing cost burden (26 renters).

Table 3.9 - Sheffield: Age of Rental Householder Paying 30% or More for Rent

Age of Rental Householder	Number of Renters Paying 30-34.9% of Income in Rent	Number of Renters Paying 35%+ of Income in Rent	Percent of Renters Paying 30%+ of Income in Rent*
15-24 years old	0	0	-
25-34 years old	31	26	100%
35-64 years old	11	34	45%
65+ years old	9	17	42%

Source: 2019 American Community Survey Table B25072

*These percentages represent the percent of renters by age cohort, not a percent of total renters.

The Massachusetts Department of Housing and Community Development (DHCD) estimated Sheffield had 30 subsidized rental units, representing 14% of the total renter-occupied housing stock.

Table 3.10 - Sheffield: Subsidized Rental Housing Stock

Subsidized Rental Housing Stock	Number of Units	Percent of Renter-occupied Units
Renter-occupied Units (2019 ACS)	219	100%
Subsidized Rentals (DHCD 2020 SHI)	30	14%

Source: 2019 American Community Survey Table S2504; Massachusetts Department of Housing and Community Development Subsidized Housing Inventory as of 12/21/2020

An indicator of need is an increase of more than 50% in median market rents. Between 2010 and 2019, the median gross rent in Sheffield increased by 32%. This was a greater change than the increases of 22% and 27% for Berkshire County and Massachusetts, respectively. However, while Sheffield's median rent of \$968 was below that of Massachusetts, it was higher than that of Berkshire County.

Table 3.11 - Sheffield, Berkshire County, and Massachusetts: Rental Expense (2010 - 2019)

Municipality	Median Rent 2010	Median Rent 2019	Percent Change
Sheffield	\$735	\$968	+32%
Berkshire County	\$715	\$872	+22%
Massachusetts	\$1,006	\$1,282	+27%

Source: 2019 American Community Survey Table DP04

As of July 2021, there were no rental units in Sheffield listed on Zillow.com or Craigslist.com. These two sites are not the only means of finding rental housing opportunities, but they provide an indication of how limited rental housing in Sheffield was as of this date.

An indicator of need is when more than 50% of renters pay at least 30% of their income in rent. In Sheffield in 2019, 61% of renter households were considered cost burdened.

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

Rents as a Percentage of Income	2010 ACS	Percent of Total (2010 ACS)	2019 ACS	Percent of Total (2019 ACS)
Occupied units paying rent	326	100%	209	100%
Paying 30% or more of income in rent	184	56%	128	61%

Source: 2010 and 2019 American Community Survey Table DP04

Another major indicator of housing costs to affordability is to compare the median-cost rental in a municipality to what is 30% of a municipality's average wage; any number above this 30% indicates rental costs are not affordable. The median rental amount is subtracted from the affordable rent to reach the affordability gap. As shown in Table 3.13, Sheffield as a municipality does not demonstrate need by this first indicator, as the affordable rent at 30% of income is higher than the median gross income for all jobs, service-providing jobs, and goods-producing jobs. The affordability gap for all job types is positive. However, these statistics are largely derived from current, occupied rental units. As of this writing, there are no available rental units at or below the median gross rent of \$968.

Table 3.13 - Sheffield: Rent Compared to Local Wages

Job Type	Average Monthly Wage	Affordable Rent at 30% of Income	Median Gross Rent	Affordability Gap
All Jobs	\$957 x 4 weeks = \$3,828	\$1,148	\$968	\$180
Service-Providing Jobs	\$856 x 4 weeks = \$3,424	\$1,027	\$968	\$59

Goods-Producing Jobs	\$1,225 x 4 weeks = \$4,896	\$1,469	\$968	\$501
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Source: 2019 American Community Survey Table DP04; 2019 Massachusetts Department of Labor and Workforce Development ES-202 Annual Report

<https://lmi.dua.eol.mass.gov/lmi/EmploymentAndWages/EAWResult?A=05&GA=000392&Y=2019&P=00&O=00&I=10~0&lopt=2&Dopt=TEXT>

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

POTENTIAL BARRIERS TO AFFORDABLE HOUSING DEVELOPMENT

This section describes Sheffield's natural and built environment, focusing on conditions that limit housing growth in Sheffield. The information presented here is largely based on other planning documents, including the 2005 Sheffield Town Master Plan. Specific environmental elements that can affect housing development include land and water resources, wildlife habitat, scenic features, and contaminated sites. Local regulations also limit the amount of housing development and types of housing that can be built. In most cases, these local regulations form the basis for the waivers that comprehensive permit developers ask the ZBA to grant in order for them to build affordable housing.

