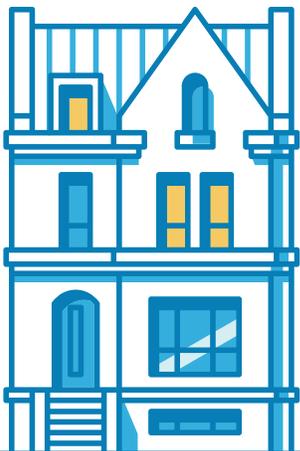




A HOUSING VISION FOR THE BERKSHIRES



Berkshire County Regional Housing Strategy



INTRODUCTION



Housing in Berkshire County has reached a state of crisis.

With the region losing population steadily since the 1970s, combined with barriers such as inflexible zoning, burdensome state regulations, inadequate public funding support, and neighborhood resistance to in-fill housing development, construction of new housing units has fallen significantly. Additionally, older homes have been repurposed into professional office spaces, and in some cases have fallen into disrepair. All of this has left the region with a shortfall between homes available and needed, a problem compounded by rising housing prices, influenced by a variety of conditions including the advent of short-term rental services, and increased demand to live in Berkshire County following the Covid-19 pandemic.

Housing was identified as a key cross-cutting theme during the development of the 2019 Berkshire Blueprint 2.0, including the availability of quality, affordable, and proximal housing for those seeking to work in the breadth of industry clusters driving the region's economy. What was a challenge has become a full-blown crisis in the wake of the COVID-19 pandemic, which has seen an influx of new residents into an already-stressed housing market, skyrocketing purchase and rental prices, and an increase in the number of the region's homes purchased by investors for use as short-term rental properties. The region simply does not have enough quality housing at any level, from affordable housing to workforce housing to market-rate housing. In addition to this, the housing stock the region

does have is older, and often of a quality that does not meet the needs and desires of potential renters and homeowners.

In response, in late 2020 the Berkshire Regional Planning Commission and 1Berkshire convened a working group of regional partners and housing practitioners from around the region to assist in identifying critical housing issues and potential strategies for addressing these issues, and recommended near term actions which can be taken to begin addressing these challenges.

The housing predicament Berkshire County faces is the result of decades of inadequate housing production, coupled with deferred maintenance on existing housing stock and complicated or outdated state and local regulations. It will not be solved quickly. This report provides a set of strategies, both immediate and long term, to address housing that meets the needs of all Berkshire residents, whether that is affordable, middle-income, or market rate, rental or homeownership.



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In response, in 2020 the Berkshire Regional Planning Commission and 1Berkshire convened a working group of housing practitioners from across the region to assist in identifying critical housing issues and potential strategies for addressing them, and to recommend near-term actions which can be taken to begin addressing these issues.

Ensuring that all residents of the region have access to safe, affordable and accessible housing is a goal shared by all. Achieving this goal is complex. As a result, the work summarized in this document should be viewed as a call to action and a starting point for many more in-depth conversations across the region, with a diverse range of groups, to build a broader understanding of specific housing challenges and needs and to more clearly define specific actions which will move us towards our vision.

It is recognized that realizing the goal of the Berkshires having an adequate supply of quality housing to meet the diverse needs of its population will require:

1. Broadly-reaching and ongoing communications with those impacted by or interested in the housing dynamics in the region, with a special focus on people who traditionally have not had their housing needs met, on populations that are especially challenged, and on the needs of existing and future workers in the region for safe, quality, and affordable housing.

2. Working with our communities and employers as well as other stakeholders to provide a welcoming environment for well-planned quality housing development.

3. Consistent and persistent work with locally-based housing and community interests, regional, state and federal agencies, and our state and federal elected representatives to maximize the utilization and usefulness of programs which can assist in developing safe, affordable, and accessible housing for a broad range of Berkshire citizens.





While it is time to share this initial work, it is recognized that in parallel with beginning to implement the identified near-term actions, discussions need to continue, with a focus on:

1. Expanding the discussion to include minority and immigrant communities as well as others with lived experiences who have often not been included in discussions about housing issues and needs, or in developing programs to meet these needs.

2. The growing needs of the region's elderly population for housing alternatives that allow them to have housing choices that best meet their needs.

3. The rapidly-growing level of housing insecurity across the region, which has only increased due to the COVID 19 epidemic and resulting increased economic insecurity for many households.

4. The significant shortage of safe and healthy housing in the County which impacts the region's economic vitality.

This document is organized to provide the following:



1. Recommended near term action/strategies.

2. Housing issues identified as impacting the region's ability to meet housing needs in Berkshire County.

3. A list of possible strategies which were identified and used to define the recommended near-term actions/strategies.

NEAR-TERM HOUSING STRATEGIES FOR THE BERKSHIRES



There are several immediate, impactful actions which can be taken to improve the housing situation for the residents of Berkshire County and for those who might be employed here now and in the future.

60 THE REGIONAL HOUSING WORKING GROUP IDENTIFIED OVER SIXTY POSSIBLE STRATEGIES THAT MIGHT BE USEFUL IN ADDRESSING THE REGION'S HOUSING CHALLENGES.

This list was further narrowed to a set of recommended short-term actions to be undertaken in the near term to begin addressing identified housing issues and opportunities.

To continue to learn and expand the regional dialogue, as well as to initiate critical short-term activities, FOUR IMMEDIATE ACTIONS have been identified:

1

To identify a lead entity and secure the resources to support the role of this entity in leading the continued dialogue and implementation of the recommended near-term actions. It is anticipated that this lead entity will continue to be supported by housing practitioners from throughout the region as well as other stakeholders.

2

To increase involvement of traditionally underrepresented, underserved, or disenfranchised people and organizations, to gain insight from their lived experiences with housing.

3

To build a quantitative and qualitative set of housing data that captures the impact the COVID-19 epidemic and its economic and social fallout have had on the region's housing ecosystem.

4

To research existing regional housing models that have worked well in other regions. For example, the Community Development Partnership on Cape Cod is a well-known and established model in a region which has many similarities to the Berkshires. Other models to be explored may include regional housing trusts, a Community Development Corporation focused on housing, a HOME consortium, and other tools.

STRATEGY I

Educating The Region About Housing Needs and Opportunities

It was agreed by all involved in this effort that there is a broad and wide-ranging need to educate the region about housing and the importance of ensuring every resident today and in the future has access to quality and safe housing.

Near-term actions to be undertaken to help gather and spread information and knowledge about housing needs are:

1. Developing education and marketing materials to be widely distributed to help everyone in the region understand housing needs and opportunities and the role they can play in helping ensure every resident is able to live in a safe and healthy home.

2. Convening an annual summit for local housing committees and other housing stakeholders to highlight promising tools and programs, identify local successes and increase communication and coordination across a broad spectrum of housing interests in the Berkshires. The summit should involve housing-related organizations and their staff, developers, bankers, Berkshire Leadership Impact Council members, realtors, and any other organizations and individuals who are interested in housing.

