

Town of Williamstown, Massachusetts

Housing Needs Assessment

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Acknowledgements

Town of Williamstown

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1. Executive Summary

1.1 Background and Purpose

The Town of Williamstown 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 elderly, accessible, and affordable housing in Williamstown. Funding for this report and the upcoming Housing Production Plan was provided through the District Local Technical Assistance program. Most of the data contained in the report is derived from the 2020 American Community Survey (ACS) and 2020 Decennial Census (DEC). As some statistical categories are not reflected in both the ACS and the DEC, there may be very slight differences between some data points.

1.2 Summary of Key Demographics & Findings

As of the 2020 Decennial Census, the population of Williamstown was estimated at 7,513. Between 2000 and 2010, the population declined from 8,424 to 7,754, an 8% decrease. The following decade saw Williamstown lose 241 residents, a 3% decrease. Altogether, the population of Williamstown has decreased 11% from 2000 to 2020. During the same time, the median age of Williamstown residents decreased from 36 years old to 29.7 years old. One possible explanation for this marked decrease may be found in the displacement of approximately 500 individuals from both the Spruces Mobile Home Park (due to flooding from Hurricane Irene in 2011) and the Sweetbrook Nursing Home (shuttered in 2020).

The most recent data (March 2022) shows that Williamstown's labor force consists of 3,167 workers and the unemployment rate was 3.2% which is lower than the rate for Berkshire County (6.0%) and the State (4.3%).¹

From 2010 to 2020, median income in Williamstown increased by 45%: from \$63,045 to \$91,528. Owner-occupied households have a significantly higher median household income (\$116,750) when compared to renter-occupied households (\$44,167).²

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

² 2020 American Community Survey, Table S2503

There are a total of 3,024 housing units, 2,317 of which are occupied. Three-bedroom units (1,127) represent the largest proportion of housing unit types. Williamstown's housing stock, which includes both houses and apartments, is aging as 68% of homes were built prior to 1970 making them over fifty years old.³

Fifty-six percent (56%) of occupied housing units are owner-occupied, and housing is primarily single-family detached dwellings (66%). In this instance, 'owner-occupied' refers to those housing units that are inhabited by the homeowner, as opposed to leased or rented out to tenants. The average listed home price (accessed 3/30/2022 through www.zillow.com) was \$1,083,480 and the median listed home price was \$452,500. One of the total 10 active listing is in excess of \$4,000,000. When these homes are removed from the equation, the average listed price is reduced to \$770,533

There were an estimated 625 householders that experienced a cost burden in 2020, and it is likely to have risen given the information cited above. This figure comprises 27% of the total 2,317 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.⁴ Ideally, no more than 30% should be allocated towards housing costs to allow for balanced household spending.

Twenty-seven percent (27%) of the occupied housing units are renter-occupied. Forty-five percent (45%) of renter households earn less than \$35,000 annually, and with the median gross rent estimated at \$955, many workers cannot afford housing in Williamstown without being cost burdened. In fact, 48% of renters are housing cost burdened.⁵ A quick search for rental properties on www.zillow.com on March 30, 2022, yielded two available rental properties in Williamstown, one of which was listed for over \$3,500 a month. While Zillow is not the only available source to search for rental properties, it does provide an indication of how limited the overall rental stock is.

The majority of seniors (age 65+) in Williamstown own their home (77%). Forty-five percent of senior owners (341 total) moved into their home in 1989 or earlier, indicating long-term homeownership and equity appreciation.⁶ Fifty-nine percent (59%) of all senior householders have annual incomes above \$60,000 per year, with 35% senior householders earning more than \$100,000 annually.⁷ Senior renters tend to be long-time inhabitants of their units; 43% moved into their units between 2000 and 2020, while 57% moved in 1999 or earlier.⁸ In Williamstown, 54% of senior renters are cost burdened.⁹

³ 2020 American Community Survey, Table DP04

⁴ 2020 American Community Survey, Table S2503

⁵ 2020 American Community Survey, Tables B25003, B25118, B25064

⁶ 2019 American Community Survey, Table B25128

⁷ 2019 American Community Survey, Table B19037

1.3 Methodology

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

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

Data for this assessment came from various sources, including:

- United States Decennial Census
- American Community Survey
- United States Department of Housing and Urban Development, www.huduser.gov
- Massachusetts Department of Labor and Workforce Development
- Massachusetts Department of Housing and Community Development
- University of Massachusetts Donahue Institute
- Banker and Tradesman and Zillow
- Berkshire County Board of Realtors & MLS
- Massachusetts Department of Revenue
- Community Software Consortium (Assessors' data)
- Berkshire Regional Planning Commission: Fair Housing Equity Assessment

1.5 Preface

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

The Census Bureau conducts a host of surveys and programs, but this report relies heavily on the Decennial Census and the American Community Survey. The Decennial Census is mandated by the U.S. Constitution to count each resident of the country every ten years on the year ending in zero. The

⁸ 2020 American Community Survey, Table B25128

⁹ 2020 American Community Survey, Table B25072

Decennial Census questions account for population, age, gender, race, and some basic questions about housing. Since the goal is to reach every resident and the questions asked are easily quantifiable, the information gathered comes with a high degree of accuracy. The results of the Decennial Census determine the number of seats for each state in the U.S. House of Representatives and are used to draw congressional and state legislative districts and to distribute more than \$675 billion in federal funds each year.

The American Community Survey is an ongoing survey that provides vital information on a yearly basis. This survey is sent to approximately 295,000 addresses on a monthly basis, which equates to about 3.5 million addresses per year. Since the number of people surveyed is less than during the Decennial Census and much more extensive questions are included, the results come with a lesser degree of accuracy compared to the Decennial Census. The 2020 Decennial Census data was not release in time for use in this assessment.

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

2. Demographic Profile

2.1 Population

As of the 2020 American Community Survey, the population of Williamstown was 7,513. Between 1960 and 2020, Williamstown's population decreased by 2.6%. Williamstown followed a similar but less severe population trend as the region. Berkshire County as a whole experienced a 9.2% decline in population over the same time.

Table 2.1 - Northern Berkshire County: Population Change (1960 - 2020)

Town/County	1960	1970	1980	1990	2000	2010	2020
Williamstown	7,322	8,454	8,741	8,220	8,424	7,754	7,513
Adams	12,391	11,772	10,381	9,445	8,809	8,485	8,166
Cheshire	2,472	3,006	3,124	3,479	3,401	3,235	3,258
Clarksburg	1,741	1,987	1,871	1,745	1,686	1,702	1,657
Florida	569	672	730	742	676	752	694
Hancock	455	675	643	628	721	717	757
Lanesborough	2,933	2,972	3,131	3,032	2,990	3,091	3,038
New Ashford	165	183	159	192	247	228	250
North Adams	19,905	19,195	18,063	16,797	14,681	13,708	12,961
Berkshire County	142,135	149,402	145,110	139,352	134,953	131,219	129,026

Source: United States Decennial Census, 2020 American Community Survey Table DP05

The population of Williamstown grew younger between 2000 and 2020, with the median age decreasing from 46.6 to 29.7 years old. The oldest age cohort decreased in population by 11%, however the second oldest cohort (ages 55-64 years old) increased by 16%. The 0-19 age cohort declined by 6% and the 35-54 age cohort declined by 47%.

Table 2.2 - Williamstown: Population Distribution by Age (2000 - 2020)

Age Cohort	Total Population (2000)	Percent of Total Population (2000)	Total Population (2020)	Percent of Total Population (2020)	Percent Change
0-19 years old	2,235	27%	2,092	28%	-6%
20-34 years old	1,902	23%	1,983	26%	+4%
35-54 years old	1,901	23%	999	13%	-47%
55-64 years old	727	9%	842	11%	+16%
65+ years old	1,659	20%	1,606	21%	-3%
Total Population	8,424	100%	7,522	100%	-11%
Median Age	36.0	-	29.7	-	-18%

Source: 2000 Decennial Census Table DP1; 2020 American Community Survey Table DP05

While it is beyond this assessment to analyze reasons for change in population distribution, it is clear from the above table that fewer children are being born in Williamstown, 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 Williamstown upon completion of high school or return until later in their lives.

Table 2.2.1 - Northern Berkshire County: Population Distribution by Age

Age cohorts by number and percent	0-19 yrs old		20-34 yrs old		35-54 yrs old		55-64 yrs old		65+ yrs old	
Williamstown	2,092	28%	1,983	26%	999	13%	842	11%	1,606	21%
Adams	1,353	17%	1,468	18%	1,996	25%	1,408	17%	1,859	23%
Cheshire	484	15%	559	18%	669	21%	608	19%	818	26%
Clarksburg	391	22%	382	21%	426	24%	261	15%	379	21%
Hancock	159	24%	55	8%	161	25%	142	22%	140	21%
Lanesborough	656	22%	329	11%	625	21%	625	21%	726	25%
N Ashford	38	16%	35	14%	69	28%	56	23%	55	23%
N Adams	2,742	21%	2,450	19%	3,249	25%	2,112	16%	2,344	18%
Berkshire Co.	25,009	20%	26,574	21%	29,475	23%	20,619	16%	29,275	23%

Source: 2020 American Community Survey Table DP05

While Williamstown’s population decreased by 11% since 2000, the UMass Donahue Institute projects the population will begin to increase. By 2040, the total population is projected to be 8,853 residents: an increase of 11%. The 20–34-year-old and 25–54-year-old cohorts are projected to increase the most. 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. Additionally, the population projections should be considered in light of the Donahue Institute’s own disclaimers, namely: modeled projections are not *predictions*, but may act as reference points, and; projections for smaller geographies over longer periods of time are more difficult to model, as smaller variables can create relatively larger outcomes.

