

Community Development Corporation
of South Berkshire

Community Investment Plan, 2017-2020

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Submitted by

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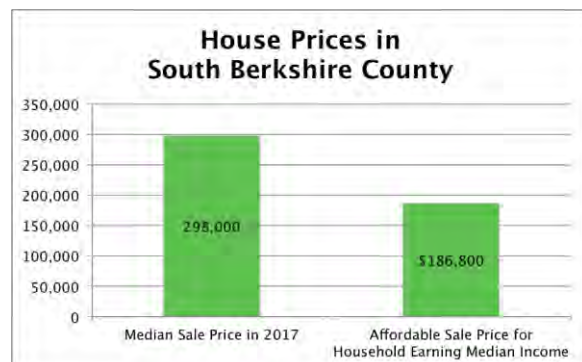
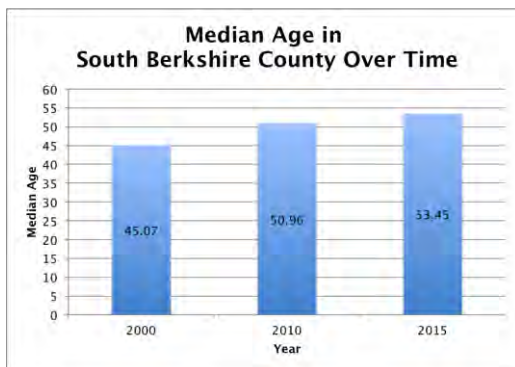
I. DESCRIPTION OF THE BUSINESS AND SERVICE AREA

The Community Development Corporation of South Berkshire, Inc. (CDCSB) is a 501(C)3 nonprofit corporation whose **mission is to provide affordable housing and economic development opportunities for low- and moderate-income persons in the southern Berkshire region.** This mission is carried out in three general areas of work: (i) developing affordable housing opportunities; (ii) creating new jobs by supporting the creation of new businesses and the expansion of existing local businesses; (iii) supporting community development initiatives of other community-based nonprofit organizations. Input to this CIP has been given via several public meetings listed in Section 2 and via personal conversations with the Town Managers and Town Planners of Great Barrington and Lenox, the Executive Director of Berkshire Housing Development Corporation, the Housing and Transportation Planner at Berkshire Regional Planning Commission, the Economic Development Director of 1Berkshire, and the Outreach Committee of Trinity Episcopal Church, Lenox.

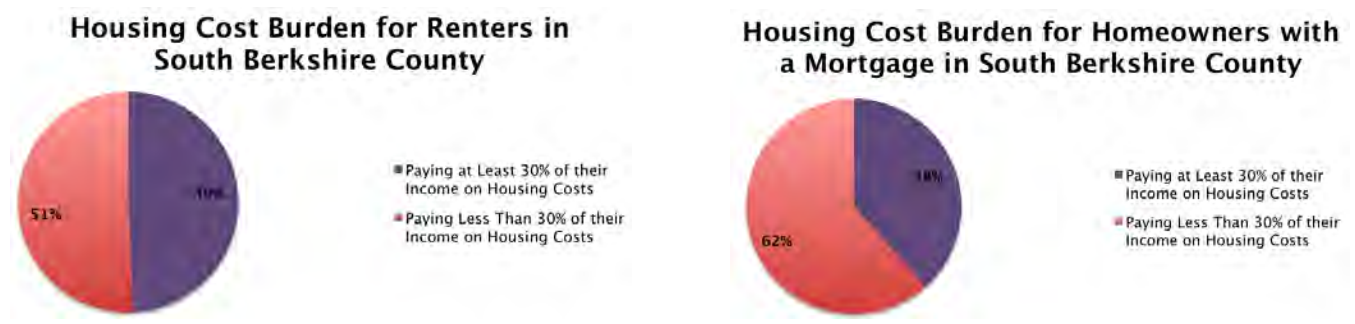
Service Area

CDCSB's service area includes all of Berkshire County, with a primary focus area on the fifteen towns south of Pittsfield: Lenox, Richmond, Lee, Stockbridge, West Stockbridge, Great Barrington, Tyringham, Egremont, Alford, Sheffield, New Marlborough, Monterey, Otis, Mt. Washington, and Sandisfield. Within this focus area, CDCSB's work concentrates in the communities that have some level of public infrastructure (town water and sewer) and have ready access to services: Great Barrington, Stockbridge, West Stockbridge, Lee, Lenox, and Sheffield. The largest of these, Great Barrington, has a population of 6854; the populations of the other towns range from 162 to 5777 (US Census ACS 2015).

The south Berkshire region is characterized by its rural setting with a predominance of open space, agricultural land with a trend for increasing "rural sprawl"; e.g. the population in the core of downtown Great Barrington has declined by 5% over the last fifteen years; in Housatonic by 36%. The economy is primarily service-based, driven by the hospitality and tourism industry. Land costs are disproportionately high, driven by the vacation, retirement, and second home markets. Land costs are rising; wages are declining. The combination of low wage-paying jobs and high housing costs has made it especially difficult to retain the area's youth; the population is declining and aging with a median age of 53. In September 2017 the unemployment rate in the larger towns ranged from 4% in Lenox to 2.8% in Sheffield (MA EOLWD). In 2015 the poverty rate in the larger towns ranged from 12.8% in Lenox to 8.4% in Great Barrington (US Census ACS). These statistics indicate a significant population of "working poor." The population is 94% white, with a slowly growing Latino population.



