

NORTH ADAMS

Housing Needs Assessment

City of North Adams, Massachusetts

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1. Executive Summary

1.1 Background and Purpose

The City of North Adams requested FY20 District Local Technical Assistance (DLTA) through Berkshire Regional Planning Commission, to perform a citywide assessment of housing needs. This report provides detailed information on the state of existing housing stock and clarifies the need for senior, accessible, and affordable housing in North Adams.

1.2 Summary of Key Demographics & Findings

Despite a steady, 50-year decline, North Adams remains the most populous municipality in northern Berkshire County with a total population of 13,089 as of 2018. Since 2010, the city's population has aged, demonstrated by an increase in median age from 38.9 to 43.5 years old in 2018. Additionally, as of 2018, residents aged 55 and over comprised 34.6% of the city's total population. Despite an aging population, the city's labor force contained 6,085 people in 2018, comprising 46.5% of the total population. The unemployment rate in North Adams was 4% as of December 2019. Additionally, 91.1% of the city's labor force is employed in the service-providing domain, which provides an average weekly wage of $784. The fastest growing industry in North Adams is Professional, Scientific, Management, Administrative and Waste Management Services, which experienced 141% growth from 2010 to 2018. Lastly, approximately 20% of non-elderly residents in North Adams live below the poverty line, a figure that nearly doubles that of the Commonwealth.

Housing Data

North Adams contains 6,718 total housing units, 57.4% of which are owner-occupied. Much of the city's housing stock is aging and in below good condition. 76.6% of all units were constructed prior to 1970 and 50.7% prior to 1940. Additionally, 68.53% of housing units are assessed at below average condition and 15.6% are assessed at below average grade. As of 2018, subsidized rental units comprised 35.3% of the total rental stock and 13% of all housing units. The combination of aged and poor-quality housing units has contributed to a housing deficit across a broad spectrum of income levels.

North Adams is currently experiencing an affordable housing shortage. Across income categories ranging from extremely low- to middle-income, there exists a total deficit of 808 units affordable to North Adams households. Currently, North Adams contains 718 housing units affordable to 1,861 households within the extremely low-income category, representing a deficit of 1,075 units. At the moderate- ($64,000-$79,999) and middle-income ($80,000-$96,000) levels there is a combined deficit of 465 units. Such findings are consistent with housing production and housing cost burdened data. Between 2010 and 2018 only 24 new housing units have been constructed—representing a 0.0003% increase. Additionally, as of 2018, the median household income for homeowners was $61,331 while for renters that figure was $23,575. As such, 20% of homeowners and more than half of renters in North Adams were housing cost burdened—meaning housing costs account for more than 30% of monthly income.

Based on the findings herein, North Adams lacks a supply of adequate and affordable housing across a broad range of income levels. As such, the City and its various partners should undertake efforts to avail the community to resources that will enable neighborhood reinvestment and the production of new housing that is attractive and affordable to diverse income levels.

1.3 Summary of Recommendations

In 2014, the City of North Adams adopted the *Vision 2030* comprehensive plan. The Vision 2030 Plan contained a chapter on housing and neighborhoods that cited the following goals:

- Goal HN 1: Provide high quality housing options that meet a variety of needs and lifestyles.
- Goal HN 2: Address blight and improve property values.
- Goal HN 3: Support strong community connections within neighborhoods.

A variety of resources exist that will help the City achieve its Vision 2030 Plan goals while enabling neighborhood reinvestment and new housing production. Such resources include Housing Choice, Smart Growth zoning, the Community Preservation Act, the Community Development Block Grant program, and Complete Streets. As such, it is recommended that the City of North Adams implement a strategy to avail the community to the aforesaid resources, which are described in detail below.

Pursue Housing Choice Designation

Housing Choice is a state initiative that enable eligible municipalities to access the Housing Choice grant program and offers bonus points or other considerations regarding certain state grant programs. In order to qualify for Housing Choice, municipalities are required to implement seven of fourteen Housing Best Practices and attain a 3% increase in housing production over the most recent five-year period. North Adams does not currently meet the housing production criteria for Housing Choice, but, with 86 planned units in development, the City should seek to implement the following best practices:

1. Have at least one zoning district that allows multifamily by right (in addition to 40R districts) where there is capacity to add units and that allows for family housing that is not age restricted and does not restrict units with more than two bedrooms.
2. Have zoning that allows mixed use development by right that is not part of a 40R district.
3. Have zoning that allows for accessory dwelling units by right.
4. Reduce parking requirement for multifamily units.

Implementation of the above best practices will move North Adams closer to Housing Choice eligibility. Additionally, adopting such zoning amendments will allow for the provision of high quality and diverse housing options that meet a variety of needs and lifestyles, as reflected in Goal HN 1 of the Vision 2030 Plan.

Enact Smart Growth Zoning

Smart Growth Zoning, codified as M.G.L. Chapter 40R, encourages communities to create dense residential or mixed-use smart growth zoning districts located in areas of concentrated development, such as existing city and town centers. 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. 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.

Adoption of Smart Growth Zoning would enable the production of new housing in North Adams that is affordable to households at various income levels thereby rectifying the city's housing deficit

and achieving Goals HN 1 and HN 2. As such, it is recommended that the City pursue the adoption of a Smart Growth Overlay District that encompasses a portion of the downtown and other areas adjacent thereto, such as the eastern end of Union Street corridor.

Explore Adoption of the Community Preservation Act

The Community Preservation Act (CPA) allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing, and outdoor recreation. Funds for the Community Preservation Fund are raised locally by a surcharge on property tax bills of 3% or less. Funds raised by the surcharge are then matched by a state contribution (percentage varies year-to-year) and allocated to proposed projects by an appointed Community Preservation Committee. Municipalities are required to adopt CPA by ballot referendum.

CPA is a resource that could be leveraged by North Adams to fulfill a number of different community needs, not least of which is housing. As such, it is recommended that the City of North Adams begin public discussions regarding the Community Preservation Act to determine whether or not it is a viable option as a resource for housing production, rehabilitation, and neighborhood reinvestment.

Optimize the Community Development Block Grant Program

The City of North Adams, as a mini-entitlement community, is eligible for Community Development Block Grant (CDBG) funds. The City has used CDBG funds for a variety of community development purposes, ranging from the creation and preservation of parks and recreational facilities to infrastructure improvements. Going forward it is recommended that the City of North Adams focus CDBG funds on neighborhood infrastructure improvements, including roads and sidewalks, as the rehabilitation of housing units occur. Such a use of CBDG funds will address blight and improve property values throughout the city's neighborhoods, as recommended by Goal HN 2.

Leverage Complete Streets Funding

Complete Streets design principles emphasize accessibility and safety for all users of the transportation system. The City of North Adams adopted its Complete Streets policy in 2015, and is eligible for funding through the Complete Streets grant program. Complete Streets funds can be used for sidewalk improvements, enhanced pedestrian and bicycle facilities, traffic calming, etc. It is recommended that the City of North Adams leverage the Complete Streets grant program to improve neighborhood infrastructure, including sidewalk conditions, bicycle facilities, and parking conditions. Such a use of Complete Streets funds will create strong physical connection between and within the city's neighborhoods, as recommended by Goal HN 3, while also improving neighborhood desirability and improving property values, as recommended by Goal HN2.

Conclusion

Strategic utilization of the above described resources will enable the City of North Adams to stimulate new housing production and neighborhood reinvestment in ways consistent with the goals outlined in the Vision 2030 Plan. Implementation of the recommendations made herein will assist in reducing the city's affordable housing deficit and improve residential conditions thereby enhancing the quality of life for North Adams residents and making the city a more attractive destination for prospective residents.

1.4 Methodology

The report was compiled using a model provided by Massachusetts Housing Partnership and Citizens Housing and Planning Association in partnership with the Center for Housing Policy. For more information on the model, visit housingpolicy.org.

Data for this report came from various sources, including:

- United States Decennial Census (2000, 2010 Census)
- American Community Survey
- United States Department of Housing and Urban Development, huduser.org
- Massachusetts Department of Labor and Workforce Development
- Massachusetts Department of Housing and Community Development
- University of Massachusetts Donahue Institute
- Banker and Tradesman
- Berkshire County Board of Realtors & MLS
- Massachusetts Department of Revenue
- State of the Cities Data Systems: Comprehensive Housing Affordability Strategy (2000)
- North Adams Assessors' data
- RealtyTrac
- Zillow Rental Listings
- Berkshire Regional Planning Commission's Fair Housing Equity Assessment
- North Adams *Vision 2030* comprehensive plan (2014)
- North Adams Zoning Ordinance and Map
- North Adams Board of Assessors

2. Demographics

2.1 Population

As of the 2018 American Community Survey, the population of North Adams was 13,089. North Adams experienced significant population decline over the latter half of the last century, with the population declining by 6,816, or 34.24% since 1960. Despite this, North Adams remained the largest municipality in the Northern Berkshires, as the next largest municipality, the Town of Adams, experienced similar decline. However, the population of every other nearby municipality either grew or remained steady over the same period.

Table 2.1 Population Change, 1960 – 2018

Town/County	1960	1970	1980	1990	2000	2010	2018
North Adams	19,905	19,195	18,063	16,964	14,691	13,708	13,089
Williamstown	7,322	8,454	8,741	8,426	8,418	7,754	7,759
Clarksburg	1,741	1,987	1,871	1,599	1,682	1,702	1,744
Florida	569	672	730	723	676	752	785
Savoy	277	322	644	634	705	692	719
Adams	12,391	11,772	10,381	9,445	8,809	8,485	8,172
New Ashford	165	183	159	192	247	228	347
Berkshire County	142,135	149,402	145,110	139,352	134,953	131,219	126,348
Sources: 2000, 2010 United States Decennial Census; 2018 American Community Survey Table DP05							

The population of North Adams grew older between 2010 and 2018, with the median age increasing from 38.9 years to 43.5 years and the oldest age cohort growing in population by 14.39%. Furthermore, all three of the younger age cohorts shrank by at least 8%, with the most dramatic decline coming in the 20-34 cohort, which shrank by 15.72%.

Table 2.2 Population Distribution by Age

Age Cohort	Total Population (2010)	% of Total Population (2010)	Total Population (2018)	% of Total Population (2018)	% Change
0-19 years old	3,359	24.50	2,944	22.49	-12.35
20-34 years old	2,945	21.48	2,482	18.96	-15.72
35-54 years old	3,506	25.58	3,204	24.48	-8.61
55+ years old	3,898	28.44	4,459	34.07	14.39
Total Population	13,708	100	13,089	100	-4.52
Median Age	38.9	-	43.5	-	11.83
Sources: 2010 United States Decennial Census, 2018 American Community Survey Table DP05					

The population is predicted to continue to decline over the next decade, with an estimated 2030 population of 12,686 (3.08% below 2018 levels). The 0-19, 35-54, and 55+ age cohorts are all projected to shrink, with the largest decline being by 10.52% in the 35-54 cohort. The 20-34 age cohort, by contrast, is expected to grow by 8.82%. The age distribution of the population is not projected to change significantly from 2018 levels, with the 55+ age cohort maintaining an approximately 34% share of the population and the younger three age cohorts each comprising around 22% of the population.

Table 2.3 North Adams Population Projection, 2030

Age Cohort	2018 ACS	2030 Population Projections	% of Total Population (2030)	% Change
0-19 years old	2,944	2,729	21.51	-7.30
20-34 years old	2,482	2,701	21.29	8.82
35-54 years old	3,204	2,867	22.60	-10.52
55+ years old	4,459	4,389	34.60	-1.57
Total Population	13,089	12,686	100	-3.08
Sources: 2018 American Community Survey Table DP05; UMASS Donahue Institute Population Projections				

2.2 Race

In North Adams, 90.69% of residents are white, 4.28% are of two or more races, 1.86% are of some other race, and 1.73% were Black or African American.

Table 2.4 Race

Race	2018 ACS	% of Total Population
White alone	11,600	88.62
Black or African American alone	226	1.73
Hispanic or Latino	570	4.35
American Indian or Alaskan Native alone	30	0.23
Asian alone	138	1.05
Native Hawaiian or Other Pacific Islander alone	20	0.15
Some other race alone	244	1.86
Two or more races	560	4.28
Total	13,089	100
Sources: 2018 American Community Survey Table DP05		

2.3 Poverty

2,099 people, or 17.54% of the population, live below the poverty line. Of these people, nearly 90% are below the age of 65, with 19.88% of North Adams residents under the age of 65 living below the poverty line. This is nearly twice the state rate, as is the total rate of residents living below the poverty line.

Table 2.5 Number of People Living Below Poverty

Age Cohort	Total Population (2018)	Population Below Poverty	% Below Poverty	State % Below Poverty
Under Age 65	9,488	1,886	19.88	10.14
Age 65 and Over	2,482	213	8.58	9.08
Total Population*	11,970	2,099	17.54	9.96

Sources: 2018 American Community Survey Table S1701
* Total population for whom poverty was calculated may be lower than total municipal population.

2.4 Employment and Income

North Adams continues toexperience some of the highest unemployment in the Northern Berkshires, with the December 2019 unemployment rate of 4% only slightly lower than the 4.2% of neighboring Savoy and New Ashford. Unemployment decreased from 4.8% in December 2018, but still remained high when compared to the county and the state.

Table 2.6 Unemployment Rates & Labor Force

Area	Labor Force (12/2019)	Population Employed (12/2019)	Population Unemployed (12/2019)	Unemployment Rate (12/2019)	Unemployment Rate (12/2018)
North Adams	6,085	5,795	290	4	4.8
Williamstown	3,391	3,310	81	1.9	2.4
Clarksburg	884	853	31	2.3	3.5
Florida	423	403	20	1.9	4.7
Savoy	409	384	25	4.2	6.1
Adams	4,290	4,106	184	3.7	4.3
New Ashford	143	136	7	4.2	4.9
Berkshire County	66,186	63,795	2,391	3.1	3.6
Massachusetts	3,833,200	3,713,500	119,700	2.8	3.1

Sources: Massachusetts Department of Labor and Workforce Development
Note: Unemployment rates do not reflect seasonal adjustments.

