



Housing Production Plan

Town of Egremont, Massachusetts

2024 - 2029



BRPC

Berkshire Regional Planning Commission

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Chapter 1: Introduction

Background and Purpose

On August 30, 2023, the Town of Egremont Planning Board endorsed a 2023 Comprehensive Plan Update¹ entitled “Egremont Vision 2035 Initiative.” This document included the 2023 Open Space and Recreation Plan Update, setting the town up to think strategically about the challenges of the coming decade. The Comprehensive Plan Update identified five outcomes for the Town to achieve by 2035. The first outcome states: **Providing and Encouraging Affordable and Workforce Housing**. The Critical Next Steps identified by the 2035 Comprehensive Plan to achieve this outcome are as follows:

- Develop a Housing Production Plan for the new Housing Trust (established at the 2023 Annual Town Meeting as the Egremont Municipal Housing Trust).
- Develop standards for Town-sponsored affordable and workforce housing that encourage new buildings and renovation to existing buildings to meet the follow standards:
 - Achieve energy efficiencies above the requirements of the stretch building code (already adopted by the Town),
 - Offer resistance to extreme weather,
 - Provide healthy in-door environments,
 - Be constructed or renovated with eco-friendly building materials.
- Address the zoning recommendations as part of the zoning process beginning in Fall 2023.

Building on the momentum of the 2023 Comprehensive Plan Update, this Housing Production Plan (HPP) seeks to accomplish two key objectives. First, to establish a baseline of facts to identify the need for affordable and workforce housing in the Town of Egremont through data. Second, build on the baseline of facts to identify specific and actionable strategies for how such housing should be built within the Town. As noted in the Comprehensive Plan Update, these actionable strategies should include both public and private action, ensuring the Town is not the sole responsible party for the implementation of this HPP.

To accomplish these two objectives listed above, Berkshire Regional Planning Commission (BRPC) will gather data on the **Demographic Profile** and **Local Housing Conditions** within the Town. Projections on population and housing needs will be compiled to establish the baseline needs of today and future years. Turning from this baseline of people and housing, BRPC will analyze a variety of **Housing Development Considerations** within the town including environmental and infrastructure constraints. Finally, based on this key evidence, **Housing Goals and Strategies** will be identified along with an Action Plan for each item.

This HPP is meant to be used by the Town of Egremont as a living document, guiding the Town through the many challenges of housing production. It is meant to be an actionable complement to the 2035 Comprehensive Plan Update. This document should be regularly updated, reviewed, and consulted by all stakeholders listed here within, especially when conditions change at the local, Commonwealth, or Federal level. This includes any economic, political, and sociodemographic changes, as any of these factors could affect how the Town should respond to housing production in the coming five years. It is highly recommended that the Town of Egremont and BRPC are in regular communication on the progress made and housing goals achieved.

¹ <https://www.egremont-ma.gov/191/Planning-Board>

Plan Methodology

The 2035 Comprehensive Plan Update and its associated efforts provide an excellent framework from which this HPP begins. However, using that momentum is only the beginning. BRPC utilized a three-tiered process to ensure the Egremont HPP is as up to date as possible being inclusive of existing planning efforts in the community and analyzing previously identified action items before creating additional work for community stakeholders. This three-tiered process included:

1) In-Depth Analysis of Past Planning Documents

This included reviewing three substantial documents:

- The first is the **2023 Comprehensive Plan Update**, which has already been mentioned at length in its foundational role in this HPP. It is important to note that this document heavily informs the **Housing Goals and Strategies** section of this document as there was extensive public engagement to support that plan. This document is seen as key to both the impetus for this plan and its guide when thinking about community stakeholders and next steps. This review also included review of the draft of the **2023 Open Space and Recreation Plan** commissioned by the Town of Egremont.
- Second is the **2021 Housing Needs Assessment** which was prepared by BRPC at the request of the Town to perform an assessment of the current state of housing in the community and provide detailed information about the existing housing stock. A key limitation to this document is that the 2020 Decennial Census data was not yet available and much of the data used did not reflect drastic housing changes that have taken place since the onset of the COVID-19 pandemic in March 2020. However, this document was useful in guiding the community and this plan toward useful metrics and methodology.
- Finally, a review of the **2003 Master Plan for the Town of Egremont** was crucial to understanding past planning efforts. This included understanding the history of Egremont in its own words as well as community concerns at the beginning of this century. Most importantly, this contextualized the 2023 Comprehensive Plan and how the town adjusted goals and strategies to meet the moment.

2) Data Gathering

The best way to establish a baseline for understanding the housing situation in the Town is by going to the most exhaustive data sources for high quality, quantitative data. A variety of these sources were consulted to create the **Demographic Profile** and **Local Housing Conditions**. All data sources are listed with the corresponding data tables and narrative description. The main data sources used were:

- The **U.S. Census of Population and Housing** (decennial census): mainly Census 2020, although some data is taken from the Census 2000 and Census 2010 as well.
- The **American Community Survey (ACS)**: The ACS provides demographic and housing estimates for large and small geographic areas every year. This document primarily used the 2022 American Community Survey 5-Year Estimates for current data. This means the numbers are a statistical representation using the data from 2017 through 2022. Although the estimates are based on a small population sample, a new survey is collected each month, and the results are aggregated to provide a similar, “rolling” dataset on a wide

variety of topics. As this data source is based on a sample, there are Margins of Error associated with nearly every data point pulled from the ACS data. While BRPC feels confident that the data is the best reflective information at hand for communities, those Margins of Error can be found on the associated ACS Tables listed with the data here: <https://data.census.gov/>.

- **UMass Amherst/Donahue Institute:** The Donahue Institute “addresses critical questions and develops innovative solutions to help organizations and agencies from both the public and private sector meet challenges, measure success, and set goals.”² This resource was used most frequently for population projection figures and data.
- **Redfin:** Redfin is real estate company that collects a variety of information and makes it available to the public through various services and tools. This source is an excellent source of information for housing sale prices and other geographic information.
- **United States Department of Housing and Urban Development (CHAS):** The US Department of Housing and Urban Development (HUD) provides data to the public through Comprehensive Housing Affordability Strategy (CHAS) data. This data is mainly used for the housing cost burdened section of this HPP and is invaluable when determining what income groups are most likely to suffer under high housing costs.
- **Zillow:** Zillow is an online real estate marketplace that provides a glimpse into the housing market in a specific geographic context at any given moment. This is critical when seeing what type of housing units are available for sale or rent in the current moment and market.
- **Massachusetts Department of Revenue:** The Commonwealth’s Department of Revenue was critical when gathering data regarding parcel numbers, local property tax trends, and property assessments over a longer period of time.

3) Public Engagement

A public meeting was held on Saturday, September 21, 2024 in conjunction with the Egremont Affordable Housing Trust to discuss the plan’s goals and strategies. Members of the public were invited to express their hopes for housing opportunities in Egremont and their views on the proposed strategies listed in this Housing Production Plan.

Town Overview and History

The Town of Egremont is a **small, rural New England town** that boasts a unique, natural beauty and landscape. Forested areas, agricultural lands, scenic roads and vistas, recreational lands and waters, and sensitive habitat areas combine to create a community treasured by its residents.³ The Town of Egremont, **incorporated in 1775**, encompasses 18.97 square miles and is located in the southwest section of the Commonwealth and Berkshire County. Egremont remains a relatively small and stable community with a strong contingent of long-time residents as well as a significant number of seasonable and part-time residents. While Egremont shares many characteristics with neighboring towns, it stands apart due to its agricultural attributes and rural character, accented by its dual villages.

² <https://donahue.umass.edu/about-us>

³ Taken from the 2003 Town of Egremont – Master Plan (BRPC document)

Egremont's location on the **boundary between Massachusetts and New York** enticed the Dutch of the Hudson Valley as its first European settlers. In the 1730s English colonists from Massachusetts and Connecticut joined them. Egremont was set aside as a separate district of Sheffield in 1760 and named after the Earl of Egremont, a British politician whose responsibilities included the colonies. In 1775, Egremont was incorporated as a town.

By 1800, Egremont was a flourishing agricultural community with grist mills, sawmills, and cider mills on its various brooks and river. Congregational, Baptist, and Methodist churches and eight taverns also existed in the Town at this time. The first half of the 19th century saw the development of the **two distinct North and South village centers**; the Baptist and Methodist churches were built in North Egremont. The Congregational church left its original site on Town House Hill, near the geographic center of town, moving to the South Village in 1833. The Academy was opened in the same village in 1832; the building is still in use as the town archives and library. Throughout the century, the town maintained four or five school districts. The South Egremont schoolhouse, built in 1854, is still in use within the South Berkshire Regional School District, making it one of the last one room schoolhouses in continuous operation in the United States.

Industry also developed after 1800, especially in South Egremont. By 1850 Charles Goodale was making boots and shoes, sold as far away as Canada, and quarrying marble. Not long thereafter, the Baldwin Chair Factory became known for the Baldwin Chair while Arthur Benjamin's Cork Insole Factory was one of the first to make standard insole sizes. The Dalzell Axle Works, using local Salisbury Iron, was selling products to carriage makers throughout New England and New York. Shortly after 1900, it began making axels for automobiles. The foundation of this factory buildings, the office building, and the workmen's housing, remain at the west of the village.

By the early 20th century, the town's economy has changed. The early industry disappeared, many small dairy farms were abandoned, and open land began to decline. However, tourism, already strong in the 19th century, prospered. Antique shops, restaurants, inns, and lodging houses became established in both village centers. In addition, the Town became **a popular second home location** as residents moved in from more urban areas.

Today, Egremont is home to **1,471 people in approximately 597 households**. There are 933 total housing units throughout Egremont, a little over 92 percent are single-family homes. As mentioned in the 2003 Comprehensive Plan, Egremont **continues to be a popular second home location** in the Berkshires. Approximately 33.2 percent of total housing units (310 units) are for seasonal, recreational, or occasional use within the town of Egremont. Only 6 homes of the total housing units were for sale at the time of calculation in April 2024. This presents a huge housing challenge for the Town of Egremont in the coming five years, and for decades to come.

Chapter 2: Demographic Profile

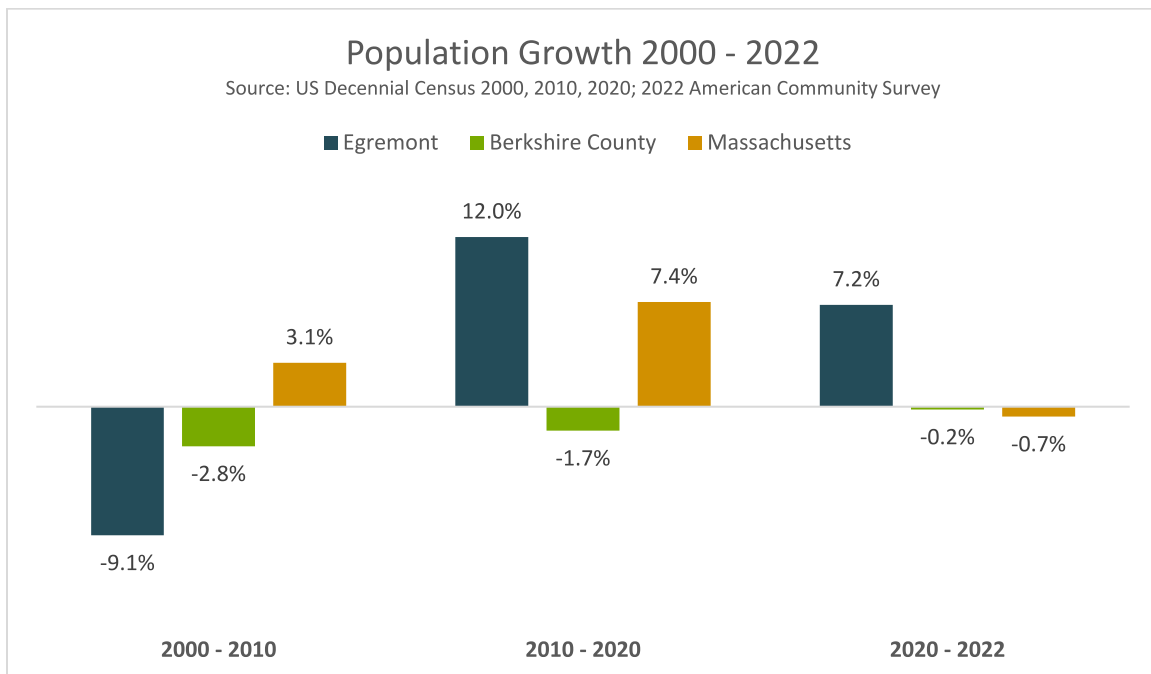
Key Findings

- The total population of Egremont is expected to decline over the next two decades, reversing the population growth trend experienced since 2010.
- Households in Egremont have undergone a significant change since 2000. There are 35 percent less Households with Individuals Under 18 years olds in 2022 compared to the beginning of the century.
- Similarly, Egremont's population age breakdown raises concerns about the current affordability of homes for families: the town has experienced a 39.6 percent decrease in school-aged children and a 9.2 percent decrease in working-age adults since 2000.
- Egremont's existing housing market is inelastic: 55.4 percent of individuals who own their housing unit moved in during 2009 or earlier. For renters, 87.6 percent have been in the same unit since at least 2017. However, 49 percent of those that did move last year came from out-of-state, indicating Egremont's unique position on the border with New York.
- Egremont has seen an increase in household income, higher than both Berkshire County and Massachusetts. The Median Household Income has increased 80 percent from \$50,000 in 2000 to \$90,139 in 2022.
- Egremont is home to a large managerial class of professionals and has a higher percentage of individuals with a Bachelor's degree or higher (54.7 percent) than both Berkshire County (39 percent) and Massachusetts (46.6 percent).

Population and Household Trends

Population and Household Change

The Town of Egremont is home to 1,471 people according to the 2022 American Community Survey (ACS) 5-Year Estimate. This current population level represents an increase of 7.2 percent since the 2020 Decennial Census. However, the largest decade of growth for the Town was between 2010 and 2020 when the population increased from 1,225 to 1,372, a 12 percent increase. In comparison, Berkshire County has lost 0.2 percent of its population since the 2020 Decennial Census, while the Commonwealth of Massachusetts has lost 0.7 percent since the same survey.



The Town of Egremont has experienced surprisingly different demographic trends compared to the rest of Berkshire County. The number of households has only decreased marginally (-1.8 percent) since 2000 from 608 households to 597 households in 2022. The number of Households with Individuals Living Alone has also decreased 6.4 percent since 2000. However, Egremont is facing similar challenges to Berkshire County when it comes to retaining younger individuals: the Town has seen a 35.1 percent decrease of Households with Individuals under 18, signaling a loss of school-aged children in the community.

In comparison, Berkshire County has seen a decrease of 28.2 percent of Households with Individuals under 18 years of age while only a slight increase (0.04 percent) in Households with Individuals 65 years and Older. The county has also seen a 9.5 percent decrease in the Average Household Size and a similar 10 percent decrease in the Average Family Size.

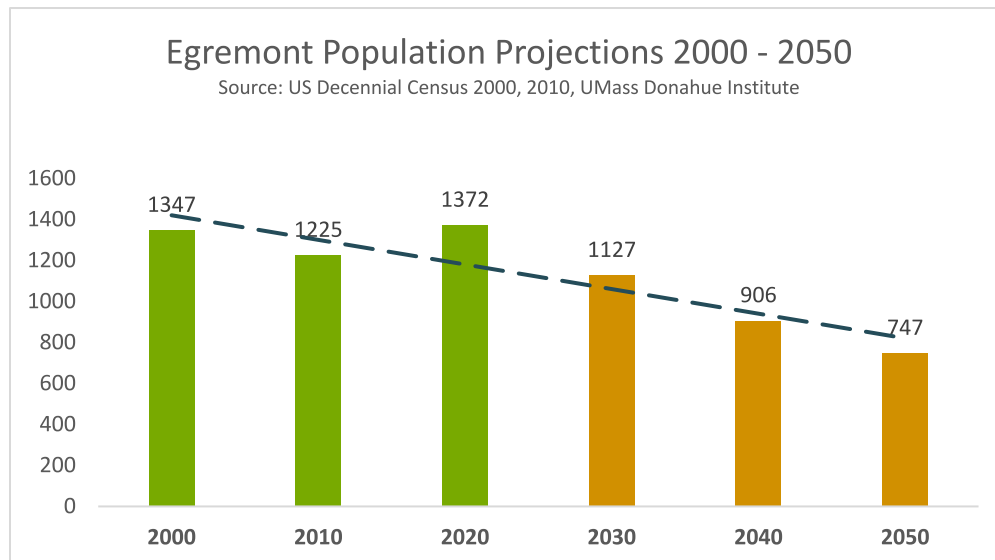
When analyzing Egremont's population and household trends overall, they are consistent with Commonwealth and county trends. Egremont's 9.2 percent population increase from 2000 to 2022 mirrors closely Massachusetts' own population increase of 10 percent, which are both in opposition to Berkshire County's 4.6 percent decrease over the same period. Egremont also experiences larger increases in

Average Household and Family Size numbers (10.4 percent and 13.3 percent respectively) compared to significant decreases in Berkshire County and the Commonwealth of Massachusetts.