Table 2.3 - Williamstown: Population Projection (2020 - 2040)

Age Cohort	2020 ACS	2040 Population Projections	Percent of Total Population (2040)	Percent Change
0-19 years old	2,092	1,666	19%	-20%
20-34 years old	1,983	3,366	38%	+70%
35-54 years old	999	1,607	18%	+61%
55-64 years old	842	453	5%	-46%
Age 65+	1,606	1,761	20%	+10%
Total Population	7,522	8,853	-	+18%

Source: 2020 American Community Survey Table DP05; UMass Donahue Institute Population Projections

2.2 Race

Like all Berkshire County municipalities, Williamstown is predominantly white. However, estimates from the Census Bureau show that Williamstown is less somewhat more racially diverse than Berkshire County at large. Much of this diversity may likely be credited to the student population of Williams College; as of 2020, the college’s demographic makeup included: 14% Asian, 6.69% Black or African America and 6.29% Two or More Races.

Table 2.4 - Northern Berkshire County: Race

Race	White	Black or African American	American Indian and Alaska Native	Asian	Native Hawaiian and Other Pacific Islander	Some other race	Two or more races
Williamstown	83.4%	4.8%	<1%	5.3%	0.0	1.7%	3.9%
Adams	94.8%	<1%	<1%	1.4%	0.0	<1%	2.6%
Cheshire	95.4%	<1%	<1%	0.0	0.0	0.0	3.2%
Clarksburg	96.1%	1.1%	0.0	0.0	0.0	<1%	2.8%
Hancock	87.1%	1.2%	0.0	5.0%	0.0	0.0	6.7%
Lanesborough	99.3%	<1%	0.0	0.0	0.0	0.0	<1%
N Ashford	91.4%	0.0	0.0	0.0	0.0	3.3%	5.3%
N Adams	87.7%	1.9%	<1%	3.2%	<1%	3.0%	4.0%
Berkshire County	90.0%	2.7%	<1%	1.7%	<1%	1.6%	3.7%

Source: 2020 American Community Survey Table DP05

2.3 Poverty and Homelessness

AS of 2020, 281 or 5.7% of Williamstown’s residents lived below the poverty level. This was significantly lower than the countywide rate of 9.7%. Of those Williamstown residents living below the poverty level, 205 persons or 73% were below the age of 65.

Table 2.5 - Williamstown: People Living Below Poverty Level

Age Cohort	Total Population (2020)	Population Below Poverty Level	Percent Below Poverty Level	County Percent Below Poverty Level
Under Age 65	3,442	205	6.0%	9.8%
Age 65 and Over	1,445	76	5.3%	6.6%
Total Population*	4,887	281	5.7%	9.7%

Source: 2020 American Community Survey Table S1701

* Total population for whom poverty was calculated may be lower than total municipal population because not everyone who responds to the ACS reports their income so the Census Bureau cannot calculate for the entire town.

Data on homelessness is challenging to collect since homeless people do not have a mailing address. For this reason, the Census Bureau cannot track homelessness. The Three County Continuum of Care (CoC) has generated the following estimates at the County level (table 2.6 on page following)

Table 2.6 - Berkshire County: Homelessness

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

2.4 Employment and Income

In February of 2022, Williamstown’s unemployment rate was 3.2%. This was lower than the state’s rate of 4.3%, and lower than the countywide rate of 5.5%, and was lower than all but one of seven neighboring municipalities. Between February 2021 and February 2022, Williamstown’s unemployment rate fell by 38%, from 5.2% to 3.2%. The spike in the unemployment rates is one of the many impacts of COVID-19, as reflected in the 2021 figures, but the unemployment rates of 2022 have returned to the typical percentages seen in each municipality listed.

Table 2.7 - Northern Berkshire County: Unemployment Rates & Labor Force

Municipality	Unemployment Rate (2/2021)	Unemployment Rate (2/2022)	Labor Force (2/2022)	Population Employed (2/2022)	Population Unemployed (2/2022)
Williamstown	5.2%	3.2%	3,167	3,065	102
Adams	9.2%	6.4%	3,979	3,726	253
Cheshire	9.0%	7.7%	1,871	1,727	144
Clarksburg	8.4%	5.4%	848	802	46
Hancock	7.7%	4.2%	385	369	16
Lanesborough	7.3%	6.2%	1,676	1,572	104
N Ashford	1.6%	2.3%	129	126	3
N Adams	9.7%	6.6%	5,793	5,411	382
Berkshire County	8.6%	5.5%	61,718	58,347	3,371
Massachusetts	7.2%	4.3%	5,722,286	3,772,400	175,900

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

Note: Unemployment rates do not reflect seasonal adjustments.

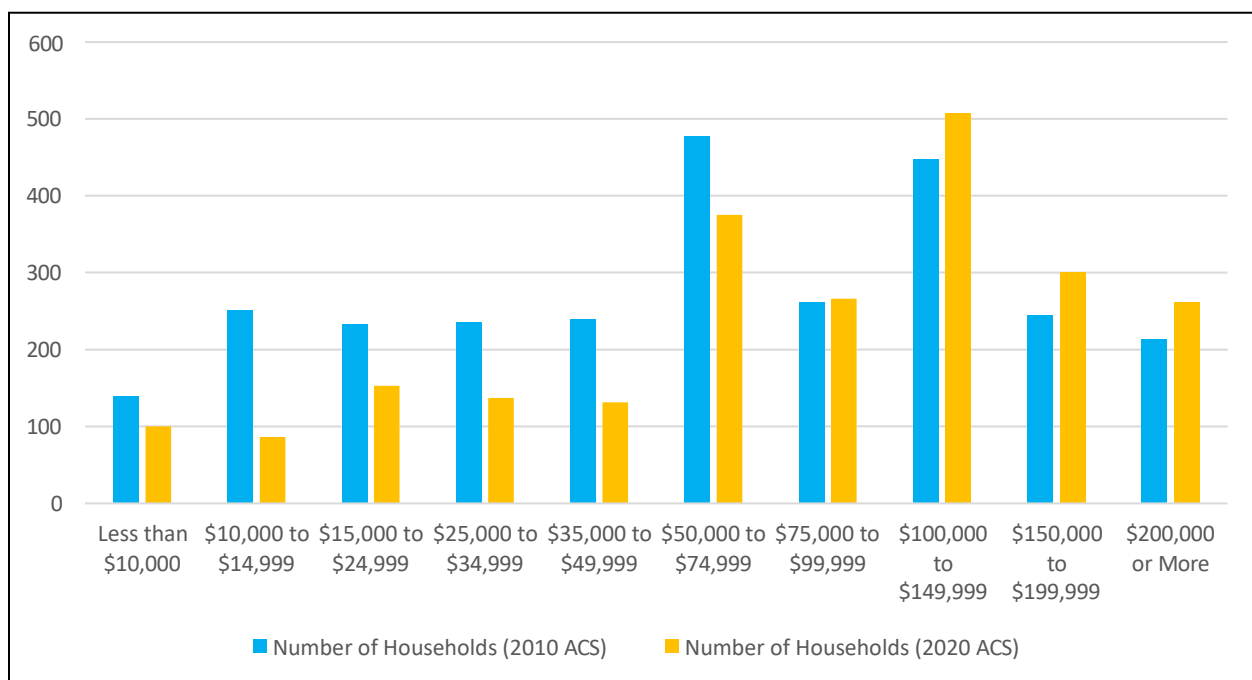
Over fourteen percent (14.6%) of Williamstown households earned under \$25,000 in 2020; 11.6% earned between \$25,000 and \$49,999; 16.2% earned between \$50,000 and \$74,999; and 57.6% earned \$75,000 or more.

Table 2.8 - Williamstown: Households by Income Level

Income Level	Number of Households (2010 ACS)	Number of Households (2020 ACS)	% of Total Households (2020 ACS)	Percent Change
Less than \$10,000	139	100	4.3%	-28.1%
\$10,000 to \$14,999	251	86	3.7%	-65.7%
\$15,000 to \$24,999	233	153	6.6%	-34.3%
\$25,000 to \$34,999	236	137	5.9%	-41.9%
\$35,000 to \$49,999	240	131	5.7%	-45.4%
\$50,000 to \$74,999	477	375	16.2%	-21.4%
\$75,000 to \$99,999	262	266	11.5%	+1.5%
\$100,000 to \$149,999	447	508	21.9%	+13.6%
\$150,000 to \$199,999	244	300	12.9%	+23.0%
\$200,000 or More	213	261	11.3%	+22.5%
Total Households	2,742	2,317	100%	-15.5%

Source: 2010, 2020 American Community Survey Table DP03

Figure 2.1 - Williamstown: Households by Income (2010 – 2020)



Source: 2010, 2020 American Community Survey Table DP03

Williamstown experienced average economic distress when compared to the surrounding communities as measured by households earning below the area median income. Twenty-eight percent (28.4%) of households in Williamstown earned 80% or less of the area median income. This was higher than the rate for Clarksburg, Lanesborough and New Ashford; and lower than the rate for Adams, Cheshire, Hancock and North Adams, as well as the rate for Berkshire County (42.7%). Eight percent (7.9%) of Williamstown households earned between 50.1% and 80% of the area median income; 9.2% earned between 30.1% and 50%; and 11.3% earned less than 30%.

The changes in income from 2010 to 2020 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 have a significant impact on Williamstown. 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.