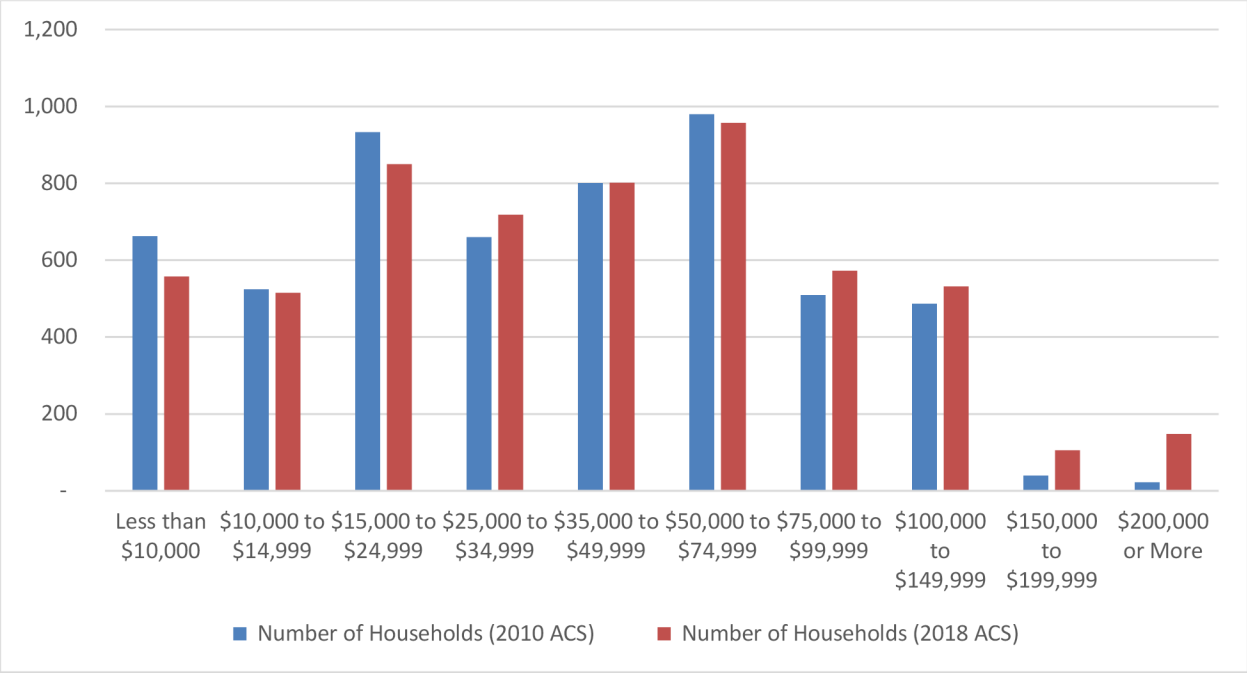
33.39% of North Adams households earn under $25,000, 26.4% earn between $25,000 and $49,999, 16.62% earn between $50,000 and $74,999, and 23.6% earn $75,000 or more.

Table 2.7 Households by Income Level in North Adams

Income Level	Number of Households (2010 ACS)	Number of Households (2018 ACS)	% of Total Households (2018 ACS)	% Change
Less than $10,000	663	558	9.69	-15.84
$10,000 to $14,999	524	515	8.94	-1.72
$15,000 to $24,999	933	850	14.76	-8.90
$25,000 to $34,999	660	718	12.47	8.79
$35,000 to $49,999	801	802	13.93	0.12
$50,000 to $74,999	980	957	16.62	-2.35
$75,000 to $99,999	509	573	9.95	12.57
$100,000 to $149,999	487	532	9.24	9.24
$150,000 to $199,999	40	106	1.84	165.00
$200,000 or More	22	148	2.57	572.73
Total Households	5,619	5,759	100	2.49
Sources: 2010, 2018 American Community Survey Table DP03				

Between 2010 and 2018, the share of Berkshire County households earning under $25,000 decreased by 11.5%, the share earning between $25,000 and $49,999 increased by 1.54%, the share earning between $50,000 and $74,999 decreased by 4.7%, and the share earning $75,000 or more increased by 25.33%.

Figure 2.1 Households by Income in North Adams



91.1% of jobs in North Adams are service-providing, while only 8.9% are goods-producing. The average weekly wage for all jobs is $796, while goods-producing jobs' average weekly wage of $921 is 17.5% higher than that of service-providing jobs.

Table 2.8 Average Weekly Wage by Job Type

Job Type	Average Weekly Wage (2018)	Average Monthly Employment (2018)	% of Average Total Monthly Employment (2018)
Service-providing Jobs	$784	5,580	91.10
Goods-producing Jobs	$921	545	8.90
Total	$796	6,125	100
Sources: Massachusetts Department of Labor and Workforce Development ES-202			

On average, both goods-producing and service-providing employees in North Adams earn less than employees throughout Berkshire County and Massachusetts. This discrepancy is most pronounced for goods-producing employees in North Adams, earning 28.8% and 42.8% less than their Berkshire County and Massachusetts counterparts, respectively. Service-providing employees in North Adams earn only 7.9% less than Berkshire County service-providing employees but earn 42.6% less than their Massachusetts counterparts.

Table 2.9 Average Weekly Wages Compared to County and State

Job Type	North Adams Average Weekly Wage (2018)	Berkshire County Average Weekly Wage (2018)	Massachusetts Average Weekly Wage (2018)	% of Massachusetts Average
Service-providing Jobs	$784	$851	$1,367	57.35
Goods-producing Jobs	$921	$1,294	$1,613	57.10
Sources: Massachusetts Department of Labor and Workforce Development ES-202				

Several industries account for most employment in North Adams, with *Educational Services, Health Care, and Social Assistance* (35.53%), *Arts, Entertainment, Recreation, and Accommodation and Food Service* (11.57%), *Retail Trade* (11.35%), and *Professional, Scientific, Management, Administrative and Waste Management Services* (10.72%) comprising 69.17% of all employment. The remaining nine industries each comprise less than 8% of local employment and have an average share of employment of 3.65%.

Between 2010 and 2018, overall employment in North Adams declined by 2.07%., Many industries, however, experienced much more significant declines. The largest decreases were in *Wholesale Trade* (64.22%), *Public Administration* (53.04%), and *Transportation and Warehousing, and Utilities* (36.36%). By contrast, the largest increases were in *Professional, Scientific, Management, Administrative and Waste Management Services* (141.44%), and *Finance and Insurance, Real Estate, Rental and Leasing* (27.95%).

Table 2.10 Industry Distribution

Industry	2010 ACS	2018 ACS	% of Total Jobs (2018)	% Change
Civilian Employed population 16 years & older	6,047	5,922	-	-2.07
Agriculture, Forestry, Fishing & Hunting, and Mining	64	51	0.86	-20.31
Construction	397	405	6.84	2.02
Manufacturing	588	444	7.50	-24.49
Wholesale Trade	218	78	1.32	-64.22
Retail Trade	778	672	11.35	-13.62
Transportation & Warehousing, and Utilities	99	63	1.06	-36.36
Information	121	92	1.55	-23.97
Finance & Insurance, Real Estate, Rental & Leasing	229	293	4.95	27.95
Professional, Scientific, Management, Administrative & Waste Management Services	263	635	10.72	141.44
Educational Services, Health Care, and Social Assistance	1,997	2,104	35.53	5.36
Arts, Entertainment, Recreation, and Accommodation & Food Service	695	685	11.57	-1.44
Other Services, except Public Administration	285	253	4.27	-11.23
Public Administration	313	147	2.48	-53.04
Sources 2010, 2018 American Community Survey Table DP03				

2.5 Housing Overview

North Adams' housing stock is overwhelming aged, with 50.77% of structures being built before 1940, and 76.61% before 1970. Accordingly, there has been very little recent housing development with only 2.7% of structures having been built after 1999.

Table 2.11 Age of Housing Units in North Adams

Year structure built	Number of housing units (2018 ACS)	% of total housing units
Built 2010 or later	24	0.36
Built 2000 to 2009	157	2.34
Built 1990 to 1999	304	4.53
Built 1980 to 1989	467	6.95
Built 1970 to 1979	619	9.21
Built 1960 to 1969	646	9.62
Built 1950 to 1959	707	10.52
Built 1940 to 1949	383	5.70
Built 1939 or earlier	3,411	50.77
Total Units	6,718	100
Sources: 2018 American Community Survey Table DP04		

A majority of housing units (57.37%) are homeowner-occupied. These homes tend to have a slightly larger household size (2.26) than that of renter-occupied units (1.86). Additionally, the median household income of a homeowner-occupied unit of $61,331 is 160% greater than that of a renter-occupied unit ($23,575). Given this discrepancy in income, it is not surprising that while

only approximately one fifth of homeowner-occupied housing units were housing cost burdened, just over half of renters devote more than 30% of their monthly household income to housing costs.

Table 2.12 Homeowner- Versus Renter-Occupied Housing

Type of Housing	Number of Occupied Housing Units	% of Total Occupied Housing Units	Average Household Size	Median Household Income	% Housing Cost Burdened
Owner-occupied	3,304	57.37	2.26	$61,331	21.16
Renter-occupied	2,455	42.63	1.86	$23,575	51.36
Sources: 2018 American Community Survey Tables DP04, S2503 Note: There is a high margin of error associated with calculating housing cost burden.					

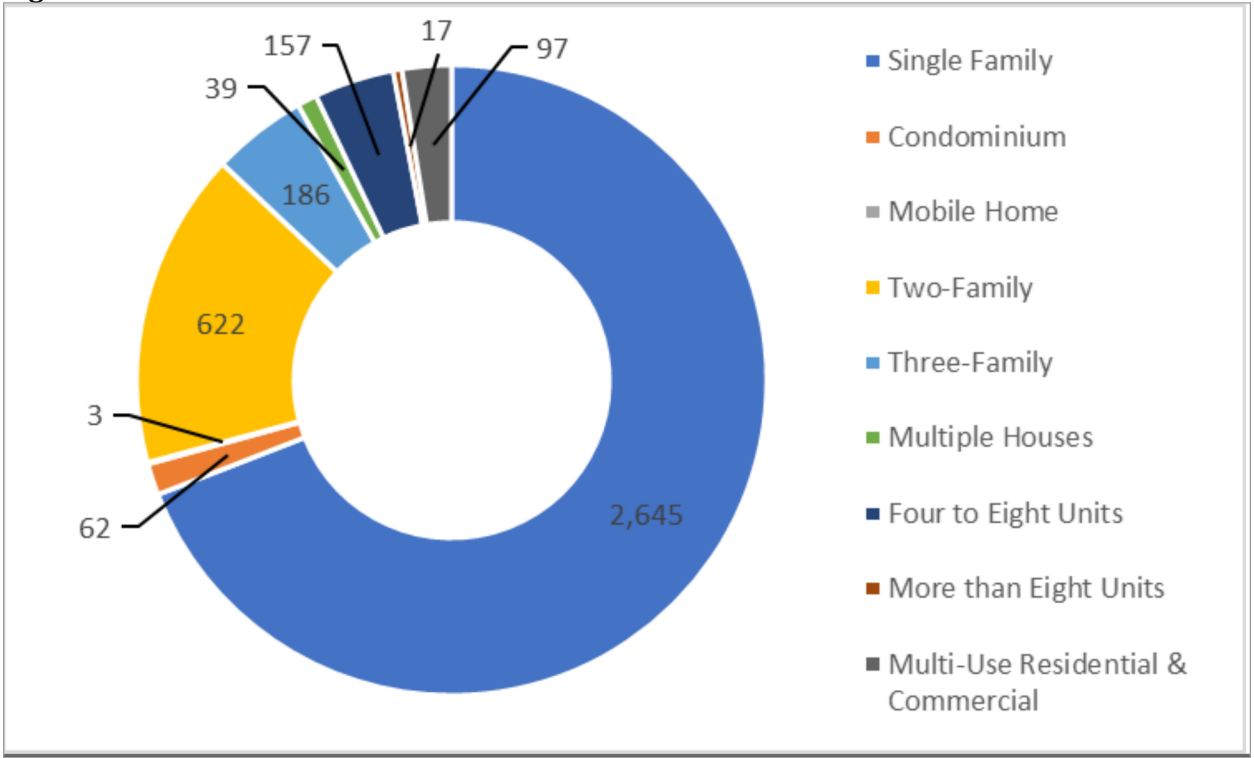
Approximately one third of all vacant units in North Adams are either for rent or for sale, with twice as many for rent as for sale. 57.98% of all vacant units are listed as *other vacant.* Homes listed as *other vacant* include homes that are vacant due to being foreclosed upon, being under repair, being abandoned, being involved in legal proceedings, and for other/unknown reasons. Only 6.67% of vacant units are for seasonal, recreational, or occasional use, indicating that North Adams does not have a large second-homeowner population, unlike other areas in Berkshire County.

Table 2.13 Vacancy Status

Vacancy Status	Number of Housing Units (2018 ACS)	% of Total Vacant Units
For rent	209	21.79
Rented, not occupied	0	0
For sale only	103	10.74
Sold, not occupied	27	2.82
For seasonal, recreational, or occasional use	64	6.67
For migrant workers	0	0
Other vacant	556	57.98
Total	959	100
Sources: 2018 American Community Survey Table B25004		

As indicated in Figure 2.2 below, a majority of North Adams properties (69.1%) are used for single family residential homes. 622 properties are two-family. There are 39 properties with multiple residences and 62 with condominiums. Multi-use Residential and Multi-use Commercial each represent one property.

Figure 2.2. Residential Use



Source: North Adams Board of Assessors (accessed 05/07/2020)

43.39% of housing units are in detached single-family homes. Of the remaining units, most are in structures with between 2 and 4 units (29.19%), with a smaller share in structures with 5 or more units (19.43%).

Table 2.14 Number of Units in Structure (Rent or Own)

Structure Type	2010 ACS	2018 ACS	% of Total Housing (2018 ACS)
1 unit, detached	2,611	2,915	43.39
1 unit, attached	122	239	3.56
2 units	1,171	904	13.46
3 or 4 units	1,344	1,057	15.73
5 to 9 units	464	659	9.81
10+ units	595	646	9.62
Mobile Home	227	298	4.44
Boat, RV, van, etc.	0	0	0
Total units	6,534	6,718	100

Sources: 2010, 2018 American Community Survey Table DP04

Homes in North Adams tend to have between one and three bedrooms, with the most common being three bedrooms (35.92%). Between 2010 and 2018, two- and three-bedroom homes became more common, while homes with one bedroom or more than 3 bedrooms became less common. This is especially true for homes with 5 or more bedrooms, which declined by 61.9% over the period.

Table 2.15 Housing Stock by Number of Bedrooms

Number of Bedrooms	2010 ACS	2018 ACS	% of Total Housing (2018 ACS)	% Change
Studio, 1-bedroom	1,472	1,322	19.68	-10.19
2 bedrooms	1,916	2,138	31.82	11.59
3 bedrooms	1,967	2,413	35.92	22.67
4 bedrooms	801	701	10.43	-12.48
5+ bedrooms	378	144	2.14	-61.90
Total units	6,534	6,718	100	2.82
Sources: 2010, 2018 American Community Survey Table DP04				

There are 34.6% more homeowners (3,304) in North Adams than renters (2,455). Homeowners are relatively evenly distributed across the 45-54, 55-64, and 65-74 age cohorts, with each cohort containing between 20% and 25% of total homeowners. Renters, by contrast, tend to be younger with 24.2% of all renters aged 35 years or younger, compared to only 7.42% of all homeowners. Similarly, only 11.98% of renters are between the ages of 45 and 54, compared to 25.06% of all homeowners.

