

REPORT BY THE AFFORDABLE HOUSING TRUST IN RESPONSE TO ARTICLE 37

October-December 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 reports which reported on activities ongoing over the course of several years through March 2022, and a second report covering April-September 2022. This report covers the period October-December 2022. By way of background, the Trust's activities in recent years have included:

- Continuing to work with Northern Berkshire Habitat to build permanently affordable houses on two lots at the corner of Cole and Maple. We bought the lots and have contributed funding for construction. 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 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. 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. 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.
- 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.
- 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.

During the period October-December 2022 the Trust has continued to engage in the following activities to:

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

- **Northern Berkshire Habitat.** During this period, the Trust has engaged in discussions with Northern Berkshire Habitat for Humanity regarding the two houses being built at Cole and Maple Streets. The Trust previously purchased the lots and had contributed \$40,000 in construction funds. The Trust has also previously purchased a lot on Summer Street, and during this reporting time period awarded Habitat \$40,000 for the Summer Street project.
- **Rural Lands Foundation.** The Trust has also initiated discussions with the Williamstown Rural Lands Foundation about possible collaboration on projects that would both create affordable housing and preserve open space.
- **Property Tax Relief.** At the Trust's December 21, 2022 meeting, it agreed to propose to the Select Board a warrant article to provide further property tax relief to homeowners with limited income and assets. The proposal was presented at the Select Board's January 9, 2023 meeting. The Town currently allows a limited property tax exemption for homeowners over age 70 so long as their income and assets are below certain levels. The statutory basis for this exemption is called 41C; the statutory reference is MGL c. 59, section 5, Clause Forty-first C. The statute allows these eligibility requirements and the amount of the exemption to be expanded by vote of Town Meeting, within limits set out in the statute. In addition, Clause 41D of the statute allows the limitations on income and assets to be modified annually based on the CPI, as determined by the US Department of Labor.

The Affordable Housing Trust, at its meeting of December 21, 2022, supported the expansions of the eligibility requirements, the increase in the exemption and the tying to annual increases in the CPI. These adjustments would aid the most economically challenged homeowners in our town. The table below shows the current elements of the 41C exemption criteria and the 41D annual adjustment, and how they can be modified by vote of Town Meeting.

	Current 41C Criteria	Proposed Expansion – all are maximum allow by law
Age	70	65
Amount of Exemption	\$500	\$1,000
Limit on Assets	\$28,000 single, 30,000 jointly – no CPI adjustment under 41D	40,000 single, 55,000 jointly – annual adjustment based on CPI under 41D
Limit on Income	13,000 single, 15,000 jointly – no CPI adjustment under 41D	20,000 single, 30,000 jointly – annual adjustment based on CPI under 41D

- **Housing Support.** The Trust received a request from BHCD to assist a formerly homeless person obtain furniture need to help them remain in a housing placement. Without furniture, the person might have lost the housing. The Trust agreed to the request and funded \$1,755 in assistance. To date, the trust has funded \$116,000 in assistance under the WERAP/WEMAP programs.
- **Coordination with other AHTs.** During this period, a member of the trust made a presentation on its programs and history to the recently-formed Pittsfield AHT. Another member had similar discussions and tour with a representative of the Stockbridge AHT. Both efforts were for the sharing of practices to support affordable housing across Berkshire County.

3. Article 37 asks that we 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. The Trust and DIRE have not had formal board-to-Committee contact since 2021. During this period, we filed our second Article 37 report in November. We welcome additional communication and any comments on our Article 37 reports. Our prior Article 37 reports are posted on the AHT webpage.

4. Article 37 asks to 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. In November, one of our members (Dan Gura) gave a training session to Trust members on the financial aspects of affordable housing projects. Also in November, one of our members attended a webinar by the Massachusetts Select Board Association on Funding Sources for Affordable Housing Initiatives. The slides of the webinar are posted on the AHT webpage.

5. **Article 27 asks that we 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.