Egremont	2000	2010	2020	2022	% Change from 2000 - 2022
Population	1,347	1,225	1,372	1,471	9.2%
Households	608	553	587	597	-1.8%
Households with Individuals under 18 years	171	85	116	111	-35.1%
Households with Individuals 65 years and Older	257	228	238	234	-8.9%
Single Person Households	157	167	134	147	-6.4%
Average Household Size	2.22	2.19	2.49	2.45	10.4%
Average Family Size	2.63	2.70	3.04	2.98	13.3%

Source: US Decennial Census 2000, 2010, 2020; American Community Survey 2018-2022

Despite these recent demographic trends, population decline within the community is projected to continue through 2050. The Donahue Institute at UMass Amherst, using a variety of demographic projection techniques, projects the population of Egremont to reach a population of only 747 people by the year 2050. While this population decrease may lead to an overall decrease in demand for housing in Egremont, it does not mean the issues surrounding workforce affordability, housing quality, and housing options would be solved. In fact, a smaller population may exasperate these issues with fewer individuals willing to tackle the issues. Despite the chart below, it is critical to understand that population projections cannot consider all the factors in an unpredictable world. The COVID-19 pandemic is a good example of an unforeseen factor that drastically impacted both population projection and housing demands.

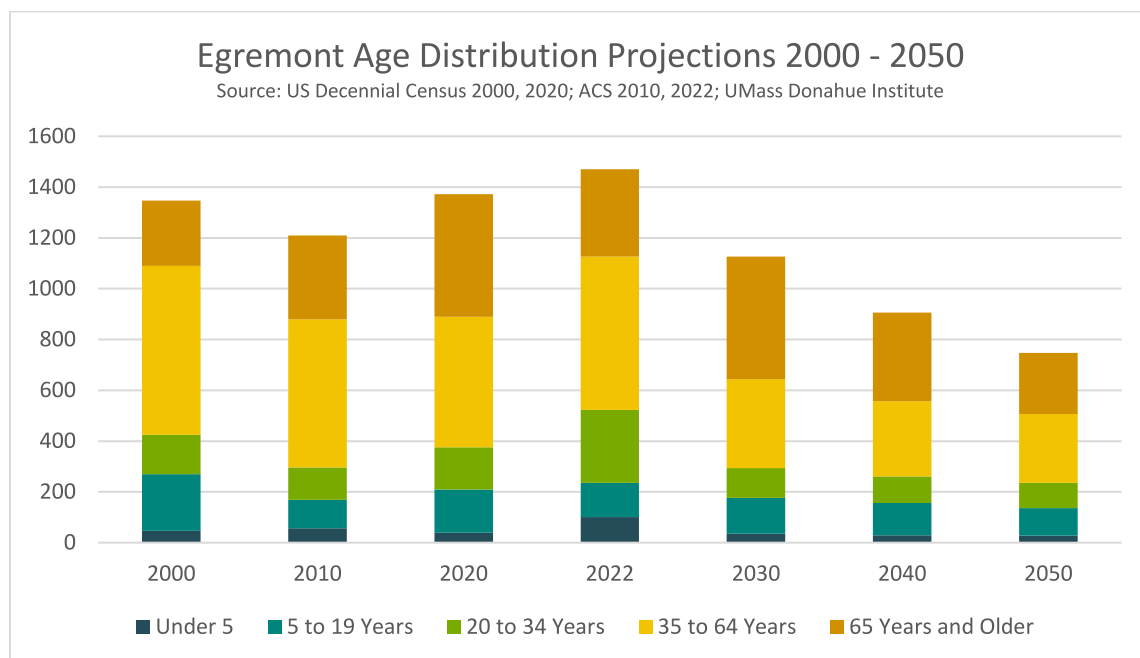


Age

The population's age is a constant point of concern throughout Berkshire County. As noted above, Berkshire County has seen a decrease of 28.2 percent of Households with Individuals under 18 years of age while a slight increase (0.04 percent) in Households with Individuals 65 years and Older. This indicates that young people are actively leaving the county while the remaining population is aging. These same concerns are present in Egremont with a 39.6 percent decrease in school-aged children and a 9.2 percent decrease in working-age adults. While Egremont's Median Age fell between 2020 to 2022, that same statistic rose 5.6 percent between 2000 and 2022.

Egremont	2000	2010	2020	2022	% Change from 2000 - 2022
Total Population	1,347	1,210	1,372	1,471	9.2%
Under 5	47	57	39	101	114.9%
5 to 19 Years	222	112	170	134	-39.6%
20 to 34 years	156	127	166	288	84.6%
35 to 64 Years	665	584	515	604	-9.2%
65 Years and Over	257	330	482	344	33.9%
21 Years and Over	1,070	1,028	1,146	1,236	15.5%
Median Age	46.6	55.60	56.40	49.20	5.6%
Source: US Decennial Census 2000, 2020; American Community Survey 2010, 2022; UMass Donahue Institute					

In addition, UMass Amherst Donahue Institute provides age distribution projections in its population projections. Their age projections, shown below, confirm not only an overall population decline, but a decline in the percentage of the population below 34 years old and a swelling of individuals 65 years and older. As noted in other regional plans, specifically the Town of Sheffield's Housing Production Plan, many young people cite a lack of housing options as the main factor behind leaving the area.



Race and Ethnicity

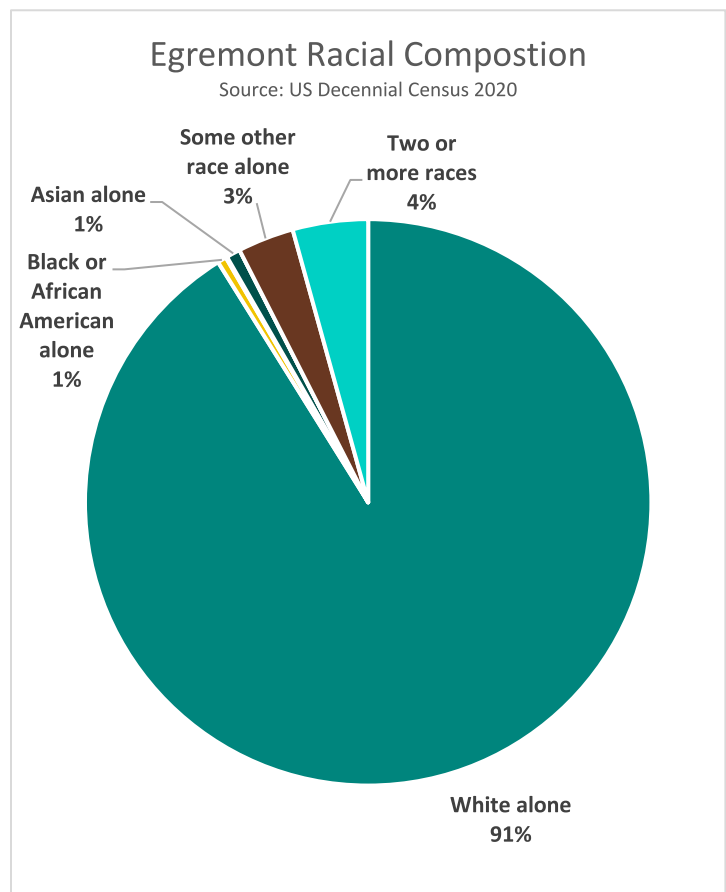
	2000		2010		2020		2022	
	#	%	#	%	#	%	#	%
Total Population	1,347	100%	1,210	100%	1,372	100%	1,471	100%
White alone	1,329	99%	1,187	98%	1,250	91%	1,404	95%
Black or African American alone	-	0%	7	1%	7	1%	-	0%
American Indian and Alaska Native alone	-	0%	1	0%	1	0%	-	0%
Asian alone	-	0%	7	1%	11	1%	-	0%
Native Hawaiian and Other Pacific Islander alone	-	0%	1	0%	-	0%	-	0%
Some other race alone	-	0%	7	1%	44	3%	56	4%
Two or more races	-	0%	15	1%	59	4%	11	1%
Hispanic or Latino (of any race)	23	2%	29	2%	69	5%	51	3%

Source: US Decennial Census 2000, 2010, 2020; American Community Survey 2018-2022

The 2020 Decennial Census is the most reliable data source for racial and ethnic makeup of smaller communities, although the 2022 ACS data is provided for further context. Egremont's population identifies overwhelmingly as White alone (91 percent). This has remained consistent from the 2000 Decennial Census through 2020. Egremont has a higher percentage of individuals identifying as White alone than the rest of Berkshire County (88 percent).

There is a decrease in this White Alone category from 98 percent in 2010 to 91 percent in 2020. However, "Some other race alone" and "Two or more races" picked up that difference increasing to 3 percent and 4 percent, respectively. This increase is a potential change in how individuals self-identify over the course of the last decade.

The most significant growth in the racial/ethnic categories is the growth of individuals of any race identifying as Hispanic or Latino. Egremont's percentage of Hispanic or Latino individuals has gone from 2 percent in 2000 to 3 percent in 2020. However, Berkshire County has gone from just 2 percent identifying as Hispanic or Latino in 2000 to 6 percent in 2020.



Disability

The 2022 ACS collects data on individuals living with disabilities including hearing, vision, cognitive, and ambulatory difficulties along with self-care and independent-living challenges. According to the 2022 ACS, the disability rate of Egremont is 9.2 percent or 135 individuals. This is below the rate for Berkshire County (16.2 percent) and the Commonwealth of Massachusetts (12.6 percent).

Geographic Mobility

A key measure when determining the elasticity of a housing market is geographic mobility. Geographic mobility is a measure of the movement of people from one community to another, or no movement at all. Whether or not a family or individual moves is dependent on a variety of factors including economic status, family situations, and age. For example, renters tend to move much more than those who own their own home. Whenever people are less likely to move, for whatever reason, the less likely homes will become available for new occupants, which increases the *inelasticity* of the housing market.

There are two ways to analyze the geographic mobility of Egremont. First, by looking at when the current householder moved into their current unit. In Egremont, 81.8 percent of the population lives in an owner-occupied housing unit with the remaining 18.2 percent living in a rented housing unit. Only 0.6 percent of the population (7 individuals) who own their housing unit moved into that unit from 2021 or after. Even more concerning, 0 individuals who rented their housing unit moved into that unit during the same period. Conversely, 55.4 percent of individuals who own their housing unit moved in during 2009 or earlier. For renters, 87.6 percent have been in the same unit since at least 2017. These two statistics taken together show an extreme inelasticity in Egremont's housing market.

Egremont's Total Population in Occupied Housing Units by Tenure by Year of Move In

Total population in occupied housing units:			1,461		
Owner occupied:	1,195	81.8%	Renter occupied:	266	18.2%
Moved in 2021 or later	7	0.6%	Moved in 2021 or later	-	0.0%
Moved in 2018 to 2020	350	29.3%	Moved in 2018 to 2020	33	12.4%
Moved in 2010 to 2017	176	14.7%	Moved in 2010 to 2017	190	71.4%
Moved in 2000 to 2009	205	17.2%	Moved in 2000 to 2009	37	13.9%
Moved in 1990 to 1999	248	20.8%	Moved in 1990 to 1999	-	0.0%
Moved in 1989 or earlier	209	17.5%	Moved in 1989 or earlier	6	2.3%

Source: American Community Survey 2022, Table B25026

The second way to analyze the geographic mobility of the Egremont is through an analysis of the actual movement of people within the town and region in the prior year. Matching county (89.1 percent) and Commonwealth (87.7 percent) trends, 86.4 percent of Egremont's population remained in the same home in the prior year and did not move. Those that did move, 4.8 percent moved to Egremont from surrounding Berkshire County, which is in line with the county and Commonwealth trends. Egremont does stand out in that 6.6 percent of people (or 49 percent) of those that moved came from a different state. This could indicate Egremont's popular status among second-home owners from surrounding states like New York and Connecticut.

Geographic Mobility in Egremont

	Egremont		Berkshire County		Massachusetts	
	Est.	%	Est.	%	Est.	%
Total	1,441	100%	127,265	100%	6,918,482	100%
Same Home	1,245	86.4%	113,393	89.1%	6,067,509	87.7%
Same County	69	4.8%	5,854	4.6%	387,435	5.6%
Same State	1	0.1%	1,654	1.3%	214,473	3.1%
Different State	95	6.6%	5,727	4.5%	172,962	2.5%
Abroad	30	2.1%	636	0.5%	76,103	1.1%

Source: American Community Survey 2022, Table S0701

Household Types

Having established the demographic profile of Egremont, this report now moves from looking at statistics at the individual level and turns toward looking at households as the unit of analysis. This allows for a closer look into who is using housing in the community, how they interact with the housing stock, and the resources those households have when determining the housing units to call home.

According to the 2022 ACS, Egremont is home to 597 total households, 249 of which are family households. Of the total households, only 16.8 percent are households with children under 18. This is below both Berkshire County's rate of 18.9 percent and Massachusetts' rate of 25 percent. Single-person households (Total Householders living alone) make up 24.6 percent of the total households, lower than both the county and Commonwealth benchmarks. Most significantly, Householders 65 years and older living alone is 12.6 percent of Total Households, nearly identical to Berkshire County (13.9 percent) and Massachusetts (12.5 percent).

	Egremont		Berkshire County		Massachusetts	
	Est.	%	Est.	%	Est.	%
Total Households	597	100.0%	58,370	100.0%	2,797,776	100.0%
Family Households	349	58.5%	34,370	58.9%	1,724,355	61.6%
With Children under 18	100	16.8%	11,010	18.9%	699,430	25.0%
Male householder with children, no spouse	18	3.0%	3,335	5.7%	130,488	4.7%
Female householder with children, no spouse	47	7.9%	5,980	10.2%	330,643	11.8%
Nonfamily Households ⁴	248	41.5%	23,743	40.7%	1,073,421	38.4%
Total Householders living alone	147	24.6%	18,620	31.9%	814,152.82	29.1%
Householders 65+ living alone	75	12.6%	8,113	13.9%	349,722.0	12.5%

Source: American Community Survey 2022, Table S1101

⁴ "Under the U.S. Census Bureau definition, family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals." ([Population Reference Bureau](#))

Tenure

The Town of Egremont is home to both those that occupy the housing unit they own (owner-occupied) and those who rent their housing unit from a landlord (renter-occupied). In Egremont, 80.9 percent of households are owner-occupied, which is a higher rate than both Berkshire County (70.2 percent) and Massachusetts (62.2 percent). Conversely, only 19.1 percent of the households are renter-occupied.

Egremont Households by Tenure (2022)

	Egremont		Berkshire County		Massachusetts	
	Est.	%	Est.	%	Est.	%
Total	597	100.0%	56,078	100.0%	2,797,776	100.0%
Owner-occupied	483	80.9%	39,380	70.2%	1,741,555	62.2%
Renter-occupied	114	19.1%	16,698	29.8%	1,056,221	37.8%

Source: American Community Survey 2022, Table B25003

Household Size

Household Size within the Town of Egremont has remained steady for the past two decades. However, there are slight shifts between 2000 and 2022 in the number of 3-person households and 4+ person households. Given the general decline in children under 18 present in Egremont's households, this could indicate adult children moving back in with parents or individuals 65 years and older moving into a household with a more supportive living environment as they age.