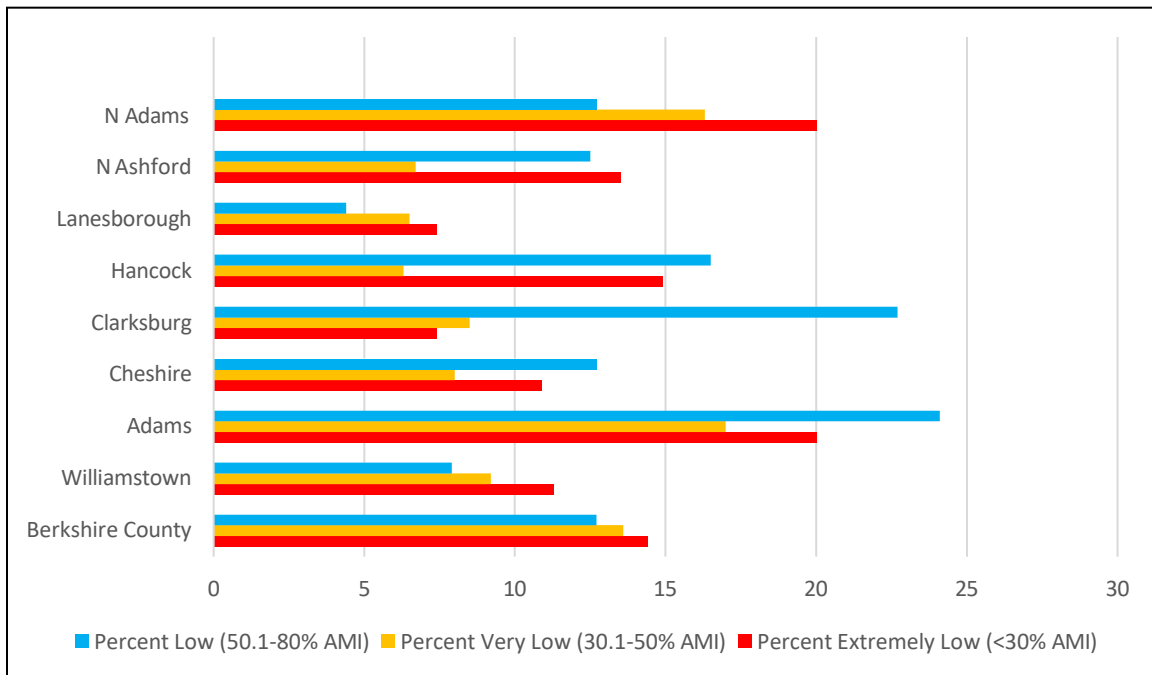
Table 2.9 - Southern Berkshire County: Percentage of Households by Area Median Income

Municipality	Total Households	Extremely Low Income (<30% AMI) Households		Very Low Income (30-50%) Households		Low Income (50.1-80% AMI) Households	
		Number	Percent	Number	Percent	Number	Percent
Williamstown	2,317	262	11.3%	214	9.2%	182	7.9%
Adams	3,977	797	20.0%	677	17.0%	960	24.1%
Cheshire	1,556	170	10.9%	124	8.0%	197	12.7%
Clarksburg	714	53	7.4%	61	8.5%	162	22.7%
Hancock	255	38	14.9%	16	6.3%	42	16.5%
Lanesborough	1,327	98	7.4%	86	6.5%	59	4.4%
N Ashford	104	14	13.5%	7	6.7%	13	12.5%
N Adams	5,545	1110	20%	905	16.3%	268	4.8%
Berkshire County	54,786	7893	14.4%	7462	13.6%	6953	12.7%

Source: 2020 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 as average household size for the County is 2.2

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



Source: 2020 American Community Survey Table DP03; US Department of Housing and Urban Development 2021 Income Limits

Ninety-five percent (95.2%) of all jobs in Williamstown were service-providing and 5% 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 \$1,142, while the service-providing jobs' average weekly wage of \$1,157 was 43% higher than that of goods-producing 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 Williamstown, Berkshire County, and Massachusetts as a whole.

Table 2.10 - Williamstown: Average Weekly Wage by Job Type (2010 - 2020)

Job Type	Average Weekly Wage (2010)	Average Weekly Wage (2020)	Average Monthly Employment (2010)	Average Monthly Employment (2020)	Percent of Average Total Monthly Employment (2020)
Service-providing Jobs	\$819	\$1,157	3,657	3,264	95.2%
Goods-producing Jobs	\$665	\$846	264	166	4.8%
Total (all industries)	\$808	\$1,142	3,921	3,430	100%

Source: Massachusetts Department of Unemployment Assistance: Employment and Wages Report (ES-202) 2010 and 2020, <https://lmi.dua.eol.mass.gov/lmi/EmploymentAndWages#>

Goods-producing jobs in Williamstown tend to pay lower wages when compared to goods-producing jobs in the rest of Berkshire County but lower than the average for the state. However, service-providing employees in Williamstown earned more than their cohort Berkshire County and Massachusetts.

Table 2.11 - Williamstown, Berkshire County, and Massachusetts: Average Weekly Wages (2010 - 2020)

Job Type	WMS Average Weekly Wage (2010)	WMS Average Weekly Wage (2020)	Berkshire County Average Weekly Wage (2010)	Berkshire County Average Weekly Wage (2020)	MA Average Weekly Wage (2010)	MA Average Weekly Wage (2020)	WMS Percent of MA Average (2020)
Service-providing Jobs	\$819	\$1,157	\$699	\$891	\$1,079	\$1,426	66%
Goods-producing Jobs	\$665	\$846	\$1,052	\$1,174	\$1,350	\$1,645	34%

Source: Massachusetts Department of Unemployment Assistance: Employment and Wages Report (ES-202) 2010 and 2020 <https://lmi.dua.eol.mass.gov/lmi/EmploymentAndWages#>

In 2020, the industries in Williamstown with the highest share of employment were *Educational Services, Health Care, and Social Assistance* (25%), *Professional, Scientific, Management, Administrative & Waste Management Services* (15%), and *Construction* (12%). Together, these industries accounted for 52% of all employment.

Between 2010 and 2020, overall employment in Williamstown increased by 13%. The largest declines were in *Information* (-100%) and *Retail Trade* (-43%). These two industries lost a combined 52 jobs. By contrast, the largest increases were in *Agriculture, Forestry, Fishing & Hunting, and Mining* (236%), *Transportation & Warehousing, and Utilities* (75%), and *Professional, Scientific, Management, Administrative & Waste Management Services* (59%). These three industries added a combined 73 jobs since 2010.

Table 2.12 - Williamstown: Industry Distribution (2010 - 2020)

Industry	Williamstown (2010)	Williamstown (2020)	Percent of Total Jobs (2020)	Percent Change
Civilian Employed population 16 years & older	674	761	-	+12.9%
Agriculture, Forestry, Fishing & Hunting, and Mining	11	37	4.9%	+236%
Construction	72	91	12.0%	+26%
Manufacturing	52	71	9.3%	+37%
Wholesale Trade	0	8	1.1%	NA
Retail Trade	102	58	7.6%	-43%
Transportation & Warehousing, and Utilities	8	14	1.8%	+75%
Information	16	8	1.1%	-100%
Finance & Insurance, Real Estate, Rental & Leasing	28	20	2.6%	-29%
Professional, Scientific, Management, Administrative & Waste Management Services	69	110	14.5%	+59%
Educational Services, Health Care, and Social Assistance	193	188	24.7%	-2.6%
Arts, Entertainment, Recreation, and Accommodation & Food Service	57	81	10.6%	+25%
Other Services, except Public Administration	41	46	6.0%	+12%
Public Administration	25	29	3.8%	+16%

Sources 2010, 2020 American Community Survey Table DP03

Table 2.12.1 - Williamstown, Berkshire County, and Massachusetts: Industry Distribution (2010 - 2020)

Industry	Williamstown (2010)	Williamstown (2020)	Berkshire County (2010)	Berkshire County (2020)	MA (2010)	MA (2020)
Civilian Employed population 16 years & older	674	761	63,416	64,008	3,271,535	3,612,375
Agriculture, Forestry, Fishing & Hunting, and Mining	11	37	639	634	12,821	14,795
Construction	72	91	4,594	4,209	191,971	205,718
Manufacturing	52	71	5,990	5,021	323,351	317,827
Wholesale Trade	0	8	1,286	835	87,944	78,806
Retail Trade	102	58	8,007	7,778	350,202	370,824
Transportation & Warehousing, and Utilities	8	14	1,843	2,256	123,187	140,484
Information	16	8	1,437	1,242	88,659	82,102
Finance & Insurance, Real Estate, Rental & Leasing	28	20	3,364	3,230	264,145	265,085
Professional, Scientific, Management, Administrative & Waste Management Services	69	110	5,301	6,241	416,530	506,967
Educational Services, Health Care, and Social Assistance	193	188	18,596	20,142	872,032	1,018,564
Arts, Entertainment, Recreation, and Accommodation & Food Service	57	81	6,982	6,860	261,420	312,504
Other Services, except Public Administration	41	46	2,714	3,408	146,731	161,589
Public Administration	25	29	2,663	2,152	132,542	137,110

Sources 2010, 2020 American Community Survey Table DP03

2.5 Housing Overview

Williamstown’s housing stock is significantly older, with over half of the entire stock built before 1970 (50 years old or more) and nearly a third of all units were built prior to 1940 (80 years old or more). Just 10.6% 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 - Williamstown: Age of Housing Units

Year structure built	Number of housing units (2020 ACS)	Percent of total housing units	Age of Housing Unit
Built 2014 or later	29	2.9%	5 years or less
Built 2010 to 2013	9	0.9%	6-9 years
Built 2000 to 2009	66	6.8%	10-19 years
Built 1990 to 1999	99	10.2%	20-29 years
Built 1980 to 1989	143	14.7%	30-39 years
Built 1970 to 1979	135	13.9%	40-49 years
Built 1960 to 1969	102	10.5%	50-59 years
Built 1950 to 1959	85	8.7%	60-69 years
Built 1940 to 1949	31	3.2%	70-79 years
Built 1939 or earlier	304	31.2%	80 years +
Total Units	1003	100%	

Sources: 2020 American Community Survey Table DP04;

The majority of Williamstown’s housing units (73%) are owner-occupied. These homes tended to have a larger household size (2.27 members) compared to that of renter-occupied units (1.54). The median household income of an owner-occupied unit was \$116,750, or 164% higher than that of a renter-occupied unit (\$44,167). The housing burden disparity between owner-occupiers and renter-occupiers has increased significantly since 2010; renters are now two and a half times more likely than owners to face a housing burden.