ENVIRONMENTAL LIMITATIONS

Topography and Soils

Sheffield is a large valley hemmed in on the west by the steep Taconic Mountains, the rough hilly terrain of East Mountain in the northeast, and low hills along the eastern edge. The steeper slopes and higher elevations of the east and west fringes of Sheffield and the wide lower valley of the Housatonic River are illustrated on the Map 7: Sheffield Topography below. The highest points in Sheffield are Race Mountain (2,365) along the Mt. Washington town line, Mt. Patterson (2,050) and Mt. Bushnell (1,834). The lowest point is 648 feet on the Housatonic River in Ashley Falls at the Connecticut State Line.

Route 41 forms the divide on the west side of town between the steep mountains to the west and the Housatonic River valley to the east. The steepest slopes in Sheffield parallel this corridor as the terrain rises quickly from the roadway to the west. There are also steep hillsides forming a protective ridge around the northern end of Three Mile Pond along Brush Hill Road. Steep slopes along the west side of West Road form a visual terminus from Route 7. June Mountain between Boardman Street and Soda Spring Creek creates a visual terminus on the northern section of Route 7 to the east with the steeper slopes abutting Soda Creek.

The valley itself, making up the majority of land in Sheffield, shows an uneven topography. Although generally level, ranging from 650 to 700 feet above sea level, the terrain is broken by numerous eskers and drumlins that reach about 850 feet above sea level. Slopes of 15% or greater are designated as steep terrain on the Sheffield Topography Map. Moderately sloping terrain ranges from 8% to 15%. Steep slope areas are found primarily on the eastern and western borders. These lands are likely to have shallow, unstable soils with high erosion potential, high surface water runoff rates and low percolation rates.

Water Resources

Sheffield has approximately 818 acres of surface water, which represents about 2.6% of the total area of the community. Protecting surface water quality and adjacent areas of sensitive lands is very important to the community.

Housatonic River - The most significant water body in Sheffield is the Housatonic River. All surface and ground waters in Sheffield are in the Housatonic watershed. The Mahican Indians migrated east over the mountains and called the area “Hooestennuc”, or “The Place Beyond the Mountains.” The Housatonic is the largest river in Berkshire County, with its headwaters in Richmond, Lanesboro and Hinsdale. The River drains almost 2/3 of the county eventually flowing into the Long Island Sound to the south. In Sheffield, the meandering river has changed course many times in recent history leaving behind small oxbows that can be seen on aerial photography. The River is the central channel for a glacial water body (Lake Housatonic), which was formed 12,000 years ago by a natural dam at the Great Falls of the Housatonic in Falls Village, Connecticut. The silts deposits in this ancient lake, along with the annual spring replenishment of soils and nutrients at flood time, make the fields surrounding the river some of the best agricultural resources in Massachusetts. The Housatonic River, as it passes through Sheffield, is also one of the most important scenic assets in the region.

This portion of the river was designated a State Scenic River by the Massachusetts Department of Environmental Management (DEM), now the Department of Conservation and Recreation (DCR).

The Housatonic has a long history of industrial use, particularly in northern Berkshire County, and PCB levels are high enough to prevent the consumption of fish. Much of the contaminants are contained in river silts and held behind dams north of Sheffield (i.e. Lenox and Lee). Sheffield needs to work with other communities and river-based organizations to ensure that these dams are properly maintained so that silts are not washed downstream when the water level rises.

In addition to the Housatonic, Sheffield is home to six other waterways: the Konkapot River, Schenob Brook, Ironworks Brook, Hubbard Brook, Willard Brook, and Soda Spring Creek.

Floodplains

There are extensive floodplain areas in Sheffield. The wide valley and gentle terrain provide large areas for surface waters to spread out. In total, approximately 6,112 acres (or 20% of the land base) are included in the 100-Year Flood Hazard Area as determined by the Federal Emergency Management Agency (FEMA). Most floodplain areas in Sheffield are located along the banks of the Housatonic River. In the northern section of town, the Housatonic floodplain is quite wide extending across Route 7 to the west. There are also large 100-Year Flood Hazard Areas along the Soda Springs Creek, Hubbard Brook, Willard Brook, Dry Brook, Schenob Brook and around the Barnum Street Swamp. Floodplains provide the best agricultural lands in the community. They are also an important resource for plant and wildlife habitat, passive recreational uses, and flood control.

