

GRANT TERMS

Grants are for a maximum of \$10,000 per twelve-month period for rental payments and \$15,000 per twelve-month period for mortgage payments. They will be made on a first come, first served basis. Grants will be made as long as funds are available, as determined by the Trust. Recipients may reapply or renew their grants.

PRIVACY/ANONYMITY

The Trust prefers not to know the identity of grant applicants. Hearthway will receive the application and will represent the applicant to the Trust. Applicants will not make applications directly to or have direct communication with the Trust during the grant evaluation process.

CONTACT

Hearthway
One Fenn Street, 3rd Floor
Pittsfield, MA 01201
(413) 499-1630
info@hearthway.org

Walk-in hours:
Tuesday, Wednesday, and Thursday
9 am to 3 pm

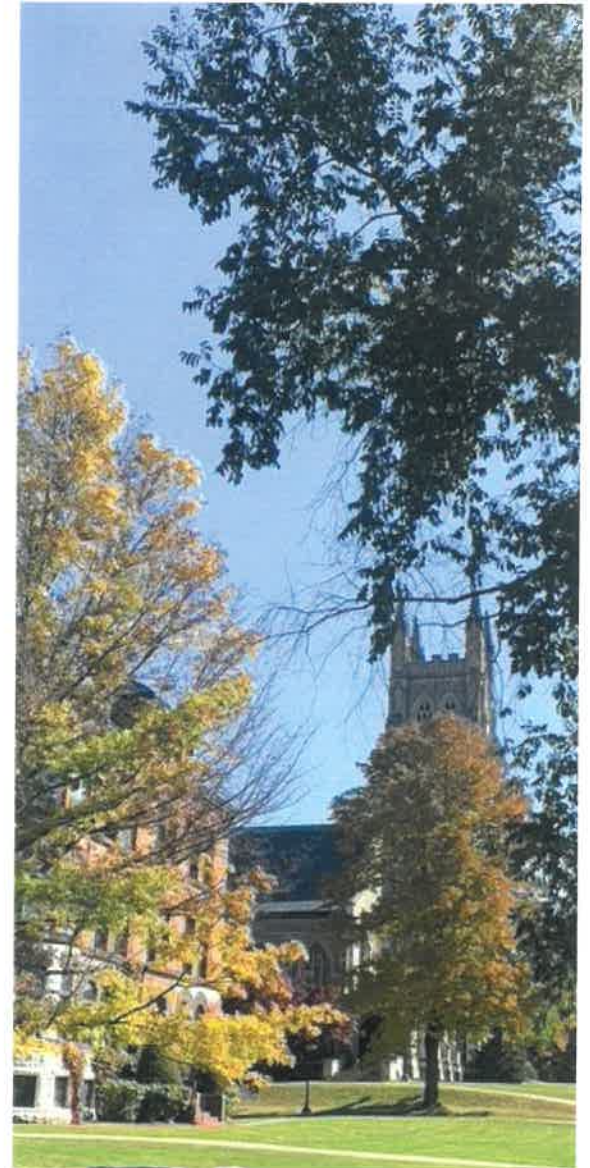
Versie (Brook) Moore
vmoore@hearthway.org
413 344-4853

Online applications are available at

<https://hearthway.org/hcec-intake-form/>

Williamstown Ardable Housing Trust
31 North Street
Williamstown, MA 01267
AHTrust@williamstownma.gov

WILLIAMSTOWN EMERGENCY RENTAL AND MORTGAGE ASSISTANCE PROGRAM



PROGRAM BACKGROUND

The Williamstown Affordable Housing Trust was established by Town Meeting in 2012 to create and preserve affordable housing in Williamstown. Its emergency assistance program is designed to aid Williamstown residents temporarily unable to afford their monthly mortgage or rent payments, thus enabling them to remain in their homes.

This emergency program began in 2020 in response to the Covid-19 shutdown. By 2025, approximately \$150,000 in grants had gone to homeowners and renters who needed emergency assistance because they:

- had to quit work to take care of a dependent
- lost their job
- had to stay home with their school-age children

PERMISSABLE USES OF GRANT

Funds are not intended for long term or ongoing assistance but for strategic intervention to help achieve a measure of stability.

Grants may be used for the following purposes:

- Monthly rent
- Rent arrears
- Monthly mortgage payment, including principal, interest, and real estate tax escrow
- Homeowner's insurance
- Mortgage payment arrears

Checks will be written to the landlord, vendor, or mortgagor on behalf of the applicant.

ELIGIBILITY

Individuals and families who are residents of Williamstown in difficult financial circumstances.

Applicants for assistance must have a family income at or below 100% of Area Mean Income, as defined by the Massachusetts Department of Revenue for the Community Preservation Act. Priority will be given applicants with a family income at or below 80% AMI.

In 2024, a Williamstown family of four earning \$105,700 was at 100% of Area Median Income, so 80% was \$84,560. For other household sizes and percentages, please search online for "Community Preservation Act income limits."