Egremont Household Size (2022)

	2000		2010		2020		2022	
Total	609	100.0%	563	100.0%	634	100.0%	597	100.0%
1-person	168	27.6%	170	30.2%	185	29.2%	147	24.6%
2-person	268	44.0%	236	41.9%	273	43.1%	282	47.2%
3-person	88	14.4%	77	13.7%	91	14.4%	47	7.9%
4+ -person	85	14.0%	80	14.2%	85	13.4%	121	20.3%

Source: US Decennial Census 2000, Table H013; US Decennial Census 2010, Table HCT6; US Decennial Census 2020, Table H9; American Community Survey 2022, Table 2501

Household Income Distribution and Median Household Income

The households of Egremont have seen a substantial increase in annual income over the past 22 years. The Median Household Income has increased by 80 percent from \$50,000 in 2000 to \$90,139 in 2022. How this income is distributed among households is also changing. Households making \$200,000 or more has increased from just 10.2 percent in 2000 to 24.6 percent in 2022. At the same time, those making less than \$49,999 has decreased from 50 percent in 2000 to only 27.7 percent in 2022. While it is positive that Egremont's overall income levels are rising, it is also a cause of concern for housing prices. With this type of income distribution, affordable housing can become especially rare in the community.

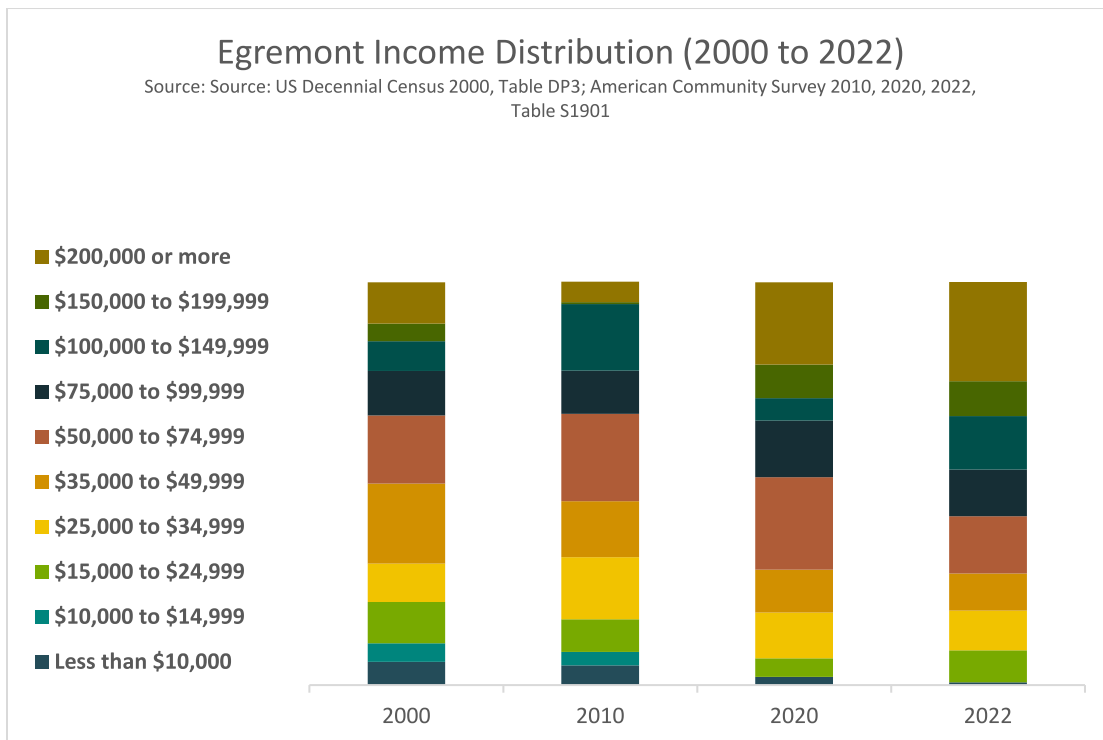
Income Distribution in Egremont (2000 to 2022)

	2000	2010	2020	2022
Less than \$10,000	5.8%	4.9%	2.0%	0.7%
\$10,000 to \$14,999	4.6%	3.3%	0.0%	0.0%
\$15,000 to \$24,999	10.2%	8.1%	4.6%	7.9%
\$25,000 to \$34,999	9.5%	15.4%	11.4%	9.9%
\$35,000 to \$49,999	19.9%	13.9%	10.6%	9.2%
\$50,000 to \$74,999	16.9%	21.7%	23.0%	14.2%
\$75,000 to \$99,999	11.0%	10.7%	14.0%	11.6%
\$100,000 to \$149,999	7.4%	16.5%	5.6%	13.2%
\$150,000 to \$199,999	4.4%	0.5%	8.3%	8.7%
\$200,000 or more	10.2%	5.1%	20.4%	24.6%
Median Income	\$ 50,000	\$ 51,856	\$73,173	\$90,139

Source: US Decennial Census 2000, Table DP3; American Community Survey 2010, 2020, 2022, Table S1901

Egremont Income Distribution (2000 to 2022)

Source: Source: US Decennial Census 2000, Table DP3; American Community Survey 2010, 2020, 2022, Table S1901



Median Income by Tenure

Income in households based on tenure show the large discrepancies in those who own housing units and those who rent. Although no data exists for rent-occupied units and their household income within Egremont, it is assumed those households follow similar patterns to the rest of Berkshire County. This indicates that renters are worse off by the measure of Median Household Income than those who own their own home. In addition, this shows the imperative of what was stated above: the higher the income levels in the community, the more risk that housing units become unaffordable.

Median Household Income by Tenure (2022)

	Egremont	Berkshire County	Massachusetts
Total	\$ 90,139	\$ 74,176	\$ 94,488
Owner-occupied	\$ 101,354	\$ 95,839	\$ 123,620
Renter-occupied	N/A**	\$ 39,535	\$ 55,245

Source: American Community Survey 2022, Table B25119

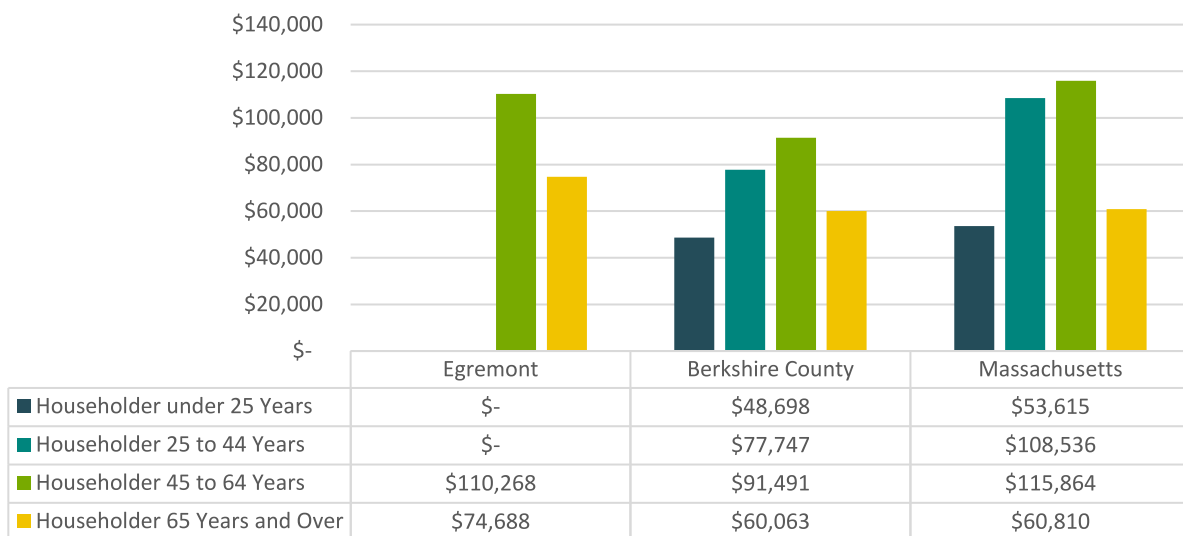
**No data was able to be calculated due to the small number of renters within Egremont, Massachusetts.

Income Distribution by Age of Householder

Levels of income within households in Egremont can be measured in another way. The chart below shows the Median Household Income by Age of Householder from the 2022 ACS. The cohort of householders aged 45 to 64 had the highest median income level at \$110,268. There is a dramatic drop off with the cohort of householders 65 years and older with a Median Household Income of \$74,688. Notice that there isn't a large enough sample of householders in cohorts under 44 years old to get a reliable sample. However, it can be inferred from the Berkshire County and Massachusetts data that those cohorts have a much smaller Median Household Income than the 45 to 64 cohort.

Median Household Income by Age of Householder (2022)

Source: American Community Survey 2022, Table B19049



■ Householder under 25 Years ■ Householder 25 to 44 Years
 ■ Householder 45 to 64 Years ■ Householder 65 Years and Over

Poverty

The US Census Bureau “uses a set of money income thresholds that vary by family size and composition to determine who is in poverty. If a family's total income is less than the family's threshold, then that family and every individual in it is considered in poverty.”⁵ The chart below shows that poverty is present in Egremont. However, its effects are limited primarily to the working age population. It should be noted that the small sample of Egremont could indicate large margins of error in this calculation as well.

	Egremont		Berkshire County		Massachusetts	
	Est.	%	Est.	%	Est.	%
Population for whom poverty status is determined	141	9.6%	14,579	11.9%	700,156	10.4%
Under 5 Years	-	0.0%	442	9.1%	36,145	10.7%
5 to 17 Years	-	0.0%	2,518	17.7%	115,606	11.8%
18 to 64 Years	135	14.5%	8,941	12.3%	410,644	9.7%
65 Years and Older	6	1.7%	2,678	8.6%	137,761	11.2%
Source: American Community Survey 2022, Table S1701						

Economic Characteristics

Economic Sectors

Over 41 percent of Egremont’s total labor force works in the professional class of management, business, science, and arts occupations. This is followed by 27.1 percent of the labor force employed by service occupations. The nearly 30 percent remaining are in either sales, and office occupations, natural resources, construction, and maintenance occupations, or production, transportation, and material moving occupations.

	Egremont		Berkshire County		Massachusetts	
Industry	#	%	#	%	#	%
Total Civilian employed population 16 years and over	819	100%	65,638	100%	3,714,823	100%
Management, business, science, and arts occupations	339	41.1%	29,981	45.7%	1,896,640	51.1%
Service occupations	222	27.1%	11,744	17.9%	572,369	15.4%
Sales and office occupations	75	9.2%	11,309	17.2%	639,083	17.2%
Natural resources, construction, and maintenance occupations	140	17.1%	5,520	8.4%	264,310	7.1%
Production, transportation, and material moving occupations	43	5.3%	7,084	10.8%	342,421	9.2%
Source: American Community Survey 2022; Table DP03						

⁵ <https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html>

Educational Attainment

Egremont's level of educational attainment is very similar to the Commonwealth of Massachusetts's overall. In fact, Egremont has more individuals with a Bachelor's degree or higher (54.7 percent) than both Berkshire County (39 percent) and Massachusetts (46.6 percent). Conversely, Egremont has the lowest percentage of individuals with only a high school diploma or equivalent at 17.4 percent. This does determine the type of housing that needs to be available in the housing market due to levels of income predicted from these educational outcomes.

	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Population 25 Years and Older	1,072	100%	96,703	100.0%	4,947,384	100.0%
Less than 9th grade	35	3.3%	2,353	2.4%	215,221	4.4%
9th to 12th grade, no diploma	44	4.1%	4,293	4.4%	213,531	4.3%
High school graduate (includes equivalency)	186	17.4%	27,240	28.2%	1,136,350	23.0%
Some college, no degree	166	15.5%	17,947	18.6%	706,147	14.3%
Associate's degree	55	5.1%	7,129	7.4%	368,426	7.4%
Bachelor's degree	354	33.0%	20,257	20.9%	1,252,187	25.3%
Graduate or professional degree	232	21.6%	17,484	18.1%	1,055,522	21.3%
High school graduate or higher	993	92.6%	90,057	93.1%	4,518,632	91.3%
Bachelor's degree or higher	586	54.7%	37,741	39.0%	2,307,709	46.6%
Source: American Community Survey 2022; Table S1501						

Chapter 3: Local Housing Conditions

Key Findings

- 33.2 percent of Egremont's Total Housing Units are classified as "For Seasonal, Recreational, or Occasional Use.
- 93.7 percent of the housing units in Egremont are single-family, detached homes, outpacing both Berkshire County (65.6 percent) and Massachusetts (51.5 percent).
- 31.3 percent of Egremont's housing stock was built in 1939 or earlier.
- There have been no multi-family residential permits issued in the Town of Egremont since 2005.
- Only 4.5 percent of Egremont's owner households are below the age of 45. This is drastically different than 18.3 percent in Berkshire County and 24.5 percent in Massachusetts.
- The median sale price for a home in March 2024 in the 01230-zip code was \$625,000, up 20.5 percent since the same month in 2023.
- 21.1 percent of owner-occupied households are housing cost burdened and 5.8 percent are considered Severely Housing Cost Burdened. At the same time, 54 percent of renter-occupied households are classified as Housing Cost Burdened and 25 percent are classified as Severely Housing Cost Burdened.
- The Affordability Gap for Single-Family Home Ownership for the Median Household Income in Egremont is \$345,000.
- Egremont has 0 SHI Units and 0 Total Development units listed on the Subsidized Housing Inventory.

Housing Supply and Vacancy Trends

Occupancy and Tenure

Housing supply measures such as occupancy and tenure give a glimpse into the condition of the housing market in a community. According to the 2022 ACS, Egremont had 933 housing units. 597 of those housing units (64 percent) are occupied while 336 housing units (36 percent) are vacant. This may be surprising. However, of the 336 vacant housing units, 310 of those are classified as “For Seasonal, Recreational, or Occasional Use” by the US Census Bureau. This means that 310 housing units or 33.2 percent of the total housing units in the town of Egremont fall into that category. See below for a more in-depth discussion on Seasonal Housing Units.

	Egremont		Berkshire County		Massachusetts	
	Est.	%	Est.	%	Est.	%
Total Housing Units	933	100.0%	69,762	100.0%	2,999,314	100.0%
Occupied Housing Units	597	64.0%	56,078	80.4%	2,740,995	91.4%
Owner-Occupied	483	51.8%	39,380	56.4%	1,711,341	57.1%
Renter-Occupied	114	12.2%	16,698	23.9%	1,029,654	34.3%
Vacant Housing Units	336	36.0%	13,684	19.6%	258,319	8.6%
For Rent	-	0.0%	625	0.9%	35,407	1.2%
Rented, Not Occupied	-	0.0%	72	0.1%	10,588	0.4%
For Sale Only	6	0.6%	370	0.5%	12,401	0.4%
Sold, Not Occupied	-	0.0%	455	0.7%	13,993	0.5%
For Seasonal, Recreational, or Occasional Use	310	33.2%	8,813	12.6%	118,461	3.9%
For Migrant Workers	-	0.0%	-	0.0%	109	0.0%
Other Vacant	20	2.1%	3,349	4.8%	67,360	2.2%

Source: American Community Survey 2022; Table 25004, Table DP04

Egremont has a much larger percentage of vacant housing units compared to Berkshire County (19.6 percent) and Massachusetts (8.6 percent). At the same time, it has a lower percentage of Owner-Occupied Housing Units and a much smaller percentage of Renter-Occupied Units. Egremont has 51.8 percent of Owner-Occupied Housing Units with Berkshire County at 56.4 percent and Massachusetts at 57.1 percent. This could indicate that the additional Vacant Housing Units classified as “For Seasonal, Recreational, or Occasional Use” in Egremont would be allocated to Rental Units if long-term rentals were incentivized.

Considering the large percentage of housing units classified as seasonal (33.2 percent), it is important to define that classification and how that grouping has changed in the past two decades. The category of “For Seasonal, Recreational, or Occasional Use” is defined by the US Census Bureau as follows: “seasonal housing units are those intended for occupancy only during certain seasons of the year and are found primarily in resort areas.”⁶ In addition, the US Census Bureau clarifies that housing “units occupied by

⁶ <https://www.census.gov/housing/hvs/definitions.pdf>

persons with usual residence elsewhere (URE) are [further] classified as seasonal vacant or year-round vacant units.”⁷

Given the context of Egremont’s location proximate to the New York City’s Metro-North Train Lines, Taconic State Parkway, and the beauty of the Berkshires, we can assume that these are second homes for those who desire a rural retreat from the urban centers of New York City.

The chart below shows how this type of use for Egremont’s Housing Units has changed since 2000. For example, 29.6 percent of Egremont’s housing units were classified as vacant in 2000 (keep in mind that the “For Seasonal...” category wasn’t defined until 2020). This could indicate that there has always been a substantial portion of the housing units used for this seasonal purpose. This assumption is proven out when considering that from 2020 to 2022 (when the seasonal data became available), that “For Seasonal...” category has grown 27 percent. From 2000 to 2022, Vacant Housing Units have grown by 31 percent, showing how the two categories are closely tied in this community.