Wetlands and Wildlife Habitat

A variety of wildlife habitats exist along the banks of the Housatonic River and Schenob Brook, as well as the numerous brooks and streams connecting to them. These surface waters, with extensive wetland systems, somewhat limit development and preserve habitat. The Housatonic River and Schenob Brook corridors provide the longest stretches of undisturbed habitat in

Sheffield. The Housatonic River serves as an important guide for migratory birds and large flocks and wide varieties can be seen in town depending on the season.

The Massachusetts Natural Heritage and Endangered Program has identified a total of 91 rare plant and animal species in Sheffield - 31 plant species and 60 animal species. Seventy (70) of these species have been observed in Sheffield in the past 25 years and 17 of them in the last 5 years. Thirty-four (34) of the plant species are considered endangered while 22 others were classified as threatened.

Of the 60 rare animal species listed in Sheffield the following have been observed in the past 25 years: Longnose Sucker, Bridle Shiner, Jefferson Salamander, Spring Salamander, Four-toed Salamander, Spotted Turtle, Wood Turtle, Eastern Box Turtle, Bog Turtle, American Bittern, Common Moorhen, Bald Eagle, Least Bittern, Riverbank Looping Snail, Triangle Floater, Creeper Mussel, and the Northern Spring Amphipod.

Of the 60 rare animal species population inhabiting Sheffield, 9 are listed as being “endangered” and protected under the Massachusetts Endangered Species Act. Four (4) of these endangered animals have been seen in the last 25 years.

Sheffield’s great variety of plant life and terrains has led to an especially rich diversity of wildlife. Ample open spaces, excellent edge terrain (boundaries between habitat types) and responsible land management have led to healthy populations of many species. Protecting significant wildlife habitat is essential to maintaining the Town’s and State’s biodiversity.

INFRASTRUCTURE AND PUBLIC FACILITIES

The Massachusetts Executive Office of Environmental Affairs (EOEA), now the Executive Office of Energy and Environmental Affairs (EOEEA), conducted a build-out analysis for Sheffield in 1999 using a formula applied to all cities and towns in the Commonwealth. This formula generally factors in local criteria such as zoning requirements and undeveloped lands. Although this analysis occurred over twenty years ago, the buildable conditions of the town have not changed to any large extent, and therefore are included herein.

The state evaluated current land use and development constraints. They consider absolute development constraints to include water bodies, slopes over 25%, Zone I of public water wells, permanently protected open space and municipal lands (not including Chapter 61), and area within 100 feet of the River Protection Act buffer around perennial streams. Partial development constraints include wetlands and their 100 foot buffer area, 200 foot buffer from perennial streams, slopes between 15 and 25%, the 100-year floodplain, water supply protection districts, and multiple constraint areas (those areas having more than one of the above constraints).

According to the state's projections, Sheffield has approximately 11,000 acres of developable land, which is 31% of the total area of the town. To calculate residential buildout, EOEa factored in minimum lot size, frontage and road right-of-way requirements to project the number of new house lots that could be created on the developable land. For commercial and industrial buildout projections, the State factored in then-current zoning regulations for the non-residential districts to determine a floor area ratio. Once the amount of developable land was determined, it was multiplied by the appropriate floor area to yield the total additional square footage of commercial/industrial floor space.

According to the State, if all estimated developable lands were built out based on the maximum allowed by zoning, it would result in over 10,000 new homes and 9.5 million square feet of commercial/industrial floor space. At the maximum buildout, the population of Sheffield would be over 28,000 full time residents.

The town considers EOEa's projected buildout to be highly overstated. The EOEa buildout was based on a general formula applied state-wide, which considers existing land use, environmental constraints, remaining developable land and existing zoning. However, based on current and historic development trends in Sheffield, it is highly unlikely that this extremely high buildout scenario would ever happen.

Town officials and other local leaders believed that there were problems with the above buildout analysis, largely due to crucial underlying assumptions, some of which might not hold true for the community and landscape in Sheffield:

- Developable Lands – build factor for roads and odd lot sizes: 85%
- Additional Residents – BRPC projection of 2.42 persons per household
- Water Use – Based on 75 gallons per day per person (DEP/DHCD "Growth Impact Handbook")
- Municipal Solid Waste – Based on amount of solid waste generated per capita in Sheffield
- Public School Students – 0.44 students per household in 1999
- New Subdivision Road Mileage – Assuming 70% of new homes in subdivisions; multiply # of lots by frontage and ten by 0.6 to account for lots on opposite side of road
- Buildout projections did not include reductions for seasonal housing units

An enhanced buildout analysis was conducted using the EOEa build-out analysis as a starting point. Additional local factors and trends including recent population growth, land development characteristics, environmental constraints, potential demand for land over time, the location of developable land, intensity of land use, available infrastructure, and household and employment projections were also considered. Specific modifications to EOEa's buildout factors are identified below:

Environmental Constraints – The State formula did not consider soil suitability for septic systems as a limiting factor for development. However, an estimated 30% of developable lands lay over poorly drained soils. This is an important factor given the fact that Sheffield has no

public sewerage system. Of this area, approximately 2/3 is covered in the state's buildout analysis under other development constraints, leaving an estimated building constraint factor on an estimated 10% of the total developable land.