Table 2.16 Age of Householder

Age of Householder	% of Total Householders (2018 ACS)	Number of Renters	% of Renters	Number of Owners	% of Owners
Under 35 years old	14.57	594	24.20	245	7.42
35-44 years old	12.59	355	14.46	370	11.20
45-54 years old	19.48	294	11.98	828	25.06
55-64 years old	20.94	537	21.87	669	20.25
65-74 years old	17.78	343	13.97	681	20.61
75-84 years old	8.82	171	6.97	337	10.20
85 years old and older	5.82	161	6.56	174	5.27
Total	100	2,455	100	3,304	100
Sources: 2018 American Community Survey Table S2502					

Most householders have occupied their homes for more than 5 years, with the majority having occupied their home for between 5 and 20 years (51.43%). Renters tend to be newer occupants of their homes, with only 14.33% of renters having moved into their home before 2000. It should be noted, however, that only 6.59% have moved in 2017 or later. Homeowners tend to have occupied their homes longer than renters, with the largest cohort (30.24%) having moved into their homes before 1990 and only 8.29% having moved into their homes in 2015 or later.

Table 2.17 Household Tenure

Year Householder Moved into Home	% of Total Households	Number of Renter Households	% of Renter Households	Number of Owner Households	% of Owner Households
2017 or later	4.74	161	6.56	112	3.39
2015 to 2016	9.78	401	16.33	162	4.90
2010 to 2014	26.50	908	36.99	618	18.70
2000 to 2009	24.93	633	25.78	803	24.30
1990 to 1999	14.71	237	9.65	610	18.46
1989 and earlier	19.34	115	4.68	999	30.24

Sources: 2018 American Community Survey Table S2502

North Adams was the most economically distressed region in the Northern Berkshires when measured by households living beneath the area median income.62.84% of households in North Adams earn 80% or less of the area median income. This compared with the next highest rates of 54.60% for Adams and 44.11% for Savoy, and the county-wide rate of 46.82%. Of these households, a plurality of them (26.74%) are extremely low income, earning less than 30% of the area median income. This differs from the surrounding municipalities and the county as a whole, where the plurality of households earning 80% or less than the area median income tend to be low income, earning between 50.1% and 80% of the area median income.

Table 2.18 Percentage of Households by Area Median Income

Location	Total Households	Extremely Low Income (<30% AMI) Households		Very Low Income (30.1-50%) Households		Low Income (50.1-80% AMI) Households	
		Number	%	Number	%	Number	%
Berkshire County	55,212	10,014	18.14	6,607	11.97	9,230	16.72
North Adams	5,759	1,540	26.74	1,042	18.09	1,037	18.01
Williamstown	2,309	270	11.69	218	9.44	243	10.52
Clarksburg	697	70	10.04	82	11.76	122	17.50
Florida	320	51	15.94	34	10.63	51	15.94
Savoy	297	28	9.43	48	16.16	55	18.52
Adams	3,830	660	17.23	587	15.33	844	22.04
New Ashford	123	16	13.01	6	4.88	16	13.01

Sources: 2018 American Community Survey Table DP03; US Department of Housing and Urban Development 2020 Income Limits
Note: Calculated using AMI income limits for a 2-person household, given that the average household size for the county is 2.3

Figure 2.3 Percentage of Households by Area Median Income

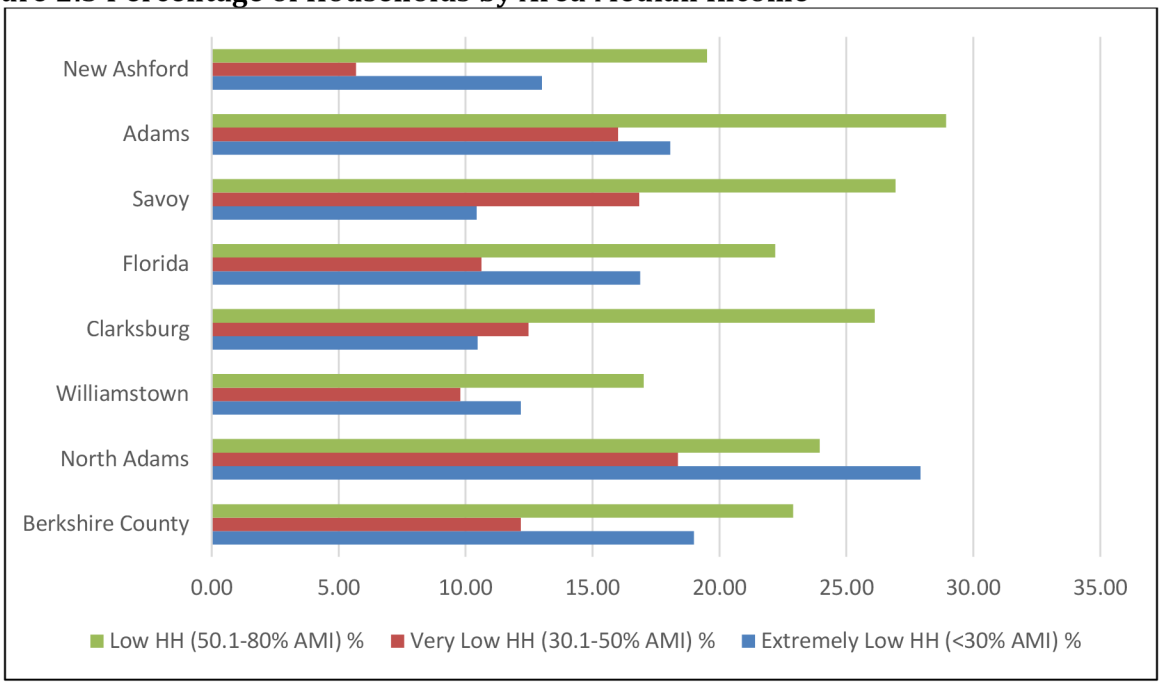


Table 2.19 denotes HUD income limits, which are separated into three categories (based on percentage of area median income). The income limit depends on the category and the family size. Most state and federal housing subsidy programs limit family income to 80% of AMI.

Table 2.19 FY 2020 Income Limits

Median Family Income	FY 2020 Income Limit Category	Persons in Family						
		1	2	3	4	5	6	7
$80,900	Extremely Low (30%) Income Limits	$17,950	$20,500	$23,050	$26,200	$30,680	$35,160	$39,640
	Very Low (50%) Income Limits	$29,900	$34,200	$38,450	$42,700	$46,150	$49,550	$52,950

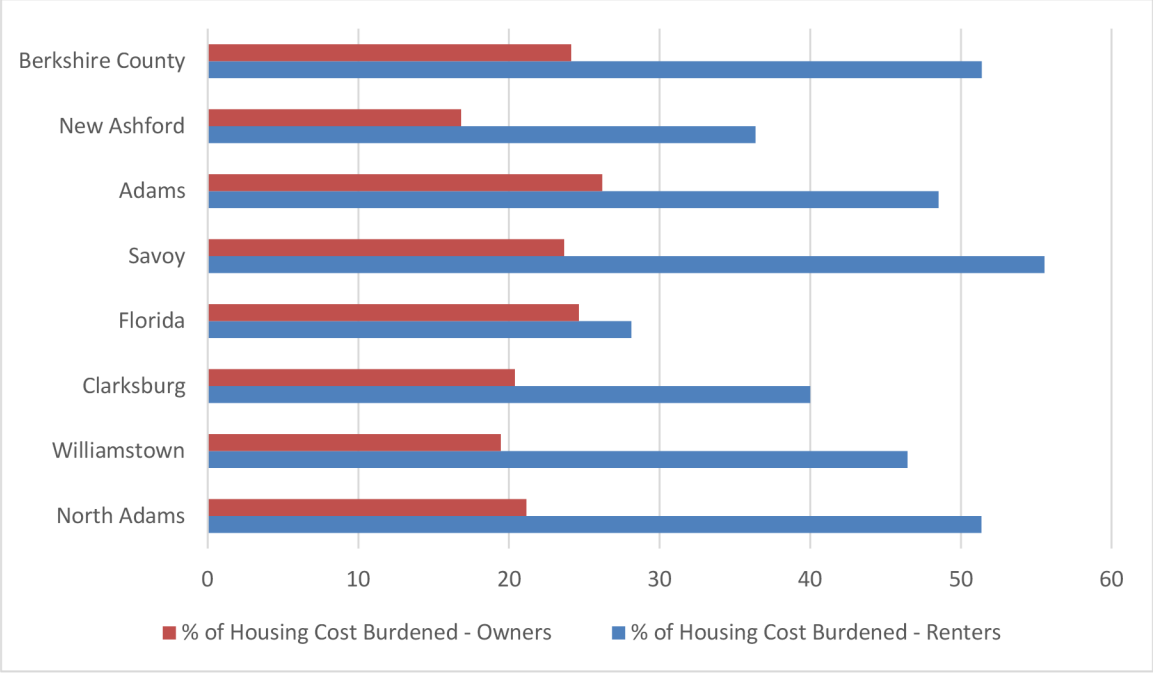
	Low (80%) Income Limits	$47,850	$54,650	$61,500	$68,300	$73,800	$79,250	$84,700
Sources: US Department of Housing and Urban Development 2020 Income Limits								

51.36% of North Adams renter households are housing cost-burdened. This is approximately equivalent to the Berkshire County rate, and higher than that of most of the surrounding municipalities, with the exception of Savoy. By comparison, 21.16% of North Adams homeowner households are housing cost burdened. This is lower than the Berkshire County rate, and below average among neighboring municipalities.

Table 2.20 Prevalence of Housing Cost Burden

Location	Number of Rental Households	Renters Burdened	% Renters Burdened	Number of Owner Households	Owners Burdened	% Owners Burdened
North Adams	2,455	1,261	51.36	3,304	699	21.16
Williamstown	592	275	46.45	1,717	334	19.45
Clarksburg	45	18	40.00	652	133	20.40
Florida	32	9	28.13	288	71	24.65
Savoy	18	10	55.56	279	66	23.66
Adams	1,455	706	48.52	2,375	622	26.19
New Ashford	22	8	36.36	101	17	16.83
Berkshire County	17,573	9,030	51.39	37,639	9,082	24.13
Sources: 2018 American Community Survey Tables DP04, S2503						

Figure 2.4 Prevalence of Housing Cost Burden



2.6 Affordable Housing Supply Analysis for North Adams

Using the income categories in Table 2.21a, Table 2.21b assesses the availability of housing, and give a rough estimate of housing affordability in North Adams for various income groups. The income ranges are based on HUD's FY 2019 area median income for North Adams. Only current households are included, and no projections are made. While the analysis does not account for differences in household size, it is useful in determining which income groups might be struggling to maintain affordable housing. The analysis shows that while there was a surplus of 732 housing units available for *low*- and *very low*-income households, the deficit of 464 units available for *middle* and *moderate* income households and the major deficit of 1,075 units available for *extremely low* income households resulted in an overall deficit of 808 housing units.

Table 2.21a. Definition of Income Categories

Income Category	% of Area Median Income	Income Range
Middle Income	120%	$80,900 - $97,079
Moderate Income	100%	$64,710-$80,899
Low Income	80%	$40,450 -$64,709
Very Low Income	50%	$24,270 - $40,449
Extremely Low Income	Under 30%	Below $24,270

Table 2.21b Affordable Housing Supply Analysis for North Adams

Income Category	Affordable Monthly Housing Costs	Affordable Rental Units Available	Affordable Homeownership Units Available	Total Affordable Units Available	Total Number of Households	Estimated Affordable Housing Units
Middle	$2,427	11	53	64	370	-306 deficit
Moderate	$2,022	114	255	369	528	-158 deficit
Low	$1,618	346	884	1,230	1,073	157
Very Low	$1,011	980	665	1,645	1,070	575
Extremely Low	$607	718	68	786	1,861	-1,075 deficit
Totals		2,169	1,925	4,094	4,902	-808 deficit

Sources: 2018 American Community Survey Tables B25063, B25087, DP03; US Department of Housing and Urban Development 2020 Income Limits

Note: Lack of congruence between the income categories provided in Table 2.21a and the income/housing cost categories used by the American Community Survey necessitated the use of the following methodology:

- Let x be an upper limit of an income range in Table 2.21a. Let y be the corresponding "Affording Monthly Housing Costs" value in Table 2.21b. Let a_1 and a_2 be lower and upper limits of an annual household income category in ACS Table DP03 and let b_1 and b_2 be the lower and upper limits of a monthly housing cost category in either ACS Table B25063 or ACS Table B25087.
- If x falls between a_1 and a_2, then calculate the percentage of (a_1,a_2) that x comprises as follows: $(x - a_1) / (a_2 - a_1)$. Then, multiply the number of households in (a_1,a_2) by that percentage to find the number in (a_1,x).
- Follow this same methodology for housing costs be replacing x with y and a with b.

3. Renters & Rental Housing Conditions

The occupied North Adams housing stock is composed of 57.37% homeowner-occupied units and 42.63% renter-occupied units. Between 2010 and 2018, the share of homeowner-occupied units increased slightly and that of renter-occupied units decreased.

Table 3.1 Percentage of Renter-Occupied Versus Homeowner-Occupied Housing

Housing Type	Units (2010 ACS)	% of Total Units (2010 ACS)	Units (2018 ACS)	% of Total Units (2018 ACS)	% Change
Owner-Occupied	3,028	53.89	3,304	57.37	9.11
Renter-Occupied	2,591	46.11	2,455	42.63	-5.24
Total Occupied Units	5,619	100	5,759	100	2.5
Sources: 2010, 2018 American Community Survey Table S2504					

North Adams renters predominantly live in structures with 2 to 4 units (42.36%). Otherwise, renters tend to live in structures with more than 4 units, with only 14.62% of renters living in single-family units.

3.1 Overview of Rental Units

Table 3.2 Number of Rental Units in Each Building

Building Type	2010 ACS	2018 ACS	% Change	% of Total Units (2018 ACS)
Single-Family Units	349	359	2.87	14.62
2-4 Units	1,349	1,040	-22.91	42.36
5-9 Units	367	481	31.06	19.59
10+ Units	523	575	9.94	23.42
Total Units	2,588	2,455	-5.14	100
Sources: 2010, 2018 American Community Survey Table S2504				

Of the 2,455 renter-occupied units in North Adams, 51.81% were built before 1950, and 93.11% were built in 1970 or before. Only 0.61%, or 15 units, are newer than 2009. Older homes are 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.