In addition to the large amount of “For Seasonal...” housing units, the upward swing of that category has had an impact on those who live in Egremont full-time. From 2000 to 2022, Owner-Occupied Housing Units actually declined by 1 percent and Renter-Occupied Housing Units declined by 6 percent. This is at the same time when the overall housing units in Egremont increased 8 percent. This means even with more housing units in Egremont, fewer full-time households were living in them. This shows that the pressure of the “For Seasonal...” housing market is impacting the entire housing market, not just those looking for affordable housing.

Egremont	2000		2010		2020		2022		% Change from First Available Data to 2022
	#	%	#	%	#	%	#	%	
Total Housing Units	864		911		941		933		8%
Occupied Housing Units	608	70.4%	553	60.7%	643	68.3%	597	64.0%	-2%
Owner-Occupied	487	56.4%	450	49.4%	532	56.5%	483	51.8%	-1%
Renter-Occupied	121	14.0%	103	11.3%	102	10.8%	114	12.2%	-6%
Vacant Housing Units	256	29.6%	358	39.3%	307	32.6%	336	36.0%	31%
For Seasonal, Recreational, or Occasional Use	-	0.0%	-	0.0%	244	25.9%	310	33.2%	27%
Source: American Community Survey 2022, Table B25004, Table DP04; Decennial Census, Table DP1, Table H001; American Community Survey 2010, Table DP4; Decennial Census 2020, Table H1, Table DP1									

⁷ Ibid.

Residential Property Characteristics

Units in Structure	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Total:	933	100.0%	69,762	100.0%	2,999,314	100.0%
1, detached	874	93.7%	45,791	65.6%	1,544,717	51.5%
1, attached	5	0.5%	1,652	2.4%	172,611	5.8%
2	36	3.9%	5,970	8.6%	285,527	9.5%
3 or 4	6	0.6%	6,237	8.9%	319,346	10.6%
5 to 9	12	1.3%	3,724	5.3%	172,335	5.7%
10 to 19	-	0.0%	2,249	3.2%	128,026	4.3%
20 to 49	-	0.0%	1,419	2.0%	135,292	4.5%
50 or more	-	0.0%	1,534	2.2%	217,039	7.2%
Mobile home	-	0.0%	1,182	1.7%	23,457	0.8%
Boat, RV, van, etc.	-	0.0%	4	0.0%	964	0.0%
Source: American Community Survey 2022, Table B25024						

93.7 percent of the housing units in Egremont are single-family, detached homes, outpacing both Berkshire County (65.6 percent) and Massachusetts (51.5 percent). Only about 2 percent of Egremont's housing stock is listed as multi-family (3 units or more) while those percentages are much higher for Berkshire County (23.4 percent) and Massachusetts (33.2 percent). While this could indicate a lack of diversity in housing choices, it also shows the housing characteristic style in the town.

Use Type	Number of Parcels	% of Land
Total	1588	100.0%
Single-Family	790	49.7%
Two+ Family	57	3.6%
Condominiums	0	0.0%
Apartments	2	0.1%
Other non-residential Uses	739	46.5%
Source: Massachusetts Department of Revenue, Municipal Databank		

Age of Housing

The age of housing stock in Egremont is remarkably like the age of housing stock across the rest of Berkshire County and Massachusetts. For example, only 0.4 percent of housing units were built in 2020 or later in Egremont. This is in line with the 0.1 percent in Berkshire County and 0.3 percent in Massachusetts in the same category. On the other side of the chart, 31.3 percent of Egremont's housing stock was built 1939 or earlier. This is again in line with Berkshire County's rate of 36.7 percent and Massachusetts' rate of 31.1 percent in the same category. However, both ends of this age spectrum produce a dilemma: there is not enough new housing to meet current demand while simultaneously older housing stock is going to need more rehabilitation to remain viable options for those seeking housing.

An important note: the housing units built before 1978 may contain lead paint, which can pose a risk to the health and safety of occupants. In 1978 the EPA's Lead Renovation, Repair, and Painting Rule was passed and required the use of lead-safe materials and remediation of any existing lead.

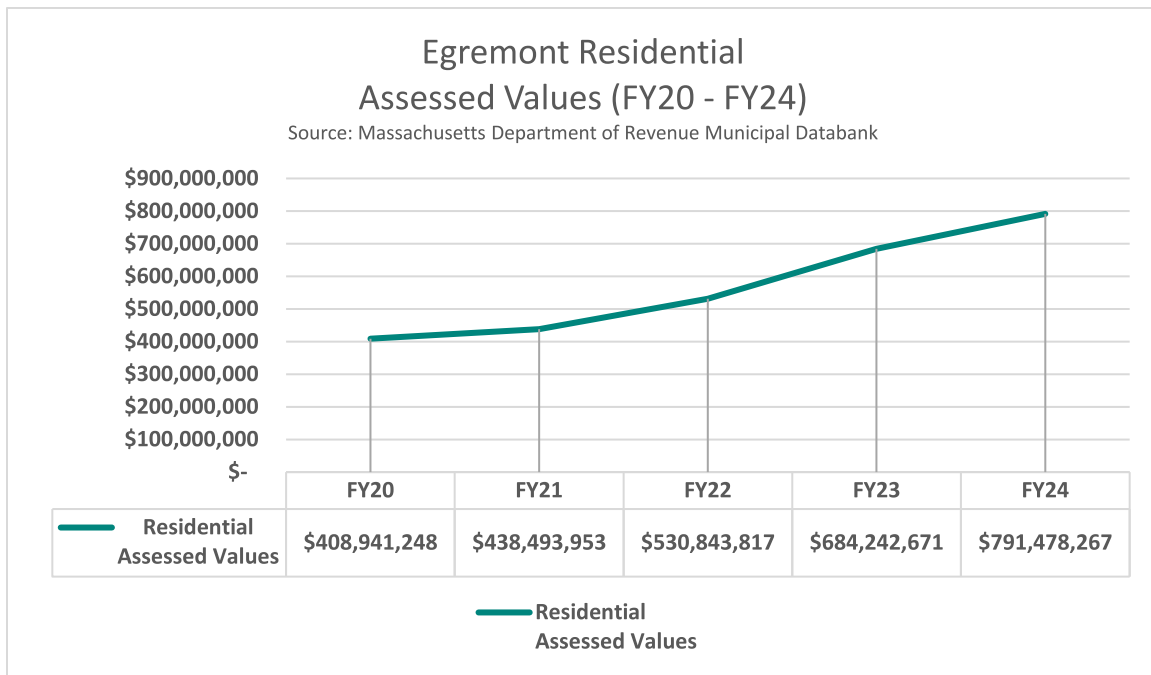
Age of Housing Stock	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Total:	933	100.0%	69,762	100.0%	2,999,314	100.0%
Built 2020 or later	4	0.4%	93	0.1%	8,692	0.3%
Built 2010 to 2019	8	0.9%	1,579	2.3%	160,160	5.3%
Built 2000 to 2009	37	4.0%	3,632	5.2%	211,684	7.1%
Built 1990 to 1999	114	12.2%	4,221	6.1%	228,554	7.6%
Built 1980 to 1989	165	17.7%	6,925	9.9%	324,064	10.8%
Built 1970 to 1979	151	16.2%	7,783	11.2%	340,917	11.4%
Built 1960 to 1969	79	8.5%	6,245	9.0%	300,785	10.0%
Built 1950 to 1959	62	6.6%	8,673	12.4%	334,099	11.1%
Built 1940 to 1949	21	2.3%	5,042	7.2%	157,422	5.2%
Built 1939 or earlier	292	31.3%	25,569	36.7%	932,937	31.1%
Source: American Community Survey 2022, Table B25034						

Trends in Residential Property Values

The Massachusetts Department of Revenue (DOR) provides a variety of municipal focused data points including residential assessed value, the number of single-family parcels, the average value of single-family parcels, the residential tax rate, and the average single-family tax bill. These tools, viewed over time, can help find trends in residential property values. In FY24, Egremont had a total residential assessed value of \$791,478,267 and a residential tax rate of \$6.16 per \$1,000 of assessed value. With 790 single-family parcels, the single-family parcel average value was \$802,150. This left the Average Single-Family Tax Bill at \$4,941. Egremont has the third lowest Residential Property Tax Rate of its neighbors while having the second highest Residential Assessed Value, coming in behind Great Barrington and just ahead of Sheffield.

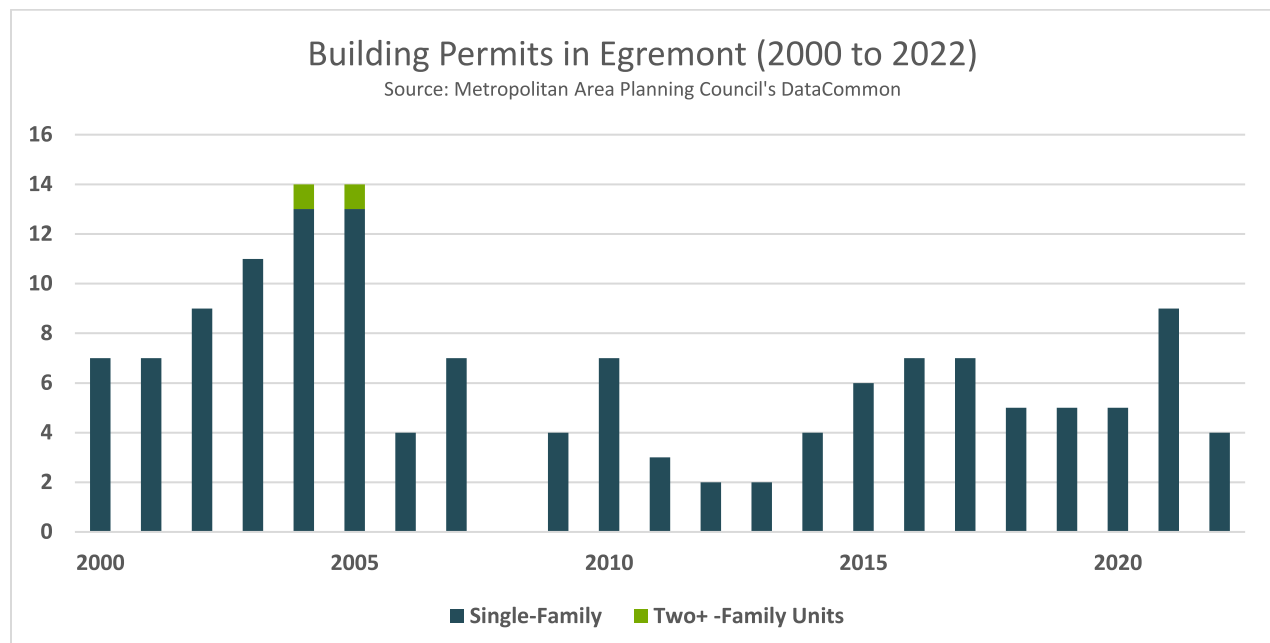
FY24	Residential Assessed Values	Single-Family Parcels	Single-Family Average Value	Residential Tax Rate	Average Single-Family Tax Bill
Alford	\$345,878,800	314	\$943,594	\$4.95	\$4,671
Egremont	\$791,478,267	790	\$802,150	\$6.16	\$4,941
Great Barrington	\$1,656,301,569	2,185	\$548,589	\$13.89	\$7,620
Mount Washington	\$108,216,800	154	\$559,160	\$3.32	\$3,534
Sheffield	\$763,464,298	1,340	\$453,057	\$11.75	\$5,323
Source: Massachusetts Department of Revenue Municipal Databank					

There is a clear upward trend in Egremont's Residential Assessed Values from FY20 to FY24. This upward trend represents a 94 percent increase over the period between FY20 and FY24.



Permitting Activity

Between 2000 and 2022, Egremont's residential permitting has fluctuated between a high in 2004 and 2005 (14 permits each year) and 2008 (zero permits). Most notably however is that except for 2 permits (1 in 2004 and 1 in 2005), there have been no multi-family residential permits issued in the Town of Egremont since 2000.



Owner-Occupied Housing Characteristics

Owner Characteristics

According to the 2022 ACS, there are 483 Owner-Occupied housing units in the town of Egremont. The following charts and discussion focus on the characteristics of the owner of the housing unit. This critical information helps understand any trends in homeowners within the town. 66.1 percent of owners moved into their homes in 2010 or before. This is consistent with Berkshire County's rate of 65.1 percent and a bit higher than the Massachusetts rate of 59.1 percent. Most concerning for Egremont's housing market is that only 4 owner-occupied housing units (0.8 percent) have been moved into since 2021. This is much lower than 2 percent in Berkshire County and 2.3 percent in Massachusetts generally.

Owner by Year Moved into Unit	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Owner occupied:	483	100.0%	39,380	100.0%	1,711,341	100.0%
Moved in 2021 or later	4	0.8%	800	2.0%	39,906	2.3%
Moved in 2018 to 2020	77	15.9%	4,157	10.6%	187,643	11.0%
Moved in 2010 to 2017	83	17.2%	8,756	22.2%	471,649	27.6%
Moved in 2000 to 2009	85	17.6%	9,059	23.0%	383,871	22.4%
Moved in 1990 to 1999	124	25.7%	6,195	15.7%	284,378	16.6%
Moved in 1989 or earlier	110	22.8%	10,413	26.4%	343,894	20.1%

Source: American Community Survey 2022, Table B25038

When considering the age demographics of Egremont, the next chart is also intriguing. Only 4.5 percent of Egremont's owner households are below the age of 45. This is drastically different than 18.3 percent in Berkshire County and 24.5 percent in the entire Commonwealth. While this may be expected due to the larger cohort of older individuals in the community, it does perhaps signal a lack of availability for potential young homeowners to buy a home within the town.

Owner by Age of Householder	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Owner occupied:	483	100.0%	39,380	100.0%	1,711,341	100.0%
Householder 15 to 24 years	-	0.0%	172	0.4%	7,833	0.5%
Householder 25 to 34 years	5	1.0%	2,877	7.3%	142,359	8.3%
Householder 35 to 44 years	17	3.5%	4,184	10.6%	268,181	15.7%
Householder 45 to 54 years	113	23.4%	6,938	17.6%	347,636	20.3%
Householder 55 to 59 years	48	9.9%	4,551	11.6%	205,515	12.0%
Householder 60 to 64 years	105	21.7%	4,950	12.6%	201,262	11.8%
Householder 65 to 74 years	118	24.4%	8,968	22.8%	321,360	18.8%
Householder 75 to 84 years	71	14.7%	4,622	11.7%	152,035	8.9%
Householder 85 years and over	6	1.2%	2,118	5.4%	65,160	3.8%

Source: American Community Survey 2022, Table B25007

Owners of households in Egremont also tend to be well off. 51.3 percent of owners have a household income of \$100,000 or more. This isn't unexpected given Berkshire County's rate of 43.9 percent and Massachusetts' rate of 61.2 percent in the same statistic.

Owner by Household Income	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Owner occupied:	483	100.0%	39,380	100.0%	1,711,341	100.0%
Less than \$5,000	-	0.0%	619	1.6%	22,490	1.3%
\$5,000 to \$9,999	4	0.8%	467	1.2%	12,494	0.7%
\$10,000 to \$14,999	-	0.0%	662	1.7%	20,227	1.2%
\$15,000 to \$19,999	11	2.3%	1,053	2.7%	24,712	1.4%
\$20,000 to \$24,999	-	0.0%	1,215	3.1%	29,599	1.7%
\$25,000 to \$34,999	49	10.1%	2,526	6.4%	65,567	3.8%
\$35,000 to \$49,999	41	8.5%	3,510	8.9%	103,528	6.0%
\$50,000 to \$74,999	75	15.5%	6,372	16.2%	190,713	11.1%
\$75,000 to \$99,999	55	11.4%	5,652	14.4%	193,327	11.3%
\$100,000 to \$149,999	76	15.7%	8,006	20.3%	344,489	20.1%
\$150,000 or more	172	35.6%	9,298	23.6%	704,195	41.1%
Source: American Community Survey 2022, Table B25118						

Owner-Occupied Housing Values

Considering the statistics about those who own homes in Egremont is informative when analyzing the Housing Values within the current housing market. 49.2 percent of homes in Egremont have a home value of \$500,000 or more. Homes that might be considered affordable for young, first-time homebuyers (under \$200,000) comprise only 6.2 percent of owner-occupied homes.