Table 2.14 - Williamstown: Homeowner-Occupied vs. Renter-Occupied Housing (2010 - 2020)

Type of Housing (2020)	Number of Occupied Housing Units	Percent of Total Occupied Housing Units	Average Household Size	Median Household Income	Percent Housing Cost Burdened
Owner-occupied	1683	73%	2.27	\$116,750	19%
Renter-occupied	634	27%	1.54	\$44,167	48%
Type of Housing (2010)					
Owner-occupied	2,229	81%	2.37	\$71,533	28%
Renter-occupied	513	19%	2.13	\$33,942	48%

Source: 2010, 2020 American Community Survey Tables DP04, S2503

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

In 2020, the majority (55%) of vacant units in Williamstown 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-five percent (25%) 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.

Table 2.15 - Williamstown: Vacancy Status

Vacancy Status	Number of Housing Units	Margin of Error	Percent of Total Vacant Units
For rent	43	±44	6%
Rented, not occupied	0	±19	0%
For sale only	41	±32	6%
Sold, not occupied	51	±56	7%
For seasonal, recreational, or occasional use	392	±131	55%
For migrant workers	0	±19	0%
Other vacant	180	±99	25%
Total	707	±159	100%

Source: 2020 American Community Survey Table B25004

Table 2.16 - Williamstown: Residential Use Type

The Census Bureau estimates 66% of housing units were in single-family, detached structures. The second most common structure type of a home in Williamstown contained 5 to 9 units.

Table 2.17 - Williamstown: Number of Units in Structure (Rent or Own, 2010 - 2020)

Structure Type	2010 ACS	2020 ACS	Percent of Total Housing (2020 ACS)
1 unit, detached	2196	2007	66.4%
1 unit, attached	85	69	2.3%
2 units	174	172	5.7%
3 or 4 units	259	286	9.5%
5 to 9 units	98	282	9.3%
10 to 19 units	87	44	1.5%
20 or more units	47	122	4%
Mobile Home	265	42	1.4%
Boat, RV, van, etc.	0	0	-
Total units	3211		100

Source: 2010, 2020 American Community Survey Table DP04

Most homes in Williamstown had between two and three bedrooms (60%), with the most common being three-bedroom homes, which comprised 42% of Williamstown’s housing stock in 2020. Between 2010 and 2020, 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 - Williamstown: Housing Stock by Number of Bedrooms (2010 - 2020)

Number of Bedrooms	Percent of Total Housing (2010)	Percent of Total Housing (2020)
No bedroom	1%	1%
1 bedroom	6%	6%
2 bedrooms	23%	20%
3 bedrooms	44%	42%
4 bedrooms	19%	19%
5+ bedrooms	7%	12%
Total units	979	974

Source: 2010, 2020 American Community Survey Table DP04

There were an estimated 512 owner-occupied housing units in Williamstown and 102 renter-occupied units in 2020. The majority of renters (90%) were below the age of 65, with 24% under the age of 35. Homeowners tended to be older, with 93% being age 45 and over.

Table 2.19 - Williamstown: 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	7%	24	24%	20	4%
35-44 years old	8%	29	28%	18	4%
45-54 years old	29%	24	24%	153	30%
55-64 years old	21%	15	15%	115	23%
65-74 years old	18%	3	3%	105	21%
75-84 years old	14%	7	7%	80	16%
85 years old and older	3%	0	0%	21	45%
Total	-	102	-	512	-

Source: 2020 American Community Survey Table S2502

In 2020, most households (68%) had occupied their homes since at least 2000, with the largest cohort being householders who moved into their homes between 2000 and 2009 (23%). Renter households tended to have relatively shorter housing tenures, with 79% having moved into their homes in 2010 or after. By contrast, homeowner households tended to have longer housing tenures, with 86% having occupied their homes since before 2010 and 42% occupying their homes since before 2000.

Table 2.20 - Williamstown: Household Tenure

Year Householder Moved into Home	Percent of Occupied Housing Units	Number of Renter-occupied Units	Percent of Renter-occupied Units	Number of Owner-occupied Units	Percent of Owner-occupied Units
2018 or later	6.2%	92	14.5%	51	3.0%
2015 to 2017	19.8%	267	42.1%	192	11.4%
2010 to 2014	18.9%	139	21.9%	299	17.8%
2000 to 2009	23.3%	111	17.5%	428	25.4%
1990 to 1999	11.6%	8	1.3%	261	15.5%
1989 and earlier	20.2%	17	2.7%	452	26.9%

Source: 2020 American Community Survey Table S2502

Table 2.21 denotes the HUD income limits used to determine eligibility for assisted housing programs including the Public Housing, Section 8 project-based, Section 8 Housing Choice Voucher, Section 202 housing for the elderly, and Section 811 housing for persons with disabilities programs. HUD develops income limits based on Median Family Income estimates and Fair Market Rent area definitions for each metropolitan area, parts of some metropolitan areas, and each non-metropolitan county.¹⁰ Income limits vary from geographic area to geographic area so you may be eligible in one area but not in another. The income limit depends on both the income limit category and family size. Most state and federal housing subsidy programs limit family income to 80% of AMI.

¹⁰ <https://www.huduser.gov/portal/datasets/il.html>

Table 2.21 - Berkshire County: Fiscal Year 2021 Income Limits

Median Family Income	FY 2021 Income Limit Category	Persons in Family							
		1	2	3	4	5	6	7	8
\$83,900	Extremely Low (30%) Income Limits	\$17,700	\$20,200	\$22,750	\$26,500	\$31,040	\$35,580	\$40,120	\$44,660
	Very Low (50%) Income Limits	\$29,450	\$33,650	\$37,850	\$42,050	\$45,450	\$48,800	\$52,150	\$55,550
	Low (80%) Income Limits	\$47,150	\$53,850	\$60,600	\$67,300	\$72,700	\$78,100	\$83,500	\$88,850

Source: US Department of Housing and Urban Development FY 2021 Income Limits
<https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>

Fifty-one percent (51%) of Williamstown renter householders were cost burdened. This figure is slightly above the cost burden rate for the entire county (47%). Thirty-seven percent (37%) of Williamstown’s homeowners experience housing cost burden, which is significantly higher than the rate for the county (24%), but similar to (and in some cases far below) owners’ cost burden rates in neighboring communities.

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
Williamstown	634	303	51%	1,683	322	37%
Adams	1624	768	52%	2,353	649	55%
Cheshire	299	24	9%	1,257	255	39%
Clarksburg	61	15	25%	653	135	37%
Hancock	59	24	57%	196	36	36%
Lanesborough	98	28	41%	1,229	284	52%
N Ashford	24	10	42%	80	20	25%
N Adams	2307	983	45%	3,238	584	32%
Berkshire County	16,427	7,712	47%	38,359	9,317	24%

Source: 2020 American Community Survey Tables DP04, S2503

2.6 Affordable Housing Supply Analysis

This section explores the affordability of housing for Williamstown residents and the availability of housing at different price points within the municipality. This is achieved by categorizing the municipality’s population based on their annual income, calculating affordable housing costs for each category, and estimating the number of housing units available at, or below, these affordable cost thresholds.

Table 2.23 defines the five income categories Williamstown’s population is divided into. Note that these categories do not comprise Williamstown’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 Williamstown’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 Williamstown 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	Williamstown Households
Middle Income	35
Moderate Income	60
Low Income	140
Very Low Income	92
Extremely Low Income	21

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	Williamstown Households
Middle Income	\$1,554 - \$1,865
Moderate Income	\$1,243 - \$1,553
Low Income	\$777 - \$1,242
Very Low Income	\$466 - \$776
Extremely Low Income	\$465 and below

Source: Berkshire Regional Planning Commission

Table 2.26 and Figure 2.4 show Williamstown 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.

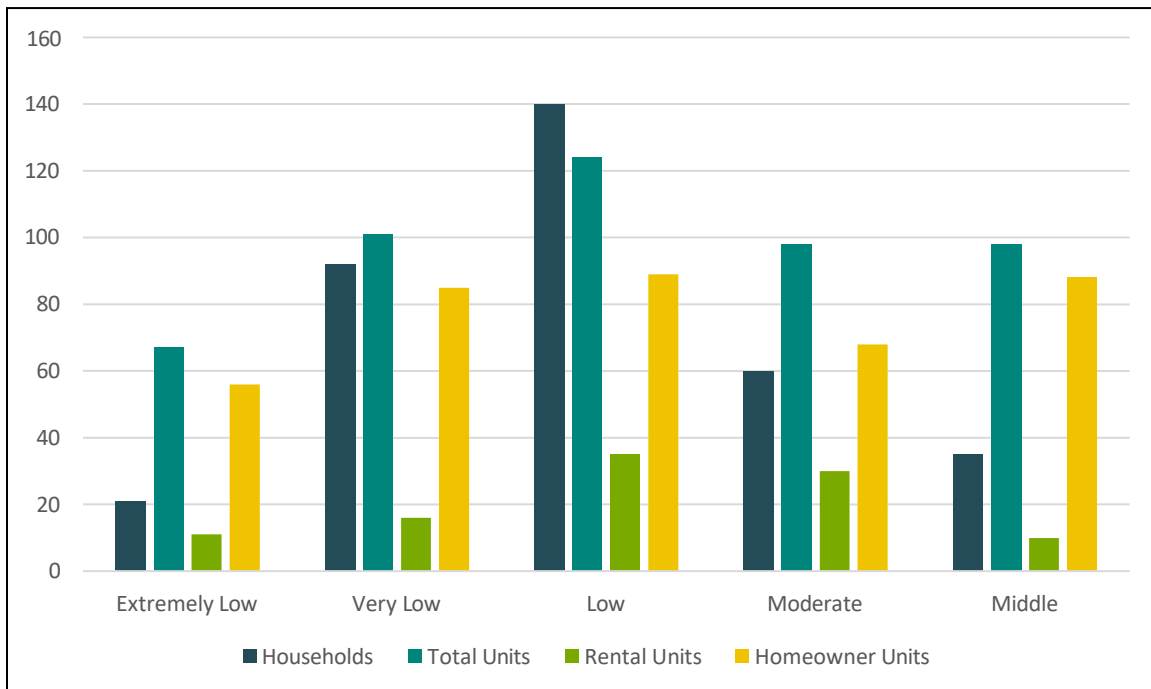
As can be seen from the table and chart below, the distribution of Williamstown housing unit costs is lesser than the availability of household income in every income category. While it appears there is adequate housing, the majority of housing is composed of homeowner units, with few rental units available, especially in the low and very low-income cost brackets.