Permanently and Partially Protected Lands – The state's buildout analysis underestimated the total amount of permanently protected lands in Sheffield. For example, the total estimated land under absolute constraints in the Rural District (including permanently protected private and public lands, water bodies, slopes greater than 25%, 100-foot River Protection Act zone, Zone I of public water supply wells) amounts to 7,922 acres. However, according to 2003 town records, there were approximately 7,236 acres of permanently protected open space in this district alone. The enhanced buildout estimated that an additional 10% of the state's developable land inventory was actually under permanent protection. The state buildout analysis also did not factor in lands under the Chapter 61, 61A or 61B program(s). However, Sheffield has demonstrated over the years a successful rate of converting these lands into permanent protection through conservation restrictions or agricultural preservation restrictions. For this reason, an estimated 25% of these temporarily protected properties would be expected to be permanently protected over the subsequent 10 years.

Availability of Infrastructure – Sheffield has a very limited geographic area serviced by public water, located in Sheffield Center and the surrounding neighborhoods. The amount of capacity and general condition of the system, as well as the limited amount of developable land adjacent to the service area, limited its growth potential. Additionally, the town has no sewerage system that would allow for higher density development on marginal lands.

Residential Development Factors – Residential development trends in Sheffield have been predominately single family homes on large lots along existing roads. However, EOEa projections were based on an assumption that 70% of new homes will be in subdivisions. The typical new residential lot is much larger than required by local zoning. The EOEa project also did not take into account the important local market for seasonal (or second) homes, which have a distinctly different impact on the landscape (median lot size more than 9 acres) and on Town services (0 school children per household).

Commercial and Industrial Development Patterns – Assessors' records indicated that there were approximately 96 active commercial parcels amounting to 471 acres, and 21 active industrial parcels totaling 61 acres of land. Therefore, the average commercial lot size was 4.9 acres and the average industrial parcel was 2.9 acres. In the absence of a sewer system and also limited availability of the water system, Sheffield's commercial and industrial lot coverage figures are much lower than the state's buildout projections.

Public School Students – The state buildout analysis estimated 0.44 students per new household. However, the number of school-aged children in Sheffield has been declining as the median age in the community has been rising. Additionally, the state did not discount the number of seasonal housing units from the school projections. Seasonal homes accounted for approximately 13% of the town's total housing stock, and that percentage was expected to increase.

REGULATORY FRAMEWORK

Many sections of the Sheffield Zoning ordinances are supportive of housing production, including the following, as stated in Section 3.1.3 Table of Use Regulations.

Housing allowed By-Right:

- Single family dwellings in all Town Districts
- 2- and 3-family dwellings in all Town Districts
- Accessory single-family dwelling unit in the Village Center District by right
- Mobile home as temporary living quarters, for up to 1 year once the building permit is issued, in the Rural District

Housing allowed by Special Permit:

- Multi-family dwelling containing up to 4 dwelling units by Special Permit in the Rural and Village Center Districts

- Multi-family dwelling containing up to 6 dwelling units by Special Permit in the Village Center District
- Boarding House by Special Permit in the Village Center District
- Accessory single-family dwelling unit in the Commercial District by Special Permit
- Accessory single-family dwelling unit in the General Business District by Special Permit
- Accessory apartment in the Rural and Village Center Districts by Special Permit; size allowed by Special Permit is 300 sq. feet minimum and 800 sq. feet maximum

All uses stated above are subject to the Zoning By-Law's dimensional requirements, such as lot size and setbacks while other uses require additional acreage. Please see Section 4.0 Dimensional Requirements for complete information.

With few exceptions, housing uses in the Sheffield Zoning By-Laws have not been reviewed for over a decade. As such, they have not been updated to reflect newer housing concepts such as cluster developments, manufactured homes (certainly no longer fair to call them mobile homes), or even 3-D Printer homes.

Sheffield faces four serious obstacles to housing development, which may be addressed by changes in the current Zoning By-Laws.