3. Developing a network of citizens and community leaders (influencers) who are interested in learning about housing needs and initiatives, with a goal of creating "1,000 regional advocates for housing".



To support this work, housing data needs to be consistently gathered and tracked. Much of this data is already available, although additional data points may need to be collected in the future.

In the near term, data gathering and tracking efforts will include:

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| <p>1. Developing a survey of employees in the Berkshires to learn more about their housing needs and desires.</p> | <p>3. Consistently tracking building permit, foreclosure, eviction, and other relevant housing data.</p> |
| <p>2. Tracking the use by cities, towns, and local lenders of various housing programs, financing tools, and land use regulatory tools which facilitate affordable and workforce housing development and rehabilitation.</p> | |

A critical component of education is establishing the networks needed to foster communication and collaboration across the region, specifically within the planning and housing development community, and with individuals and organizations who have an interest in housing.

Initially this collaboration and communication can be fostered by:

- | | |
|--|--|
| <p>4. Holding regular working meetings of a regional housing task force to monitor activities, identify opportunities and constraints, coordinate efforts, and advocate at the local, state, and federal levels.</p> | <p>5. Tracking the use by cities, towns, and local lenders of various housing programs, financing tools, and land use regulatory tools which facilitate affordable and workforce housing development and rehabilitation.</p> |
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STRATEGY II

Building A Supportive Environment For Housing Development

Local planning boards, housing committees, and other local officials have an important role in fostering the provision of a diversity of quality housing options and creating a welcoming framework for housing development throughout the region.

It is critical to support these entities and assist them in understanding their role and carrying out their important responsibilities. Initially this should include:

1. Providing municipalities and their local boards and commissions with information about available planning, zoning, and development tools, and examples of the application of these tools in the region, Commonwealth, and other places and model bylaws.
2. Supporting the local use of best management practices and model ordinances, bylaws and regulations allowing for the development of moderately-priced housing types such as accessory dwelling units, townhouses, and quality manufactured homes.
3. Expanding availability of ongoing local land use and housing planning assistance available to municipalities.

The private sector must be an integral part of solving the housing issues which are affecting their businesses. This will involve:

4. Helping local employers understand how they can advocate for and support housing programs and projects which will help attract the workforce they need to sustain and grow their businesses.
5. Advocating for expanding regionally-based vocational and higher education training programs in the skilled building trades and working with the unions and state licensing authorities to accelerate the licensing of crafts people, with a special emphasis on attracting minorities and immigrants into the trades.

The age of housing stock in the Berkshires creates a significant housing quality problem. Much of the existing housing inventory in the region has significant issues which affect the quality of life and health of the people living in those homes and the attractiveness of this housing to those relocating to the region.

While this situation will not change overnight, the region can approach this challenge by:

1. Supporting the widespread establishment of local rental inspection programs in municipalities with a considerable number of rental units; such programs already exist in Adams, North Adams, and Williamstown.
2. Continuing to expand the Regional Housing Rehabilitation Program which improves housing for low-to-moderate income residents, and increase the number of participating contractors and municipalities.
3. Expanding knowledge and use of the Abandoned Housing Initiative as a tool to improve housing and neighborhood condition.



While the Working Group’s efforts have thus far been driven mainly by the need for the production of additional quality housing, it was agreed that the issue of housing insecurity needs to be addressed simultaneously. Housing insecurity has been a long-standing problem in the Berkshires, which has been exacerbated by the COVID-19 pandemic.

Simultaneously with undertaking the other recommended near-term actions, it is important to:

4. Revive and implement *Getting Home: Berkshire County’s Plan to End Homelessness* (2008); immediately convene the Implementation Team called for, revise the plan as needed, and initiate implementation.
5. Build upon the work of Central Berkshire Habitat’s Working Cities Pittsfield, and its Bridges Out of Poverty Program, and the Northern Berkshire Community Coalition to involve additional individuals and households directly affected by poverty in building support to help move people out of poverty.
6. Continue to advocate for and expand financial literacy education in schools and within the community to increase career aspirations and pathways to financial stability.

STRATEGY III

Advocating For Housing Programs That Meet The Needs Of The Berkshires

Many identified issues will require action at the state or federal levels. Local and regional leaders will be called on to help advocate for:

1. Additional state and federal resources appropriate to rural regions to support new housing development, conversion of existing structures (e.g. former mill buildings) into housing, and rehabilitation of the existing housing stock.
2. A statewide review of the impact provisions within the Commonwealth's building, fire, and housing codes on discouraging rehabilitation and development, to identify options for addressing the unequal burden such provisions place on regions with lower-valued buildings.
3. Clarification of provisions of existing state programs, such as the Community Preservation Act (CPA), Community Scale Housing Initiative (CSHI), and Urban Center Housing Increment Financing Program (UCHIP), to foster increased use in rural areas such as the Berkshires and allow for use with multi-family housing structures and for families with incomes up to 120% of Area Median Income.

STRATEGY IV

Securing Needed Financial Resources

Municipalities have some locally-controlled housing financing tools available, but their use in Berkshire communities is uneven. In the near term, municipalities across the region will be encouraged and supported to adopt and use:

1. Revenue generation tools such as imposing the room occupancy excise tax on short-term rentals with the proceeds to be dedicated to affordable housing programs.
2. Establish or expand the use of tools such as Affordable Housing Trusts, the CPA, and the UCHIP.

KEY HOUSING THEMES FACING BERKSHIRE COUNTY



A variety of housing issues inhibit Berkshire County's ability to thrive.

- Many residents find it extremely difficult to find affordable, safe, and decent housing. This negatively impacts their health and ability to lead stable and productive lives. Unfortunately, this has even more serious consequences for families with children.
- Many employers, from a variety of economic sectors and of widely varying sizes, continually indicate that employees and potential employees struggle to find suitable housing for rental or purchase. This inhibits economic and population growth in the Berkshires.

Almost every segment of the Berkshire population is affected by housing issues.

- Seniors cannot find suitable housing that allows them to remain in the communities where they have lived their entire lives.
- Lower-income working individuals (serving as clerks in stores, laborers on construction sites, waiters in restaurants, housekeepers in hotels, or custodians in schools and medical facilities) and the families they support cannot find modest, decent housing either to rent or to buy.
- Even middle-income technical and professional workers with stable jobs, making more than living wages, cannot find housing that meets their needs.
- For many very low-income renters, who constantly struggle to afford rent, groceries, utilities, and medical care, housing instability keeps them and their children in a cycle of poverty that affects their family's health, the education of their children, and their ability to maintain stable employment.

Over the past several decades, a decrease in population has led to a significant decrease in housing production. For many decades, the region possessed a surplus of housing stock and little incentive to initiate even modest housing development projects. Culturally, the region prizes its open space and the vistas of its mountains, forested hillsides, and remaining agricultural landscapes, so greenfield development for housing is often opposed.