Table 2.26 - Williamstown: Housing Cost Distribution

Income Category	Williamstown Households	Rental Units within Cost Bracket	Homeowner Units within Cost Bracket	Total Housing Units within Cost Bracket	Difference
Middle	35	10	88	98	+63
Moderate	60	30	68	98	+38
Low	140	35	89	124	-16
Very Low	92	16	85	101	+9
Extremely Low	21	11	56	67	+46

Source: Berkshire Regional Planning Commission

Figure 2.4 - Williamstown: Housing Cost Distribution



Source: Berkshire Regional Planning Commission

Table 2.27 shows existing affordable housing units in Williamstown 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 Williamstown, at least on paper. Additionally, for each higher income segment, the surplus increases, indicating that a household’s ease of finding affordable housing in Williamstown is positively, and negatively, correlated to its income.

Table 2.27 - Williamstown: Housing Affordability

Income Category	Williamstown Households	Affordable Rental Units	Affordable Homeowner Units	Total Affordable Units	Difference
Middle	35	102	386	488	+453
Moderate	60	92	298	390	+330
Low	140	62	230	292	+152
Very Low	92	27	141	168	+76
Extremely Low	21	11	56	67	+46

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. Williamstown had 2,805 year-round units that year, 213 of which were listed on the subsidized housing inventory from DHCD. 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.

Conclusions and Implications

The key takeaways from this section are that although Williamstown's population has declined recently, this decline is projected to reverse, with a projected population increase of 18% by the year 2040. The population is 'thinning' in the middle cohorts, while expanding in the lower and upper age range bands. Homes in Williamstown tend to be at least 3 bedrooms and sell at high price points. The percentage of cost burdened homeowners is higher in Williamstown than the percentage for Berkshire County as a whole. Unless more affordable homes are developed in Williamstown, that trend will likely continue and living in Williamstown will become less attainable than it is now.

- Williamstown has housing supply and housing cost issues.
- The Town's population is increasing within the youngest and oldest age bands, while the 35-54 age group—the 'prime earning' years—is dropping precipitously
- Williamstown's housing market continues to be a split market, with high-end homes and since COVID-19, few affordable homes or rentals.
- Williamstown has extensive acreage not available for housing, such as land in APRs, for which the development rights have been sold, or federal, state, town, or private land in conservancy organizations.

3. Rental Housing Conditions

The occupied Williamstown housing stock was composed of 27% renter-occupied units and 73% owner-occupied units. Between 2010 and 2020, the share of renter-occupied units increased by 42% while owner-occupied units decreased by 9%. At the same time, the number of total occupied units increased by 24% or 121 units.

Table 3.1 - Williamstown: Percentage of Renter-Occupied vs. Homeowner-Occupied Housing (2010 - 2020)

Housing Type	Percent of Occupied Units (2010)	Percent of Occupied Units (2020)	Percent Change
Owner-Occupied	81%	73%	-9%
Renter-Occupied	19%	27%	+42%
Total Occupied Units	513	634	+24%

Source: 2010, 2020 American Community Survey Table DP04

Forty-one percent (41%) of renter-occupied units in Williamstown were located in single-family, detached structures and 43% were located in structures with two to four units; the remaining 16% are in structures with 3 or more apartments, the largest proportion of which are in structures with 5 to 9 apartments (12%).

3.1 Overview of Rental Units

Table 3.2 - Williamstown: Rental Units of Each Building Type (2010 - 2020)

Building Type	Percent of Occupied Units 2010	Percent of Occupied Units 2020	Percent Change
1 unit, detached	20.3%	17.7%	-12.8%
1 unit, attached	0.0%	0.0%	-
2 apartments	21.4%	7.9%	-6.3%
3 or 4 apartments	25.9%	33.0%	+27.4%
5 to 9 apartments	10.1%	28.5%	+182.18%
10 or more apartments	19.9%	12.9%	-35.18%
Mobile home or other type of housing	2.3%	0.0%	-100%

Source: 2010, 2020 American Community Survey Table S2504

Of the 634 occupied rental units in Williamstown, just 4% (27 units), have been built since 2000. The majority of occupied rental units were built prior to 1990 (84%) 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 - Williamstown: Age of Renter-Occupied Housing

Year Rental Unit Built	Number of Units	Percent of Renter-occupied Units
Built 2014 or later	27	4.3%
Built 2010 to 2013	0	0%
Built 2000 to 2009	0	0%
Built 1990 to 1999	76	12%
Built 1980 to 1989	41	6.5%
Built 1970 to 1979	131	20.7%
Built 1960 to 1969	22	3.5%
Built 1950 to 1959	29	4.6%
Built 1940 to 1949	47	7.4%
Built 1939 or earlier	261	41.2%
Total Units	634	100%

Source: 2020 American Community Survey Table B25036

As shown in Table 2.19, renter households tended to have shorter housing tenures compared to owner-occupied households. Over seventy-eight percent (78.5%) of renter households moved into their units after 2009, compared to 32% among owner-occupied households. The following table shows when renters moved into their homes.

Table 3.4 - Williamstown: Household Tenure for Renters

Year Renter Moved In	Number of Renters	Percent of Total Renters
Moved in 2019 or later	92	14.5%
Moved in 2015 to 2018	267	42.1%
Moved in 2010 to 2014	139	21.9%
Moved in 2000 to 2009	111	17.5%
Moved in 1990 to 1999	8	1.3%
Moved in 1989 or earlier	17	2.7%

Source: 2020 American Community Survey Table B25038

Recent estimates from www.airdna.co show 90 active short-term rentals in the 01267 zip code. Of the available rentals listed through either Airbnb or Vrbo, 85% were rentals for an entire home. The

remaining 15% were for private rooms. The number of bedrooms in these rentals were evenly distributed; 25% were single bedrooms, 26% were two bedrooms, and 29% were three bedrooms.

Table 3.5 - Williamstown: Rental Vacancy Rate (2010 - 2020)

Rental Vacancy Rate	2010 ACS	2020 ACS
Total vacant housing units	469 units	707 units
Rental vacancy rate	8.7%	6.4%

Source: 2010 and 2020 American Community Survey Table B25004, DP04

3.2 Rental Cost Analysis

Thirty-one percent (31%) of Williamstown renter households earned less than \$25,000; 27% earned between \$25,000 and \$49,999; 13% earned between \$50,000 and \$74,999; and 35% earned \$75,000 or more.

Table 3.6 - Williamstown: Renter Household Income

Household Income	Number of Renter-occupied Households (2020 ACS)	Percent of Total Renter-occupied Households
Less than \$5,000	16	2.5%
\$5,000 to \$9,999	53	8.4%
\$10,000 to \$14,999	78	12.3%
\$15,000 to \$19,999	8	1.3%
\$20,000 to \$24,999	42	6.6%
\$25,000 to \$34,999	88	13.9%
\$35,000 to \$49,999	44	6.9%
\$50,000 to \$74,999	84	13.2%
\$75,000 to \$99,000	68	10.7%
\$100,000 to \$149,999	126	20%
\$150,000 or more	27	4.3%

Source: 2020 American Community Survey Tables B25118

Ninety-five percent (95%) of Williamstown renter households paid some cash rent, rather than providing some services in lieu of cash rent. Fifty-four percent (54%) paid less than \$1,000 per month, and 31% paid between \$1,000 and \$1,999 per month. The median monthly rent paid was \$955.

Table 3.7 - Williamstown: Monthly Housing Costs for Renters

Monthly Housing Costs	Total Renter-Occupied Households	Percent
Less than \$500	111	17.5%
\$500 to \$999	230	36.3%
\$1,000 to \$1,499	116	18.3%
\$1,500 to \$1,999	80	12.6%
\$2,000 to \$2,499	23	3.6%
\$2,500 to \$2,999	45	7.1%
\$3,000 or more	0	-
Median (dollars)	955	
No rent paid	29	4.6%

Source: 2020 American Community Survey Table DP04

Between 2010 and 2020, Williamstown renter households paid more in rent. In 2010, it was estimated that 65 rental households in Williamstown paid over \$1,500 but by 2020 that number had increased to 148 households. The median rent increased by 25% during this period, from \$765 in 2010 to \$955 in 2020.

Table 3.8 - Williamstown: Change in Gross Rent Paid (2010 - 2020)

Gross Rent	Number of Renters (2010)	Number of Renters (2020)	Percent Change
No Rent Paid	13	29	+123%
\$1 to \$499	136	111	-18%
\$500 to \$999	235	230	-.02%
\$1,000 to \$1,499	60	116	+93%
\$1,500 or more	65	148	+128%

Source: 2010, 2020 American Community Survey Table DP04

Forty-eight percent (48%) of renters in Williamstown were cost burdened. Younger renters (15-24 years old) were the most burdened, with 70% of that cohort meeting the 35% of income threshold of 'severely burdened'. Of the cohort age 65 and over, 110 renters experienced housing cost burden. The 35 to 64 age cohort represents the largest renting cohort (244 renters; 38% of all renters); 47% of these renters experience a housing cost burden.

Table 3.9 - Williamstown: 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	37	70%
25-34 years old	0	42	37%
35-64 years old	75	39	47%
65+ years old	47	63	50%

Source: 2020 American Community Survey Table B25072

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

3.3 Affordable Rental Housing Stock

The Massachusetts Department of Housing and Community Development (DHCD) estimated Williamstown had 213 subsidized rental units as of December 21, 2020.