Table 3.3 Age of Renter-Occupied Housing

Year Rental Unit Built	Number of Units (2018 ACS)	% of Total Units
2010 or later	15	0.61
2000 to 2009	54	2.20
1990 to 1999	100	4.07
1970 to 1989	518	21.10
1950 to 1969	496	20.20
1949 or earlier	1,272	51.81
Total Units	2,455	100
Sources: 2018 American Community Survey Table B25036		

As shown above in Table 2.17, renters in North Adams tend to have occupied their homes for between 20 and 5 years, with 79.1% of renters having moved into their home between 2000 and 2016.

Table 3.4 Household Tenure for Renters

Year Renter Moved in	Number of Renters (2018 ACS)	% of Total Renters
2017 or later	161	6.56
2010 to 2016	1,309	53.32
2000 to 2009	633	25.78
1990 to 1999	237	9.65
1989 or earlier	115	4.68
Sources: 2018 American Community Survey Table B25038		

In 2018, North Adams had 209 vacant rental units. This represents 8.51% of total rental units in the municipality. Between 2010 and 2018, this share decreased by roughly half.

Table 3.5 Rental Vacancy Rate

	2010 Census	2018 ACS
Total vacant rental units	410	209
% of all rental units vacant	15.82	8.51
Sources: 2010 United States Decennial Census Table SF1H5; 2018 American Community Survey Table B25004, S2405		

3.2 Rental Cost Analysis

53.16% of North Adams renter households earn less than $25,000, 32.83% earn between $25,000 and $49,999, 8.15% earn between $50,000 and $74,999, and 5.86% earn $75,000 or more.

Table 3.6 Renter Household Income in the past 12 months

Household Income	Number of Renter-occupied Households (2018 ACS)	% of Total Renter-occupied Households
Less than $5,000	204	8.31
$5,000 to $9,9999	209	8.51
$10,000 to $14,999	352	14.34
$15,000 to $19,999	272	11.08
$20,000 to $24,999	268	10.92
$25,000 to $34,999	371	15.11
$35,000 to $49,999	435	17.72
$50,000 to $74,999	200	8.15
$75,000 to $99,0000	98	3.99
$100,000 to $149,999	20	0.81
$150,000 or more	26	1.06
Sources: 2018 American Community Survey Tables B25118, S2504		

96.5% of renter households in North Adams pay some cash rent. 76.62% pay less than $1,000 per month, 19.31% pay between $1,000 and $1,999 per month, and 0.57% pay $2,000 or more per month. The median monthly rent paid is $736.

Table 3.7 Monthly Housing Costs for Renters

Monthly Housing Costs	% of Total Renter-occupied Households (2018 ACS)
No Cash Rent	3.50
$1 to $499	23.34
$500 to $999	53.28
$1,000 to $1,499	13.20
$1,500 to $1,999	6.11
$2,000 to $2,499	0.57
$2,500 to $2,999	0
$3,000 or more	0
Median Rent Paid	$736
Sources: 2018 American Community Survey Table DP04	

Between 2010 and 2018, North Adams residents began paying more in rent. The number of renter households paying below $1,000 per month (including those paying no cash rent) declined by 281 (12.5%) and the number of households paying above $1,000 per month increased by 145 (42.3%).

Table 3.8 Change in Gross Rent Paid

Gross Rent	Number of Renters (2010 ACS)	Number of Renters (2018 ACS)	% Change
No Cash Rent	159	86	-45.91
$1 to $499	708	573	-19.07
$500 to $999	1,381	1,308	-5.29
$1,000 to $1,499	304	324	6.58
$1,500 or more	39	164	320.51
Sources: 2010, 2018 American Community Survey Table DP04			

The most cost-burdened age cohort of renters is the 35-64 age cohort in which 24.73% of renters are cost-burdened. Senior citizens are the next most cost-burdened cohort of renters in North Adams, with 14.34% being cost-burdened. By comparison, few younger North Adams renters are cost-burdened with only 5.74% and 6.56% of the 15-24 years old and 25-34 years old age cohort being cost-burdened, respectively.

Table 3.9 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	% of Renters Paying 30%+ of Income in Rent
15-24 years old	45	96	5.74
25-34 years old	17	144	6.56
35-64 years old	231	376	24.73
65+ years old	109	243	14.34
Sources: 2018 American Community Survey Table B25072			

3.3 Affordable Rental Housing Stock

North Adams has 866 subsidized rental units, representing 35.27% of the total rental stock.

Table 3.10 Subsidized Rental Housing Stock

	Number of Units	% of Total Units
Total Rental Units (2018 ACS)	2,455	100
Subsidized Rentals (DHCD 2017 SHI)	866	35.27
Sources: 2018 American Community Survey Table S2504; Massachusetts Department of Housing and Community Development Subsidized Housing Inventory as of 9.14.2017		

An indicator of need is an increase of more than 50% in median market rents. Between 2010 and 2018, the median gross rent in North Adams increased by 12.88%. This was a less significant shift than the increases of 25.03% and 28.73% for Berkshire County and Massachusetts, respectively. Additionally, North Adam's 2018 median gross rent of $736 remained below that of Berkshire County and Massachusetts.

Table 3.11 Changes in Rental Expense

	2010 ACS	2018 ACS	% Change
North Adams	$652	$736	12.88
Berkshire County	$715	$894	25.03
Massachusetts	$1,006	$1,295	28.73
Sources: 2018 American Community Survey Table DP04			

As of April 2020, there were 22 long-term rental units in North Adams listed on Zillow.com and Craigslist.com, with monthly rent ranging from $575 to $1,550. The median monthly rent was $963, and the average monthly rent was $1,019. The monthly rent at the 25th quantile was $830.

Table 3.12 Breakdown of Rental Residences by Number of Bedrooms

# of Bedrooms in Unit	# of Units Listed	Average Rent	Median Rent
4	2	$1,100	$1,100
3	3	$932	$945
2	11	$1,033	$1,050
1	6	$1,009	$863
Sources: Zillow.com; Craigslist.com			

An indicator of need is when more than 50% of renter households pay at least 30% of their income for rent. In North Adams, 51.39% of renters are considered cost-burdened. This is a 4-percentage point increase over the 2010 rate.

Table 3.13 Rents as a Percentage of Income

	2010 ACS	% of Total (2010 ACS)	2018 ACS	% of Total (2018 ACS)	% Change
Total Renter Households	2,591	100.00	2,455	100.00	-5.25
Paying 30% or more of income in rent	1,227	47.36	1,261	51.36	2.77
Sources: 2018 American Community Survey Table DP04					

Another major indicator of need is when the median-cost rental in the community costs more than 30% of the community's average wage. The median rental amount is subtracted from the affordable rent to reach the affordability gap. North Adams does not demonstrate need by this indicator as the

affordable rent at 30% of income is 40.49%, 38.45%, and 62.64% higher than the median gross rent for all jobs, service-providing jobs, and good-producing jobs, respectively.

Table 3.14 Relationships of Rents to Local Wages

Job Type	Average Monthly Wage (2018)	Affordable Rent at 30% of Income	Median Gross Rent (2018 ACS)	Affordability Gap
All Jobs	$3,449	$1,034	$736	$298
Service-Providing Jobs	$3,397	$1,019	$736	$283
Goods-Producing Jobs	$3,991	$1,197	$736	$461

Sources: 2018 American Community Survey Table DP04; Massachusetts Department of Labor and Workforce Development ES-202
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

4. Owners & Owner Housing Conditions

North Adams' ownership housing stock is primarily (75.85%) single-family residences. Much of the remaining stock exists in 2-4 unit structures (14.8%) and mobile homes (8.32%). Every sort of structure has experienced an increase in absolute abundance between 2010 and 2018, excluding 2-4 unit structures, which decreased 15.98% from 582 to 489 units over the same period.

Table 4.1 Types of Buildings of Ownership Housing Unit

Building Type	2010 ACS	2018 ACS	% of Total (2018 ACS)	% Change
Single-Family Unit	2,228	2,506	75.85	12.48
2-4 Units	582	489	14.80	-15.98
5-9 Units	0	11	0.33	-
10+ Units	10	23	0.70	130.00
Mobile Homes	208	275	8.32	32.21
Total Units	3,028	3,304	100	9.11
Sources: 2010, 2018 American Community Survey Table B25032				

4.1 Homes for Sale

On February 2020, there were 33 homes listed for sale in North Adams., ranging from $10,900 to $369,500. The median listed home price was $149,900 and the average listed home price was $149,485. The price at the 25th quartile was $77,450.

Table 4.2 Homes Listed for Sale in North Adams, February 2020

Street	# of Bedrooms	List Price	Street	# of Bedrooms	List Price
East Quincy Street	5	$369,500	Beacon Street	3	$149,000
Veazie Street	2	$299,000	Park Avenue	3	$115,000
Union Street	1	$295,000	Houghton Street	3	$114,900
Massachusetts Avenue	3	$254,900	Eagle Street	4	$10,900
Hospital Avenue	4	$249,900	Cady Street	2	$99,900
Eagle Street	4	$247,500	Pleasant Street	5	$99,900
Elmwood Avenue	5	$244,900	Prospect Street	3	$92,900
Church Street	4	$239,900	Franklin Street	4	$85,000
Franklin Street	3	$174,900	Daniels Road	2	$79,900
East Quincy Street	4	$169,900	Main Street	3	$75,000
East Quincy Street	4	$166,900	Palmer Avenue	2	$69,900
Park Avenue	3	$165,000	Ashland Street	1	$69,000
Church Street	3	$159,900	Curran Highway	4	$65,000
Foucher Avenue	2	$159,900	Brooklyn Street	3	$60,000
Eagle Street	3	$149,900	Walker Street	3	$55,000
Chesbro Avenue	3	$149,900	Franklin Street	6	$44,900
North Street	3	$149,900			
Sources: BerkshireRealtors.com accessed on 2/23/2020					

The average and median list price differences between houses of more or less bedrooms is less significant than may have been expected. This represents the fact that many of the larger homes for sale in North Adams were in poor condition.

Table 4.3 Breakdown of Listed Homes by Number of Bedrooms

# of Bedrooms in Home	# of Homes Listed	Average List Price	Median List Price
6	1	$44,900	$44,900
5	3	$238,100	$244,900
4	8	$154,375	$168,400
3	14	$133,300	$149,450
2	5	$141,720	$99,900
1	2	$182,000	$182,000
Sources: BerkshireRealtors.com accessed on 2/23/2020			

Between February 2019 and February 2020, 186 homes were sold in North Adams. Of these, an overwhelming share (86.56%) were sold for less than $200,000. Of the remaining homes sold, only 2.15% were sold for between $300,000 and $399,999, and none were sold for $400,000 or more.

Table 4.4 Homes Sold in North Adams within the Past Year (Feb 2019 – Feb 2020)

Selling Price	Number of Single-Family Homes	% of Total
Less than $200,000	161	86.56
$200,000 to $299,999	21	11.29
$300,000 to $399,999	4	2.15
$400,000 to $499,999	0	0
$500,000 or more	0	0
Total	186	100
Sources: BerkshrieRealtors.com accessed on 2/23/2020		

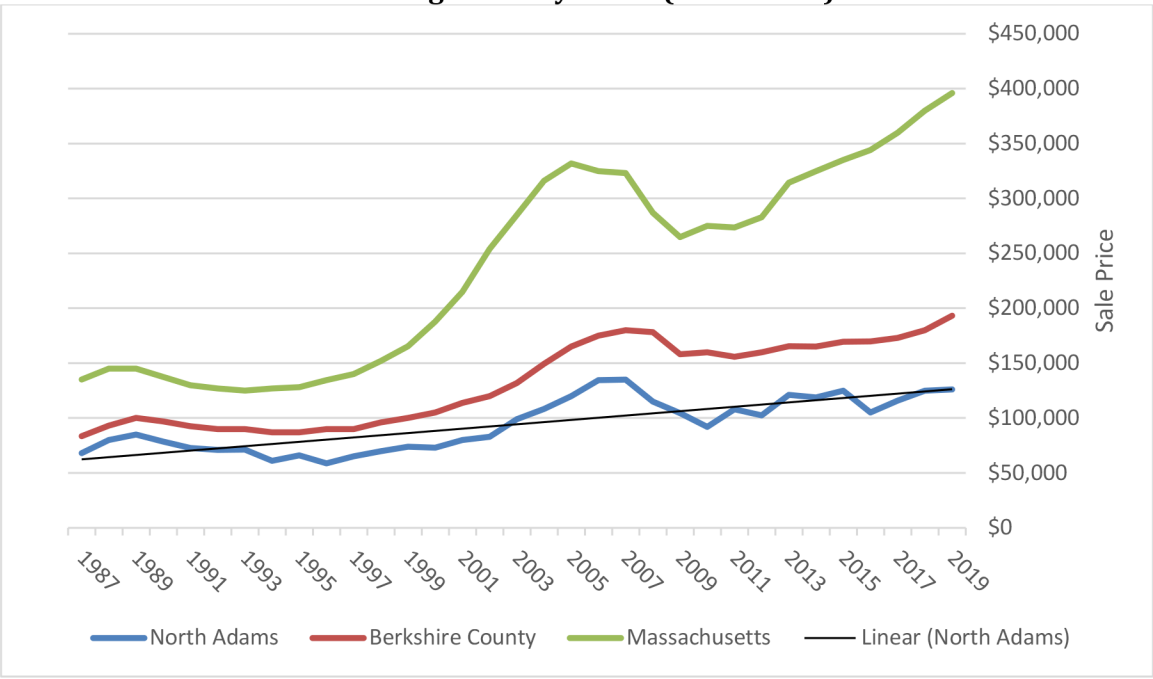
4.2 Value of Homes

In 2018, the median home price in North Adams was $125,000, and the median single-family home price was $139,950. These figures were lower than those for Berkshire County, and among the lowest in the Northern Berkshires, with only Clarksburg and Florida having lower prices in either category.