Owner-Occupied Housing Values	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Owner occupied:	483	100.0%	39,380	100.0%	1,711,341	100.0%
Less than \$50,000	-	0.0%	1,352	3.4%	29,191	1.7%
\$50,000 to \$99,000	-	0.0%	1,118	2.8%	17,104	1.0%
\$100,000 to \$149,000	19	3.9%	3,548	9.0%	28,549	1.7%
\$150,000 to \$199,000	11	2.3%	6,229	15.8%	56,932	3.3%
\$200,000 to \$299,999	39	8.1%	10,445	26.5%	218,085	12.7%
\$300,000 to \$499,999	176	36.4%	10,141	25.8%	551,715	32.2%
\$500,000 to \$999,999	203	42.0%	5,087	12.9%	635,650	37.1%
\$1,000,000 or more	35	7.2%	1,460	3.7%	174,115	10.2%
Source: American Community Survey 2022, Table B25075						

For-Sale Market

Analysis of the current for-sale market in Egremont is limited due to the lack of homes for sale and the fact that major data sources are only available by zip code. Egremont's zip code (01230) covers not only Egremont, but a large portion of southern Berkshire County including Great Barrington. However, these statistics are instructive for this analysis due to the totality of the housing market and its impact on Egremont.

According to the realty site Redfin, the median sale price for a home in March 2024 in the 01230-zip code was \$625,000, up 20.5 percent since the same month in 2023. Interestingly, the median sale price per square foot was \$276, down 15.7 percent from the same month in 2023. Only 18 homes were sold within the zip code in March 2024 with a median of 109 days on the market. This is the exact same number of homes sold in March 2023. Redfin classifies this housing market at "Somewhat Competitive."⁸

"The median sale price for a home in March 2024 in the 01230-zip code was \$625,000."

Renter-Occupied Housing Characteristics

Renter Characteristics

Now having considered the characteristics of owner-occupied housing within Egremont, it is critical to understand the other portion of the housing market: the renter-occupied housing units. In the same way as the discussion above, the following charts and discussion focus on the characteristics of the renter of the housing unit. This critical information helps understand any trends for renting within the town. There are 114 renter-occupied units in the town of Egremont. 80.7 percent of those renters moved into their units since 2010. There is little difference between Berkshire County's rate of 79.3 percent and Massachusetts' rate of 82.1 percent.

Renter by Year Moved into Unit	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Renter occupied:	114	100.0%	16,698	100.0%	1,029,654	100.0%
Moved in 2021 or later	-	0.0%	1,025	6.1%	90,116	8.8%
Moved in 2018 to 2020	22	19.3%	4,977	29.8%	315,405	30.6%
Moved in 2010 to 2017	70	61.4%	7,249	43.4%	439,539	42.7%
Moved in 2000 to 2009	19	16.7%	2,068	12.4%	119,712	11.6%
Moved in 1990 to 1999	-	0.0%	696	4.2%	39,491	3.8%
Moved in 1989 or earlier	3	2.6%	683	4.1%	25,391	2.5%

Source: American Community Survey 2022, Table B25038

The age of renters in renter-occupied housing is predictably different than those in owner-occupied housing. 88.6 percent of renters are below the age of 54. However, it is interesting to note that there are zero renters between the ages of 15 and 24 years old. This may indicate a lack of affordable starter apartments or a lack of jobs available in the area for those getting started in their career, who typically

⁸ <https://www.redfin.com/zipcode/01230/housing-market#trends>

rent. That same age group may be encouraged to remain living with parents or guardians if there are no housing options available and they wish to remain within Egremont.

Renter by Age of Householder	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Renter occupied:	114	100.0%	16,698	100.0%	1,029,654	100.0%
Householder 15 to 24 years	-	0.0%	1,163	7.0%	70,091	6.8%
Householder 25 to 34 years	31	27.2%	3,178	19.0%	267,346	26.0%
Householder 35 to 44 years	44	38.6%	2,915	17.5%	190,944	18.5%
Householder 45 to 54 years	26	22.8%	2,074	12.4%	151,121	14.7%
Householder 55 to 59 years	-	0.0%	1,549	9.3%	75,706	7.4%
Householder 60 to 64 years	5	4.4%	1,661	9.9%	71,648	7.0%
Householder 65 to 74 years	0	0.0%	2,130	12.8%	106,738	10.4%
Householder 75 to 84 years	8	7.0%	1,079	6.5%	58,358	5.7%
Householder 85 years and over	0	0.0%	949	5.7%	37,702	3.7%

Source: American Community Survey 2022, Table B25007

Somewhat surprising is the trend in household income among renters. 26.3 percent of renters in Egremont have a household income of \$100,000 or more. This is drastically different than the rate in Berkshire County (11.3 percent), but closer to the rate of Massachusetts (27.4 percent). Most importantly for this analysis, 52.7 percent of Egremont's renters make less than \$50,000. This shows the disparity of income within the housing market in Egremont.

Renter by Household Income	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Renter occupied:	114	100.0%	16,698	100.0%	1,029,654	100.0%
Less than \$5,000	-	0.0%	731	4.4%	52,776	5.1%
\$5,000 to \$9,999	-	0.0%	599	3.6%	33,182	3.2%
\$10,000 to \$14,999	-	0.0%	1,521	9.1%	80,646	7.8%
\$15,000 to \$19,999	36	31.6%	1,623	9.7%	56,056	5.4%
\$20,000 to \$24,999	-	0.0%	1,418	8.5%	51,193	5.0%
\$25,000 to \$34,999	10	8.8%	1,928	11.5%	87,242	8.5%
\$35,000 to \$49,999	14	12.3%	2,514	15.1%	111,177	10.8%
\$50,000 to \$74,999	10	8.8%	2,815	16.9%	157,383	15.3%
\$75,000 to \$99,999	14	12.3%	1,651	9.9%	117,524	11.4%
\$100,000 to \$149,999	3	2.6%	1,077	6.4%	139,368	13.5%
\$150,000 or more	27	23.7%	821	4.9%	143,107	13.9%

Source: American Community Survey 2022, Table B25118

Rental Housing Costs

Keeping in mind the household income for renter-occupied housing units, all renters in Egremont paid less than \$2,000. This is surprising given the limited rental housing market. However, it is important to note that the ACS is a statistical sample and is bound to miss some nuance. Even more interesting: 34.2 percent of renters paid no cash rent. This is substantially higher than the same statistic in Berkshire County (4 percent) and Massachusetts (3.5 percent). This is an indicator which could make for an interesting case study for the Town's Municipal Housing Trust.

Renter Households by Gross Rent per Month	Egremont		Berkshire County		Massachusetts	
	#	%	#	%	#	%
Renter occupied:	114	100.0%	16,698	100.0%	1,029,654	100.0%
Less than \$500	-	0.0%	2,107	12.6%	110,782	10.8%
\$500 to \$999	14	12.3%	5,868	35.1%	136,471	13.3%
\$1,000 to \$1,499	39	34.2%	5,494	32.9%	212,753	20.7%
\$1,500 to \$1,999	22	19.3%	1,522	9.1%	209,508	20.3%
\$2,000 to \$2,499	-	0.0%	632	3.8%	149,846	14.6%
\$2,500 to \$2,999	-	0.0%	160	1.0%	81,123	7.9%
\$3,000 or more	0	0.0%	249	1.5%	93,098	9.0%
No cash rent	39	34.2%	666	4.0%	36,073	3.5%
Source: American Community Survey 2022, Table B25063						

For-Rent Market

The FY2024 Berkshire County, MA HUD Metro Fair Market Rent (FMR) for a two-bedroom apartment is \$1,451. Without paying more than 30% of income on rent and utilities, to afford this FMR one-bedroom apartment a household would need to earn approximately \$4,850 a month (before taxes) or \$57,600 a year. As mentioned above, 52.7 percent of Egremont's renters make less than \$50,000. This indicates a large percentage of Housing Cost Burdened households in Egremont among renters.

Keeping this in mind, there is only 1 rental unit available (as of April 2024) for rent in Egremont on the real estate website Zillow. That 1 unit is a 4-bedroom, 2-bathroom house for rent at \$5,500 a month.⁹ This one unit is far out of reach of working families and shows how the 2022 ACS is limited in its scope when measuring rental prices in Egremont.

⁹ https://www.zillow.com/homes/Egremont,-MA_rb/

Housing Affordability

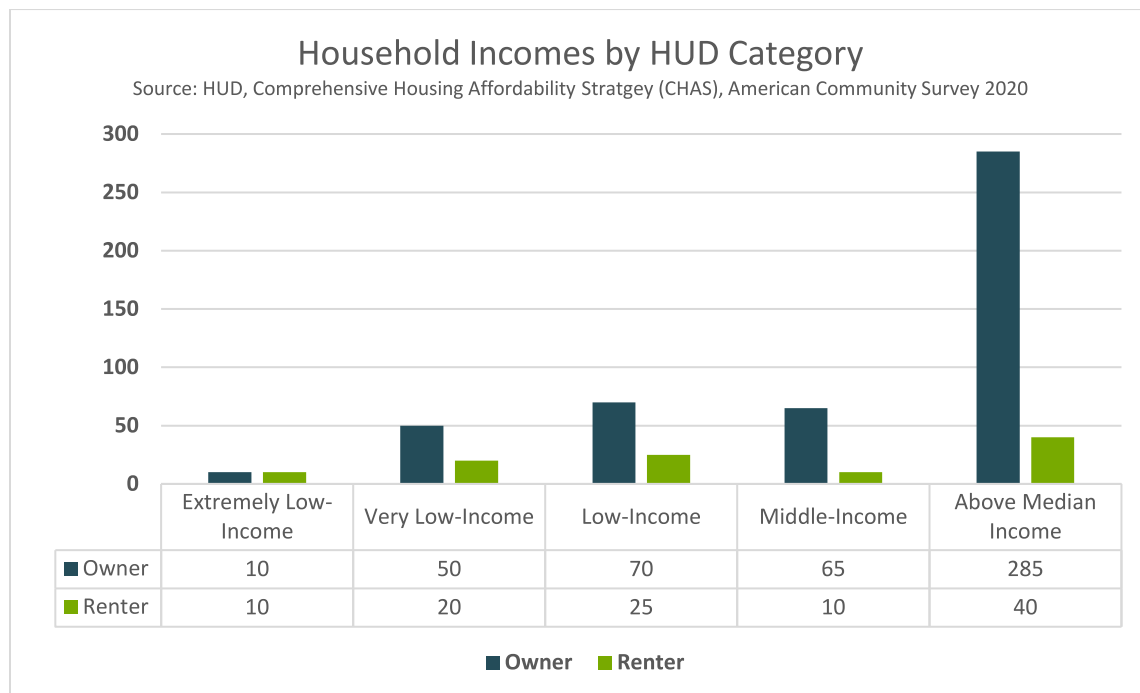
Housing Cost Burden

The U.S. Department of Housing and Urban Development currently defines “Housing Cost Burden” as households who pay more than 30 percent of their income for housing (including utilities). “Severe Housing Cost Burden” is further defined as a household paying more than 50 percent of income toward housing (including utilities).¹⁰ The definition also clarifies that these are households that due to their housing costs may have trouble affording other essentials like food, medicine, clothing, and transportation.

It is important to note that these definitions are applicable to both homeowners and renters. However, there is a slight distinction. Housing costs for homeowners includes the monthly mortgage payment, any property taxes, and home insurance. For renters it only includes base monthly rent and the basic utilities of the housing unit. Due to HUD restraints, this data is reflective of the 2020 ACS and using Household Area Median Family Income (HAMFI) for Berkshire County as the income measure.

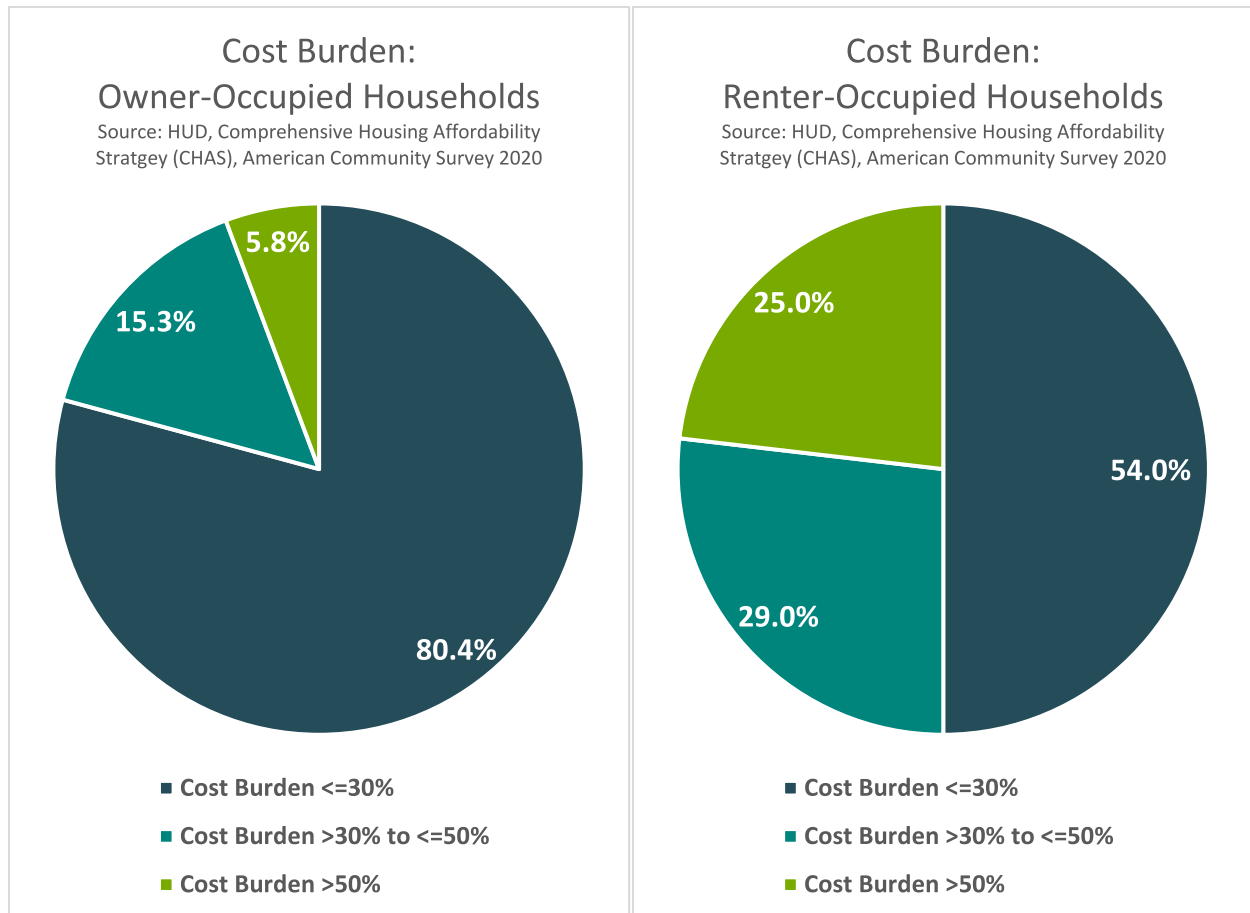
Household Income Level	Definition
Extremely Low-Income	Less than 30% of HAMFI
Very Low-Income	Between 30% and 50% of HAMFI
Low-Income	Between 50% and 80% of HAMFI
Middle-Income	Between 80% and 100% of HAMFI
Above Median Income	Greater than 100% of HAMFI

This first chart breaks down the household incomes by HUD category. This shows that 58.8 percent of Owner-Occupied Households make more than the HAMFI, while 40 percent of Renter-Occupied Households do as well. This indicates that most of Egremont’s households have an income above the Household Area Median Family Income (HAMFI).



¹⁰ https://www.huduser.gov/portal/pdredge/pdr_edge_featd_article_092214.html

These next two graphs indicate the breakdown in Housing Cost Burden between owner-occupied households and renter-occupied households. This shows that 21.1 percent of owner-occupied households are Housing Cost Burdened and 5.8 percent are considered Severely Housing Cost Burdened. At the same time, 54 percent of renter-occupied households are classified as Housing Cost Burdened and 25 percent are classified as Severely Housing Cost Burdened.



To narrow the analysis down further, it is also important to understand from which income category the cost burden households emerge. For Renter-Occupied Households, all households (100 percent) in the Housing Cost Burdened and Severely Housing Cost Burdened categories come from the Extremely Low-Income, Very Low-Income, or Low-Income households.