Table 3.10 - Williamstown: Subsidized Rental Housing Stock

Subsidized Rental Housing Stock	Number of Units	Percent of Renter-occupied Units
Renter-occupied Units (2020 ACS)	634	100%
Subsidized Rentals (DHCD 2020 SHI)	213	34%

Source: 2020 American Community Survey Table S2504; Massachusetts Department of Housing and Community Development Subsidized Housing Inventory as of 3/30/2022 (inventory last updated 12/21/2020)

An indicator of need is an increase of more than 50% in median market rents. Between 2010 and 2020, the median gross rent in Williamstown increased by 24%. This was a greater change than the increase of 22% for Berkshire County, and less than the increase of 27% for Massachusetts as a whole. However, while Williamstown’s median rent of \$1050 was below that of Massachusetts, it was higher than that of Berkshire County.

Table 3.11 - Williamstown, Berkshire County, and Massachusetts: Rental Expense (2010 - 2020)

Municipality	Median Rent 2010	Median Rent 2020	Percent Change
Williamstown	\$765	\$955	+24%
Berkshire County	\$715	\$872	+22%
Massachusetts	\$1,006	\$1,282	+27%

Source: 2020 American Community Survey Table DP04

As of March 2022, there were four rental units in Williamstown 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 Williamstown 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 Williamstown in 2020, 51% of renter households were considered cost burdened. This was a 42% increase from the 2010 rate.

Table 3.12 - Williamstown: Rent as a Percentage of Income (2010 - 2020)

Rents as a Percentage of Income	2010 ACS	Percent of Total (2010 ACS)	2020 ACS	Percent of Total (2020 ACS)	Percent Change
Occupied units paying rent	500	97%	589	93%	-.04%
Paying 30% or more of income in rent	179	36%	303	51%	+42%

Source: 2010 and 2020 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, Williamstown as a municipality does not demonstrate need by this 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.

Table 3.13 - Williamstown: Rent Compared to Local Wages

Job Type	Average Monthly Wage	Affordable Rent at 30% of Income	Median Gross Rent	Affordability Gap
All Jobs	\$1142 x 4 weeks = \$4568	\$1370	\$955	\$415
Service-Providing Jobs	\$1157 x 4 weeks = \$4628	\$1388	\$955	\$433
Goods-Producing Jobs	\$846 x 4 weeks = \$3384	\$1015	\$955	\$60

Source: 2020 American Community Survey Table DP04; 2020 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=2020&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

Conclusions and Implications

Few rental units have been built in the last twenty years – only 4% of the total rental units. A search on Zillow.com and Craigslist.com yields just four available rentals which demonstrates how limited rental housing options are in Williamstown. In contrast, there are 90 short term rentals (including 77 'entire home' rentals) listed on AirBnB.

- Few if any new rentals are coming on the market; the available supply is limited and expensive.
- The financial burdens of renting have risen, denying many renters the likely ability to have financial security.
- Former rental stock is being taken off the market, possibly for home ownership or sale or use as seasonal or short-term rentals.

4. Owner Housing Conditions

In both 2010 and 2020, the vast majority of Williamstown's homeownership housing stock was single-family residences (89%). The remaining housing stock was fairly even distributed among unit categories.

Table 4.1 - Williamstown: Building Type of Owner-Occupied Housing Units (2010 - 2020)

Building Type	2010 ACS	2020 ACS	Percent of Total (2020 ACS)	Percent Change
Single-Family Detached	1813	1497	89%	-17%
Single-Family Attached	59	51	3%	-14%
2 Units	29	45	3%	+55%
3 or 4 Units	33	14	<1%%	-58%
5-9 Units	10	18	1%	+80%
10-19 Units	22	5	<1%	-77%
20-49 Units	0	0	0%	-
50+ Units	10	11	<1%	+10%
Mobile Home	253	42	2%	-83%
Boat, RV, van, etc.	0	0	0%	-
Owner-occupied Units	2229	1683	100%	-25%

Source: 2010, 2020 American Community Survey Table B25032

4.1 Homes for Sale

As of March 2022, there were 10 homes listed for sale in Williamstown found on www.Zillow.com which ranged in price from \$165,000 to \$4,000,000. Additionally, there were 10 buildable lots available for purchase. One of the total 10 active listing, the \$4,000,000 property may be considered an outlier. When this outlying property is removed from the equation, the average listed price for a home was \$770,533 and the median listed price was \$410,000.

Table 4.2 - Williamstown: Homes Listed for Sale (March 2022)

Address	Number of Bedrooms	List Price
1611 Cold Spring Rd	1	\$165,000
735 Hopper Rd	3	\$265,000
1250 Simonds Rd	3	\$299,900
53 Cobbleview Rd	3	\$359,900
416 N Hemlock Ln	3	\$410,000
1191 Main St	4	\$495,000
175 Longview Ter	4	\$700,000
8 River Run	2	\$1,040,000
123 Chestnut St	4	\$3,200,000
2480 Green River Rd	2	\$4,000,000

Source: Zillow.com accessed on 3/30/2022

Table 4.3 - Williamstown: Listed Homes by Number of Bedrooms (March 2022)

Number of Bedrooms in Home	Number of Homes Listed	Average List Price
5	0	n/a
4	3	\$1,465,000
3	4	\$333,700
2	2	\$2,520,000
1	1	\$165,000

Source: Zillow.com accessed on 3/30/2022

4.2 Seasonal Housing

The number of seasonal housing units has significantly increased over the past 20 years. Since 2000, the number of seasonal housing units has more than tripled. While the rate of increase slowed between 2010 and 2020, the total still increased by 79%

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

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

Table 4.5 - Williamstown: Seasonal Housing (1990 - 2020)

	2000 Census	2010 Census	2020 ACS	Percent Change since 2000	Percent Change since 2010
Number of Units	127	291	392	+209%	+79%

Source: 2000 Decennial Census; 2010 and 2020 American Community Survey Table B25004

4.3 Affordability of Home Ownership

Table 4.6 uses the median household income of Williamstown and the surrounding municipalities to derive an affordable home price for each municipality; this affordable home price for each municipality is then compared to the median sales price of a home in each municipality.

The affordable home price is calculated using a utility provided by Nerdwallet.com, and the input parameters are as follows: a target debt-to-income ratio of 30%, a 30-year loan term, a credit score between 690 and 719, and minimum monthly debt payments of \$500. Additionally, the utility generated the following assumptions based on the municipality: property taxes of 1.18% (\$348 a month/\$4,176 a year), and homeowners' insurance of \$96 a month/\$1,152 a year. The median sales price is then subtracted from the affordable price to get the affordability gap. A positive affordability gap indicates that the median sale price is below the affordable price, and a negative affordability gap indicates that the median sales price is above the affordable price. Williamstown had a negative affordability gap of \$81,682. This was higher than five of the seven nearby municipalities listed in Table 4.6. Additionally,

this was a much more pronounced gap than the whole of Berkshire County, which had a positive affordability gap of \$5,400

Table 4.6 - Southern Berkshire County: Affordability of Homes

Municipality	Median Household Income	Affordable Price	Median Sale Price	Affordability Gap
Williamstown	\$91,528	\$410,318	\$492,000	-\$81,682
Adams	\$47,636	\$159,021	\$186,500	-\$27,479
Cheshire	\$71,653	\$296,527	\$259,900	\$36,627
Clarksburg	\$67,250	\$271,318	\$279,900	-\$8,582
Hancock	\$64,375	\$254,857	\$329,500	-\$74,643
Lanesborough	\$72,981	\$304,130	\$237,400	\$66,730
N Ashford	\$71,250	\$294,219	\$524,990	-\$230,771
N Adams	\$49,123	\$167,534	\$217,000	-\$49,466
Berkshire County	\$59,230	\$225,400	\$220,000	\$5,400

Source: 2020 American Community Survey Table S1901; Banker and Tradesman; www.realtor.com; Nerdwallet.com house affordability calculator <https://www.nerdwallet.com/mortgages/how-much-house-can-i-afford/calculate-affordability>

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

In 2010, 34% of Williamstown homeowner households with a mortgage paid more than 30% of their income towards housing costs. By 2020, this share had decreased to 23% for all housing units with a mortgage.

Table 4.7 - Williamstown: Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income (2010 - 2020)

Percent of Income Paid Towards Housing Costs	2010	2020	Percent of Total (2020)	Percent Change
Less than 10.0 percent	45	42	4%	<1%
10.0 to 14.9 percent	152	231	25%	+52%
15.0 to 19.9 percent	290	163	17%	-44%
20.0 to 24.9 percent	193	233	25%	+21%
25.0 to 29.9 percent	162	59	6%	-64%
30.0 to 34.9 percent	167	58	6%	-65%
35.0 to 39.9 percent	63	79	8%	+25%
40.0 to 49.9 percent	20	10	1%	-100%
50.0 percent or more	195	65	7%	-67%
Not computed	16	0	-	
Housing Units with a Mortgage	1303	940	100	

Source: 2010, 2020 American Community Survey B25091

Seven percent (7%) of Williamstown owner-occupied households earned less than \$25,000, 8% earned between \$25,000 and \$49,999, 17% earned between \$50,000 and \$74,999, and 67% earned \$75,000 or more.

Table 4.8 - Williamstown: Household Incomes of Householders

Household Income	Number of Owner-occupied Households	Percent of Total Owner-occupied Households
Less than \$5,000	31	2%
\$5,000 to \$9,999	0	0%
\$10,000 to \$14,999	8	<1%
\$15,000 to \$19,999	12	<1%
\$20,000 to \$24,999	91	5%
\$25,000 to \$34,999	49	3%
\$35,000 to \$49,999	87	5%
\$50,000 to \$74,999	291	17%
\$75,000 to \$99,999	198	12%
\$100,000 to \$149,999	382	23%
Total	1683	100%

Source: 2020 American Community Survey Table B25118

Tables 4.9 and 4.10 calculate the monthly mortgage payments needed at various interest rates, along with a 10% or 20% down payment to purchase a home at the Williamstown median sale price found in Table 4.6. The tables then estimate the percent of renter households in Williamstown who could afford these payments without incurring a housing cost burden.