Table 4.5 Median Home Value in North Adams & Surrounding Areas in 2018

Location	Median Sales Price - All (2018)	Median Sales Price - Single-Family Home (2018)	Median Sales Price - Condominium (2018)
Berkshire County	$180,000	$199,700	$215,000
North Adams	$125,000	$139,950	$146,250
Williamstown	$277,250	$308,750	$225,900
Clarksburg	$133,000	$134,000	-
Florida	$92,500	$95,306	-
Savoy	$137,600	$193,050	-
Adams	$135,000	$143,950	-
New Ashford	$177,000	-	-
Sources: Banker and Tradesman			

Figure 4.1 Median Sales Price of Single-Family Home (1987-2019)



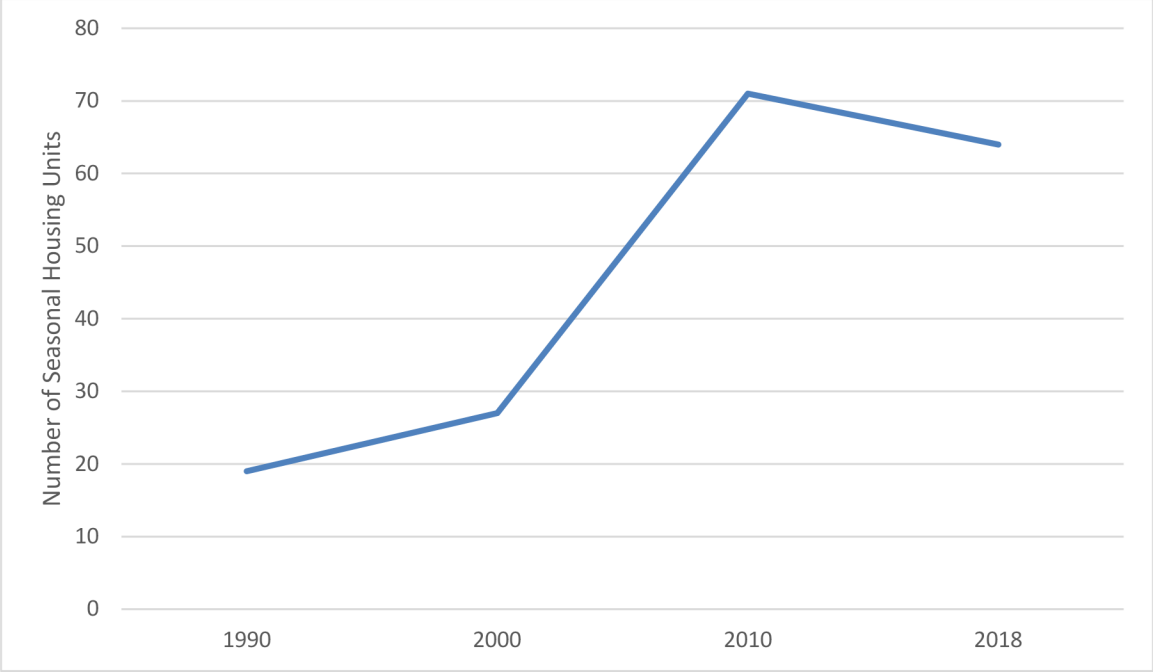
4.3 Seasonal Housing

The number of seasonal housing units rose more than threefold over the past 30 years, but decreased slightly between 2010 and 2018.

Table 4.6 Seasonal Housing in North Adams (1990 – 2018)

	1990 Census	2000 Census	2010 Census	2018 ACS	% Change since 1990	% Change since 2010
Number of Units	19	27	71	64	236.84	-9.86
Sources: 1990, 2000, 2010 Decennial Census Table SF1; 2018 American Community Survey Table B25004						

Figure 4.2. Seasonal Housing in North Adams (1990 – 2018)



4.4 Affordability of Home Ownership

Table 4.7, below, shows the median income in North Adams and derives the affordable price and gap with the following assumptions: monthly debt at $500, 10% down payment, 4% interest rate, 30 year loan term, 2% property taxes, and 1% homeowners insurance. The assumptions are input into an online mortgage affordability calculator at www.chase.com in order to get the "affordable price." The median sales price is subtracted from the affordable price to reach the affordability gap. North Adams has a positive affordability gap of $2,316, but this gap is much smaller than that of surrounding municipalities and Berkshire County as a whole. Given that the median sales price is also relatively low when compared to the county and nearby communities, this demonstrates the impact of North Adams' low median income of only $39,411.

Table 4.7 Affordability of Homes

Location	Median Income (2018 ACS)	Affordable Price	Median Sales Price (2018)	Affordability Gap
Berkshire County	$60,476	$232,651	$180,000	$52,651
North Adams	$39,411	$127,316	$125,000	$2,316
Williamstown	$82,802	$344,349	$277,250	$67,099
Clarksburg	$64,330	$251,918	$133,000	$118,918
Florida	$65,417	$257,380	$92,500	$164,880
Savoy	$60,197	$231,271	$137,600	$93,671
Adams	$49,191	$176,232	$135,000	$41,232
New Ashford	$81,875	$339,668	$177,000	$162,668

Sources: 2018 American Community Survey Table S1901; Banker and Tradesman
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, 27.4% of North Adams homeowner households with a mortgage paid more than 30% of their household income towards housing costs. By 2018, this share had declined to 22.73% of homeowners. Additionally, in 2018 more than half of North Adams homeowner households with mortgages paid less than 20% of their household income towards housing costs.

Table 4.8 Selected Monthly Owner Cost as a Percentage of Household Income (SMOCAPI)

% of Income Paid Towards Housing Costs	2010 ACS	2018 ACS	% of Total (2018 ACS)	% Change
Less than 20.0%	787	1,047	51.96	33.04
20.0 to 24.9%	342	367	18.21	7.31
25.0 to 29.9%	227	143	7.10	-37.00
30.0 to 34.9%	125	74	3.67	-40.80
35.0 to 39.9%	66	17	0.84	-74.24
40.0 to 49.9%	169	118	5.86	-30.18
50.0% or more	152	249	12.36	63.82
Total	1,868	2,015	100	7.87

Sources: 2010, 2018 American Community Survey B25091

53.16% of North Adams renter households earn less than $25,000, 32.83% earn between $25,000 and $49,999, 8.15% earn between $50,000 and $74,999, and 5.86% earn $75,000 or more.

Table 4.9 Household Incomes of Renters in North Adams

Household Income	Number of Renter-occupied Households (2018 ACS)	% of Total Renter-occupied Households
Less than $5,000	204	8.31
$5,000 to $9,999	209	8.51
$10,000 to $14,999	352	14.34
$15,000 to $19,999	272	11.08
$20,000 to $24,999	268	10.92
$25,000 to $34,999	371	15.11
$35,000 to $49,999	435	17.72
$50,000 to $74,999	200	8.15
$75,000 to $99,999	98	3.99
$100,000 to $149,999	20	0.81
$150,000 or more	26	1.06
Total	2,455	100
Sources: 2018 American Community Survey Table B25118		

The price of a home at the 25th quartile is $77,450. Assuming this to be the price of starter home in North Adams, a down payment between 10-20% with a 30-year loan and good credit, approximately 85% of renters can afford a home without additional assistance so long as interest rates are very low. At very high interest rates (9%), more than half of North Adams residents can still afford a home.

The figures in Tables 4.10 and 4.11 do not include associated housing costs, such as property taxes, utilities and general maintenance. It is also assumed that the renter has sufficient funds for the down payment

Table 4.10 Cost to Buy a Starter Home in North Adams with 20% Down Payment

Interest Rate	1%	2%	3%	4%	5%	6%	7%	8%	9%
Monthly mortgage payment	$199	$229	$261	$296	$333	$371	$412	$455	$499
Monthly income needed to pay mortgage (without housing cost burden)	$663	$763	$870	$987	$1,110	$1,237	$1,373	$1,517	$1,663
Annual income needed to pay mortgage (without housing cost burden)	$7,960	$9,160	$10,440	$11,840	$13,320	$14,840	$16,480	$18,200	$19,960
% of total renters in North Adams who can afford	86.65	84.61	81.92	77.90	73.66	69.30	65.56	61.75	57.85

Sources: Zillow.com mortgage payment calculator; 2018 American Community Survey B25118

Table 4.11 Cost to Buy a Starter Home in North Adams with 10% Down Payment

Interest Rate	1%	2%	3%	4%	5%	6%	7%	8%	9%
Monthly mortgage payment	$224	$258	$294	$333	$374	$418	$464	$511	$561
Monthly income needed to pay mortgage (without housing cost burden)	$747	$860	$980	$1,110	$1,247	$1,393	$1,547	$1,703	$1,870
Annual income needed to pay mortgage (without housing cost burden)	$8,960	$10,320	$11,760	$13,320	$14,960	$16,720	$18,560	$20,440	$22,440
% of total renters in North Adams who can afford	84.95	82.26	77.86	73.66	68.95	65.03	60.95	56.80	52.43
Sources: Zillow.com mortgage payment calculator; 2018 American Community Survey B25118									

5. Senior Housing Need

In 2018 there were 2,497 householders above the age of 60 living in North Adams. The majority (60.9%) of these householders own their homes.

Table 5.1 Age Distribution of North Adams Senior Householders by Home Type

Householder Age	Number of Renters (2018 ACS)	% of Total Seniors (2018 ACS)	Number of Owners (2018 ACS)	% of Total Seniors (2018 ACS)
60-64 years old	299	11.97	331	13.26
65-74 years old	343	13.74	681	27.27
75-84 years old	171	6.85	337	13.50
85 years old and older	161	6.45	174	6.97
Total	974	39.01	1,523	60.99
Sources: 2018 American Community Survey Table B25007				

The 55+ population increased by 14.4% between 2010 and 2018 but is estimated to decline slightly by 1.5% to 4.389 between 2018 and 2030. At this point, this cohort will represent 34.6% of North Adams' total population.

Table 5.2 Senior Population and Projections

Age Group	2010 Census	2018 ACS	2030 Population Projections	% of Total Population (2030)	% Change 2010 - 2030
55-59 years old	863	1,001	626	4.93	-27.46
60-64 years old	763	906	700	5.52	-8.26
65-74 years old	1,035	1,396	1,636	12.90	58.07
75-84 years old	832	723	1,001	7.89	20.31
85 years old and older	405	433	426	3.36	5.19
Total	3,898	4,459	4,389	34.60	12.60
Sources: 2010 United States Decennial Census Table SF1; 2018 American Community Survey Table DP05; UMASS Donahue Institute Population Projections					

41.08% of North Adams senior households earn less than $25,000, 34.12% earn between $25,000 and $49,999, 11.73% earn between $50,000 and $74,999, and 13.07% earn $75,000 or more.

Table 5.3 Household Incomes of Senior Households in North Adams

Income & Benefits	2018 ACS	% of Total
Less than $10,000	137	7.34
$10,000 to $14,999	184	9.86
$15,000 to $19,999	240	12.85
$20,000 to $24,999	206	11.03
$25,000 to $29,999	251	13.44
$30,000 to $34,999	111	5.95
$35,000 to $39,999	137	7.34
$40,000 to $44,999	58	3.11
$45,000 to $49,999	80	4.28
$50,000 to $59,999	88	4.71
$60,000 to $74,999	131	7.02
$75,000 to $99,999	85	4.55
$100,000 to $124,999	52	2.79
$125,000 to $149,999	49	2.62
$150,000 to $199,999	31	1.66
$200,000 or more	27	1.45
Sources: 2018 American Community Survey Table B19037		

Senior householders in North Adams are likely to have long housing tenures, as 72.15% of households had moved into their homes before 2000.

Table 5.4 Tenure by Year Senior (65+) Householder

Year Moved into Home	Number of Renters (2018 ACS)	% of Renters	Number of Owners (2018 ACS)	% of Owners
2017 or later	25	3.70	13	1.09
2010 to 2016	223	33.04	198	16.61
2000 to 2009	263	38.96	121	10.15
1990 to 1999	59	8.74	179	15.02
1989 or earlier	105	15.56	681	57.13
Total	675	100	1,192	100
Sources: 2018 American Community Survey Table B25128				

North Adams has five senior affordable housing communities: Brayton Hill, Village East, Holy Family Terrace, St. Joseph's Court, and Mohawk Forest. (https://www.seniorhousingnet.com/)

Over 50% of North Adams senior renter households are cost-burdened. This compares with the 43.3% of senior renter households in Berkshire County.

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

	2018 ACS	%
Number paying 30% or more of income in rent	352	52.15
Total Senior (65+ years) renters	675	100
Sources: 2018 American Community Survey Table B25072		

Approximately 25% of North Adams senior homeowner households are cost-burdened. This compares with the 31% of senior homeowner households in Berkshire County.

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

Amount Spent on Housing Costs	2018 ACS	%
Less than 20.0%	518	43.46
20.0 to 24.9%	205	17.20
25.0 to 29.9%	141	11.83
30.0 to 34.9%	54	4.53
35.0% or more	256	21.48
Not computed	18	1.51
Total Senior (65+ years) Owners	1,192	100

Sources: 2018 American Community Survey Table B25093

In North Adams, 86.38% of seniors have some disability or limitation. Among these, the most common are ambulatory difficulties at 28.36% of seniors, hearing difficulties at 19.54% of seniors, and independent living difficulties at 18.65% of seniors.

Table 5.7 Seniors with Disabilities or Limitation

Disability or Limitation	2018 ACS	% of All Seniors
Hearing Difficulty	485	19.54
Vision Difficulty	198	7.98
Cognitive Difficulty	184	7.41
Ambulatory Difficulty	704	28.36
Self-Care Difficulty	110	4.43
Independent Living Difficulty	463	18.65
Total	2,144	86.38

Sources: 2018 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.

6. Special-Needs Housing

34.5% of North Adams residents have some disability or limitation. Among these, the most common was ambulatory difficulties at 10.82% of the population and independent living difficulties at 6.35% of the population.

Table 6.1 Residents with Disabilities or Limitations

Disability or Limitation	2018 ACS	% of Total Population
Hearing Difficulty	657	5.06
Vision Difficulty	404	3.11
Cognitive Difficulty	901	6.94
Ambulatory Difficulty	1,405	10.82
Self-Care Difficulty	289	2.23
Independent Living Difficulty	824	6.35
Total	4,480	34.50

Sources: 2018 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.

7. Foreclosures, And Blighted and Sub-Standard Properties

As of May 2020, there are 16 foreclosed and pre-foreclosed homes in North Adams listed on Zillow.com, RealtyTrac.com, and HomePath.com. Of these, three are foreclosed and 13 are pre-foreclosed. The median value of a foreclosed home is $103,957 and the average value of a foreclosed home is $102,327. The median value of a pre-foreclosed home is $103,488 and the average value of a pre-foreclosed home is $90,822.

