

# **Berkshire Region Community Housing Trust Project**

## **ABSTRACT**

### **Project Introduction and Summary of Need**

Of the 32 communities in the Berkshire region, only the City of North Adams has met the goal of having 10% of its housing stock “affordable”. There are 18 communities in our region that do not have a single housing unit that can be counted toward their Chapter 40B affordable housing inventory. While there are a few regional organizations that actively advocate for affordable housing in the region, these organizations are woefully understaffed, under-funded and are unable to actively coordinate their efforts and resources. They have had some impact in the urbanized areas of the region and have essentially confined their mission to conventional publicly-subsidized, housing development and rehabilitation within these areas. The important need for affordable housing in urban and suburban population centers is certainly understood, however it is also significant that 51% of the municipalities in the Commonwealth have populations of less than 10,000. While many of the rural and exurban communities in our region have expressed a need and a concern for expanding affordable housing opportunities, recent planning efforts and experience has identified a number of obstacles to the production of affordable housing in these communities. The primary obstacles to affordable housing that are consistent in the rural communities include; 1) a strong desire to have local/community control of land use decisions, 2) a strong desire to maintain the rural/pastoral settings that define the character of their communities, 3) the persistent stigmatic perception that affordable housing can not be developed in a scope and aesthetic that is consistent with the pastoral community character and that will not not encourage the ill effects of urban/suburban sprawl, and finally and perhaps most important is 4) the general lack of organizational capacity to identify, plan , finance, develop and manage small-scale, scatter site affordable housing production.

An unconventional housing development model that addresses many of the obstacles previously discussed is beginning to take root in our region. In some isolated cases the Community Land/Housing Trust concept is being successfully used in the Berkshires as a means of creating affordable housing while employing sustainable development principles, most interestingly in areas of the region where potential barriers to affordable housing would appear the greatest. The Community Trust concept allows for community-based decision-making, greater consideration of factors influencing the preservation of community character, and is not dependent on a purely publicly-subsidized funding model. The nexus between community- based development of affordable housing and the strategic preservation of open spaces and working landscapes is becoming increasingly apparent in the Berkshires. An increasing number of successful land trusts in the region are beginning to venture into the acquisition, maintenance, and in some cases even the development of housing in rural communities. Some examples, of existing projects are described in greater detail in Question 2 of this response. This project seeks to build on the momentum of some of these smaller success stories that are beginning to emerge in the region and to demonstrate that the Community Housing Trust model can be successful at the sub-regional, or regional level as a tool in expanding affordable housing opportunities into rural/exurban areas that have traditionally had little or no capacity to provide for affordable housing production.

**Description**

This Project would seek to develop the organizational framework for a regional, subregional or community housing trust or to expand the scope and purview of an existing organization(s) to function as a community housing trust. The project would research and analyze existing models of successful housing trusts and work collaboratively with communities and interested stakeholders to determine which models, or model elements, are most applicable for the constituent communities within our region. Once the most suitable elements or models of organization have been determined, steps would be taken to present findings and alternatives to the participating public entities and to seek their input and support of a preferred option. One of the key issues that would be determined through this initial planning process is the scope and purview of the Trust, i.e. whether it should be regional, sub-regional or community-based. When the initial research and public input has been completed, the project would then begin to take the appropriate steps to develop or expand the organizational structure for a regional, sub-regional or community-based housing trust. The activities involved in developing the organizational structure would include: recruitment and selection of a steering committee, establishment, or expansion, of mission statement and organizational charter and/or by-laws defining organizational structure and governance, determining costs for organizational start-up/expansion and long-term operations, determine proposed means of organizational financing for start-up/expansion and long term operations, and determine and execute the legal and financial arrangements to create the housing trust. Any procedural and administrative measures, such as recruitment of a governing body, would also be component of the project implementation phase.

**Anticipated Outcomes**

This project is implementation oriented and as described in the project description, the anticipated end product is to create an organizational template for a functioning community housing trust. The anticipated impact will be to build organizational capacity to expand affordable housing opportunities within the region through a variety of means including planning, financing, development, housing rehabilitation, and ultimately ancillary services such as home-owner counseling and property management. It is expected that once this capacity is developed, increased affordable housing production and ownership across a broad range of incomes will be the ultimate result as has been the case in numerous other regions where trusts have been created. It is anticipated that housing development projects sanctioned or undertaken by the trust would also be implemented with strong consideration for the principles of sustainable development and would minimize the detrimental impacts, and ideally enhance the beneficial impacts, of housing development in the region.