The monthly mortgage payment is calculated using a utility provided by Zillow.com, and the input parameters are as follows: 30-year fixed loan program, 1.18% property tax rate (taken from Nerdwallet.com utility used for Table 4.6), and \$1,152 in annual home insurance costs (taken from Nerdwallet.com utility used for Table 4.6)

The monthly income needed to afford the payment without incurring a housing cost burden is calculated by dividing the monthly mortgage payment by 30% to find the income level at which the payment would equal only 30%.

The percent of Williamstown renters who could afford the mortgage payment is found by estimating how many renter households have monthly incomes greater than the monthly income needed to afford the payment without incurring a housing cost burden.

With a 10% down payment, less than 25% of Williamstown renter households could afford the monthly mortgage payment needed to purchase a home worth the median sale price at any reasonable interest rate. Increasing the down payment to 20%, still only 26% of renter households could afford the monthly payment at the lowest interest rate of 2%, and less than 25% of renter households could afford the monthly payment at higher interest rates.

Table 4.9 - Williamstown: Mortgage Payment Affordability with 10% Down Payment

Interest Rate	Monthly mortgage payment	Monthly income needed to afford payment without housing cost burden	Percent of Williamstown renters who can afford
2%	\$2,434	\$8,113	26%
3%	\$2,664	\$8,880	26%
4%	\$2,912	\$9,707	22%
5%	\$3,175	\$10,583	14%
6%	\$3,452	\$11,507	12%
7%	\$3,743	\$12,477	4%
8%	\$4,047	\$13,490	4%

Source: Zillow.com mortgage payment calculator <https://www.zillow.com/mortgage-calculator/>; 2020 American Community Survey B25118, Banker & Tradesman

Table 4.10 - Williamstown: Mortgage Payment Affordability with 20% Down Payment

Interest Rate	Monthly mortgage payment	Monthly income needed to afford payment without housing cost burden	Percent of Williamstown renters who can afford
2%	\$2,035	\$6,783	34%
3%	\$2,239	\$7,463	32%
4%	\$2,459	\$8,197	25%
5%	\$2,693	\$8,977	23%
6%	\$2,940	\$9,800	16%
7%	\$3,198	\$10,660	11%
8%	\$3,468	\$11,560	7%

Conclusions and Implications

Homeownership remains out of reach for the vast majority of Williamstown renters. Current homeowners have seen their rates of cost burden drop precipitously in the past 10 years. The negative housing affordability gap and scarcity of moderately priced homes for sale reflect the absence of new construction.

- Much of Williamstown's housing stock is older, 50 years+ in age, and likely in need of some level of repair.
- Few if any homes are being built other than for individual usage and these tend to be "high-end" homes; many of these are being built by 2nd homeowners or new retirees to the area.
- The number of homes for sale has dropped substantially with few homes priced in the middle range. During COVID-19, homes have been bought unseen and for over asking price. It is unclear if this price increase and buying behavior will continue.
- The financial burdens of homeowners have risen, denying many homeowners the likely ability to have financial security.

5. Senior Housing Profile and Need

In 2020, there was a total of 1,606 residents aged 65 and over. Of this age cohort, 981 residents were householders. Seventy-seven percent (77%) of these householders were homeowners and the remaining 23% were renters.

Table 5.1 - Williamstown: Age Distribution of Senior Householders by Home Type

Householder Age	Number of Renters	Percent of Total Seniors	Number of Owners	Percent of Total Seniors
65-74 years old	136	14%	377	38%
75-84 years old	70	7%	193	20%
85 years old and older	16	2%	189	19%
Total	222	23%	759	77%

Source: 2020 American Community Survey Table B25007, 2020 American Community Survey Table DP05

The population age 65 and over decreased by 13% between 2010 and 2020 but is projected to increase 20% over 2020 levels by 2035. This will result in the 65 and over age cohort comprising 23% of Williamstown's total projected population.

Table 5.2 - Williamstown: Senior Population and Projections (2010 - 2035)

Age Group	2010 ACS	2020 ACS	2035 Population Projections	Percent of Total Population (2035)	Percent Change 2020 - 2035
65-74 years old	805	815	687	8%	-16%
75-84 years old	642	498	825	10%	+66%
85 years old and older	395	293	409	5%	+40%
Total	1,842	1,606	1,921	23%	+20%

Source: 2010 United States Decennial Census Table SF1; 2020 American Community Survey Table DP05; UMASS Donahue Institute Population Projections

Twenty-six percent (26%) of Williamstown senior households earned less than \$25,000; 13% earned between \$25,000 and \$49,999; 12% earned between \$50,000 and \$74,999; 49% earned \$75,000 or more; and 35% had incomes of \$100,000 or more.

Table 5.3 - Williamstown: Household Incomes of Senior Households

Income & Benefits	2020	Percent of Total Seniors
Less than \$10,000	37	3.8%
\$10,000 to \$14,999	76	7.7%
\$15,000 to \$19,999	15	1.5%
\$20,000 to \$24,999	126	12.8%
\$25,000 to \$29,999	32	3.3%
\$30,000 to \$34,999	39	4%
\$35,000 to \$39,999	26	2.7%
\$40,000 to \$44,999	17	1.7%
\$45,000 to \$49,999	13	1.3%
\$50,000 to \$59,999	18	1.8%
\$60,000 to \$74,999	97	9.9%
\$75,000 to \$99,999	140	14.2%
\$100,000 to \$124,999	90	9.2%
\$125,000 to \$149,999	128	13%
\$150,000 to \$199,999	49	5%
\$200,000 or more	78	8%

Source: 2020 American Community Survey Table B19037

The National Investment Center for Seniors Housing & Care (NIC) provided a grant to NORC at the University of Chicago¹¹ to fund research on senior housing. The resulting report, *The Forgotten Middle: Many Middle-Income Seniors Will Have Insufficient Resources For Housing And Health Care*¹², focuses on baby boomers who, when age of 75 and older, will neither qualify for Medicaid nor be able to afford today’s private-pay seniors housing and care options. The minimum amount that such a senior will need to be able to afford assisted living as it is priced today, as well as out-of-pocket medical expenses are \$60,000. Here are a few key findings:

- The number of middle-income seniors will nearly double to 14.4 million by 2029 (43% of all seniors)
- Seniors will be more diverse and more educated than today’s senior cohorts
- 67% will have three or more chronic conditions

¹¹ “the nonpartisan and objective research organization NORC and the University of Chicago”

¹² <https://www.healthaffairs.org/doi/full/10.1377/hlthaff.2018.05233>

- 60% will have mobility limitations
- 20% will be defined as “high needs”
- 7.8 million (54%) will have less than \$60,000 annual financial resources, even when including housing equity. This group grows to 11.6 million (81%) when excluding housing equity.¹³

Currently, in Massachusetts, a single-person household must have an annual income of \$16,971 or less to be eligible for Medicaid; a two-person household must have an annual income of \$22,930 or less to be eligible. Medicaid can provide long-term care for seniors who earn low income, but there is a large gap between those who earn income low enough to be eligible and the number of seniors who can pay for out-of-pocket medical expenses. In this regard, the “forgotten middle” are currently seniors earning between \$16,972 and \$60,000 annually. In Williamstown, an estimated 65 seniors would be in this income category, which comprises 17% of the total senior population.

Senior homeowners in Williamstown are likely to have longer housing tenures, with 45% having moved into their homes before 1990 and 87% having moved into their homes before 2000. In today’s housing market, long tenure likely means appreciated home values. Senior renters moved into their housing units primarily from 2015 to 2018 and 2000 to 2009.

Table 5.4 - Williamstown: Tenure by Year Senior Householder

Year Moved into Home	Number of Renters	Percent of Senior Renters	Number of Owners	Percent of Senior Owners
2019 or later	0	0%	0	0%
2015 to 2018	87	39%	29	3.8%
2010 to 2014	8	3.6%	71	9.4%
2000 to 2009	102	45.9%	210	27.7%
1990 to 1999	8	3.6%	108	14.2%
1989 or earlier	17	7.7%	341	44.9%
Total	222		759	

Source: 2020 American Community Survey Table B25128

¹³ <https://www.nic.org/blog/health-affairs-launches-the-forgotten-middle/>

In 2020, 50% Williamstown senior renter households were cost burdened, which compares with 51% of senior renter households in Berkshire County.

Table 5.5 - Williamstown: Percentage of Senior Renters' Income Spent on Housing Costs

Senior Renters' Income Spent on Housing Costs	2020	Percent
Number paying 30% or more of income in rent	110	50%
Total Senior (65+ years) renters	222	100%

Source: 2020 American Community Survey Table B25072

Twenty-two percent (21.7%) of Williamstown senior homeowner households were cost burdened. This compares with 28% of senior homeowner households in Berkshire County.

Table 5.6 - Williamstown: Percentage of Senior Owners' Income Spent on Housing Costs

Amount Spent on Housing Costs	2020	Percent
Less than 20.0%	444	58.5%
20.0 to 24.9%	86	11.3%
25.0 to 29.9%	65	8.6%
30.0 to 34.9%	27	3.6%
35.0% or more	137	18.1%
Not computed	0	0%
Total Senior (65+ years) Owners	759	100%

Source: 2020 American Community Survey Table B25093

In Williamstown, 59% of seniors had some disability or limitation. Among these, the most common were hearing difficulties at 18% of seniors, ambulatory difficulties at 15%, and independent living difficulties at 10% of seniors. There are seniors who have more than one disability or limitation.