Table 7.1 Breakdown of Foreclosed and Pre-Foreclosed Homes by Bedroom

# of Bedrooms in Home	# of Homes	Average Home Value	Median Home Value
6	1	No Value Listed	No Value Listed
5	2	$109,754	$109,754
4	4	$111,878	$115,757
3	8	$90,714	$109,155
2	1	$94,941	$94,941
Sources: Zillow.com; RealtyTrac.com; HomePath.com accessed on 5/4/2020			

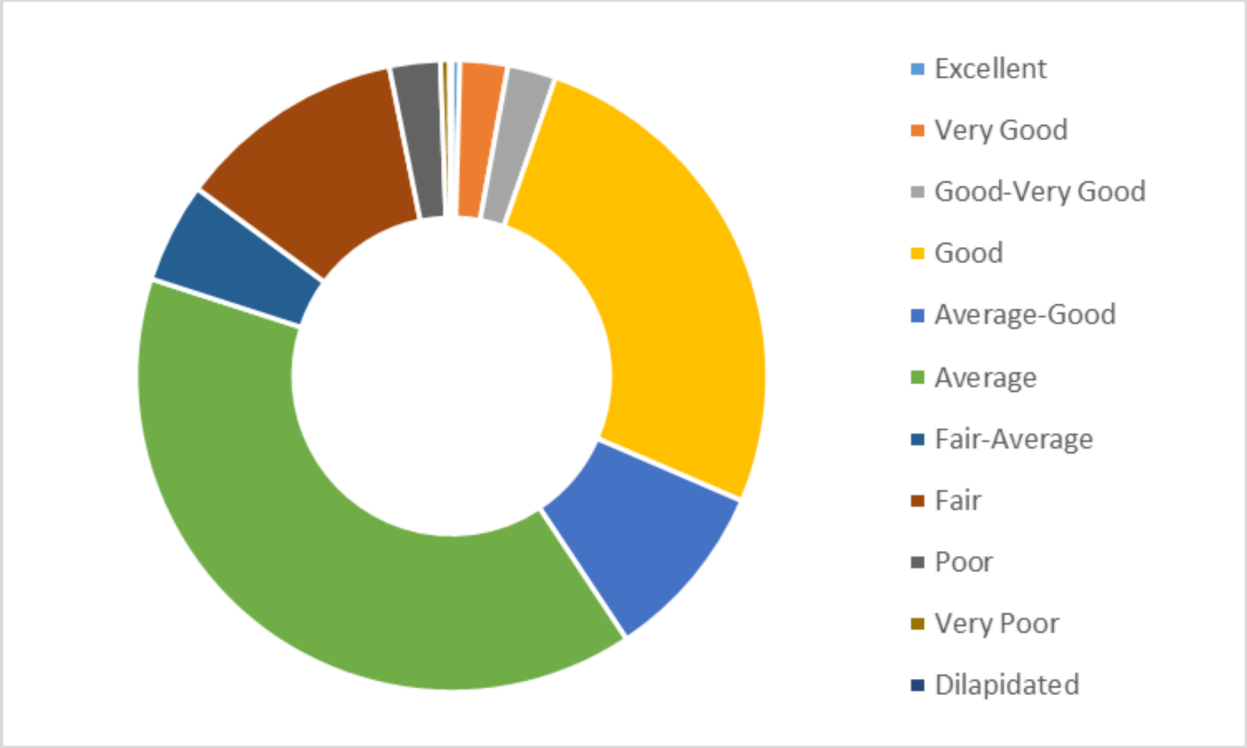
Tables 7.2 and 7.3, as well as Figures 7.1 and 7.2 demonstrate that the majority of residences in North Adams are assessed below good condition.

Table 7.2 Assessed Condition of Residences

Assessed Condition	Number of Properties	Percentage of Properties
Excellent	16	0.42%
Very Good	94	2.45%
Good-Very Good	95	2.47%
Good	1,003	26.13%
Average-Good	353	9.20%
Average	1,509	39.31%
Fair-Average	197	5.13%
Fair	450	11.72%
Poor	100	2.60%
Very Poor	18	0.47%
Dilapidated	4	0.10%
Total	3,839	100%
<Good Condition	**2,631**	**68.53%**
Source: North Adams Board of Assessors (accessed 05/05/2020)		

As Table 7.2 illustrates, 26.13% of housing units assessed for condition in North Adams are considered in good condition while 68.53% of the city's housing stock is assessed below good condition.

Figure 7.1 Assessed Condition of Residences



Source: North Adams Board of Assessors (accessed 05/05/2020)

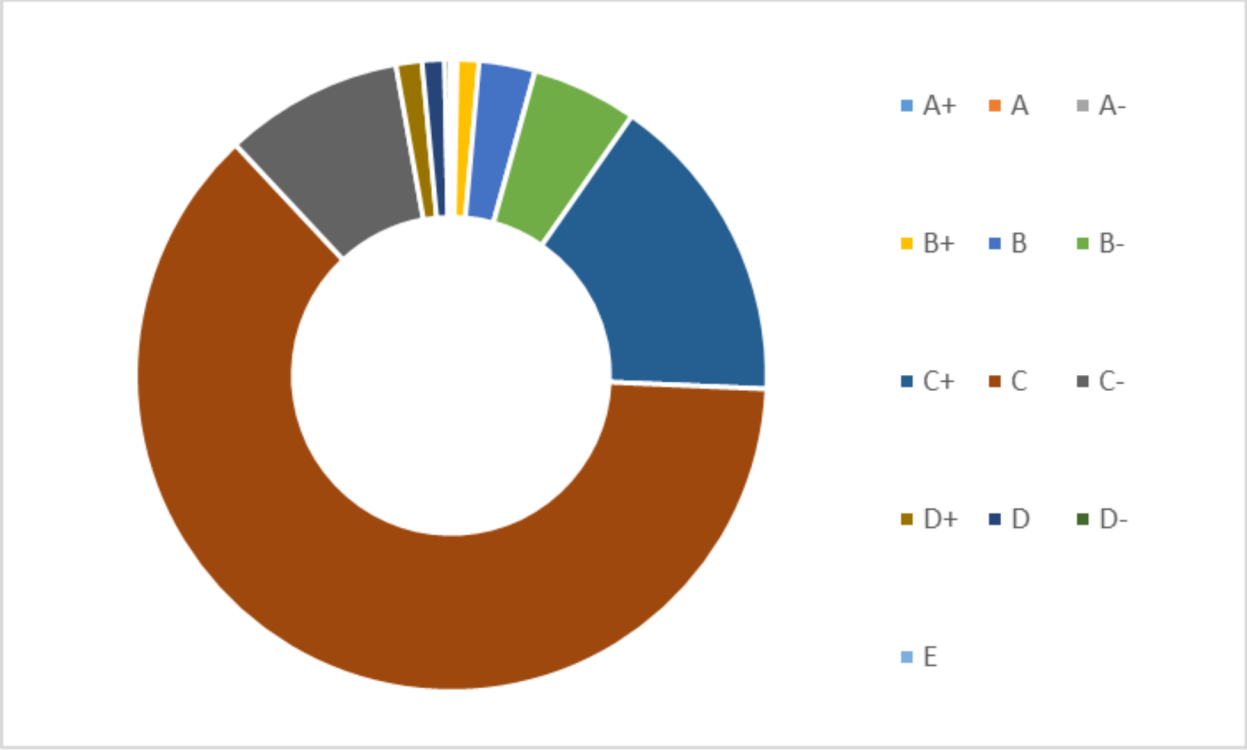
Property grade refers to the quality of the components within the home. For example, linoleum flooring would have a lower grade than tile flooring, and a slate roof would have a higher grade than a shingled roof. The grade of a home generally stays constant, whereas the condition may vary. In North Adams, in terms of grade, 95.7% of homes were assessed at a grade below good. See Table 7.3 and Figure 7.2.

Table 7.3 Assessed Grade of Residences

Assessed Grade	Number of Properties	Percentage
Excellent (A+)	1	0.03%
Very Good-Excellent (A)	3	0.08%
Very Good (A-)	7	0.18%
Good-Very Good (B+)	43	1.12%
Good (B)	110	2.87%
Average-Good (B-)	207	5.40%
Average (C+)	613	16.00%
Fair-Average (C)	2,388	62.33%
Fair (C-)	351	9.16%
Poor-Fair (D+)	51	1.33%
Poor (D)	44	1.15%
Unsound-Poor (D-)	11	0.29%
Unsound (E)	2	0.05%
Total	3,831	100%
<Good Grade	**3,667**	**95.72%**

Source: North Adams Board of Assessors (accessed 05/05/2020)

Figure 7.2 Assessed Grade of Residences



Source: North Adams Board of Assessors (accessed 05/05/2020)

Tables 7.4 and 7.5 show residential conditions and grades of properties by neighborhood. Overall, the tables demonstrate that North Adams has very few dilapidated or unsound homes and the few that do exist are not concentrated in a specific neighborhood. That, however, belies the more significant finding that many neighborhoods contain a significant number of homes assessed below Good in terms of both condition and grade. For example, 82.9% and 98.9% of the 692 homes assessed for condition and grade, respectively, in the UNO/River neighborhood are assessed as below good condition. Similarly, 80.1% and 97.6% of the 181 homes assessed for condition and grade, respectively, in the State Street neighborhood are assessed as below Good.

Table 7.3 Assessed Condition of Residences by Neighborhood

	EX	VG	GV	GD	AG	AV	FA	FR	PR	VP	DL	Total	>GD	<GD
Beaver		2	2	62	15	64	8	20	1			174	37.9%	**62.1%**
Blackinton		8	5	74	35	180	18	22	2	4		348	25.0%	**75.0%**
Braytonville	1	18	6	77	13	259	10	45	14	1		444	23.0%	**77.0%**
Church St	2	18	13	243	59	472	49	122	24	3		1005	27.5%	**72.5%**
Clarksburg SF			1	2		22	3	1	2		1	32	9.4%	**90.6%**
Downtown		3	5	33	11	55	5	15	11		1	139	29.5%	**70.5%**
Freeman		11	20	142	84	246	32	49	10	4	1	599	28.9%	**71.1%**
Greylock		7	7	52	19	75	5	4				169	39.1%	**60.9%**
Greylock Mt	1	4	1	6	3	24	5	4	1			49	24.5%	**75.5%**
Mohawk Tr	9	8	1	35	7	56	3	4	1		1	125	42.4%	**57.6%**
Mt Greylock	1	2	1	21	1	29			1			37	16.2%	**83.8%**
South Church		1	2	9	1	15		1				29	41.4%	**58.6%**
State Street	1	1	5	29	8	116	12	3	5	1		181	19.9%	**80.1%**
UNO/River		5	11	102	57	334	44	106	29	4		692	17.1%	**82.9%**
West End		7	13	95	31	213	4	12		1		376	30.6%	**69.4%**
West Shaft	1		2	29	11	95	4	17	2			161	19.9%	**80.1%**
Source: North Adams Board of Assessors (accessed 050/05/2020														

Table 7.4 Assessed Grade of Residences by Neighborhood

	EX	VG-EX	VG	GD-VG	GD	AV-GD	AV	FA-AG	FA	PR-FA	PR	PR-UN	Total	>=GD	<GD
Beaver					3	1	34	100	11	5	3	1	158	37.9%	**97.5%**
Blackinton		1		4	8	12	36	205	19		1	2	288	25.0%	**91.3%**
Braytonville		1		3	15	32	51	169	36	5	5	1	318	23.0%	**84.0%**
Church St	1		2	14	28	99	205	440	53	10	7	3	862	27.5%	**83.3%**
Clarksburg SF				2			1	3	2	2	2		12	9.4%	**83.3%**
Downtown		1	1	5	13	5	26	49	22	3	7		132	29.5%	**81.1%**
Freeman					3	18	112	329	59	5	4	3	534	28.9%	**96.1%**
Greylock					2	8	19	112	7				148	39.1%	**93.2%**
Greylock Mt				2	3	1	2	18	3	2	2		33	24.5%	**81.8%**
Mohawk Tr			2	10	13	8	12	36	7	1	2		91	42.4%	**63.7%**
Mt Greylock					3	2	5	1					11	16.2%	**54.5%**
South Church							4	18	4				26	41.4%	**100.0%**
State Street					1	3	29	99	23	8	1	1	166	19.9%	**97.6%**
UNO/River						7	53	487	59	7	10	1	624	17.1%	**98.9%**
West End			1	3	1	9	26	259	12	1		1	312	30.6%	**95.5%**
West Shaft			1		4	4	10	73	32	2	2		128	19.9%	**93.0%**
Source: North Adams Board of Assessors (accessed 05/05/2020															

8. Seasonal Housing Needs

Between February and July of 2018, employment decreased by 275, or 4.45%. This compares with an increase of Berkshire County employment of 6,152, or 6.97%, over the same period. This indicates that seasonal employment industries such as tourism and accommodations were less important in North Adams than the rest of the county.

This reality is even more pronounced in the housing stock, where seasonal units make up only 0.95% of all housing units in North Adams. This compares with the entirety of Berkshire County, where seasonal housing units comprise 13.56% of the housing stock.

Table 8.1 Seasonal Employment

	North Adams 2018	Berkshire County 2018
February Employment	6,175	59,612
July Employment	5,900	63,764
% Difference	-4.45	6.97
Sources: Massachusetts Department of Labor and Workforce Development ES-202		

Table 8.2 Seasonal Housing

	North Adams 2018	Berkshire County 2018
Total Housing Units	6,718	69,393
Seasonal, Recreational, or Occasional Use	64	9,409
% Seasonal	0.95	13.56
Sources: 2018 American Community Survey Tables B25004, DP04		

9. Review of City-Related Housing Efforts

North Adams Comprehensive Plan 2014

The following is an excerpt from Chapter 5 of the North Adams *Vision 2020* comprehensive plan (2014) - *Housing and Neighborhoods:*

"The City's neighborhoods range from quiet wooded spots to bustling downtown environments, all within a relatively small geographic area. Overall, topography has helped the city keep a very condensed development footprint, offering many walkable areas. The following chapter contains the goals, policies and actions the city will take to grow and strengthen its neighborhoods to meet the future vision for the city and needs of its current and future residents."