1. The high price of land and the required acreage for building a housing unit, which runs from a 2-acre lot size in the General Business District to ½ acre in parts of the Village Center District in Sheffield, where a private water company provides water service. The price of land may account for the absence of any 40B application.
2. A considerable amount of Sheffield lies in the areas with high water tables. Since Sheffield has no Municipal Septic System, every home needs a septic system. While part of the Sheffield Village Center and beyond (as opposed to the Ashley Falls Village Center) is served by a private water company, most dwelling units in Sheffield also require a private well. Distances between the septic system and the well are carefully regulated by law and frequently these distances require a larger building envelope. (Sheffield has not explored shared septic systems or package treatment plants and should do so.) As a result, infill is difficult and even adding an accessory apartment may mean upgrading a septic system, along with concerns about water availability and flow from a current well.
3. The lack of any public transportation in Sheffield. While the Senior Center provides transportation during the week to Seniors, if one is to own a home or rent in Sheffield, one needs their own transportation. This lack of public transport may be limiting buildable areas.
4. The lack of builders or developers interested in building housing in the current market unless it is building a new luxury private home or renovations. With the COVID-19 pandemic, Sheffield, which has always been an attraction to 2nd homeowners given its proximity to major metropolitan markets, has seen a steep rise in home prices, as well an increase in new luxury home building and renovations.

HOUSING GOALS

CHALLENGES

Key issues and problems pertaining to Sheffield's affordable housing development:

- There exists only **limited municipally owned land**, and of those parcels, none are particularly amenable to multiple units under current zoning, nor do their natural environments lend themselves to the insertion of many housing units, especially with density.
- A major issue relates to the **lack of a municipal sewage system**. Many zoning limitations exist on these grounds and presently limit the number of households and units to a parcel, even when abundant acreage exists. A package treatment plant in the Village Center, as has been discussed at various points in time, could help address this challenge.

- Although affordable units exist (and have existed) in Sheffield, there is little accountability or reliability that these units remain so over time. Many previously affordable units have now skyrocketed in price and become out-of-reach for low-income people. **Even units that are ‘affordable’ now are not necessarily preserved for affordability in the long-term.**
- Conventionally built housing units by developers or affordable housing institutions are often focused merely on “checking the box” to meet minimum affordable housing thresholds, rather than building modest, aesthetically pleasing homes for groups like low-income working-class people or the aging population requiring downsized homes. Sheffield should aspire to produce **affordable housing where people desire to live and are able to do so with dignity.**
- Similarly, affordable housing built by developers or corporate institutions often lacks a sense of **place-based design aesthetic.** The units’ design and structure should reflect the fact that they are located in the Berkshires and not feel out-of-place or sterile.
- There are **empty homes** in Sheffield for much of the year. Many homeowners own multiple homes; some of them have moved more permanently to the area since the pandemic hit, but other homes remain empty for large parts of the year. Meanwhile, there is a dearth of rental properties and housing options in general.
- **Airbnb** has expanded throughout the Berkshires, meaning that some empty units are being used for these purposes instead of to address housing needs of full-time community residents or potential residents.
- There exist very few **pedestrian-friendly, cycling-friendly, or public transit-accessible areas.**

HOUSING PRODUCTION PLAN GOALS

GOAL 1: CREATE A VARIETY OF AFFORDABLE AND MIXED-INCOME HOUSING THAT HELPS TO MAKE SHEFFIELD A WELCOMING COMMUNITY FOR PEOPLE WITH DIVERSE SOCIO-ECONOMIC BACKGROUNDS.

This goal recognizes that an adequate housing supply can help stabilize prices and enhance affordability. Sheffield can promote this goal by overcoming barriers to creating multi-family housing, rental housing, town homes, modest-sized single-family houses on small lots, and accessory dwelling units.

GOAL 2: PROVIDE MORE HOUSING OPTIONS, INCLUDING AFFORDABLE AND MARKET-RATE HOUSING OPTIONS, FOR LOW- AND MIDDLE-INCOME FAMILIES, SENIORS, AND INDIVIDUALS WITH DISABILITIES, THROUGH A VARIETY OF MECHANISMS TO INCREASE HOUSING CHOICE.

Similar to the first goal, this goal promotes creating more housing options, but for the purpose of creating more affordable and accessible options, including two-family housing, multifamily housing, conversion of single-family houses to multifamily, accessory apartments and detached accessory dwelling units, mixed-use housing, and the community land trust model.