Table 5.7 - Williamstown: Seniors with Disabilities or Limitation

Disability or Limitation	2020	Percent of All Seniors
Hearing Difficulty	255	17.6%
Vision Difficulty	70	4.8%
Cognitive Difficulty	103	7.1%
Ambulatory Difficulty	216	14.9%
Self-Care Difficulty	63	4.4%
Independent Living Difficulty	148	10.2%
Total	855	59.2%

Source: 2020 American Community Survey Table S1810

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

Conclusions and Implications

In Williamstown, 21% of the total population are senior citizens aged 65 and over. This number is projected to slightly increase to approximately 23% of the total population by the year 2035. The majority of this age cohort are homeowners (77%). A common trend seen throughout Berkshire County is seniors who want to “age in place” but due to physical limitations cannot maintain their homes so they are forced to relocate. As mentioned earlier in this assessment, most homes in Williamstown are 3- bedrooms which are beyond the needs of most seniors, and there are few current rental options available for seniors who may want to relocate to a smaller, more manageable home. Only 23% of seniors rent homes but out of that population, almost half are cost burdened.

- Many residents, especially seniors, own their own homes and have done so for years. With increases in home values, it is likely their home may be their major financial asset. However, federal tax laws may make it a financial burden to sell and move into a smaller home, if one were available.
- The financial burdens of homeownership have risen, denying such owners the likely ability to have financial security, especially if a senior has limited income based primarily on Social Security.

6. Special-Needs Housing

Nineteen percent (19%) of Williamstown residents had some disability or limitation. Among these, the most common were cognitive difficulties at 4.4% of the population and hearing difficulties at 4.3% of the population. As reviewed in Section 5, 59% of seniors had some disability or limitation in 2020. Among these, the most common were hearing difficulties at 18% of seniors, in ambulatory difficulties at 15%, and independent living difficulties at 10% of seniors. There are seniors who have more than one disability or limitation. These numbers do not include temporary disabilities, such as a broken wrist from a slip on ice or broken ribs from a fall.

Table 6.1 - Williamstown: Residents with Disabilities or Limitations

Disability or Limitation	2020	Percent of Total Population
Hearing Difficulty	311	4.3%
Vision Difficulty	104	1.4%
Cognitive Difficulty	319	4.4%
Ambulatory Difficulty	307	4.2%
Self-Care Difficulty	103	1.4%
Independent Living Difficulty	237	3.3%
Total	1,381	19%

Source: 2020 American Community Survey Table S1810

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

Williamstown's housing stock is older and is primarily single-family homes, typically having two floors with stairs. Such housing is likely to be unsuitable for residents with certain special needs, without modifications, retrofitting with some adaptive equipment, and/or restricting living space to the first floor.

Conclusions and Implications

Housing in Williamstown is predominantly 3-bedroom, single family, detached dwellings. Many containing stairs to multiple levels of the home. There is a shortage of homes that are ADA compliant which will force some residents to leave Williamstown when their homes are no longer conducive to their needs. This is especially prevalent in the senior population.

7. Seasonal Housing Needs

In 2020, Williamstown's peak employment month was February with 3,920 people employed. The lowest number of employees was recorded in April with 3,129 employed. This is in line with Berkshire County, which also counted February and April as the months with the highest and lowest employment, respectively. Williamstown saw a 20% decrease in employment between February and April, compared to a 19% decrease for the county. Month-to-month employment changes throughout the year were much less pronounced in both Williamstown and Berkshire County. Furthermore, the Census Bureau tracks seasonal housing units by vacancy rate, which made up 13% of Williamstown's vacant housing stock in 2020.

Table 8.1 - Williamstown and Berkshire County: Seasonal Employment

Seasonal Employment	Williamstown 2020	Berkshire County 2020
Highest Employment (Feb)	3,920	59,023
Lowest Employment (April)	3,129	47,578
Percent Change	-20%	-19%

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

Table 8.2 - Williamstown and Berkshire County: Seasonal Housing

Seasonal Housing	Williamstown 2020	Berkshire County 2020
Total Housing Units	3024	69,079
Seasonal, Recreational, or Occasional Use (vacant)	392	8,551
Percent Seasonal	13%	12%

Source: 2020 American Community Survey Table B25004, DP04

Conclusions and Implications

- Some homes, when purchased, rather than rented or used for the individual's usage, are removed from the long-term rental stock, and rented as vacation rentals and/or short-term rentals (STRs).

8. Resource Guide

8.1 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, CHAPA, and the Western Massachusetts Foreclosure Prevention Center. Applicable areas include foreclosure laws, reinstatement and payment plans, budgeting and financial literacy classes, credit restoration, and loan modification options.

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

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

Contact Information

Brad Gordon, Executive Director

Phone: 413-443-7138 x216

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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. 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

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Phone: 413-442-3181

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

Applicable to: residents

Northern Berkshire Habitat for Humanity

Elisabeth Goodman, President

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

Phone: 413-664-4440

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

Applicable to: residents

Habitat for Humanity International

Phone: 800-422-4828

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

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

Applicable to: residents

Community Development Corporation of South Berkshire

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

Contact information

Email: info@cdcsb.org

Phone: 413-528-7788

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

Construct Inc. – Great Barrington

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

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

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

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

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

Contact information

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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>

8.2 Federal Resources

United States Department of Housing and Urban Development

Making Home Affordable (MHA)

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

Modify or Refinance Your Loan for Lower Payments

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

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

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

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

"Underwater" Mortgages

Home Affordable Refinance Program (HARP) – See above.

Principal Reduction Alternative – See above.

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

Assistance for Unemployed Homeowners

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

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

Managed Exit for Borrowers

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

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

Loss Mitigation for FHA-Insured Homeowners

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

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

Contact information

National Servicing Center (NSC)

Phone: 877-622-8525

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

Federal Housing Administration (FHA) Outreach Center

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

Email: answers@hud.gov

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

Applicable to: residents

Community Development Block Program (administered at state level)

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

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

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

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

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

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

Contact information

Webpage(s):

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

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

Applicable to: municipality

Foreclosure Avoidance Counseling

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

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

Contact information

Webpage(s):

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

Applicable to: residents

Good Neighbor Next Door

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

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

Contact information

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

Email: answers@hud.gov

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

Applicable to: residents living in designated “revitalization areas”

HOME Investment Partnership Program

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

Contact information

Webpage(s):

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

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

Low-Income Housing Tax Credit Program

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

Contact information

Websites:

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

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

Applicable to: affordable housing developers

Property Improvement Loan Insurance (Title I)

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

Contact information

Boston Office Phone: 617-994-8200

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

Email: answers@hud.gov

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

Applicable to: affordable housing lenders, residents

203(K) Rehabilitation Mortgage Insurance

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

Contact information

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

Email: answers@hud.gov

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

Applicable to: affordable housing lenders

United States Department of Agriculture

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

Single-Family Housing Direct Home Loans

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

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

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

Applicable to: residents

Single-Family Housing Guaranteed Loan Program

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

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

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

Applicable to: residents

Single-Family Housing Repair Loans & Grants

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

Contact information

Area Office

195 Russell St

Hadley, MA 01035-9521

Phone: 413-585-1000 Ext. 4

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

Applicable to: residents

8.3 State Resources

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

Chapter 40R / Smart Growth Zoning

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

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

Applicable to: municipalities

Chapter 43D for Housing

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

Contact information

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

Phone: 617-788-3649

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

Applicable to: municipalities

Community Based Housing

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

Contact information

Bradley Day, CEDAC

Phone: 617-727-5944

Email: bday@cedac.org

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

Andrew Nelson, DHCD

Phone: 617-573-1305

Email: Andrew.nelson@state.ma.us

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

Applicable to: nonprofit entities or entities controlled by nonprofits

The Community Preservation Act

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

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

Applicable to: municipalities

Compact Neighborhoods

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

Contact information

William Reyelt

Phone: 617-573-1355

Email: william.reyelt@state.ma.us

Webpage(s):

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

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

Applicable to: municipalities

Emergency Solutions Grant Program

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

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

Available to: residents

Historic Owner-Occupied Residences

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

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

Applicable to: municipalities; residents

HomeBASE

HomeBASE is a flexible financial resource that is available to families who are eligible for the state's emergency Assistance (EA) Program. Families can get up to \$4,000 of Household Assistance to help in finding apartments, co-house by living with someone else and sharing household costs, pay for moving expenses to another state or location in-state, and other costs, such as childcare 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 entities¹⁴

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)

¹⁴ 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.

8.4 Private & Non-Profit Opportunities

FRAMEWORK™ Online Home-buying Course

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

MAHA's FRAMEWORK™ follow-up classes include:

Information about the state's most affordable mortgage programs.

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

Opportunity to get answers to your home buying questions.

Contact information

Massachusetts Affordable Housing Alliance

1803 Dorchester Avenue

Dorchester, MA 02124

Phone: 617-822-9100

Email: info@mahahome.org

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

Applicable to: residents

Limited Equity Cooperatives

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

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

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

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

More information:

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

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

Massachusetts Housing Partnership

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

ONE Mortgage Program

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

Contact information

Phone: 800-752-7131

Email: onemortgage@mhp.net

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

Applicable to: residents

MassDocs

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

Contact information

Email: massdocs@mhp.net

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

Applicable to: affordable housing developers

Great Barrington Affordable Housing Trust Fund

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

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

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

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

OneSource

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

Contact information

David Rockwell, Director of Lending

Phone: 617-330-9944 x222

Email: drockwell@mhp.net

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

Applicable to: borrowers

Tax-exempt financing

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

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

Applicable to: affordable housing developers

Technical Assistance

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

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

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

MassHousing Mortgage Programs

Home for the Brave

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

Program Features:

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

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

Home for the Brave loans are available to:

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

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

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

More information:

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

Applicable to: residents

MassHousing Mortgage with no Mortgage Insurance offers:

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

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

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

- Complete a homebuyer education course

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

Applicable to: residents

Purchase and Renovation Loans

MassHousing Purchase and Rehab loans help borrowers cover both the cost of purchasing a home in need of repairs, as well as the expense of rehabilitating that property. The maximum loan amount for a Purchase and Rehab mortgage is 97% of the purchase price plus rehabilitation costs or the estimated value of the home after rehabilitation (whichever is less). A 3% down-payment is required.

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

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

Loan Terms

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

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

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

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

Licensed contractors must complete all rehabilitation work

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

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

Applicable to: residents

9. Appendices

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