Housing Goals:

1. Provide high quality housing options that meet a variety of needs and lifestyles
2. Address blight and improve property values
3. Support strong community connections within neighborhoods

Table 9.1 Use Regulation Schedule

APPENDIX A

Z Attachment 1

City of North Adams

APPENDIX A
Use Regulation Schedule
[Ord of 3-27-2018; Ord. of 6-12-2018 (two); Ord. of 10-22-2019]
All uses listed are principal uses, unless otherwise noted

P - Permitted (by-right)
Blank cell- not permitted
SPZ - Special Permit, Zoning Board
SPP - Special Permit, Planning Board

Use #		RU-1 Low Density Residential	R-2 Low-Med Density Residential	R-3 Medium Density Residential	R-4 Med-High Density Residential	R-5 High Density Residential	AH-1 Affordable Housing	B-1 Local Business	B-2 General Business	CBD Central Business District	S-1 Service	I-1 Industrial	AP-1 Airport	Specific Regulations (applying to the osterisk in same row)
	Residential Uses													
1	Elder Care facilities, including nursing homes, assisted living, memory care, etc.	SPP	SPP	SPP	SPP	SPP	SPP	SPP	SPP	—	SPP	—	—	
2	Flexible Residential Development*	SPP	SPP	SPP	SPP	SPP	—	—	—	—	—	—	—	See § 10.1
3	Fraternities and Sororities	SPP	SPP	SPP	SPP	SPP	—	SPP	SPP	SPP	SPP	—	—	
4	Mobile Home Parks	SPP	—	—	—	—	P	—	—	—	—	—	—	.
5	One-family dwelling	P	P	P	P	P	P*	—	—	—	P	—	—	In the AH-1 zone, one-family dwellings must be developed or subsidized through programs offered by the federal, state, county or municipal government.
6	Two-family dwelling (duplex)	P	P	P	P	P	P	SPP*	SPP*	SPP*	P	—	—	Only permitted on 2nd floor and above in the B-1, B-2 and CBD zones
7	Multi-family dwelling: 3-4 units (triplex and fourplex)	SPP	SPP	SPP	SPP	SPP	P	SPP*	SPP*	SPP*	SPP	—	—	Only permitted on 2nd floor and above in the B-1, B-2 and CBD zones
8	Multi-family dwelling: 5 units or more	—	SPP	SPP	SPP	SPP	P	SPP*	SPP*	SPP*	SPP	SPP	—	Only permitted on 2nd floor and above in the B-1, B-2 and CBD zones
9	Room rental (long-term)*	P	P	P	P	P	—	P	P	P	P	—	—	Owner must reside on property. Rental for 30 days or longer. Rental shall not be provided to more than 4 persons. No separate cooking facilities shall be provided for rented rooms.

Table 9.2 Dimensional Regulation Schedule

XXXXXX

Z Attachment 2

City of North Adams

APPENDIX B

Dimensional Regulation Schedule[1]
[Ord. of 10-22-2019]

	RU-1[2]	R-2	R-3	R-4	R-5	AH-1[3]	B-1	B-2	CBD	S-1	I-1	AP-1
Minimum Lot Area (sq. ft.)	40,000	24,000	16,000	11,250	7,200	16,000	5,000	10,000	5,000	14,700	10,000	40,000
Minimum Lot Frontage (ft.)[4]	125	120	90	75	60	90	50	70	50	90	70	125
Minimum Lot Area per dwelling unit (sq. ft.)	20,000 w/sewer, 40,000 w/o sewer	24,000	8,000	5,625	3,600	8,000	none	none	none	3,600	NA	NA
Minimum Front Setback (ft.)[5]	40	35	30	20	10	30	10	15	0	10	15	40
Maximum Front Setback (ft.)	none	none	none	none	none	none	130	130	10	130	none	none
Minimum Side Setback (ft.)	20	20	15	10	5	15	6	10	0	6	10	25
Minimum Rear Setback (ft.)	35	35	25	15	8	25	12	12	12	12	15	25
Maximum Building Coverage	15%	15%	20%	25%	33%	20%	50%	50%	80%	33%	70%	30%
Maximum Height (ft.)	30	30	30	30	30	30	30	40	50	35	40	40

[1] See Section 9 for Windsor Lake Watershed, Floodway, and Floodplain Overlay District regulations.
[2] Flexible residential development may be elected in the RU-1, R-2, R-3, R-4, and R-5 Zoning Districts. See Section 10.1.
[3] Except for mobile home parks, which are regulated by Section 10.9.
[4] Lot frontage includes all frontage along a right-of-way, having a depth of at least 25 feet from the right-of-way.
[5] Corner lots shall meet the front setback requirements from all road frontages.

Z Attachment 2:1 04 - 01 - 2016

See Appendix C for City of North Adams Zoning Map.

10. Implementation Recommendations

Adopted in 2014, the City of North Adams *Vision 2030* comprehensive plan contained a chapter on Housing and Neighborhoods that outlined the City's goals relative to housing (see Appendix A).

- Goal HN 1: Provide high quality housing options that meet a variety of needs and lifestyles.
- Goal HN 2: Address blight and improve property values.
- Goal HN 3: Support strong community connections within neighborhoods.

The data analysis presented in this report illustrates several key findings pertaining to the existing conditions of housing in North Adams. The city's housing stock is aging with the majority of housing units in North Adams constructed prior to 1970. Housing production has remained low, with only four new units built between 2010 and 2018. The city's existing housing stock contains a relatively high percentage of units that are assessed at or below average condition and grade. Taken together these conditions have resulted in housing deficits at various income levels. As of 2018, the city exhibited a shortage of housing that is affordable to households in the extremely low-, moderate-, and middle-income categories.

Based on such findings, and in order to meet the goals outlined in the its comprehensive plan, it is hereby recommended that the City of North Adams, in conjunction with its various partners, undertake efforts to:

- Stimulate new housing production that is affordable to households at various income levels;
- Enable rehabilitation of existing housing units; and
- Improve neighborhood infrastructure.

Numerous resources exist that the City can access and leverage to undertake such efforts successfully and thereby make progress toward the goals stated in the *Vision 2030* plan. Appendix B of this document provides a comprehensive resource guide. There are, however, specific resources that will effectively enable the City of North Adams to achieve its goals, including:

- Housing Choice;
- Smart Growth Zoning;
- Community Preservation Act;
- Community Development Block Grant (CDBG) program; and
- Complete Streets.
-

This report includes descriptions of these resources, along with recommendations as to how the City should deploy them, as well as other recommendations aligned with the goals outlined in the *Vision 2030* plan.

Recommendation 1
Pursue Housing Choice Designation

Housing Choice is a state initiative that enables eligible municipalities to access the Housing Choice grant program and bonus points or other considerations when applying for certain state grant programs. In order to qualify for Housing Choice, municipalities must implement seven of fourteen Housing Best Practices and demonstrate a 3% increase in housing production over the most recent five-year period. North Adams currently meets neither the housing production criteria nor the required number of implemented Housing Best Practices for Housing Choice. As of 2020, the City of North Adams can demonstrate implementation of three of the fourteen Housing Best Practices. As such, it is hereby recommended that the City seek to employ the following Housing Best Practices:

1. Have at least one zoning district that allows multifamily by right (in addition to 40R districts) where there is capacity to add units and that allows for family housing that is not age restricted and does not restrict units with more than two bedrooms.
2. Have zoning that allows mixed use development by right that is not part of a 40R district.
3. Have zoning that allows for accessory dwelling units by right.
4. Reduce parking requirement for multifamily units.

Implementation of the above best practices will move North Adams closer to Housing Choice eligibility. Additionally, adopting such zoning amendments will allow for the provision of high quality and diverse housing options that meet a variety of needs and lifestyles, as reflected in Goal HN 1 of the *Vision 2030* plan. Detailed recommendations are below:

R1.1: Amend Appendix A (Use Schedule) of the zoning ordinance to allow multifamily homes by right in the R-5 (high-density residential) zoning district.

Allowing multifamily homes by right in the R-5 district will employ a Housing Best Practice and will encourage new housing production.

R1.2: Amend Appendix A (Use Schedule) of the zoning ordinance to allow mixed use development by right in the I-1 (industrial) and B-1 (local business) districts.

Allowing mixed use developments by right in the I-1 and B-1 districts will employ a Housing Best Practice and will encourage new housing production and business development in zoning districts containing developable land with similar existing uses.

R1.3: Amend Appendix A (Use Schedule) of the zoning ordinance to allow accessory dwelling units by right in all residential zoning districts.

Allowing accessory dwelling units by right in all residential districts will employ a Housing Best Practice and will encouraging new housing production that meets a variety of needs across age and income demographics.

R1.4: Amend Section 6 (parking requirements) of the zoning ordinance to reduce the parking requirements for multifamily homes.

Reducing parking requirements for multifamily homes will encourage housing production in the Central Business District where additional housing units would create demand beyond the existing parking supply.

Recommendation 2
Enact Smart Growth Zoning

Smart Growth Zoning, codified as MGL c.40R, encourages communities to create dense residential or mixed-use smart growth zoning districts located in areas of concentrated development, such as existing city and town centers. 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. 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. Smart Growth Zoning 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.

Adoption of Smart Growth Zoning would enable the production of new housing in North Adams that is affordable to households at various income levels thereby rectifying the city's housing deficit and achieving Goals HN 1 and HN 2. As such, it is hereby recommended that the City pursue the adoption of a Smart Growth Zoning in accordance with the recommendations provided below.

R2.1: Continuously engage the community throughout the Smart Growth Zoning process.
Smart Growth Zoning has broad implications across the community. As such, City leaders and staff must engage the community early and often throughout the process. Community members should have opportunities to provide input on all aspects of Smart Growth Zoning.

R2.2: Delineate the boundaries for a proposed Smart Growth Overlay Zoning District.
The City should delineate Smart Growth Overlay Zoning District boundaries to encompass parts of the downtown and adjacent areas, such as Union Street, Heritage State Park, and/or the UNO/River Street neighborhood, informed by community input.

R2.3: Develop Design Standards for the Smart Growth Overlay Zoning District.
MGL c.40R requires communities to develop design standards for Smart Growth Zoning. The City should establish a working group to develop design standards consonant with the character of underlying neighborhoods and community needs.

R2.4: Draft a Smart Growth zoning ordinance.
Smart Growth Zoning must be codified in the municipal zoning ordinance. As such, the City of North Adams should draft such an ordinance with broad community input for Planning Board and City Council consideration.

R2.5: Complete Smart Growth Zoning application.
In order to qualify for incentive payments, municipalities must complete and submit a Smart Growth Zoning application for approval from the Department of Housing and Community Development (DHCD).

Recommendation 3
Explore Adoption of the Community Preservation Act

The Community Preservation Act (CPA) allows communities to create a local Community Preservation Fund for open space protection, historic preservation, affordable housing, and outdoor recreation. Funds for the Community Preservation Fund are raised locally by a surcharge on property tax bills of 3% or less. Funds raised by the surcharge are then matched by a state contribution (percentage varies year-to-year) and allocated to proposed projects by an appointed Community Preservation Committee. Municipalities are required to adopt CPA by ballot referendum.

CPA is a resource that could be leveraged by North Adams to fulfill a number of different community needs, not least of which is housing. As such, it is hereby recommended that the City of North Adams begin public discussions regarding the Community Preservation Act to determine whether or not it is a viable option as a resource for housing production, rehabilitation, and neighborhood reinvestment. Detailed recommendations are provided below.

R3.1: Establish a Community Preservation Act working group and organize a CPA information campaign.

The CPA can be highly beneficial to communities seeking to preserve and expand affordable housing, open space and recreation, and historical resources. That benefit, however, comes at a direct cost to residents. As such, the City should seek input from residents, to present a cost/benefit analysis, and formulate a plan to communicate to the community the costs and benefits of, as well as other information relative to, the CPA.

R3.2: Implement a comprehensive information campaign.

An information campaign must include public presentations and discussions, direct mail, and other forms of community outreach that are intended to share information and receive feedback regarding the CPA.

R3.3: Conduct a community survey to gauge public sentiment toward adoption of the CPA.

Once presentations and discussions have been held, the City of North Adams should conduct a comprehensive community survey understanding community response to CPA adoption in order to:

R3.4: Draft the items required for adoption of the Community Preservation Act.

If the survey analysis demonstrates community support for the CPA, the City of North Adams will draft the items required for, and begin, the public approval process. Required items include: City Council Order adopting the CPA; a ballot question to be put forth to voters; and an ordinance establishing the Community Preservation Committee.

Recommendation 4
Optimize the Community Development Block Grant Program

The City of North Adams, as a Mini-Entitlement community, is eligible for Community Development Block Grant (CDBG) funds administered by DHCD. The City has used CDBG funds for a wide variety of community development purposes, ranging from the creation and development of parks and recreational facilities, adaptive reuse and new improvement to other public facilities, infrastructure improvements, demolition of blighted housing, just to highlight a few. Going forward it is recommended that the City focus CDBG funds on neighborhood infrastructure improvements, including roads and sidewalks, the continued look to fight slum and blighting conditions of dilapidated buildings, as well as a look to the rehabilitation of housing units. Such a use of CBDG funds will address blight and improve property values throughout the city's neighborhoods, as recommended by Goal HN 2. Detailed recommendations are provided below.

R4.1: Continue using CDBG funds to strategically improve neighborhood infrastructure.
Sound infrastructure contributes to neighborhood quality and desirability. Improving such neighborhood infrastructure as roadways and sidewalks will increase the quality of life and sense of pride in place within the city's neighborhoods. Such improvements may also lead to improved property values and community connections. As such, the City should continue to strategically improve infrastructure in CDBG-eligible neighborhoods.

R4.2: Consider using CDBG funds to administer the Homeowner Rehabilitation program.
Homeowner rehabilitation is among the most commonly administered community development programs nationwide. CDBG funds can be used with a wide range of flexibility regarding rehabilitation and design considerations with emergency repairs, spot rehabilitation or full house rehabilitation. As such, the City should consider deploying CDBG funds to assist homeowners with the repair, rehabilitation or reconstruction of owner-occupied units to support neighborhood reinvestment. The City was heavily involved in this effort from the early 1980s to around 2000 and therefore should revisit this activity.

R4.3: Consider using CDBG funds to administer Home Purchase activities.
CDBG funds can also be used to assist income-eligible householders with the purchase of existing or newly constructed homes. Assistance may be in the form of providing 50% of the required down payment, paying reasonable closing costs, subsidizing interest rates, and financing acquisition of housing occupied by homebuyers, among other forms assistance. Enabling homeownership will further drive neighborhood reinvestment and enhance the quality of life for North Adams residents.

R4.4: Consider using CDBG funds to administer Rental Housing activities.
Rental Housing activities are eligible uses of CDBG funds. Such activities include the acquisition of property for an eligible rental housing project, rehabilitation of rental housing units, essential repairs and payment of operating expenses to maintain the habitability of housing units acquired through tax foreclosure, conversion of a closed building to residential use. The City should consider administering Rental Housing activities to preserve existing rental housing stock.

Recommendation 5
Leverage Complete Streets Funding

Complete Streets design principles emphasize accessibility and safety for all users of the transportation system. The City of North Adams adopted its Complete Streets policy in 2015, and the City is eligible for funding through the Complete Streets grant program. Complete Streets funds can be used for sidewalk improvements, enhanced pedestrian and bicycle facilities, traffic calming, etc. It is recommended that the City of North Adams henceforth leverage the Complete Streets grant program to improve neighborhood infrastructure, including sidewalk conditions, bicycle facilities, and parking conditions. Such a use of Complete Streets funds will create strong physical connection between and within the city's neighborhoods, as recommended by Goal HN 3, while also improving neighborhood desirability and improving property values, as recommended by Goal HN2.