The limited amount of new housing development that has occurred in the past decade has served to emphasize the age of the region's housing stock. In many cases, buildings have reached or exceeded an age where substantial investment is needed to upgrade them to current standards. Much of the region's housing is no longer competitive compared to what consumers can find in many parts of the country, or even neighboring regions in Massachusetts and New York.



MODEST INCOME WORKERS IN COUNTY

An employee of a business which employs 25-30 people, most with college or graduate school degrees, moved to the Berkshires a year ago with their partner who also has a professional job with a cultural organization. They searched for several months for a decent place to rent, finding only old apartments or homes that were in terrible condition, or upscale rentals renting for \$3,000 upward to \$7,000 per month. They could afford \$1,000-\$1,500 monthly for rent but found nothing in the Berkshires, and are commuting from New York state.

There is a significant lack of mid-range housing (\$1,000 - \$1,500/month rental; \$150,000-\$250,000 for sale)

This contributes to living in less-desirable or poorly-maintained housing, or leaving the region.

Lack of attractive housing with some level of amenities meeting younger workers' expectations impedes recruitment and retention of these workers, negatively impacting economic, job, and needed population growth.

The working group found it helpful to organize these issues around the following overarching themes.

FOSTERING A DIVERSITY OF QUALITY HOUSING OPTIONS THROUGHOUT THE REGION

Even current residents of the county with stable employment are faced with a lack of any suitable housing, even though they are able to pay market-rate rents or purchase a modest home. For very low and low-to-moderate (the “working poor”) income households, there is an acute shortage of affordable housing, and much of the existing housing is of poor quality.

Little new housing is being built, much of the existing housing stock is very outdated, building new housing is very expensive, and the permitting processes are typically extremely time consuming with uncertain outcomes. Finding appropriate sites for new housing construction is often difficult, public water and sewer are often not available, development on underutilized or unused lands within neighborhoods is often met with neighborhood resistance, and substantial reuse of vacant sites or buildings is difficult and time-consuming.

With the exception of affluent households, the current supply of decent housing available is inadequate; this is true for low, low-to-moderate, and modest-income households. Public financing for housing development is aimed at low-to-moderate income rental housing by state and federal agencies, and often falls significantly short of the need. Private financing is available primarily for the proven market of higher-end housing where

profit margins are adequate to cover high construction costs. There are no programs which support housing meeting the needs of households between 100% and 200% of the region’s Adjusted Median Income (for 2019, that is between \$59,230 and \$118,460 annually).

Neither state nor federal housing programs are designed for or focused on the types of housing issues faced in the Berkshires. State programs are always very competitive, focused on the issues relevant to the Boston metropolitan housing market, and presume a level of local public and private capacity that is scarce in more remote portions of the Commonwealth. The Federal government has generally become more disengaged even in lower-income housing programs, with stagnant or declining funding levels in face of increasing needs. State and federal programs for low-to-moderate income housing are significantly underfunded and do not address the need for more starter housing aimed at modest-income renters or homeowners. Given rapidly-increasing development and building costs, subsidies are needed to attract private investment in the “mid-range” market, but there is a lack of any housing development subsidy programs which are needed to meet this market.

CREATING A WELCOMING FRAMEWORK FOR HOUSING DEVELOPMENT

In multiple municipalities across the Berkshires, even modestly-sized projects (fewer than 25 housing units) have met strong neighborhood opposition. This occurs even for single-family homes on similar-sized or larger lots than the neighborhood already has, and proposed homes which are equal to or greater in expected value than existing homes in the neighborhood. This opposition is often stronger against more dense types of housing, either on smaller lots or multi-family in nature. If developers succeed in getting municipal approvals, it requires an extraordinary amount (many months, if not several years) of time and considerable effort.

LOWER-INCOME RESIDENTS

There is a severe scarcity of affordable housing.

This shortage contributes to homelessness – on the street, in shelters, or doubling up.

Lack of housing stability creates negative education, health, and employment outcomes, and these challenges can become intergenerational.

This shortage and resulting housing instability has increased over a few years and most dramatically in the past year.

In contrast, conversion of vacant mill and downtown buildings for housing has been met with approval and acceptance across the region. However, such redevelopment is complicated, fairly expensive, time-consuming, and generally is suitable only for multi-family housing, either rental or condominium.

The Massachusetts Zoning Enabling Law traditionally has allowed opposition groups and individuals easy access to State courts to contest decisions by local officials. The appeals process takes months for a hearing and additional months for decisions to be made. In the development world, such delays and uncertainty make moving forward on a project difficult to the point of near impossibility. In January 2021, legislation was enacted to make weak appeals more costly to appellants, potentially reducing frivolous lawsuits and development delays.

Unfortunately, even when municipal master plans and housing plans set policies which encourage more housing, when the municipal elected officials reviewing housing development proposals are confronted with such opposition,





they sometimes feel they must concede to these “not-in-my-backyard” attitudes of a vocal group of citizens. There typically are no or very few voices of support for such development from the larger community, including the employers who continually report the need for more decent and reasonably-affordable housing to attract and retain employees and build their businesses. It will take concerted advocacy by community and business leaders to overcome the “not-in-my-back-yard” voices that are heard loudly at public meetings and hearings on proposed projects.

In some portions of the region, particularly south of Pittsfield, some of the opposition probably arises because developments aimed almost exclusively at the second home market have become familiar. Because the land is typically expensive and development costs are high, the developers can make a return on their investment primarily by focusing on the higher-end second home market. Residents might be less resistant to residential development aimed at other local residents (their daughters and sons or the local young teacher or tradesman they know) but the land and development costs do not support that type of development.

For affordable housing projects, there are fears that it will be “Section 8” or “Public” housing. Both, unfortunately, have been stigmatized, often with an unfortunate racial or ethnic bias built in. However, this stigma does not reflect the reality of what affordable housing can be.

LOCAL SUPPORT FOR HOUSING IS CONSTRAINED – POLITICALLY AND FINANCIALLY

While communities say they support middle-income and worker housing, that support often disappears in the face of vocal opposition during local permitting processes.

Only a handful of municipalities have used various pro-housing tools offered by the State.

State programs are very competitive, typically not timely, and often developed with larger projects in bigger metropolitan areas in mind.

The Federal government has decreased funding support to local community development efforts over the past several decades.

There are no State and Federal resources to encourage starter housing aimed at modest-income renters or homeowners.

MUNICIPAL READINESS

The cities and towns across the region, except for Pittsfield, have limited staff to move housing development and redevelopment projects along expeditiously or to provide more than reactive and incremental support to housing initiatives or projects. Regionally-based efforts by non-profit organizations and the BRPC lack adequate levels of funding support from the State or Federal governments to provide robust and ongoing program support to meet even a majority of housing needs across the Berkshires.