For Owner-Occupied Households, the cost burdened households come from a diverse mix of household income categories. It is important to note that only 47 percent of the Housing Cost Burdened Households come from the Extremely Low-Income, Very Low-Income, and Low-Income categories. Nearly a quarter of the Housing Cost Burdened Households come from the Above Median Income category. This shows that high housing costs are impacting all income categories. Unsurprisingly, those in the Severely Housing Cost Burdened category almost completely come from the Low-Income categories.

Renter-Occupied Income by Cost Burden	Cost burden > 30%		Cost burden > 50%	
	#	%	#	%
Extremely Low-Income	10	18.5%	10	40.0%
Very Low-Income	19	35.2%	15	60.0%
Low-Income	25	46.3%	0	0.0%
Middle-Income	0	0.0%	0	0.0%
Above Median Income	0	0.0%	0	0.0%
Total	54	100.0%	25	100.0%

Source: Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), American Community Survey 2020

Owner-Occupied Income by Cost Burden	Cost burden > 30%		Cost burden > 50%	
	#	%	#	%
Extremely Low-Income	4	3.9%	4	14.3%
Very Low-Income	14	13.7%	10	35.7%
Low-Income	30	29.4%	10	35.7%
Middle-Income	29	28.4%	4	14.3%
Above Median Income	25	24.5%	0	0.0%
Total	102	100.0%	28	100.0%

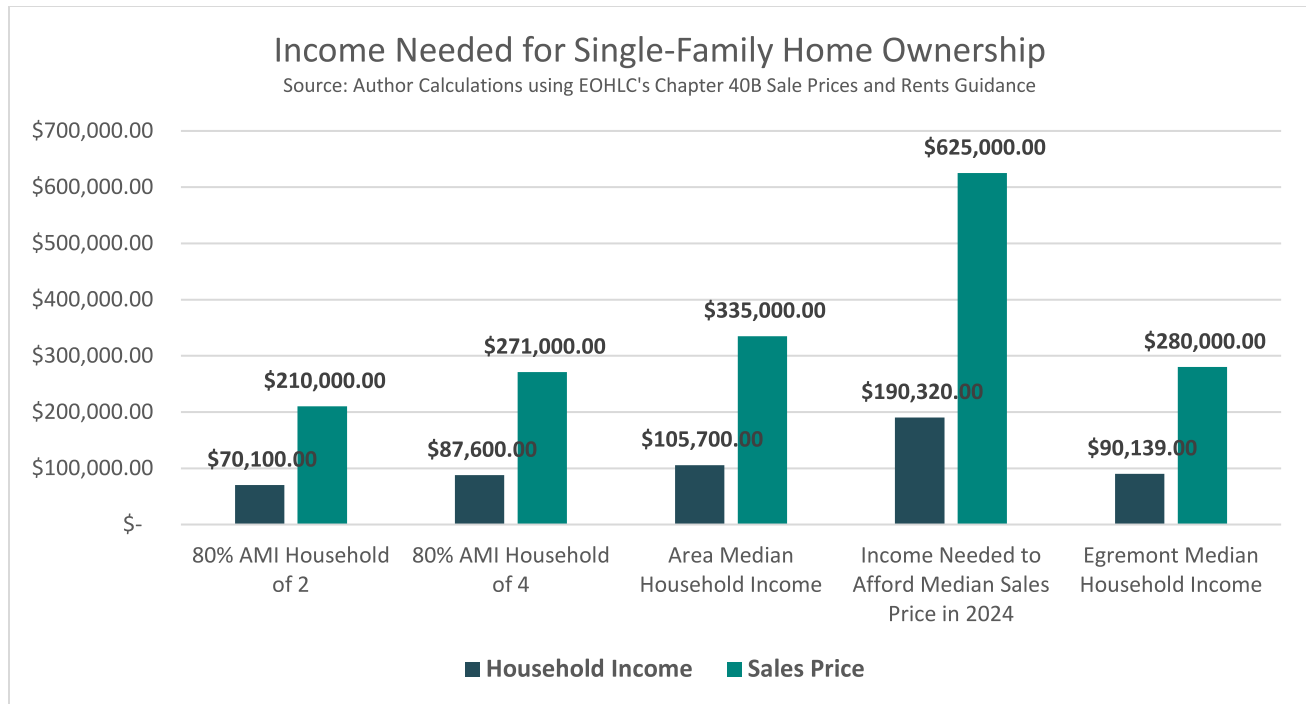
Source: Source: HUD, Comprehensive Housing Affordability Strategy (CHAS), American Community Survey 2020

Ownership Affordability by Income

Affordability of home ownership is determined through an analysis of the Area Median Income (provided by HUD) and the median sales price for a single-family home in Egremont. The chart below outlines the relationship between Household Income and Housing Costs. A household earning the Area Median Income of \$105,700 could afford to purchase a single-family home up to \$335,000. As mentioned above, the median sales price for a single-family home in Egremont in March 2024 was \$625,000. This gap between the price of an affordable home for a household making the Area Median Income and the actual median sales price for a single-family home is called the Affordability Gap. Egremont's Affordability Gap for Single-Family Home Ownership is \$290,000.

Turning to those households below the Area Median Income, the situation is even more dire. Consider the situation of an Average Household earning less than the Area Median Household Income. A household of 2 earning \$70,100 (80 percent of the Area Median Income for household size of 2) can afford to purchase a single-family home up to \$210,000. Similarly, a household of 4 earning \$87,600 (80 percent of the Area Median Income for household of 4) can afford to purchase a single-family home up to \$271,000. Even more surprising, the Median Household Income for Egremont is below the Area Median Household Income at \$90,139. The Median Household Income in Egremont can afford a single-family home up to \$280,000. That means the Affordability Gap for Single-Family Home Ownership for a household earning the Median Household Income in Egremont is \$345,000.

"The Affordability Gap for Single-Family Home Ownership for the Median Income in Egremont is \$345,000."



Rental Affordability by Income

Rental Affordability is defined as household income spending no more than 30 percent of household income on base rent and utilities. According to the US Department of Housing and Urban Development, the Fair Market Rent (FMR) Rate for a One-Bedroom apartment in Berkshire County is \$1,104 a month. This means an individual would need to earn at least \$44,160 a year to afford FMR. Egremont's Median Household Income of \$90,139 means an individual would be able to afford up to \$2,253 in rent a month. By this same measure, to afford the one rental unit in Egremont found on Zillow (mentioned above) at \$5,500 a month, the household would need to make at least \$220,000 a year.

Income Category	Household Income	Affordable Monthly Rent
Very Low (50%)	\$ 43,800.00	\$ 1,095.00
Fair Market Rent (One-Bedroom)	\$ 44,160.00	\$ 1,104.00
Low (80%)	\$ 70,100.00	\$ 1,752.50
Egremont Median Household Income	\$ 90,139.00	\$ 2,253.48
Area Median Income (Berkshire County)	\$ 105,700.00	\$ 2,642.50

Source: HUD FY24 Income Limits, American Community Survey 2022, Table B25119

Affordable Units

According to the June 29, 2023, Executive Office of Housing and Livable Communities Chapter 40B Subsidized Housing Inventory (SHI), Egremont has 0 SHI Units and 0 Total Development units. Egremont is 1 of 44 towns in Massachusetts with no SHI Units on the SHI.

Chapter 4: Housing Development Considerations

The Town of Egremont's Housing Development Considerations are tied directly to past planning work, including the draft 2023 Open Space and Recreation Plan and the 2001 Open Space and Recreation Plan. This section identifies any barriers to housing development when considering environmental and infrastructure constraints. It also identifies the Town's infrastructure capacity, regulatory barriers, and any potential locations already identified for housing development.

Environmental Constraints

Geology, Soils, and Topography

Egremont is a valley town set between the steep ridges of the Taconic Mountains to the south and west and low hills in Great Barrington and Alford to the east and north. Elevations range from 1,893 feet above sea level on Mt. Fray to 684 feet on the Hubbard Brook floodplain along Sheffield-Egremont Road. Gently rounded Baldwin Hill lies in the center of the mountains, offering views of the peaks and the lower-lying wetlands that surround it. The valley in which Egremont is located covers two distinct sub-watersheds that drain the western mountain: the Green River and Karner Brook. The Green River cuts through the northeast corner of Town, and its relatively flat, gravel-rich flood plain fans out at the eastern Town line. Karner Brook flows from the Town of Mount Washington and forms a flat, marshy flood plain that closes in at Smiley's Pond in the village of South Egremont, eventually flowing into Hubbard Brook. The varied topography of Egremont, from mountains to marshes, adds to its distinctive character.

Generally, most of the soil types in Egremont present some limitations on residential lot development. The western and southwest borders consist almost entirely of steep slopes of 15 percent to 45 percent. The soils here are very thin and rock outcrops ubiquitous. Many soils on flatter ground are shallow to bedrock or have a hardpan at less than 30 inches. Fully a tenth of the Town has hydric soils, which may be fertile and level, but which are characterized by seasonably high-water table. Rich gravel deposits underlie much of Egremont near streams and swamps, and these deposits add to the difficulties in siting septic systems due to groundwater contamination threats.

Areas of excellent drainage are often those areas most important to protect and to shield from development, particularly from contamination of the groundwater. Aquifers in the association with ice-contact deposits are located within the sand and gravel glacial outwash deposits which allow for excellent and rapid downward movement of water as well as upward movement of water that supplies drinking water.

Landscape Character

By virtue of its valley location, Egremont is blessed with both breathtaking mountain views and quaint farm landscapes. From numerous points in Town one can view the unmistakable jutting profile of Jug End, as well as the Taconic crest, Mount Everett, and other surrounding mountains and foothills. In the valley, the village is characterized by rolling farmland and numerous lakes, ponds, and streams. Protected areas of open space, including farmland along Baldwin Hill, help to maintain the rural and agrarian atmosphere for which Egremont is recognized. Forested areas such as Jug End, extensive agricultural lands, the

Baldwin Hill Elm Tree, scenic roads, and critical watershed and wetlands habitat resources such as Karner Brook are treasured highly by residents.

Surface Water

Karner Brook and the Green River are Egremont's two main flowing bodies of water. Karner Brook flows from the Town of Mount Washington, draining from the Taconic Mountains in the southwest. The Brook then flows through South Egremont Village and enters Sheffield, flowing into Hubbard Brook.¹¹ At one time there were many threats to the health of Karner Brook, which is the source of the Town's water supply, including siltation and excess nutrients possibly due to lot development on slopes in the watershed. To mitigate these threats, 7,000 acres of Karner Brook Watershed, including 5,700 acres in Egremont, were designated a State Area of Critical Environmental Concern (ACEC) in July 1992. The ACEC Program Overview states the purpose of the program is to "preserve, restore, and enhance critical environmental resources and resource areas of the Commonwealth of Massachusetts."¹² The Karner Brook ACEC contains over twenty state-listed rare species, three varieties of significant natural communities, including calcareous wetlands and acidic rocky summits, and critical fisheries habitat. Karner Brook and its tributary Fenton Brook are classified as a Class A, Outstanding Resource Waters, with flow during season with normal rainfall at approximately 100,000 gallons a day.¹³ Fenton Brook is part of the Hubbard Brook watershed, which is in turn part of the Housatonic River Watershed that extends throughout most of the southern Berkshire County.

The other major flowing body of water in Egremont, the Green River, is also a tributary of the Housatonic. The Green River rises in the Taconic Mountains of eastern New York State, passing through Alford and then flowing through the northwest corner of Egremont, passing through North Egremont and Egremont Plain on its way to Seekonk Brook in Great Barrington.¹⁴ The Green River can be accessed off of Route 71 in Egremont, through the land owned by Egremont held by the Massachusetts Division of Fisheries and Wildlife (DFW). Portions of the Green River and its riverfront have been identified as important habitat by the Natural Heritage and Endangered Species Program (NHESP) and is widely used by fisherman. The Massachusetts Division of Fisheries and Wildlife stocks the river with Brown and Rainbow Trout.

Egremont has a fair number of small lakes and ponds, many of which are buffered by wetlands. The largest body of open water in Egremont is Prospect Lake, a shallow (14-foot) warm water lake of 58.6 acres, with fairly extensive year-round and seasonal housing development on its western shore. The lake abuts Prospect Lake Road, allowing informal public access although it is not developed as such. The Town is working with the new campground owners to develop public access to Prospect Lake.

Other bodies of water in Egremont include Smiley's Pond, March Pond, and Harmon March Pond. Smiley's Pond is a shallow, dammed area of about 20 acres that supports flourishing beaver, muskrat, otter, and turtle populations. Smiley's Pond has a problematic flourishing invasive water chestnut growth which is being addressed by the State with plans for annual hand pulling. The man-made pond is slowly reverting

¹¹ An Assessment of Land Use Activities and Nonpoint Source Pollution in the Housatonic River Watershed, BRPC, 1999

¹² <https://www.mass.gov/info-details/acec-program-overview>

¹³ The Karner Brook Watershed: A Proposal for Nomination as an Area of Critical Environmental Concern, 1991

¹⁴ An Assessment of Land Use Activities and Nonpoint Source Pollution in the Housatonic River Watershed, BRPC, 1999

to a natural vegetated state. Despite its proximity to three well-traveled roads (Rt. 23, Mt. Washington Rd., and Rt. 41), this pond provides birdwatchers with many opportunities for waterfowl sightings.¹⁵ March Pond, the largest natural pond within the Karner Brook watershed, originally covered 70 acres, but is now approximately 40 acres.¹⁶ It is an important groundwater recharge area. Harmon March Pond is a private pond of 8 acres, half of which are in Sheffield.

Wetlands

Wetland resources areas border many of the streams and rivers in Egremont, including much of the lower Fenton and Karner Brooks watersheds and all along Hubbard Brook. Wetlands also extend north and west of Marsh Pond. Smiley's Pond is surrounded by marches that provide an important habitat, including for marshland bird species. These wetlands experience seasonal flooding and high-water tables most of the year. Their soils and the hydrophilic vegetation act as sponges to absorb floodwaters and to release these waters slowly, thereby decreasing changes for downstream peak flows. The part of the Karner Brook ACEC that lies in Egremont contains approximately 700 acres of wetlands.

Jug End Fen, a peaty calcareous fen in the Mount Washington Road Valley, is an example of an extremely rare type of natural community in Massachusetts. At least 30 state-listed species of plants and animals are found in calcareous fens. The survival of this area is dependent on the health of Karner Brook. Jug End Fen is surrounded by protected land owned by the DFW and the Nature Conservancy. Townhouse Hill Fen, now known as Baldwin Hill Fen, is a calcareous fen located on the southern slopes of Baldwin Hill that is protected by land owned by the Egremont Land Trust.¹⁷ The Town has a very active conservation commission which works directly with private landowners and state and federal agencies to preserve and restore Egremont's wetlands.

Ground Water Resources

Because of Egremont's varied geological conditions, groundwater is found in widely differing conditions, depths, and quantities. The schistose bedrock along the western and southern borders generally does not yield large quantities of water to wells, averaging 5 gallons per minute. The limestone and dolostone bedrock of much of the northern section of Town and the quartzite rock of the eastern part may produce excellent yields to wells depending upon the size and frequency of faults and fractures within those rocks. Some wells in the bedrock aquifer have produced up to 300 gallons per minute, although the median is usually 9 gallons per minute. Further, the surficial deposits in Egremont may provide significant groundwater yields. The Karner Brook watershed to Smiley's Pond and the entire Hubbard Brook watershed might produce up to 40 gallons per minute. The probability of such high yields depends on the actual extent of the underlying carbonate bedrock with its high solution porosity and on the capacity of the surficial deposits to allow surface waters to filter down to the bedrock with ease. Large deposits of coarse gravel; within the glacial outwash of silt, sand, and gravel will naturally yield greater quantities to drilled wells. Areas of recharge where the bedrock aquifer receives replenishing surface waters tend to be gravel deposits at the base of hills, particularly the Karner Brook watershed, below the northeast slopes of Baldwin Hill, and directly west of Vossburg Hill. In addition, all wetland areas at the base of slopes serve as recharge areas to underground aquifers, large and small.

¹⁵ Ibid.

¹⁶ The Karner Brook Watershed: A Proposal for Nomination as an Area of Critical Environmental Concern, 1991

¹⁷ Ibid.