R5.1: Leverage Complete Streets funding to make infrastructure improvements in neighborhoods that do not meet CDBG income eligibility requirements.

Not every neighborhood in North Adams is eligible for CDBG under income requirements. Complete Streets is a grant program that can be accessed to make needed street and sidewalk improvements in neighborhoods where CDBG funds cannot be deployed. The City should strategically identify projects in such neighborhoods for future Complete Streets projects to enhance livability and improve property values therein.

R5.2: Employ Complete Streets design principles in all future neighborhood infrastructure improvement projects.

A municipality's transportation system should be designed to enhance access, safety, and comfort for all system users regardless of age or ability. As such, the City should incorporate Complete Streets design principles into all future neighborhood street and sidewalk improvement projects. Doing so will enhance neighborhood livability thereby increase desirability, property values, and quality of life.

12. Appendices

Appendix A: Vision 2030 Plan Housing and Neighborhood Goals

Goal HN 1: Provide high quality housing options that meet a variety of needs and lifestyles

- Policy HN 1.1: Monitor housing supply and demand to proactively plan to meet needs.
    - ACTION A: MAINTAIN UP-TO-DATE HOUSING NEEDS ASSESSMENT
      The housing needs assessment works to anticipate housing demand now and in the future as demographics change or previously unmet needs are identified to ensure the city's housing is best meeting the current and future needs of its population.
    - ACTION B: CREATE A MUNICIPAL AFFORDABLE HOUSING COMMITTEE
      While the city has a housing authority, it does not have an affordable housing committee to track needs and work with a variety of public and private partners to facilitate the addition or improvement of housing units to better meet needs. They can also take a lead role in fundraising and doing some of the ground work to identify and secure sites (e.g., land banking) for future housing needs.
- Policy HN 1.2: Support public, private and individual reinvestment into housing and neighborhood conditions.
    - ACTION A: SUPPORT NON-PROFIT HOUSING RENOVATION PROGRAM ACTIVITY
      Non-profits can accept properties for renovation and either renting or resale. One program in Raleigh, NC called Builders of Hope accepts, or purchases for a low cost, older homes and performs a green gut rehabilitation of the interior to remove high costs to new owners for system repairs and upgrades while also removing potential health hazards like lead and asbestos. This model can help get market rate stock back up to quality after years of deferred maintenance and decay, while still keeping the exterior historic integrity in place and avoiding unnecessary demolition.
    - ACTION B: UPDATE THE MILL REVITALIZATION DISTRICT TO INCREASE FLEXIBILITY
      The city has added mill revitalization district language into its existing industrial districts as a special permit activity. The uses listed are fairly narrow in focus and should be revisited to add other uses such as retail, agriculture, or other options to meet a wider range of mill sites and reuse potential.
- Policy HN 1.3: Transition affordable housing stock to a mixed-income model.
    - ACTION A: PRIORITIZE SITES FOR NEW MIXED-INCOME CONSTRUCTION OR RENOVATION New sites, either through demolition or reuse (such as a vacant mill site) offer opportunities to add new housing units that meet the needs of specific demographics. This could include young professionals, artists, or seniors. Either way, while the city has a relatively high supply of affordable housing both individually and within the region, there is still unmet need and specific quality concerns related to needing more units. New developments should be mixed income to offer a more integrated community.

- ACTION B: AS HOUSING AUTHORITY COMPLEXES AGE, RETHINK THEIR SHAPE, LOCATION, AND FUNCTION
  Much of the affordable housing in the city is developed as "projects" concentrated areas of subsidized units physically removed from surrounding neighborhoods and lacking transportation connections and socially isolated through stigma. These environments dampen opportunities offered to residents and can result in higher incidence of crime. Modern practice has gotten away from the "project" concept in favor of mixed-income developments that de-concentrate poverty, remove stigma, and yield better outcomes for low-income residents. As public housing ages and requires significant investment and upgrades, the city and Housing Authority should explore options to demolish and rebuild units in a more modern, energy efficient, and mixed income format.

Goal HN 2: Address blight and improve property values

- Policy HN 2.1: Empower neighborhoods and individuals to combat blight and disrepair conditions.
  - ACTION A: OFFER CREATIVE PROGRAMS TO SUPPORT OWNER ACTION
    Create programs such as free "rent-a-tool" programs, paint drop-off pick up sites, volunteer project teams or help-a-neighbor programs to help elderly or lower-income property owners access the resources they need to bring their property into compliance or otherwise maintain their properties.
  - ACTION B: CONTINUE CITY CLEANUP DAYS
    Continue city cleanup days to target larger issues of trash buildup on vacant lots and open space areas. See also: Local Food and Health chapter.
- Policy HN 2.2: Improve identification and enforcement procedures for problem properties.
  - ACTION A: NEIGHBORHOOD CODE VIOLATION MONITORS
    Neighborhood volunteers are trained to identify code violations and report them to city personnel. This helps keep more eyes on the street to find and report issues to free up some staff time.
  - ACTION B: STRENGTHEN AND ENHANCE VACANT OR FORECLOSED PROPERTY ORDINANCE
    The goal of the ordinance is to achieve compliance so that the City is better able to manage and respond to concerns about vacant or foreclosed properties. Similar ordinances have been adopted in Springfield, Boston, Lawrence, Lowell, Methuen, and Albany, New York. Under the ordinance, the maintenance of vacant or foreclosed residential properties would require the owners to:
    - Register their property with the City at a cost (e.g.$100 per year);
    - Provide the owner's name and mailing address (which cannot be a P.O. Box) so that the City has a good address for service of legal notices;
    - Identify as part of the registration (and post on the property) the 24-hour contact name, number, and address for a local property manager (either a person or company) who is located within 30 miles of the property; and
    - Maintain the property on a weekly basis including keeping it secured.

The ordinance also requires that a property be registered as soon as a foreclosing process commences (with the delivery of a mortgagee's notice of intent to foreclose). The ordinance defines a vacant property as one that has not been legally occupied for 60 days or more and/or a property that is not occupied and not properly maintained or secured. Failure to comply with the registration requirement, or failure to maintain a registered property, can result in fines (e.g., up to $300 per week) for non-compliance.

    - ACTION C: USE GIS TO TRACK GEOGRAPHY OF CODE VIOLATIONS AND POLICE CALLS
      As the City grows its GIS capability, efforts should be made to use addresses to track patterns of code violations and police calls to help identify and refine target areas. The use of police calls in addition to the code violation information can help draw the link between vacant and blighted properties and squatting or illegal activities that may gravitate to problem areas and vacancies. This can further help prioritize interventions where there is a social/safety and service impact as well as physical/aesthetic.

- Policy HN 2.3: Create progressive system to bring tax lien and delinquent properties back into productive use.
    - ACTION A: MAINTAIN PROPERTY INVENTORY
      The City should work to be proactive about identifying and tracking its tax lien properties to understand and be able to communicate the economic impact of those properties, view them on a map in relation to other criteria or target areas to help set priorities for intervention activities, and to generally help guide a comprehensive strategy to dealing with them.
    - ACTION B: STREAMLINE RECEIVERSHIP
      The city has several options for receivership; the preferred option should be evaluated, selected, and communicated so that there is an organized method for pulling tax lien properties back into use.
    - ACTION C: DEVELOP REUSE STRATEGY TO HELP TARGET EFFORTS
      The city can build on the work of the plan and, with ongoing input from residents and other stakeholders, identify reuse options for specific areas. This could include preservation of single-family units, rental units, and transition of buildings to another use or demolition to allow for redevelopment or the creation of supportive spaces (e.g., parking) for adjacent properties.
- Policy HN 2.4: Work with landlords to maintain their properties.
    - ACTION A: RENTAL PROPERTY REGISTRATION AND INSPECTION
      Require landlords to register all rental units with the City. The City can inspect units prior to occupancy to ensure they are up to building and health code standards. The City can also offer incentives for landlords who have a track record of no findings such as reduced inspection fees and more time between inspections. In the case of landlords with repeated violations, the timeframe can be shortened. Once notified a unit is not up to code, landlords have a timeframe to bring the unit back into compliance before fines are issued.

- ACTION B: CREATE MEANINGFUL INCENTIVES AND PENALTIES TO SUPPORT ACTION Review and revise code enforcement penalties, with a focus on compounded penalties for inaction.

Goal HN 3: Support strong community connections within neighborhoods

- Policy HN3.1: Collaborate to reduce crime in neighborhoods.
  - ACTION A: NEIGHBORHOOD WATCH
    Work with interested neighborhoods to start a neighborhood watch program and install street signs to help make crime awareness more visible.
  - ACTION B: PROPERTY SECURITY TRAININGS
    Partner with private business to create a grant-based community safety program that can educate owners and renters about how to make their homes more secure and less attractive to thieves. This could include a short class or demo and then free or reduced cost items such as safety lights, locks, window locks, etc.
  - ACTION C: NEIGHBORHOOD BEAT OFFICERS
    Work to create stronger alignment between patrol officers and neighborhoods. In urban neighborhoods, this could include some bike or walking patrol. In more dispersed neighborhoods, this could simply be making sure all areas are patrolled with a certain frequency.
  - ACTION D: PRIORITIZE SAFETY LIGHTING NEEDS
    Work with neighbors to identify areas where dark spots create a sense of insecurity or potential danger from poor visibility.
- Policy HN 3.2: Support neighborhood groups and neighborhood activities.
  - ACTION A: CREATE A STANDING NEIGHBORHOODS COMMITTEE
    Create a city neighborhoods committee with representatives from each neighborhood and relevant city department staff to have a clear and ongoing means of communication between neighborhoods and the city.
  - ACTION B: PROVIDE ANNUAL SUPPORT FOR COMMUNITY-DRIVEN NEIGHBORHOOD INITIATIVES
    Ensure that annual city grants include competitive grants for neighborhoods to support special projects or community events such as a neighborhood block party.
- Policy HN 3.3: Work to create stronger physical and social connections between affordable housing projects and surrounding neighborhoods.
  - ACTION A: BIKE PATH AND WALKING CONNECTIONS
    Prioritize safe routes between current affordable housing developments and jobs and essential services. This could include building the planned bike path through the Barbour Street connection, sidewalk improvements along Route 2, and maintenance enforcement to ensure those routes stay open year-round.
  - ACTION B: CONTINUE TO SUPPORT PROGRAMS AND EFFORTS TO CREATE BROADER CONCEPT OF NEIGHBORHOOD
    For several years, “neighborhoods” in the city referred to affordable housing developments. The new boundaries delineate neighborhoods, of which the developments are one part. This will be supported by creating opportunities for

interaction between neighbors of these larger areas, including clean-ups, neighborhood watch, and block parties.

- Policy HN 3.4: Ensure each neighborhood has quality local recreation options and easy connections to city or regional amenities.
    - ACTION A: FOCUS PROJECT PRIORITIES ON INCREASING VARIETY AND BALANCING SUPPLY OF RECREATION OPTIONS ACROSS NEIGHBORHOODS

      Develop a framework for monitoring and prioritizing community recreation options across neighborhoods. This could include classifying types (trails, bike path, pocket parks, community parks, etc.) and inventorying for each neighborhood. Condition issues and new projects could then be considered against this list to focus on adding options and ensuring that those options are improving level of service to each neighborhood in a way that is context and population appropriate (supply versus demand but also age demographics of different portions of the city). See also: Open Space and Recreation chapter and the City's Open Space and Recreation Plan (OSRP).

Appendix B: Resource Guide

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
Email: bradg@bcrha.com
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." BHCD 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
Elton Ogden, Executive Director
Phone: 413-344-4805
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 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
Email: cvalli@berkshirehabitat.org
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

Hilltown Community Development Corporation
Hilltown CDC seeks to improve the quality of life for Hilltown residents by addressing economic, housing, educational, social, and community needs while preserving the rural character of the area.

- Homebuyer Assistance – Through its Homebuyer Assistance Program, the Hilltown CDC provides first time homebuyers confidential one-on-one counseling, First Time Homebuyer workshops, direct financial assistance in the form of grants for down-payment and closing costs and deferred payment loans for the purchase and rehabilitation of a home.
- Housing Rehabilitation – Provides eligible low- and moderate-income homeowners with deferred payment loans in order to address code-violations and improve living conditions. A wide range of repairs and upgrades are eligible including electrical/plumbing work, foundation, repair, lead paint removal, septic system repair, door and window replacement, handicap accessibility renovations, insulation, heating and hot water systems, and wells and pumps.
- Hilltown Housing Development – Develops and renovates housing for low- and moderate-income tenants as well as builds affordable housing for seniors. Homes and apartments developed by Hilltown CDC are preserved as affordable housing for the long-term.
- Social Services – Social service programs that provide support to the Hilltown's most vulnerable residents and create job opportunities for residents. Services include the Hilltown Food Pantry, transportation and medical services for elderly residents, and childcare subsidies.

Contact information
Dave Christopolis, Executive Director
Email: davec@hilltowncdc.org
Phone: 413-296-4536 x118
Webpage(s): http://www.hilltowncdc.org
Applicable to: towns of Becket, Hinsdale, Otis, Peru, Washington, and Windsor; residents of Becket, Hinsdale, Otis, Peru, Washington, and Windsor; affordable housing developers

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
Phone: 413-243-3464
E-mail: leehousingauthority@verizon.net

Lenox Housing Authority
Barbara Heaphy, Executive Housing Director
Phone: 413-637-5585
E-mail: bheapy@townoflenox.com
Webpage(s): https://www.townoflenox.com/housing-authority

North Adams Housing Authority
Jennifer Hohn, Executive Director
Phone: 413-663-5370
Email: jenn_hohn@northadamsha.com
Webpage(s): https://northadamsha.com/

Pittsfield Housing Authority
Sharon LeBarnes, Executive Director
Phone: 413-443-5936
Email: info@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

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 who 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

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 M.G.L. Chapter 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 Omsbudman/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 (CBH)
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 (CPA)
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 (ESG)
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/TitleIX/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 child care 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 (HIF)
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 (HSF)
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 (LIP)
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 (AHTF)
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 entities[1]

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/TitleiX/Chapter59/Section5k
Applicable to: residents (60+ years old)

[1] 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.

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 homebuying 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

Municipal Affordable Housing Trusts
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.mhp.net/writable/resources/documents/municipal_affordable_housing_trust_guidebook.pdf
Applicable to: municipalities

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 load 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
- 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

Appendix C: City of North Adams Zoning Map