Only the two cities and four of the county's towns (Adams, Great Barrington, Lenox, and Williamstown) have professional planning and community development staff. North Adams and the four towns' staff consist of only one or two professionals, with one or two administrative support staff. The staffs are spread across multiple functions and their ability to support local housing efforts is limited. Enacting regulatory changes, such as updating a zoning ordinance or bylaw or subdivision rules and regulations, is very time consuming. One or two such changes (even somewhat modest ones such as provisions for accessory dwelling units) can consume a year or better.

Twenty-six towns have at best a land use administrative assistant supporting all their land use boards (planning board, zoning board of appeals; often the conservation commission and health board). The boards, consisting of citizens, often have little professional background in planning and development, and usually do not have members who can commit the time needed to research and develop up-to-date regulations. In that grossly under-resourced environment, the planning boards are rarely able to be proactive and plan for their community, and instead can simply react to what comes to them.

PRODUCTION OF NEW HOUSING

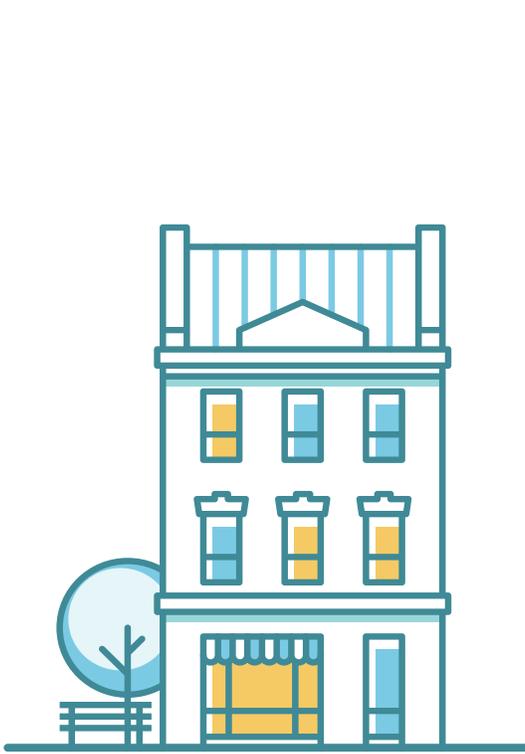


Only 1,501 new housing units have been built in the last 10 years – representing a 2% increase in housing units.

The high cost of new residential construction, excluding lot and utility costs, makes even modest 1,200 ft² homes unaffordable to many.

Only 4.6%, approximately 3,061 acres, of vacant land in the region is served by public utilities which are needed to build urban, town center, or even suburban homes.

Recent “in-town” development proposals often meet with considerable neighborhood opposition in public hearings, as has happened recently in Pittsfield, Lenox and Great Barrington.



At a regional level, while the BRPC has always provided some level of land use planning assistance, that has generally been limited to one or two planners focusing on land use planning, zoning, and subdivision regulation technical assistance. Because of the way it is funded, BRPC's ability to provide day-to-day assistance is minimal; it is primarily limited to assisting a small number of communities each year on specific planning project requests. Recent examples include assisting the two cities and three towns (Great Barrington, Lee, Adams) in creating "40R" zoning districts which are intended to support housing development in key locations; developing master plans, typically perhaps one a year; and assisting with development and adoption of specific zoning bylaw or ordinance changes in a handful of communities annually.

Much of the land use regulatory framework across the Berkshires was adopted in the early 1970's. To gain initial acceptance of

the concept of zoning, the town bylaws were intentionally kept very simple. That fifty-year-old framework tended to make many land uses (including any form of housing beyond a single-family house on a lot) subject to the special use permit process, which provides great discretion to the board considering the special permit in its approval or disapproval of a proposal. Until January 2021, state law required a supermajority (two of three, or four of five members) of the special permit granting authority to grant a special permit. In January, the threshold for housing projects was reduced to a simple majority, easing that hurdle a bit. Regardless, most communities still do not allow by right any form of housing except single family homes, requiring a special permit for other forms of residential development. This creates considerable delay and uncertainty for a developer, and is not a common practice across much of the U.S.

Massachusetts has set a policy that at least 10% of each town and city's housing stock should be permanently-protected affordable housing units, and there are both incentives and penalties provided to encourage communities to meet this goal. This is a modest goal, because in most communities, more than 10 percent of the households fall within the income limits for the affordable units. To date, only North Adams and Stockbridge in Berkshire County have met or exceeded the 10% goal, although Pittsfield, Great Barrington, Williamstown and Adams have at least 7.5% affordable units according to the state's inventory. This does not include units which rent in the open market within the affordability limits, and several of these communities certainly have a supply of lower-cost (and generally poorer quality) units which would help them exceed the 10% goal if they were counted.

Municipalities often have inadequate or nonexistent public utilities to support any housing other than low-density development. Septic systems are needed for housing development in much of the region, and if private wells are also required, state health regulations mandate a separation between the two that requires a substantial lot size (typically an acre or more), and soil conditions often are also not favorable. A well and septic disposal system for a lot is expensive. Adding the cost of infrastructure to the cost of land renders almost any residential development unaffordable to working families.

The focus of most municipal utility systems has almost always been finding resources to meet current and ever-increasing treatment requirements for water and sewer and to replace very antiquated and deteriorating existing infrastructure. Most of the sewer use studies done in the region date to the 1960s or 1970s and do not reflect current land use patterns or needs. There has been little or no consideration given to serving new areas in municipalities with public utilities, so the land supply for small lots and denser housing



development is very constrained. There are also disconnects in municipalities served by either separate fire and water districts or private water companies between community planning objectives and the policies and practices of those separate public or private entities.

Few Berkshire communities have current master plans that identify locations desirable for non-single-family housing or mixed-use development, such as areas served by public utilities and public transportation. Few communities have developed important housing planning documents such as Housing Needs Analyses or Housing Production Plans. Only four communities have adopted Affordable Housing Trusts, and only eight have adopted the Community Preservation Act.

DEVELOPMENT CAPACITY IN REGION – PRIVATE AND PUBLIC

Much development and redevelopment is done by small, locally-based developers – often not well-capitalized nor staffed to have a pipeline of new projects.

Municipal capacity and processes to expeditiously process development applications is limited.

Municipal and non-profit capacity to initiate and expeditiously support housing projects and programs is limited.

Regionally-based housing programs have limited capacity, and funding support to expand or expedite programs and projects is limited.

The past limits the future for developers seeking financing for middle-market housing in the region as they cannot provide adequate assurance to lenders that there is a demand for such housing because the region has seen little such housing development.

Capacity of locally-based contractors / subcontractors is constrained, and there is a shortage of people in the skilled trades (carpenters, plumbers, etc.); building for the upper end of the housing market (often second home owners) is more profitable and less risky.

MOBILIZATION OF DEVELOPERS

Due to an historic lack of any pressure to build new housing, other than that aimed at the second/vacation home market, new development and redevelopment is generally carried out by smaller locally-based developers who are not well capitalized nor robustly staffed to continually have new projects in the pipeline.