Because of the proximity of groundwater to the surface of the land, septic systems can be difficult to site and maintain. Septic systems if not properly sited and maintained can impact private wells. In the past, a cluster of wells in North Egremont were impacted by aging septic systems. The issue was addressed. There are isolated areas throughout Town where wells are being impacted by per- and polyfluoroalkyl substances (PFAS) and stormwater. Recent testing has identified PFAS in the Town Hall well.

Flood Hazards

The 100-year floodplain areas are regulated under the Massachusetts Wetland Protection Act. Many of the rivers in Egremont, including Karner Brook, the Green River, and Hubbard Brook have 100-year floodplain that extends along the riverfront. Near Karner Brooke, floodplain areas stretch along and across Mount Washington Road, including near Jug End Fen and Smiley's Pond. The 100-year floodplain of the Green River extends hundreds of feet wide along its length, near North Egremont Village and Egremont Plain. March Pond also has a floodplain that extends outside in the boundaries of its associated wetlands.

Rare and Endangered Species

The Natural Heritage and Endangered Species Program (NHESP) has identified several areas in Egremont as habitat for state-listed wildlife. The Karner Brook stream corridor and the Jug End Fen area, along with March Pond, provide important habitat for plant and amphibian species. Other designated areas include wetlands adjacent to French Park, an area south of Hickory Hill Road, along a portion of Green River and at the Baldwin Hill Fen. Egremont's marshes and ponds, cold water streams, springs, and lakes provide habitat for state-listed birds, salamanders, and turtles.

Ridgetop pitch pine/scrub oak and rock outcrop communities such as found in Jug End are important habitat for upland species. These areas provide habitat for rare plants and reptiles and (historically) the endangered Indiana Bat, which has not been seen in Massachusetts since 1939.

Scenic Resources and Unique Environments

There are many scenic areas throughout the Town, including the Baldwin Hill Elm tree, mountain views, historic farmsteads, farm fields, and stone walls. Opportunities for viewing the scenic areas in Egremont can be found along most of the roads that wind through this community. Roads with scenic features include Route 41, Jug End Road, Baldwin Hill Road, Townhouse Hill Road, Route 71, Guilden Hollow Road, Shun Toll Road, Boice Road, Rowe Road, Sheffield Road, and Mallard Road. All roadways serve recreational purposes as well as transportation use, to varying degrees. For the Town's roadways, especially non-numbered routes, it is important that all uses of roads, including recreational, be considered in maintenance and planning.

Historic and Cultural Resources

The Massachusetts Historical Commission lists two historic districts within Egremont: The North Egremont Historic District and the South Egremont Village Historic District. There are approximately 268 historic structures and sites within the Town of Egremont.

Infrastructure Capacity

Transportation

Egremont has very limited public transportation available. Seniors (over the age of 55) and disabled residents from Egremont, Alford, and Mount Washington can use Egremont's van service offered through Egremont's van service offered through Egremont's Council on Aging. The service area is limited to

Southern Berkshire County and Pittsfield and operates Monday through Friday from 8 AM to 4 PM. Egremont has also received a Taxi and Limousine Grant to provide transportation service to seniors, veterans, disabled individuals and essential workers from Egremont, Alford, and Washington. Trips can be state-wide and to select out-of-state communities including Albany and Hudson, New York and Sharon, Connecticut. The grant covers the cost of these rides which are used for trips to non-emergency medical appointments, groceries, and food pantries, senior centers, job and job trainings, and adult care facilities.

Additionally, Egremont has recently agreed to participate in a micro-transit pilot program along with the neighboring communities of Great Barrington, Stockbridge, Monterey, West Stockbridge, and Sheffield. This program, known as the TriTown Connector runs seven days a week (7 AM through 8 PM on weekdays and 8 AM through 8 PM on weekends) and provides rides to almost any area within the three participating communities. The TriTown Connector is available for all residents and non-residents in the area and can be booked through a phone call or via a mobile application.

Route 41 is the main arterial road through the Town. Route 41 North provides access through Great Barrington, Alford, West Stockbridge, and Richmond then merges with Route 20 providing access to Pittsfield. Route 41 in Egremont provides a northeasterly connection to Route 7 through Great Barrington and into Lee for access to the Massachusetts Turnpike/Interstate 90. To the South, Route 41 travels through Sheffield, and into the northeastern most community of Connecticut – Salisbury. Route 41 South merges with Route 23 West and provides an easy route into the neighboring New York Community of Hillsdale.

Most of Egremont residents work outside of Town. Some residents operate businesses in Town, many within their homes. At home industry occupations include trade and services at all levels, and a variety of artisans. Route 41 provides the necessary means of transportation for the Town, which is heavily car dependent. The 2022 ACS estimates that out of the 801 workers 16 years of older, 68.5 percent (549 individuals) travel by automobile alone, 4.4 percent (36 individuals) travel by automobile in a carpool, and 62.2 percent of households owned two vehicles. The survey estimates that out of the 801 workers, 611 worked outside of the home. Approximately 23.7 percent of residents worked from home, 89.4 percent worked in Berkshire County. Approximately 10.6 percent of residents worked outside of Massachusetts.¹⁸

Egremont continues to aim to preserve its scenic road. Although it is a rural town which is dependent on automotive travel, there is a significant population of residents who enjoy using the road infrastructure for cycling, walking, and running while absorbing the scenic views of the forested hillsides and farm fields. The aim of the Town is to preserve its rural aesthetics while improving safety for pedestrians and cyclists.

Egremont has a Complete Streets Committee and has been awarded a grant through the Tufts Foundation to work with *WalkBoston* to improve the safety and accessibility of their roads for pedestrian use through infrastructure improvement projects. MassDOT is proceeding with a Complete Streets project along 0.7 miles of route 23/41 from Creamery Road to North Undermountain Road in South Egremont. The design includes bicycle accommodations and one continuous sidewalk, with improved pedestrian crossing opportunities.

¹⁸ American Community Survey 2022, Table S0802

Water Supply System

Egremont's Water Department maintains a public water system providing approximately 12 million gallons of water annually. There are approximately 178 service connections. Raw water is drawn from the Karner Brook Reservoir for treatment at the Water Treatment Plant (WTP), which is located off Mount Washington Road in Egremont. Karner Brook Reservoir is a surface water source that was created by damming Karner Brook. The WTP is owned and operated by the Town of Egremont. Treated water enters the Department's water distribution system via an 8-inch transmission main.

The Department maintains the following water infrastructure: Water distribution network of approximately 40,000 feet of water main; WTP with sand filters and clear wells; Raw Water Pump Station (RWPS) and the Karner Brook Dam. The Karner Brook Dam is a 50- foot long, 18-foot-high concrete and masonry gravity dam. The abutments consist of the exterior walls of concrete chambers. The RWPS is located on the upstream side of the Dam extending into the reservoir and dividing the spillway into a primary spillway section on the left and a higher-level auxiliary spillway on the right. An aluminum catwalk parallels the Dam's axis, providing access to the pump house and across the dam. The Dam is accessed from Mount Washington Road along a gravel driveway secured with a vehicle gate.

The Egremont water system does not have an emergency water supply source. However, a temporary, overland connection to the adjacent Great Barrington water system is possible between hydrants of the two systems located on South Egremont Road. The Great Barrington water system has a larger capacity and is able to provide water to Egremont in an emergency.

The Karner Brook Dam has been found to be in unsafe condition as defined by the Office of Dam Safety due primarily to severe cracking and displacement of concrete. The dam is also being undermined by Karner Brook. Loss of the Dam would be catastrophic to the continued operation of the water system. The Town is assessing options, as the rehabilitation of the Dam is costly.

Sewer Service

The Town of Egremont does not have a public sewer system. All development within town is served by private onsite wastewater disposal systems.

Broadband

In April of 2021 Fiber Connect of the Berkshires signed an agreement with the Massachusetts Broadband Institute (MBI) to expand Fiber Connect's 1-gigabit-per-second fiber optic broadband service to remaining premises within Egremont. Fiber Connect is a local internet service provider (ISP) based in Egremont. Founded in 2014 to provide broadband service to underserved Berkshire towns. Fiber Connect currently serves subscribers in Egremont, Monterey, New Marlborough, and downtown Great Barrington with 1-gigabit fiber-optic broadband and phone service.

Working with the Selectboard, Egremont's Technology Committee, and MBI's staff this project provides high speed, high bandwidth, and low-latency internet access for all who want it. Construction to install the fiber optics for this expansion commenced in 2021. The grant monies of approximately \$2 million from MBI, along with Fiber Connect's own resources, allow Egremont to realize town-wide broadband service at no cost to the town. As of October 16, 2022, Egremont's Technology Committee posted on the Town's website that the Fiber Connect finished its deployment of fiber optic cable, providing 99% of Egremont's residents and businesses with service. Additionally, internet providers in Egremont include Verizon.

Regulatory Barriers

Zoning

Egremont's Zoning Bylaw was established to meet the following objectives:

- To prevent overcrowding of land; to secure safety from fire, flood, panic and other dangers; to conserve health; to lessen congestion in the streets; and to permit housing for persons of all income levels;
- To facilitate the adequate provision of transportation, water supply, drainage, sewerage, schools, parks, open space and other public requirements;
- To conserve the value of land and buildings including the conservation of natural resources and the prevention of blight and pollution of the environment;
- To preserve and increase amenities by the promulgation of regulations designed to:
 - Protect the Town's areas of scenic beauty, its brooks, ponds, wetlands and water resources, and other significant environmental features;
 - Minimize the adverse effects of development on natural resources and municipal facilities;
 - Employ cooperatively the various measures taken by the Town's agencies, under diverse legislative authority, including the State Environmental Code, Wetlands Protection Act, Subdivision Control Legislation, and the State Building Code, for the preservation of the Town's existing rural character, open spaces, low density of population, and in the interests of the Town's orderly growth at deliberate pace.

The majority of the Town is zoned as the General District. The southwestern corner of Town is zoned the Jug End Residential district. The General District has a rural residential approach, allowing single-family and two-family dwellings by right and multi-family dwellings by special permit. Additionally, the Town has 5 different overlay districts including Floodplain, Wireless Communication, Adult Entertainment, Medical Marijuana, and Large-scale Ground-mounted Solar Photovoltaic Installation.

The required minimum residential lot area is 43,560 square feet or 1 acre for single family residential, while two and multi-family lots have a required minimum lot area of 2 and 2.5 acres respectively.¹⁹ Figure 6 is Egremont's Current Zoning map as of May 2015.

In December 2023, the Town of Egremont kicked off a Zoning Bylaw Revision process as recommended by their 2023 Comprehensive Plan Update. This Zoning Bylaw Revision process is ongoing. The Municipal Housing Trust has been advocating zoning changes to encourage intentional housing development.

¹⁹ Please note that along with the two acre requirement for a new two family dwelling (4.1.2.1.b), Egremont's current zoning bylaw requires 2 1/2 acres for three dwelling units plus 1/2 acre of usable land for each additional dwelling unit (4.1.2.1.b.note 3). Thus, a new two family requires 2 acres, a three family requires 2 1/2 acres, a four family requires 3 acres, a five family requires 3 1/2 acres and a six family require 4 acres. No multi-family dwelling shall have more than six dwelling units (4.1.2.3.a.ii) and only one multi-family dwelling shall be placed on the lot (4.1.2.3 a.iii).

Chapter 5: Housing Goals and Strategies

Five-Year Housing Goals

The Town of Egremont wishes to ensure housing opportunities are available to meet the diverse set of needs of the population of Egremont, present and future. This includes a broad range of income levels, housing options, and housing types. These housing opportunities, new, existing, and rehabilitated, should be planned in a deliberate manner proportional and responsive to the Town's rural character and municipal services.

- 1) **Affordable Housing:** Strive to achieve milestones toward the MGL Chapter 40B requirement of 10 percent of the Town's housing stock qualify as affordable housing.

The Town of Egremont currently has zero subsidized housing units list on the Executive Office of Housing and Livable Communities' (EOHLC) Subsidized Housing Inventory (SHI) as of the June 29, 2023, publishing of the list. This represents zero percent of the 623 total year-round housing units as reported by the 2022 American Community Survey. The Town is 63 units short of the 10 percent affordable housing goal as defined by EOHLC.

The Municipal Housing Trust's goal over the next five years is for Egremont's Housing Production Plan (HPP) to become certified. Becoming certified means reaching the annual numeric goals of 0.5 percent or 1.0 percent housing growth goals. The HPP would be certified for one year if it reached the 0.5 percent goal within a year's time and certified for two years if it reached the 1.0 percent goal within a year's time. Given zero SHI units currently exist, the Town of Egremont would need to produce just 1 unit of housing each year to remain certified by EOHLC. However, while this would allow them to continue being certified, it would not allow them to reach the 10 percent threshold within five years.

- 2) **Workforce Housing:** Promote the development of workforce-centric housing options.

The Municipal Housing Trust recognizes the disparate impact of Egremont's Local Housing Conditions on the workforce of the Town and Berkshire County. This includes individuals that fall between 70 percent and 200 percent of the Median Household Income (\$90,139), or between \$63,097 and \$180,278. The industry sectors that generally fall into this income range include, but are not limited to, the healthcare, hospitality, public service (education, government, and emergency services) and service sector industries. A focus on this population encourages people to live, work, and play in Egremont, benefiting the local economy. It also encourages working families to relocate and enroll their children in the local schools.

The Affordable Housing Trust has established the following goals for Workforce Housing:

- In 3 years, the Town will have added 10 total units of workforce housing to the Town's year-round housing stock.
- In 5 years, the Town will have added 15 total units of workforce housing to the Town's year-round housing stock, an increase of 5 units over the 3-year goal.
- In 10 years, the Town will have added 30 total units of workforce housing to the Town's year-round housing stock, an increase of 15 units over the 5-year goal.

- 3) **Options for All:** Encouraging housing options for all present and potential residents of Egremont at all stages of life.

The Municipal Housing Trust recognizes that each stage of life calls for a slightly different form of housing units for families and individuals. For example, early career, single individuals tend toward rental apartment options while married or long-term coupled family units tend toward single-family homes, which they would prefer to own. In addition, as individuals age, they want to remain in their community of choice while perhaps downsizing or shifting to a one-level home. Encouraging housing options for all situations at different price points is of critical importance to the long-term viability of the Town of Egremont. Specifically, the Town desires a mix of new housing that encapsulates these goals:

- 50% of new housing for individuals and families seeking ownership opportunities
 - Ownership should tend toward single-family housing options, as the preference of the market. However, duplex units should be considered in the appropriate setting and designed in an appropriate style.
- 50% of new housing for individuals and families seeking rental opportunities
 - Rental units are critical for both young individuals and families starting out in their careers and life journeys. However, rental units in Egremont should be smaller scale, multi-family developments of 4 to 16 units each, with a preference toward 8 to 10 units. Construction of these units should tend toward adaptive reuse of existing buildings within Egremont. New construction of this type of housing should only be considered in the appropriate setting and in intentional, planned styles to compliment the Village Centers that already exist.

- 4) **Priority Properties for Development:** Prioritize adaptive reuse and new construction on these priority properties to achieve early success in meeting housing goals and meeting the housing needs of the community.

The Affordable Housing Trust has identified six properties that have the potential to be used for adaptive reuse and new construction of housing units that meet the needs of the community. The following six properties are a priority for the Municipal Housing Trust to use the implementation of this HPP. The Affordable Housing Trust in collaboration with the Town of Egremont will encourage the filing of Comprehensive Permit applications on these priority properties when possible.

- Tullars Tavern LLC (227 Egremont Plain Road):
This property has an existing structure which has a clear potential for adaptive reuse for either duplex units for ownership or multi-family rental units.
- Richard Allen Property (Oxbow Road):
This property is 2.3 acres on Oxbow Road that the owner intends to donate for housing development of up to 2 affordable housing units. The Affordable Housing Trust has been in conversation with the owner and supports the work being completed on the site with another non-profit organization as the lead. Feasibility studies are underway including a wetland delineation.