GOAL 3: ACTIVELY STRIVE TO ACHIEVE STATE’S CHAPTER 40B 10 PERCENT MINIMUM FOR AFFORDABLE HOUSING BY ANNUALLY PRODUCING HOUSING UNITS THAT COUNT ON THE SUBSIDIZED HOUSING INVENTORY, THROUGH LOCAL ACTIONS AND APPROVAL OF PRIVATE DEVELOPMENT, ESPECIALLY DEVELOPMENT OF RENTAL HOUSING UNITS.

Achieving safe harbor allows the Zoning Board of Appeals (ZBA) more flexibility to deny a Comprehensive Permit application. Per the Massachusetts Department of Housing and Community Development (DHCD) Comprehensive Permit Regulations (760 CMR 56), there are three conditions under which a denial of a Comprehensive Permit will be upheld:

1. The municipality achieves one or more of the Statutory Minima, e.g., the 10 percent minimum;
2. DHCD certifies the municipality’s compliance with the goals of its approved Housing Production Plan; or
3. The municipality has made recent progress toward the Statutory Minima (i.e., large project or related application previously received). This goal can be accomplished by permitting one or more developments within one calendar year that increase the Subsidized Housing Inventory (SHI) by an average of at least 8 units, the DHCD 0.5% threshold for Sheffield.

GOAL 4: ENCOURAGE NEW DEVELOPMENT AND REPURPOSING OF EXISTING BUILDINGS TO CREATE AFFORDABLE AND MIXED INCOME HOUSING THAT:

- Reinforces the development patterns of Sheffield’s residential neighborhoods and maintains a predominantly single-family character in established single-family neighborhoods;
- Strengthens the vitality of business districts and commercial corridors with diverse housing types;
- Promotes housing development in walkable areas with convenient access to shops, services, public transportation, parks, schools, and other neighborhood destinations; and
- Examine, on an on-going basis, sites listed as abandon properties and/or properties headed for receivership as potential sites for 40B development and/or a municipal site for affordable housing development, such as properties listed on pages 46-47.

HOUSING DEVELOPMENT STRATEGIES AND ACTION PLAN

Overview

DHCD encourages cities and towns to prepare, adopt, and implement a Housing Production Plan that demonstrates an annual increase in Chapter 40B units equal to or greater than 0.50 percent of the community's year-round housing units. By systematically increasing its low and moderate-income housing inventory, Sheffield could gain more control over when, where, and how much affordable housing should be built and encourage friendly Chapter 40B comprehensive permits in the most appropriate locations. As noted elsewhere in this plan, however, Sheffield's housing needs go beyond Chapter 40B. Just as the Town has housing diversity needs, it also has many options available to address them. Removing regulatory barriers to housing production, providing leadership from the Select Board, Planning Board, and others,

making public land available for housing development, and informing the public about Sheffield's varied housing needs will be critical components of a successful housing program.

IMPLEMENTATION STRATEGIES

760 CMR 56.03(d)(1) Identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating Subsidized Housing Inventory (SHI) Eligible Housing developments to meet its housing production goal.

The town will evaluate its current Zoning Bylaws in an effort to propagate affordable housing development at both small and mid-sized scales. Planned activities include:

- A complete review of the Zoning By-Laws with the goal of identifying all obstacles to “affordable” “workforce” or just “buyable” housing. This review should include dimensional requirements, including building height and extra requirements for anything other than a single dwelling unit; lot size acreage requirements in all four Districts; review of housing options available in each District, whether by right or Special Permit, and whether these continue to be viable.
- Identify where housing in-fill opportunities may exist.

- Identify housing development concepts, such as clustered housing and community land trust, which are currently not listed in Sheffield's Zoning By-Laws, evaluate their potential, and develop appropriate implementation strategies.
- Undertake re-zoning to accommodate the placement of tiny homes and modular housing on existing lots and undertake re-zoning to encourage the partitioning of single-family household parcels into multiple-family dwellings.
- Investigate zoning provisions to accommodate the use of compostable toilets as an alternative to extensive septic overhauls. Modern composting toilets are incredibly efficient and functional and are not at risk of damaging surrounding sensitive ecosystems. Re-zoning which permits the use of modern compostable septic systems (to suffice for an additional unit) would make available more parcels of land for affordable housing application with little or no cost to the municipality but could still be highly regulated and sustainably-managed.

760 CMR 56.03(d)(2) Identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.

There are currently no sites within Sheffield that would be appropriate for larger scale building projects. Instead, the Sheffield HPP Implementation Strategies focus on gentle density, in-fill development, and re-use of existing housing stock, as detailed below. This could include partnering on a package treatment plant in the Village Center to facilitate those strategies there.