Financing for low-income and low-to-moderate income housing is difficult to obtain and can take three to five years to acquire. Much of the financing consists of tax credits (which developers can sell to investors to raise cash), but at the state level the tax credits are usually doled out in increments across several funding rounds. Developers report that due to the time lags and the expense of the funding mechanisms, “affordable” housing units cost in excess of 30 percent more (a reported \$400,000 cost per unit) to develop than market-rate, non-publicly financed units (a reported \$250-\$300,000 cost per unit).

Financing for middle-income housing development is very difficult to find in the Berkshire market. One factor is that income levels are lower here than in many other markets, therefore, renters cannot afford to pay as much; however, building costs are equal to or may exceed those in higher-income markets. In some northern Berkshire communities, there has been little pressure until very recently to develop new housing and there are not sufficient “comps” for market studies and appraisers to justify a market for such units, despite evidence that such a market exists. Therefore, lenders do not want to take a risk in financing such projects, particularly in Adams and North Adams. The dramatically-increased cost of building materials recently has only exacerbated the challenges of constructing new buildings and renovating existing structures.

Contracting capacity in the region is constrained and labor in the skilled trades is in short supply, often requiring bringing in contractors from outside the region for projects. Vo-Tech programs focused on construction trades in the region are not well-designed, and often lack the capacity to increase the supply of people in the skilled trades.

HOUSING INSECURITY

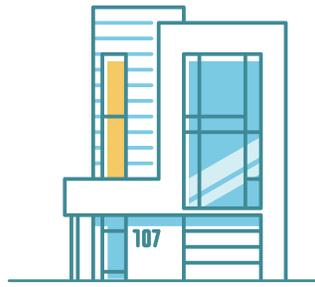
Many residents who are struggling economically suffer from a severe scarcity of affordable housing; as a result, many of them end up homeless or living with family or friends. This housing insecurity often creates a myriad of obstacles to them in finding stability and making progress in other aspects of their lives, with resulting negative impacts on their children's education outcomes, health, and ability to find and hold steady employment. It is also important to recognize that many households struggling with housing insecurity are struggling with multiple issues, such as physical or mental health, lack of vocational or life skills, substance abuse, or criminal backgrounds. This requires that a broad network of supportive services be involved in assisting them in achieving housing security.

The COVID-19 crisis has added to housing needs and insecurity across the county. Many tenants and homeowners have lost considerable income and are remaining in their homes only through state and federal legislative actions which have alleviated some of the financial pressures and have delayed eviction and foreclosure actions. Other tenants have chosen to leave rental units to avoid increasing their debt. There is considerable concern about what may happen as restrictions on foreclosures and evictions are loosened, but people have not been able to get new jobs or otherwise regain financial stability. There is also documentation that minority and immigrant communities have been more severely impacted in the COVID-19 pandemic than have white populations. Much of the private rental housing stock is owned by small landlords who do not have considerable financial resources or access to credit markets. They too have financially suffered, and have not had resources to maintain their properties, many of which are very old and require significant maintenance and modernization.

While still awaiting formal documentation, we can presume (and there is anecdotal evidence to suggest) that in such a tight affordable housing market, with a significant loss of jobs, many low-income individuals and households are having to rely on friends and relatives for housing, to sublet bedrooms in order to acquire some income, or are experiencing homelessness. There is strong evidence that this takes a toll on households involving health, education, and mental stress.

We can also easily presume that in such a tight housing market, landlords can easily make choices about who they rent to. Depending on the individual landlord, this may involve discrimination for a variety of reasons: some illegal, such as race, presence of younger children, or immigrant status; or, legally, credit scores and rental history. Even the latter two legal reasons to deny a lease tend to discriminate against households who habitually or occasionally struggle financially.

Organizations working with lower-income citizens are reporting that the problem of homelessness, which has been growing



steadily for years, has dramatically escalated over the past year. In part, this can be blamed on the economic disruption created by COVID-19 both with employment and with the housing market. However, the long-term trend was already negative and we may have surpassed a tipping point. Local banks are indicating that they are seeing substantial increases in delinquencies and requests to restructure debt, which also reinforces the evidence of an increase in housing insecurity. In 2008, a regional Homelessness Task Force was created by Senator Ben Downing and District Attorney David Capeless. The task force created and released *Getting Home: Berkshire County's Plan to End Homelessness*, which identified a complete and comprehensive approach to ending homelessness in the Berkshires within ten years. Unfortunately, the "Great Recession" prevented the plan's implementation.

For many residents of the region, their view of the issue of homelessness is that it doesn't directly affect "their community" and it's a problem only for the largest municipalities. They do not see or consider the person who has "temporarily" moved in with their parents or may be sleeping on a friend's couch as "homeless." In a rural setting like much of Berkshire County, that is more typical than the person sleeping in a tent in Pittsfield's Springside Park (it is also more typical even in Pittsfield). Broad regional understanding that people are experiencing homelessness in every city and town is important to creating long-lasting solutions.

AGE AND CONDITION OF EXISTING HOUSING

Forty-six percent of housing was built before 1950; 59% before 1970; only 7% within past 20 years.

Older housing is energy inefficient and usually does not meet current building, fire, and safety codes.

Older housing, unless substantially modernized, is not attractive to many buyers and does not meet middle-income renters' desires.

Without significant investment in much older housing, it deteriorates and often becomes a nuisance, depressing entire neighborhoods.

IMPACT OF COVID-19 ON HOUSING

Due to employment losses, many households are unable to pay rents or mortgages and household savings have been depleted.

Homelessness has increased.

Rather than incurring high debts for past-due rents, renters are vacating their rentals and either moving in with family or friends or experiencing homelessness.

Landlords are not receiving income to pay their expenses or to invest in their rental units.

Once current freezes on evictions and foreclosures end, families may be evicted or foreclosed upon as they do not have the resources to catch up with owed rent.

QUALITY OF EXISTING HOUSING STOCK



59%

A significant portion (59%) of existing housing in Berkshire County is over fifty years old and requires significant investment to maintain and upgrade. Much does not meet current building, fire, and health codes, much less the standards expected by many people (particularly younger adults, whom the region desperately needs to retain and attract).

The City of North Adams and Towns of Adams and Williamstown currently have rental inspection programs. These require that rental units be registered with the City or Town and that, upon changes in occupancy or every few years, these must be inspected to ensure that the units meet basic health and safety requirements.

Many residents live in housing with lead paint and possibly asbestos (which is often poorly insulated) and with older heating and hot water systems, which drive up their monthly housing costs; resolving these conditions typically requires substantial repairs and replacements. Given construction costs, the substantial improvements which are needed to provide even healthy and safe conditions and deal with energy inefficiency are substantial,

and can easily exceed \$50,000 for a modest home with modest improvements.