- Old Mill Restaurant (53 Main Street):
This property sits at the center of the South Village Center with a large, intact footprint that has the potential for a variety of reuses. The structure might be suited for multi-family rentals with a portion of the units held back for affordable housing to meet the SHI requirement.
- Bette Ehrenberg Property (72 Main Street):
This is another large property toward the west end of the South Village Center with a largely intact footprint. This would be another great candidate for adaptive reuse with a focus on potential multi-family rentals with a portion reserved as affordable housing for the SHI requirement.
- Berkshire Fly Property (69 Sheffield Road):
The Berkshire Fire Property is relatively isolated compared to the other properties owned by the town. In addition, given its previous use, may need more environmental mitigation to ensure the property is suitable for housing development. However, the property itself would be an ideal candidate for single-family, ownership-oriented development, even if that meant subdividing the lot. Consideration should be given to the new Zoning Bylaws as this would be the most rural setting for new housing on this list of Town-owned properties.
- Town Hall Site (171 Egremont Plain Road):
Egremont's Town Hall has additional land that is currently underutilized while being a prime candidate for new housing development. The Town has already pursued potential workforce-oriented duplex housing options through an RFP process. However, this is still in process.

- 5) **Rehabilitation:** Focus on promoting programs and funding sources that would rehabilitate or modify housing units within the community to encourage aging in place and maintenance of the existing housing stock.

The Berkshire Regional Planning Commission (BRPC) has been a strong partner for housing and planning services with the Town of Egremont. Programs such as Community Development Block Grants (CDBG) for housing rehabilitation and the Home Modification Loan Program are available through BRPC to towns and cities within Berkshire County. The CDBG program focuses specifically on providing rehabilitation grants to low- to moderate- income households for necessary work on their homes. The Home Modification Loan Program works specifically with older individuals and individuals living with disabilities to provide 0 percent interest loans to modify their home in order to remain in their community of choice. Promoting these programs will allow the Town of Egremont to reach low- to moderate-income households, aging individuals, and individuals living with disabilities in their specific housing needs.

Strategies for Success

Policy and Regulations

1. Analyze the updated Zoning Bylaws for the Village Centers when available to understand how best to encourage well-designed multi-family and/or mixed-use housing options within the new regulations.
2. Create a guide for homeowners on creating and financing Accessory Dwelling Units (ADUs) to encourage the production of smaller, long-term rental units through private investment.
3. Create a local first-time homebuyer program to assist low- to moderate-income households and working families most in need through direct support to purchase a home.
4. Expand education and advocacy efforts to promote understanding of the housing issues facing Egremont, including defining affordable housing, workforce housing, and adaptive reuse.
5. Investigate opportunities and models for shared living situations for seniors.
6. Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum, but ideally incorporate Universal Design Standards.
7. Investigate new and innovative septic systems to lower utility costs for new housing developments and encourage gentle density in the Village Centers.
8. Investigate the new Zoning Bylaws (when available) and permitting process to allow for a mandatory demolition delay to allow the Affordable Housing Trust a set period to examine whether a property could be reused as affordable (SHI) or workforce housing.
9. Examine energy efficiency/green building permits to help promote and facilitate green building.
10. Investigate with the Board of Health the utilization of the Attorney General's Receivership Program to bring potentially abandoned or derelict properties back into the active housing market.
11. Continue to evaluate the Housing Bond Bill related to potential housing developments on state-owned public lands.

Production & Preservation

1. Repurpose underutilized parcels, including Town-Owned and tax foreclosed property, for the creation of affordable or workforce housing options.
2. Study the feasibility of all priority properties for adaptive reuse and/or new construction opportunities.

3. Investigate the new Zoning Bylaws (when available) and permitting process to encourage the adaptive reuse of existing residential and commercial buildings with a special focus on Town-owned properties.
4. Pursue additional Community Development Block Grant Housing Rehabilitation Programs to establish a Housing Rehabilitation Program in the Town of Egremont and surrounding communities.
5. Work with non-profit partners (Construct Inc, CDC of South Berkshire, etc.) to explore reuse opportunities of existing priority properties into affordable and workforce units.

Financing

1. Pursue additional state and regional funding sources to support affordable and workforce housing initiatives through OneStop for Growth and the Executive Office of Housing and Livable Communities (EOHLC).
2. Pursue the adoption of the Community Preservation Act (CPA) to generate a new source of funding for the Municipal Housing Trust to fund innovative housing initiatives.

Action Plan

Housing Strategies				
Strategies	Goals Met	Target Timeline (month/year)	Strategy Leaders (Board, committee, point, etc.)	Funding Needed? Y/N and Source
Policy and Regulations				
Analyze the updated Zoning Bylaws for the Village Centers to understand how best to encourage well-designed multi-family and/or mixed-use housing options within the new regulations.	Affordable Housing, Workforce Housing, Options for All, Priority Properties for Development	December 2024 (after Zoning Bylaws are updated and adopted)	Municipal Housing Trust	None.
Create a guide for homeowners on creating and financing Accessory Dwelling Units (ADUs) to encourage the production of smaller, long-term rental units through private investment.	Affordable Housing, Workforce Housing, Options for All, Rehabilitation	January 2025	Municipal Housing Trust, Berkshire Regional Planning Commission (BRPC)	None required, District Local Technical Assistance if BRPC involved.
Create a local first-time homebuyer program to assist low- to moderate-income households and working families most in need through direct support to purchase a home.	Workforce Housing, Options for All	TBD, based on funding allocated	Municipal Housing Trust, Housing Committee	Yes, allocated funds to the Municipal Housing Trust and/or CPA funds (when/if available)
Expand education and advocacy efforts to promote understanding of	Options for All, Priority Properties for Development	March 2025	Municipal Housing Trust, Housing Committee	None required, District Local Technical

the housing issues facing Egremont, including defining affordable housing, workforce housing, and adaptive reuse.				Assistance if BRPC involved.
Investigate opportunities and models for shared living situations for seniors.	Workforce Housing, Options for All, Rehabilitation	May 2025	Municipal Housing Trust, Housing Committee	None.
Ensure that new/remodeled units and infrastructure follow ADA Standards at a minimum, but ideally incorporate Universal Design Standards.	Affordable Housing, Workforce Housing, Options for All, Priority Properties for Development, Rehabilitation	Ongoing	Municipal Housing Trust, Housing Committee, Town Building Inspector, Planning Board	None.
Investigate new and innovative septic systems to lower utility costs for new housing developments and encourage gentle density in the Village Centers.	Affordable Housing, Workforce Housing, Rehabilitation	May 2025	Municipal Housing Trust, Planning Board	None.
Investigate the new Zoning Bylaws and permitting process to allow for a mandatory demolition delay to allow the Affordable Housing Trust a set period to examine whether a property could be reused as	Affordable Housing, Workforce Housing, Options for All, Rehabilitation	December 2024 (after Zoning Bylaws are updated and adopted)	Municipal Housing Trust, Planning Board	None.

affordable (SHI) or workforce housing.				
Examine energy efficiency/green building permits to help promote and facilitate green building.	Affordable Housing, Workforce Housing, Options for All, Priority Properties for Development, and Rehabilitation	July 2025	Municipal Housing Trust, Planning Board, Town Building Inspector	None.
Investigate with the Board of Health the utilization of the Attorney's General's Receivership Program to bring potentially abandoned or derelict properties back into the active housing market.	Affordable Housing, Workforce Housing, Rehabilitation	August 2025	Municipal Housing Trust, Board of Health	None.
Continue to evaluate the Housing Bond Bill related to potential housing developments on state-owned public lands.	Affordable Housing, Workforce Housing, Rehabilitation	Ongoing (until final bill is passed by the Massachusetts General Court)	Municipal Housing Trust, Housing Committee	None.
Strategies	Goals Met	Time to Complete (month/year)	Strategy Leaders (Board, committee, point, etc.)	Funding Needed? Y/N and Source
Production & Preservation				
Repurpose underutilized parcels, including Town-Owned and tax foreclosed property, for the creation of	Affordable Housing, Workforce Housing, Priority Properties for	Ongoing (as opportunities arise)	Municipal Housing Trust, Planning Board	Yes, variety of state programs including

affordable or workforce housing options.	Development, Rehabilitation			
Study the feasibility of all priority properties for adaptive reuse and/or new construction opportunities.	Affordable Housing, Workforce Housing, Rehabilitation	May 2025	Municipal Housing Trust, Housing Committee	Yes, Community Development Block Grants or other state grant opportunities
Investigate the new Zoning Bylaws and permitting process to encourage the adaptive reuse of existing residential and commercial buildings with a special focus on Town-owned properties.	Affordable Housing, Workforce Housing, Priority Properties for Development, Rehabilitation	December 2025	Municipal Housing Trust, Planning Board	None.
Pursue additional Community Development Block Grant Housing Rehabilitation Programs to establish a Housing Rehabilitation Program in the Town of Egremont and surrounding communities.	Affordable Housing, Workforce Housing, Rehabilitation	Ongoing with application deadlines	Select Board	None.
Work with non-profit partners (Construct Inc, CDC of South Berkshire, etc.) to explore reuse opportunities of existing priority	Affordable Housing, Workforce Housing, Options for All, Priority Properties for	May 2025	Municipal Housing Trust, Housing Committee	None upfront, potential funds needed with specific projects

properties into affordable and workforce units.	Development, Rehabilitation			
Strategies	Goals Met	Time to Complete (month/year)	Strategy Leaders (Board, committee, point, etc.)	Funding Needed? Y/N and Source
Financing				
Pursue additional state and regional funding sources to support affordable and workforce housing initiatives through OneStop for Growth and the Executive Office of Housing and Livable Communities (EOHLC).	Affordable Housing, Workforce Housing, Options for All, Priority Properties for Development, Rehabilitation	Ongoing with application deadlines	Municipal Housing Trust, Berkshire Regional Planning Commission (BRPC)	Yes, for grant writing services with BRPC. Sources could include DLTA-A or standard DLTA.
Pursue the adoption of the Community Preservation Act (CPA) to generate a new source of funding for the Municipal Housing Trust to fund innovative housing initiatives.	Affordable Housing, Workforce Housing, Priority Properties for Development, Rehabilitation	May 2025 (next standard Town Meeting)	Municipal Housing Trust, Select Board, Planning Board, Housing Committee	None.

Appendix of Housing Resources

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, the Citizens' Housing and Planning Association (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.

Supportive Services for Veteran Families (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.” BHDC is the most prominent housing development organization in the region. The organization has the experience and development capacity to provide technical assistance to less experienced groups and developers.

Contact Information
 Eileen Peltier, President/CEO
 Phone: 413-344-4852
 Email: eogden@berkshirehousing.com
 Webpage(s):
<http://www.berkshirehousing.com/>
 Applicable to: municipalities; residents

Berkshire Taconic Community Foundation

Berkshire Taconic Community Foundation works to “strengthen communities through philanthropy and leadership” and ensure “all residents have opportunity for economic mobility and a high quality of life” throughout Berkshire County as well as several regions in Connecticut and New York. The foundation’s HousingUs initiative is a “tri-state collaborative effort of nonprofit organizations and community leaders to promote affordable housing options in towns throughout our region.” The Accessory Apartment Program provides technical assistance as well as funding opportunities in order to promote, package, and build affordable housing.

Contact Information
 Peter Taylor, Executive Director
 Phone: 413-229-0370 x121
 Email:
ptaylor@berkshiretaconic.org
 Webpage(s):
<https://www.berkshiretaconic.org/bGivebCurrentFutureDonors/DonatetoaFund/HousingUs/AccessoryApartmentProgram.aspx>
 Applicable to: municipalities; residents; affordable housing developers

Habitat for Humanity

Habitat for Humanity “partners with people in [local communities], and all over the world, to help them build or improve a place they can call home. Habitat for Humanity’s local affiliates within Berkshire County are the Central Berkshire Habitat for Humanity located in Pittsfield and Northern Berkshire Habitat for Humanity located in North Adams. There is also a nearby local affiliate in Salisbury, CT, just over Sheffield’s southern border. 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

Habitat for Humanity of Northwest
Connecticut Evan Cooper, Executive
Director

Email: evancopper@habitatnwct.org or hfadmin@habitatnwct.org or
president@habitatnwct.org

Phone: 860-435-4747

Webpage(s):

<http://www.habitatnwct.org>

Applicable to: residents

Community Development Corporation of South Berkshire

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

Contact
information

Email:

info@cdcsb.org

Phone: 413-528-
7788

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

Construct, Inc. – Great Barrington

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

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

Our Board of Directors meets monthly, on the third Wednesday of every month, and

annually on the second Wednesday in June. Please contact us for more information if you would like to attend one of these meetings.

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

Contact information

Email:

info@constructberkshire.org

Phone: 413-528-1985

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

Local Housing Authorities

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>

Stockbridge Housing Authority

Andrea Lindsay, Executive

Director Phone: 413-298-3222

Email: stockbridgeha@gmail.com

Webpage(s): <http://www.stockbridgehousing.com/>

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

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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 whose primary mortgage has been modified through FHA Short Refinance. Total amount of modified mortgage debt cannot exceed 115% of home's current value.

Assistance for Unemployed Homeowners

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

FHA Special Forbearance

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

Managed Exit for Borrowers

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

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

Loss Mitigation for FHA-Insured Homeowners

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

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

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 Grant Program (administered by EOHLC)

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.

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.

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.

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.

Websites:

<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.

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.

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.

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.

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.

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 through EHOLC

Chapter 40R/Smart Growth Zoning

The Smart Growth Zoning Overlay District Act, Chapter 149 of the Acts of 2004, codified as MGL C 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.

Victoria Maguire, Permit Ombudsman/Director, Massachusetts Permit Regulatory
Office Phone: 617-788-3649

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

Applicable to: municipalities

Community-Based Housing

The CBH Program provides funding for the development of integrated housing for people with disabilities, including elderly people, with priority for individuals who are in institutions or nursing facilities or at risk of institutionalization. The 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.

Bradley Day,
CEDAC Phone:
617-727-5944
Email: bdlay@cedac.org
Webpage(s):
<https://cedac.org/>

Andrew Nelson, DHCD
Phone: 617-573-1305
Email: Andrew.nelson@state.ma.us
Webpage(s): <https://www.mass.gov/service-details/community-based-housing-cbh>

Applicable to: nonprofit entities or entities controlled by nonprofits

The Community Preservation Act

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

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

Applicable to: municipalities

Compact Neighborhoods

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

William Reyelt

Phone: 617-573-

1355

Email:

william.reyelt@state.ma.us

Webpage(s):

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

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

Applicable to: municipalities

Emergency Solutions Grant Program

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

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

Available to: residents

Historic Owner-Occupied Residences

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

More information:

<https://malegislature.gov/Laws/GeneralLaws/PartI/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 make families feel more stable.

More information: <https://www.mass.gov/service-details/homebase> Applicable to: residents

Housing Innovations Fund

The Housing Innovations Fund was created to support alternative forms of rental and ownership housing such as a specialized level of management or social services, an innovative financing or ownership structure or other features such as transitional housing types, limited equity cooperatives, and preservation of expiring use properties. They are available on a competitive basis to non-profit developers only (e.g. Construct Inc., CDCs, housing trusts, etc.). Rental units must remain affordable for at least 30 years. Of the total units, at least 50% must be occupied by households earning below 80% of the area median income. Of the lower income group, at least 50% (or 25% of the total units) must be occupied by households earning below 30% of the area median income.

More information: <https://www.mass.gov/service-details/housing-innovations-fund-hif>

Applicable to: affordable housing developers (non-profit)

Housing Stabilization Fund

The Housing Stabilization Fund was created to stabilize communities by providing financial support for the acquisition, preservation and rehabilitation of affordable housing with a specific emphasis on reuse of distressed properties. It can also be used to allow new construction on infill sites created by demolition of distressed properties. Both profit and non-profit developers are eligible for the program, which can be used for both rental and project-based home ownership.

More information: <https://www.mass.gov/service-details/housing-stabilization-fund-hsf>

Applicable to: affordable housing developers

Lead Paint Removal Credit

The State provides a state income tax credit for up to \$1,500 for each housing unit where lead paint is removed in compliance with state regulations. Unused credits may be carried over for up to 7 years.

More information: <https://www.mass.gov/service-details/view-residential-property-tax-credits>

Applicable to: residents (homeowners only)

Local Initiative Program

The Local Initiative Program is a state program that encourages the creation of affordable housing by providing technical assistance to communities and developers who are working together to create affordable rental opportunities for low- and moderate-income households.

More information: <https://www.mass.gov/service-details/local-initiative-program>

Applicable to: municipalities; affordable housing developers

Senior Circuit Break 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)

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.

Email: MassWorks@state.ma.us

Webpage(s): <https://www.mass.gov/service-details/massworks-infrastructure-grants>

Applicable to: municipalities and other eligible public entities²⁰

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)

²⁰ 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 & Nonprofit Opportunities

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.

MassHousing Mortgage Programs

Home for the Brave

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

Program Features:

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

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

Home for the Brave loans are available to:

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

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

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

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