

REPORT BY THE AFFORDABLE HOUSING TRUST IN RESPONSE TO ARTICLE 37

April-September 2022

Adopted November 15, 2022

Name of board or committee: This report is being submitted by the Williamstown Affordable Housing Trust (Trust) in response to Warrant Article 37 from the 2020 Town Meeting. The Trust was established in 2012 to be a focal point for the funding of projects to advance the goal of making housing in Williamstown affordable to lower income residents. The details of some of the Trust's accomplishments are presented below in response to the questions posed by Article 37. The current members of the Trust are Daniel Gura, Ruth Harrison, Andy Hogeland (Chair, and representing the Select Board), Robin Malloy, Kayla Servin, Cheryl Shanks, and Tom Sheldon.

Time period covered by the report: Please see our prior report which reported on activities ongoing over the course of several years through March 2022. This report covers the period April-September 2022.

Please describe what actions, if any, the board or committee has taken to:

1. **critically reexamine and continue to create policies and practices according to a commitment to accessible living;**

A core part of the mission of the Trust is to support the accessibility of affordable housing to people who want to live in Williamstown. Over the last 10 years, our activities have included

- Continuing to work with Northern Berkshire Habitat to build permanently affordable houses on two lots at the corner of Cole and Maple. The first is now occupied and the second is underway.
- Ongoing funding the Richard DeMayo Mortgage Assistance Program which has enabled 21 income eligible families to obtain their first homes. The 21st grant was awarded in April 2022.
- Ongoing funding of programs of rental assistance and mortgage assistance for income-qualified households which have been adversely affected by COVID-19. These programs are managed by the Berkshire Housing Development Corporation (BHCD). The program support that covers the construction of new buildings has always included provisions for handicap accessibility.
- Modification of our by-law at the May 2022 Town Meeting to better document the broad scope of our statutory powers.
- Holding public meetings during the summer of 2022 for proposed development of five affordable housing units as part of a 20-unit project at the Grange site on Green River Road. We issued a letter of support in September 2022.

2. reflect on areas, including housing and zoning, and make changes that actively allow for a town more supportive of a wide array of racial and economic backgrounds;

The provision of affordable housing is key to making the town more supportive of a wide array of racial and economic backgrounds. Current projects include:

- Continued support of the Williamstown Emergency Rental Assistance Program (WERAP) and the Williamstown Emergency Mortgage Assistance Program (WEMAP). Both programs are administered by Berkshire Housing Development Corporation. WERAP was developed in mid-2020 and has provided tens of thousands of dollars to aid income-qualified families hurt financially by the pandemic. WEMAP was created in 2021 to provide similar help to homeowners and is beginning to receive applications. We believe the need for emergency assistance will accelerate when special federal and state benefits programs and a moratorium on evictions and forbearance on mortgage arrearages end. Beyond the pandemic, the Trust contends there will always be a need for emergency aid to renters and homeowners who fall upon hard times in Williamstown.
- Additional DeMayo Mortgage Assistance Program grants to prospective first-time homeowners. The primary impediment to applications is the paucity of housing stock in Williamstown that is within reach of families at or below the Area Median Income. We granted our 21st award during this time period.
- Evaluating possible acquisition of property - developed or undeveloped - that would lend itself to affordable housing, likely in collaboration with a developer. This was done on a small scale by the Trust when we acquired building lots and partnered with Habitat. The Town has done it on a larger scale in collaboration with both private and not-for-profit entities (Cable Mills, Church Corners, Highland Woods and 330 Cole). This process might lead to the Trust banking funds for at least a few years to enable a suitable purchase. The Trust might also contract with a specialist to evaluate options for securing and developing property
- Upcoming review of the Housing Needs Assessment done by the Berkshire Regional Planning Commission. Although the Town's Master Plan will undoubtedly focus on affordable housing, the Trust would benefit in planning new initiatives (such as the acquisition of property and/or embarking on a partnership as described above) by having current data on needs sooner than 2023 or whenever the new plan is completed.
- Commitment to provide \$40,000 to Northern Habitat for Humanity to support either construction of the second home on Maple Street (which has begun) or development on Summer Street.

3. consider community input, especially from traditionally marginalized groups, either directly during meetings or in collaboration with the DIRE Advisory Committee;

All of our meetings are open to the public. We have done outreach to notify the public of the resources we have available, particularly in letting lenders and realtors know that we may be able to support applicants for loans or mortgages for their housing needs. Although the Trust and DIRE have not had formal board-to-Committee contact, during 2021 Trust chair Sheldon and Mohammed Memphis participated in periodic Zoom meetings of an ad hoc group sharing an interest in affordable housing. The group's purpose was to share information and coordinate planning. We welcome additional communication and any comments on our Article 37 reports.

4. **provide equity training for public office holders (or Town employees, if applicable), with a priority for training those who interact with the public. If training was provided identify the vendor and whether the training (a) included information on local instances of structural racism, (b) prioritized strategies to serve traditionally marginalized and under-represented people, and (c) emphasized breaking down systemic inequities in our community rather than personal conduct and personal bias.**

We have not undergone such training as a Trust, though individual members have taken some training on these issues.

5. **create policies and procedures to advance access for traditionally under-represented groups.**

All of the projects listed above are designed to advance access to housing by individuals with challenging economic conditions, who are often under-represented in the Williamstown housing market.

Article 37: “Equity” Petition to the Williamstown MA 2020 Town Warrant

Whereas, urgent structural change is vital in the effort for an equitable and welcoming Williamstown; and, Whereas, it is of utmost importance that all community members are enfranchised regardless of personal identity; and, Whereas, the level of accessible housing in Williamstown can determine the socio-economic, and in some cases racial diversity of the town; and, Whereas, education and training can successfully be used to undo remnants of structural oppression,

Therefore, be it resolved that

1. The Town of Williamstown recommends that fellow Williamstown boards, committees, and agencies, in particular the Planning Board, critically reexamine and continue to create their policies and practices according to a commitment to accessible living.
2. The Town of Williamstown asks boards and committees to reflect on areas including housing and zoning and make changes that actively allow for a town more supportive of a wide array of racial and economic backgrounds.
3. The Town of Williamstown encourages such bodies to heavily consider community input, especially from traditionally marginalized groups, both directly during meetings and in collaboration with the recently instantiated Race and Equity Advisory Committee, or similar name.
4. The Town of Williamstown commits to providing equity training for Town employees and public office holders. The training should prioritize trainees who interact with the public. The training should include information on local instances of structural racism and should prioritize strategies to serve traditionally marginalized and under-represented people. It should emphasize breaking down systemic inequities in our community rather than personal conduct and personal bias.

Quarterly reports should be shared with the Race and Equity Advisory Committee and community members to address progress towards the above goals. These reports should include types and vendors of equity training and policies and procedures created to advance access for traditionally under-represented groups.