The BRPC has developed a regional housing rehabilitation program funded by federal Community Development Block Grants (CDBG). Within the past year, BRPC has used CDBG funding to rehabilitate 24 homes in seven communities. Those projects are in various stages of completion. The City of Pittsfield has rehabilitated 115 housing



units and installed 16 exterior ramps for homes housing individuals with disabilities in the last five years. In the past fiscal year, twelve housing units were rehabilitated and three ramps were installed in Pittsfield. These numbers are relatively low due to the COVID-19 pandemic. The Town of Adams uses CDBG funds for housing rehabilitation as well. In 2015, fourteen units were rehabilitated. The Town is currently working on rehabilitating an additional eight units. The maximum amount towns utilizing CDBG funds for housing rehabilitation can spend by state regulations is \$35,000-\$40,000 per unit (although this number can be exceeded with a waiver for individual units from the State Department of Housing & Community Development). Often, much of the funding goes to simply remove lead paint and asbestos and/or to correct fire and safety code deficiencies, leaving little to otherwise improve the housing unit. The owners or renters must be of low-moderate income as defined by the U.S Department of Housing & Community Development.

The state's building, fire, and housing codes basically require that if improvements exceed 30% of a public building or facility's (which includes multiple dwellings consisting of three or more units) assessed value, the building has to meet all current code requirements. When a house is assessed at \$100,000, (which is not unusual from Pittsfield northward in the county) only \$30,000 in improvements requires that the entire structure must be renovated to current codes. The structures which are worth less and thus meet the 30% trigger more easily are typically those needing much more than \$30,000 in work. This typically means either the unit receives only superficial improvements such as painting or replacement of a window or two, work is done without benefit of a building permit in hopes that the contractor or homeowner won't be caught, or the building is left to continue to deteriorate. None of these are desirable outcomes.

RANGE OF POTENTIAL HOUSING STRATEGIES FOR BERKSHIRE COUNTY DURING THE COURSE OF THIS WORK



The Working Group winnowed the initial group of over 60 possible strategies down to 58 to consider in addressing identified issues. The issues are broad and complex; however, the immediacy of the housing problem requires that actions begin now, recognizing that some may take considerable time while others are more achievable using existing resources.

The strategies are organized into four broad categories:

EDUCATION

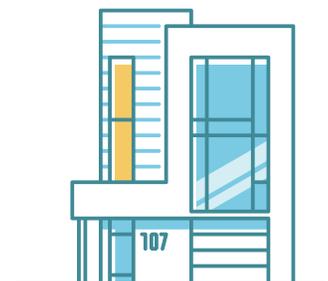
ADVOCACY

**FINANCIAL
RESOURCES**

BUILDING A SUPPORTIVE ENVIRONMENT

- Acting Regionally to Support Housing Development
- Improving the Regulatory Environment at The Local Level
- Private Sector Involvement
- Addressing Housing Insecurity
- Improving The Condition of Existing Housing
- Increasing the Availability of Property for Housing

1. Develop a regional program to educate the public, local employers, and local officials on the nature of the housing issues in the Berkshires. Multi-media educational materials should be developed and aimed at a wide variety of audiences, with a broad marketing plan. This marketing will need to be continual and refreshed on a regular basis. The focus should be on how the present supply of housing is not meeting the current and expected future needs and desires of both existing residents and newcomers (i.e., workforce housing, rentals for young professionals, housing for seniors, housing for lower-income and minority residents, new housing, short-term rentals for cultural institutions, single residents, and populations with special needs); as well as deterring economic growth needed to attract new residents to Berkshire County.
2. Develop a survey to be distributed to all local employers, based on the General Dynamics Pittsfield Housing Survey of employees, to obtain data on employees' desires and needs for housing. Share the results with local developers and lenders. Market development opportunities to experienced developers in surrounding regions.
3. Convene at least annually a workshop for local housing committees and other housing interests to build knowledge and communications across communities. Successes should be highlighted and lessons learned shared; critical impediments should be identified along with strategies to overcome them.
4. Develop compelling market demand information for developers and lenders. Develop occupancy rate data for the five to ten most recent market-rate rental housing projects in the region and provide that data to the local lending and development community, and provide to potential developers and investors from outside the region.
5. Provide current information on community and regional housing needs to local chief elected officials, planning boards, and any local housing committees on an ongoing basis to build their understanding of the depth of the problem. Couple that with information on available tools, contrasted with the tools currently in use by these communities and nearby similar communities. Provide positive examples of successes, with factual and balanced information regarding known impacts on the communities.
6. Identify local examples of in-fill housing development which has had a positive effect on neighborhoods. These examples should be used to educate the development community regarding what works well and municipal officials, citizens, and neighborhoods regarding how "new" does not have to be viewed as "bad."
7. The local business community and groups that wish to see a more adequate supply of housing need to understand the local development decision-making process and to advocate for proposed housing projects and programs which better meet the needs of their workforce and their constituencies.
8. Educate the region on the dynamics and complexity of issues that create housing insecurity. Develop a set of indicators to be tracked as part of the Berkshire Benchmarks program to identify developing trends which may serve to displace lower-income residents as properties and neighborhoods are improved or otherwise become more desirable to new investors.



1. Educate state officials to modify existing programs or develop new ones to meet needs in portions of Massachusetts which historically have low rates of building and have experienced chronic population losses. Work with the Massachusetts Rural Policy Advisory Commission to advocate for such changes in the state's bias in developing programs which fit the greater Boston housing market but do not work well in other parts of Massachusetts.
2. Advocate for expansion of funding in the Housing Choice Program, which can benefit all communities. There is a geographic disparity in how the program works in the western half of the Commonwealth with very few communities meeting its criteria. The program should be modified to encourage its use across the entire state. Advocacy should be directed to increased funding for the Housing Choice Small Town Housing Grant and increasing the maximum award of \$100,000 per small town.
3. Work with the state to modify the Community Preservation Act program to make it more useful, such as allowing local Housing Trusts to receive foreclosed properties from the municipality or lenders without using CPA funds, and then to use CPA funds to renovate those properties for affordable and middle-income housing (similar to what the legislature has already done for recreational improvements on non-CPA recreational properties).
4. Work with the state to improve the Urban Center Housing Tax Increment Financing Program (which provides a phase-in of property tax increases for non-single-family property improvements or new construction) by increasing the income limit to 120% of Area Median Income.
5. Seek additional financing tools for municipalities to utilize in support of housing development and rehabilitation. Research the impact of imposing a property tax surcharge on second homes or a transfer tax on very high value residential sales with all proceeds dedicated to local affordable and middle-income housing programs, and work with the legislature to enact legislation creating them if such taxes are determined to be beneficial.
6. Work with the state to expedite land use decision appeals, through provision of additional resources to the court system, by consideration of further common-sense limits on rights of appeal, and consideration of further modifications to all types of land-use-related decision making as stipulated in state law. The goal should be reduction of uncertainty and the excessive delays that the current disjointed process either allows or requires.
7. Work with the legislature to expedite the time-consuming municipal foreclosure process for tax-delinquent properties and to provide the Land Court with additional resources to expedite the process.