760 CMR 56.03(d)(3). Characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).

Several steps will be taken to ensure that proposed residential or mixed-use developments (and/or redevelopments) will maintain the character of the community.

1. Adaptive Re-Use

There is often concern that communities will face resistance to strategies that address the need for affordable housing, especially related to changing the character of neighborhoods and the community itself. Adaptive re-use of existing structures can address many of those concerns and maximize the utility of such structures while securing permanently affordable housing options. Adaptive re-use strategies can include everything from bringing abandoned properties back into use for single family or multi-family homes to helping individuals or families to add accessory units to their homes, to converting existing single family homes into multi-family units or former commercial spaces into mixed-use and live/work opportunities.

Sheffield's two villages and a substantial number of large homes as well as structures (both residential and formerly commercial) that can be adaptively re-used, put Sheffield in an enviable

position to maximize funding opportunities by staying consistent with such guidance which also meets long-standing community planning goals, such as in the Town's Master Plan.

2 Accessory Apartments

These housing units are often referred to as “granny flats” or “in-law apartments” and are part of an owner-occupied housing unit - typically portions of existing homes, garages or barns. In 2011 Sheffield passed an Accessory Apartment Bylaw that can be used to add an accessory unit by right in the Village Center and Rural districts and by special permit in the Commercial and General Business districts, but it wasn't until 2021 that it was incorporated into the Zoning Bylaws which now enables homeowners to see it as a housing tool and for the Town to promote it and build a strong program around it. Communities have especially used this strategy to add affordable housing to help seniors age in place and provide young people and young families with housing. These can be paired with affordable housing restrictions to count toward the Town's 10% of its housing stock being affordable.

Communities have used strategies from amnesty programs to allow those who already have units in their homes to bring them up to code and into compliance, to grants and/or zero interest loans to help families afford the upgrades, to design assistance including having reduced cost and/or pro-bono architectural and/or contractor input.

This is a strategy that can work throughout Sheffield and Ashley Falls, particularly with some of the larger houses, and especially well in the Village Center. Simple first steps would be to update the brochure created for the Town by the Berkshire Taconic Community Foundation and to identify if there are professionals who are willing to be resources as part of a reduced/cost of pro-bono assessment team.

3. Conversion of Single-Family Homes to Multi-Family

With demographic shifts and downsizing, New England's large homes can often be transitioned from single family to multi-family housing – from duplexes to whatever the house size makes appropriate. The size differential between the units is usually more equal than in Accessory Apartments. Sheffield has numerous larger homes that could make use of this strategy. In the Village Center, this increased intensity of use could be supported by treating wastewater through a package treatment plant, where in many of the other zoning districts septic system capacity can be increased to accommodate the increased usage due to size of lots and the soils being more suited. Strategies like low and no-interest loans or grants can help encourage landowners to work with the Town and housing organizations on these conversions.

4. Receivership of Abandoned Properties

The Town of Sheffield will take actions to secure, through the process of receivership, at least three abandoned properties (identified below) for renovation or demolition / new development for the purpose of adding affordable housing units or potential 40B development sites.

Receivership has been used successfully by a number of Massachusetts communities to deal with distressed and abandoned properties. The receiver is responsible for rehabilitating and stabilizing a property that has been seriously neglected by the owner. Combined with other strategies such as tax taking, code enforcement, and condemnation with demolition, receivership is an effective

way of adding affordable housing units. It is important to recognize that implementation of the Plan's receivership strategy and tactics may result in one or more owners taking remedial steps to address sanitary code and building code issues, prior to or during the court-directed process that may render receivership either impractical or irrelevant. The result, however, would still be one or more habitable housing unit(s).

Sheffield's Housing Commission will work with the Sheffield Board of Health, Town counsel and the Massachusetts attorney general's office (in its Neighborhood Renewal Division under what was formerly called its Abandoned Housing Initiative) to initiate receivership proceedings pursuant to Massachusetts law.

Stewardship of any or all of these properties during receivership, including renovation or demolition / new development, will be accomplished in partnership with either Construct, Inc., the Community Development Corporation of South Berkshire ("CDC"), the Berkshire Housing Development Corporation, and/or any other interested parties that have experience in affordable housing production. Since Sheffield is unlikely to create a department of housing that owns and manages affordable housing units, collaboration with these entities will continue following post-receivership foreclosure with a court-approved method of sale that should emphasize that these properties remain available for affordable housing units.