8. Reintroduce the Governor's Office to the need to restructure the requirements of the state building, fire and housing codes to eliminate the economic discrimination created by the "30% rule" that is based on building value. A previous effort in 2015 made some progress, but the regional discriminatory impact continues. The impact of this regulation inflates the cost of renovations in the Berkshires, scuttling proposed projects and continuing decline in housing conditions and supply. Strongly advocate for a major change to the state building, fire and health codes to encourage, rather than discourage, progressive improvements in the condition of older housing by replacing the 30% trigger with a requirement that 15-20% of the cost of any renovation must be used to correct health and safety code violations. Revise state building, fire, and health code requirements to encourage substantial renovation of lower-quality housing without forcing complete, strict compliance with all aspects of the codes.

9. Advocate for state funding for matching grants to cover significant code compliance costs for renovations or conversions for housing.

10. Advocate for legislation allowing local property tax adjustments with taxes saved dedicated to improving the property.

11. Advocate for and educate state and federal policy-makers on the need to develop programs encouraging deep renovations of existing housing and development of middle-market housing. Advocate for expansion of the Housing Development Incentive Program (which stimulates market-rate housing) to all communities and for tax credit programs aimed at development of moderate-income housing.

12. Advocate for increased existing Section 8 and CDBG funding at the federal level.

13. Advocate at the state level for an increased emphasis on Vo-Tech training in the building trades at vocational schools (McCann and Taconic currently in the Berkshires) and community colleges. The critical shortage of younger people entering and building their careers in the trades is a significant impediment to housing renovation and construction.



BUILDING A SUPPORTIVE ENVIRONMENT

ACTING REGIONALLY TO SUPPORT HOUSING DEVELOPMENT

1. Establish an ongoing regional housing task force to monitor progress, identify opportunities and constraints, coordinate activities, and advocate at the local, state, and federal levels for actions and programs to support affordable, workforce, and modest-income housing initiatives and projects. This task force should provide focus and coordination. The Berkshire Brownfields Program offers a promising model of how this approach can maximize the resources coming to the region and improve coordination regarding available resources in moving projects forward.
2. Develop an education and advocacy program that focuses on welcoming new housing and residents into our communities. This should focus on creating an accurate positive image of the target markets for various forms of desired housing, noting that those seeking the housing to be developed are likely to be much like those already living in the community. Community leaders and constituencies who welcome new people, such as religious and civic organizations, should be primary targets. The overall goal should be to create at least 1,000 advocates for housing and ambassadors for welcoming new people, even those who may be “different” from us, to the community.
3. Consider establishing a Housing Trust, a Community Development Corporation focused on Housing, and a HOME consortium at a regional or subregional level. Consider the Community Development Partnership on Cape Cod as a possible model. There is no region-wide non-profit organization focused on broad housing needs; there are several existing non-profits which could be modified to take on a broader housing role either functionally or geographically. A HOME consortium could involve all willing communities in Berkshire County. While administratively burdensome, this could provide ongoing financial support for affordable housing projects and programs in the region. Cape Cod has utilized HOME funding for years, as has a proximate consortium in Holyoke, Chicopee, and West Springfield.
4. A regional fair housing plan should be developed, focused on providing equitable access to education, employment and services, as well as housing, for all populations. The Sustainable Berkshires Housing Equity Analysis provides a starting point for determining housing needs and gaps, as well as opportunities in various regions and specific communities.

IMPROVING THE REGULATORY ENVIRONMENT AT THE LOCAL LEVEL

1. Actively recruit thoughtful citizens to serve on local permit-granting authorities and provide resources and strong encouragement for them to receive substantial training on their roles and responsibilities within the land use laws of Massachusetts. Provide ongoing land-use planning and legal guidance to local boards to improve local land-use regulations and approval processes.

2. Develop the local regulatory environment to support alternative, more moderately-priced housing types such as accessory dwelling units, townhouses, and quality manufactured homes focused on modest-income workers. Educate local boards on various housing types and provide model bylaws for their consideration.
3. Increase the level of local land use and housing planning and implementation assistance available to municipalities. This can be done through agreements between a few municipalities or on a broader regional basis. A shared housing planner program could provide both ongoing coordination of housing strategy implementation and ongoing support for municipal housing initiatives (such as a Housing Trust or Housing Committee), development of Housing Needs Assessments and Housing Production Plans, support for a variety of housing projects, and support to regulatory changes promoting appropriate housing development. A shared land-use planner program can provide enhanced planning assistance to local boards and commissions.
4. Review the existing processes in Berkshire municipalities for development project consideration and identify the best practices that allow for more expeditious decisions. Mechanisms that create coordinated reviews and decisions across several local boards, self-imposed time limits on decisions, and allowing more types of housing to be developed by-right (with standards) rather than by special permit (or not allowed at all) could be helpful to developers.
5. Reduce the use of special permits in zoning for housing projects and make more forms of housing (multi-family, accessory dwelling units, mobile homes) allowable by-right, perhaps with site plan approval. The unpredictability created by the special permit process, in which almost any proposal may be denied, creates a great deal of uncertainty for developers and investors and subjects projects to inordinate delays.
6. Review and update existing subdivision rules & regulations, standards & processes. Excessive (and often obsolete) standards often lead to lengthy reviews and the need for discretionary decisions by planning boards. A thorough review of current standards by each community could help reduce costs of development and expedite decisions. Provide technical assistance to all planning boards to review and update their rules and regulations for subdivisions, covering both processes and engineering standards. These standards are adopted as regulations by town planning boards and do not require town meeting or city council approval, or even a public hearing.

BUILDING A SUPPORTIVE ENVIRONMENT

IMPROVING THE REGULATORY ENVIRONMENT AT THE LOCAL LEVEL (CONT.)

7. Educate planning boards on the need to view subdivision of property as a ministerial function, rather than a legislative one. Many boards view a subdivision application in the same light as a special permit, allowing considerable decision-making discretion on their part. It should be viewed much more as a technical “it meets our requirements or does not” consideration.
8. Reduce inclusionary housing variance appeals to zoning boards of appeals. Some Berkshire communities have adopted inclusionary zoning, which requires developers to provide a percentage of affordable units in new housing projects. However, often developers initiate variance appeals to zoning boards of appeals and can see that requirement waived. Zoning boards of appeal should be a focus of education on the need to provide affordable units within larger projects. Other local officials who support the inclusionary provision should advocate for its inclusion in specific projects and, if that fails, should limit ZBAs’ authority to grant such variances or seek changes in their ZBA.

PRIVATE SECTOR INVOLVEMENT

1. Work with significant local employers recruiting new employees and local lenders to develop a “pre-leasing” strategy for new rental projects that provides the lenders adequate assurances that market-rate rental housing projects can be successful financially.
2. Expand vo-tech training in the skilled building trades and work with the unions and state licensing authorities to expedite the process for licensing of craftspeople. Work with minority and immigrant communities to expand recruitment of people in the trades which typically provide upward mobility to a solid middle-income lifestyle. Develop locally-based scholarship programs to assist people working towards or maintaining licenses with the costs of the necessary training.
3. Work with Berkshire Community College’s and Massachusetts College of Liberal Art’s Business Administration Programs, Lever, and the Massachusetts Small Business Development Center to establish concentrated programs focused on creating and expanding contracting businesses. Work to recruit local residents to apply to such programs, with a focus on minority and immigrant communities. Work with local lenders to increase lending aimed at contracting businesses which have sound business plans.
4. Educate local employers about the impact of the housing situation in the Berkshires on their ability to attract and retain employees needed to grow their businesses. Work with them to determine how they can best advocate for housing programs and projects locally and at the state and federal levels.



ADDRESSING HOUSING INSECURITY

1. *Getting Home: Berkshire County's Plan to End Homelessness* (2008) should be revived and implemented. The Implementation Team called for in the plan should be immediately convened, quickly review the plan and revise as needed, and initiate implementation.
2. The potential for disruption of the local housing market due to COVID-19 should be carefully monitored. While programs have been implemented to limit evictions and foreclosures and to support landlords, there is continued concern over possible impacts. This is especially true for some populations such as minorities, recent immigrants, and those who are housing insecure. These populations should be a particular focus of monitoring efforts. If significant issues arise, initiatives should be developed to address them.
3. Advocate for a more active role by interfaith, human services, health care, mental health, and criminal justice entities in communications about and developing strategies to address housing insecurity and homelessness, including mental health, addictions, and poverty.
4. Build upon the work of Central Berkshire Habitat for Humanity's Working Cities Pittsfield and its Bridges Out of Poverty program, and the Northern Berkshire Community Coalition to include more directly-impacted individuals and households in building needed supports to help people move out of poverty.
5. Create regionally-based programs to finance and provide stable and supportive housing for homeless individuals and families, including transitional and single-room occupancy options, backed with appropriate social service and medical support programs to reduce the cycle of homelessness.
6. Improve education to renters which informs them of their rights regarding housing quality. Similarly, improve the knowledge of landlords by educating them regarding their responsibilities around quality housing. Useful information already exists but the intended audiences may be unaware.
7. Increase financial literacy education in schools and support educational enhancements that help students develop career aspirations and workable pathways to financial stability. Increase the availability and utilization of education for households involving personal finance and their responsibilities and rights regarding renting or owning their homes.

BUILDING A SUPPORTIVE ENVIRONMENT

IMPROVING THE CONDITION OF EXISTING HOUSING

1. Establish local rental inspection programs, as already exist in Adams, North Adams, and Williamstown, in municipalities with considerable rental units.
2. Educate local officials about the Abandoned Housing Initiative as a mechanism to return substandard rental properties to livable, affordable condition. This program identifies properties which have been abandoned by their owners and have significant building, fire, and health code deficiencies, assigns them to receivers, and gives the receiver the authority to rehabilitate and sell the property.
3. Continue to expand the Regional Housing Rehabilitation Program to improve housing for low-to-moderate income residents across the Berkshires and increase the number of participating contractors; regionalize delivery of housing rehabilitation programs to the extent necessary given the small size of many towns.
4. Develop a guide for homeowners and landlords focused on funding resources to improve housing and educate new owners & investors about housing costs and resources available to improve housing quality.

INCREASING THE AVAILABILITY OF PROPERTY FOR HOUSING

1. Aggregate and publish reliable information on undeveloped properties and those available for redevelopment which are served by public utilities and properly residentially zoned to determine the possible need to work to expand the inventory of such properties. Use this inventory to ascertain barriers, connect potential developers to realistic opportunities, identify opportunities to rezone for denser residential or mixed-use development, and provide intelligence on critical infrastructure improvement or expansion needs.
2. Inventory existing two- and three-family structures and determine if all units are actively being offered for rent, or if small potential landlords are leaving units vacant. Work with those who have vacant units to overcome obstacles to offering them for rent.
3. In communities served by public utilities, carefully review the land inventory which is served by those utilities and develop local plans and zoning to take advantage of the existing infrastructure. Land which may be available and served both by public utilities and public transportation should be given high priority to consider regulatory changes needed to best take advantage of those services.
4. Develop municipal inventories of tax-delinquent properties and assist cities and towns in evaluating their rehabilitation or redevelopment potential. For those with realistic potential for rehabilitation or redevelopment, expedite the foreclosure process and develop a marketing strategy to offer them for appropriate reuse.

FINANCIAL RESOURCES

1. Expand the use of financing tools already available to and controlled by communities, such as establishing Affordable Housing Trusts, adopting the Community Preservation Act, and expanding use of Urban Center Housing Increment Financing by North Adams and towns with town centers that meet State criteria across the region. Create an inventory of the tools available and the Berkshire cities' and towns' use of them.
2. Encourage and support all municipalities in imposing all legislatively-approved fees (including the Room Occupancy Excise Tax) on short-term rentals, and in dedicated revenues raised primarily to affordable housing programs serving their communities.
3. Work with local banks to develop a concise and straightforward checklist of items that could be met by developers to satisfy lending criteria for moderate-income housing development.
4. Create an investment capital program (public-private partnership) to offset the high cost of housing development, focused on projects where operating income is insufficient to provide adequate returns on investment.



CONCLUSION



The time for concerted and comprehensive action to address the housing crisis in Berkshire County is now. The prolonged nature of the decline in housing production over decades, along with complicated state and local regulations, has allowed the housing crisis to fester without broad regional progress to addressing these root causes. The simple fact is that we have long needed more housing, from affordable to middle-income to market-rate, and from rentals to homeownership. The sudden arrival of the COVID-19 pandemic has rendered these challenges starkly apparent, at the same time placing additional pressure on our inadequate housing stock. These dangers new and old threaten our recoveries from the departure of major manufacturing employers in the late 20th century, from the Great Recession in the early 21st century, and from the COVID-19 pandemic here in 2022. From employee recruitment and retention to diversity, equity, and inclusion, to fighting poverty and improving health outcomes, and to reversing the decades-long population decline for Berkshire County, nearly every measure of quality of life ultimately leads back to housing stability.

Addressing this crisis will require new ideas and approaches, consistent advocacy locally and on Beacon Hill, significant funding support, and a broad and deep coalition of housing developers, municipal officials, the for-profit business community, non-profit agencies, and local residents. If home is where the heart is, now is the time for us to show how much heart we have for our home. The progress we have made through tenacious collaboration in the face of so many challenges is impressive and worthy of celebration, but it is imperiled if we fail to address this crisis. Lend your assistance by reaching out to the Berkshire Housing Practitioners Group, contacting your legislators, and speaking in favor of the development of new housing, among your circles and in public forums. At a minimum, maintain an open mind toward efforts to make it easier to build more housing in your community. Berkshire County is a wonderful place to live, work, and raise a family- let's work together to make that dream a reality for more current and future Berkshire residents.

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