Initial listing of abandoned properties for receivership

254 South Undermountain Road (014-0002-0008-0): This property contains 19.9 acres and an unoccupied inn-type structure that has been neglected for at least the last ten years. The structural condition of the building is unknown, and a conditions survey coupled with the identification of building code and sanitary code violations will need to be undertaken to determine whether renovation or demolition / new development should occur.

605 South Main Street (020-0004-0012-1): This property contains approximately 2.0 acres and an unoccupied inn-type structure that has been neglected for at least the last fifteen years. The structural condition of the building is unknown, but visible evidence indicates that a large fallen tree is resting on the central portion of the building that has exposed the building interior to weather damage. A conditions survey coupled with the identification of building code and sanitary code violations will need to be undertaken to determine whether renovation or demolition / new development should occur.

414 South Main Street (020-0001-0001-0): This property contains approximately 1.0 acre and an unoccupied residence that has been neglected for at least the last ten years. There are two abutting undeveloped parcels that appear to be under common ownership with this property. A conditions survey coupled with the identification of building code and sanitary code violations will need to be undertaken to determine whether renovation or demolition / new development should occur.

760 CMR 56.03(d)(4). Municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing;

and/or participation in regional collaborations addressing housing development.

As noted previously, there is very little municipally owned land within Sheffield, and even less that would be buildable under current zoning. This may change following a further review of the Zoning Bylaws and any amendments made thereof.

760 CMR 56.03(d)(5). Participation in regional collaborations addressing housing development.

Where appropriate, Sheffield will work with the Berkshire Community Land Trust, a 501(c)3 non-profit operating in Southern Berkshire County, to purchase land for the purpose of perpetually affordable housing. This model makes it possible to build deliberately inter-generational, diverse housing communities. Under the CLT model, residents hold 99-year leases on their homes, but the community organization owns the land, making an affordable, durable solution for residents.

Sheffield will also continue to collaborate with local and regional community development organizations such as Habitat for Humanity and Construct (a non-profit housing developer) to pursue housing opportunities, including undertaking modular housing or co-housing development, pursuing the relevant zoning changes as needed.

APPENDIX

Housing Partnerships

Berkshire County Regional Housing Authority

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

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

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

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

Foreclosure Prevention Counseling/Negotiation/Mediation – Provided in conjunction with the Attorney General’s Office of Massachusetts, the Citizens’ Housing and Planning Association (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.

Supportive Services for Veteran Families (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

Eileen Peltier, President/CEO

Phone: 413-344-4852

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. There is also a nearby local affiliate in Salisbury, CT, just over Sheffield’s southern border. 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 of Northwest Connecticut

Evan Cooper, Executive Director

Email: evancopper@habitatnwct.org or hfadmin@habitatnwct.org or
president@habitatnwct.org

Phone: 860-435-4747

Webpage(s): <http://www.habitatnwct.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 creates 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.

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
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

Deborah Pedercini, Executive Director
Phone: 413-243-3464
E-mail: dpedercini@leehousingauthority.org

Lenox Housing Authority

Barbara Heaphy, Executive Director
Phone: 413-637-5585
E-mail: director.lenoxhousing@verizon.net
Webpage(s): <https://www.townoflenox.com/housing-authority>

North Adams Housing Authority

Jennifer Hohn, Executive Director
Phone: 413-663-5379, ext. 105
Webpage(s): <https://northadamsha.com/>

Pittsfield Housing Authority

Sharon LeBarnes, Executive Director
Phone: 413-443-5936
Email: contact@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 (HASAP), there is eligibility for special Making Home Affordable loan modification or refinance, to reduce monthly payments and maintain home ownership. Those eligible for the loan modification or refinance program can work with a counselor to compile an intake package for their servicer.

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

Contact information: Webpage(s):

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

Applicable to: residents

Good Neighbor Next Door

Law enforcement officers, pre-Kindergarten through 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 C 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. The 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/PartI/TitleIX/Chapter59/Section5j>

Applicable to: municipalities; residents

HomeBASE

HomeBASE is a flexible financial resource that is available to families who are eligible for the state's Emergency Assistance (EA) Program. Families can get up to \$4,000 of Household Assistance to help in finding apartments, co-house by living with someone else and sharing household costs, pay for moving expenses to another state or location in-state, and other costs, such as child care to help secure or maintain employment or job training. HomeBASE helps to avoid a shelter placement, and instead find families housing solutions that 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 entities¹⁰

¹⁰ 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.

Senior Citizen Property Tax Work-Off Program

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

More information:

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

Applicable to: residents (60+ years old)

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 packet and a 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 the co-op'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 for 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% of your income 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