Median household income ranges from \$50,000 in Lenox to \$95,000 in Richmond. The median household incomes in the larger towns, holding the majority of the population, average approximately \$55,000. The median sale price of homes in the south Berkshire region is \$298,000. The affordable sale price for a household earning the median income in the south Berkshire region is \$186,800.¹ Nearly half of all renters and more than one-third of homeowners with a mortgage pay more than 30% of their income on housing costs. Homeowner and rental vacancy rates are both less than 2%. Only Great Barrington and Stockbridge meet the 10% Subsidized Housing Unit threshold set by Chapter 40B. There is a very deep need for affordable housing throughout the area, for both rental and home ownership.



II. COMMUNITY INVOLVEMENT IN THE ORGANIZATION

A. CDCSB is a Membership organization. The Membership has doubled over the last three years to 72. Annual membership meetings have become very successful mini-strategic planning sessions and attract key stakeholders such as Town Planners and Selectmen, as well as low- and moderate-income constituents. These sessions are opportunities to re-examine the CIP as well as specific projects. There were 22 attendees at the 2017 Annual Meeting and the discussion concentrated on the job creation portions of the CIP. An important addition to the CIP surfaced around supporting the “last mile” of fiber in the Great Barrington town center.

The Membership elects the Board of Trustees, of which there is a minimum 20% low-/moderate-income representation, ensuring continuous input from potential end-users of CDCSB projects. The Board of Trustees meets monthly to monitor progress on projects and give input into the process and annually has a Board Retreat for strategic planning and organizational evaluation.

CDCSB has initiated a film series that highlights community development issues: the first was a showing of “Citizen Jane: Battle for the City,” a documentary on the epic battle for the future of downtown Manhattan in the 1960s ([Exhibit 1](#)). Seventy attendees participated in a discussion following the film that came to focus on the development priorities for *100 Bridge Street*. There are plans to present three to four films/community discussions annually as input to ongoing strategic planning.

B. CDCSB is very active in local and regional community development stakeholder and practitioners organizations: 1Berkshire ([Exhibit 2](#)) bimonthly meetings of county-wide stakeholders, HousingUs monthly meetings of regional affordable housing organizations, and numerous working groups organized by the Berkshire Regional Planning Commission ([Exhibit 3](#)) around economic development and housing issues. This consistent engagement with the larger community provides input and feedback on CDCSB strategic planning initiatives from virtually every social and economic sector

¹ Based on MHP’s mortgage affordability calculator. For a family of four in a single family home in Great Barrington, with a 30 year fixed mortgage, \$15,000 down payment, 4% interest rate, \$78/month in homeowner’s insurance, and \$600 in other monthly debts.

of the county: educational institutions, financing entities, large and small businesses and business associations, and community-based nonprofits. It also ensures that rural housing and development issues are well represented in regional planning initiatives.

C. Resident and stakeholder involvement in CDCSB planning through partnering with other local nonprofits on particular projects. There has been continuous communication between CDCSB and Construct, Inc. the primary regional housing and homeless services organization. Construct, Inc. manages CDCSB rental housing units; CDCSB has been the development consultant on Construct, Inc. housing projects. This relationship provides continual input into determining CDCSB development priorities as well as for the programmatic and physical design of individual CDCSB housing projects; they know the demand and the market as only a frontline service organization can. This close organization relationship is expected to continue.

A new collaboration with Berkshire Housing Development Corporation (BHDC), the largest affordable housing developer in Berkshire County, is partnering on two LIHTC projects, *Bentley Apartments* and *Sawmill Brook*, providing weekly input from both project development and management perspectives.

D. Community engagement with regional and national economic development nonprofits. CDCSB has a very close working relationship with the Schumacher Center for New Economics ([Exhibit 4](#)) and BerkShares, Inc. ([Exhibit 5](#)), Berkshire County's regional currency. A major initiative of the Schumacher Center and BerkShares is the development of Community Supported Industry (CSI), an initiative modeled on the success of Community Supported Agriculture. Concentrating on import replacement, CSI enlists deep community involvement in both the creation and sustaining of local industry, and in sharing the financial risks involved in the business startup and expansion. CSI has significant job creation potential as well as great potential impact on the strength and long-term sustainability of the local/regional economy. This initiative is virtually community engagement personified with community input and feedback at every stage: in conceptual and programmatic design, in implementation, in accountability and evaluation. CDCSB has made supporting the development of this initiative a strategic priority.

E. Stakeholder input from open space organizations. The Executive Director of CDCSB sits on the Board of Trustees of two open space and land conservancy organizations: the Stockbridge Land Trust and the Great Barrington Land Conservancy. Affordable housing, economic development, and open space preservation are inseparable in a rural environment. The monthly sharing of the planning and programming of these organizations with CDCSB insures symbiotic development priorities and has provided many opportunities for partnering and co-sponsorship on activities and projects.

F. Project specific community engagement. CDCSB routinely establishes venues for community input into specific development projects. Multiple neighborhood and public input meetings are held during the early design and predevelopment stages of projects, ensuring maxim possible neighborhood support. 100 Bridge, the cleanup and redevelopment of an 8-acre brownfield site in the center of Great Barrington, has provided an excellent formal process for local resident input with guidelines from Mass. Department of Environmental Protection. A Public Involvement Plan (PIP) was developed (with multiple public meetings for input into the PIP itself) that formally lays out the process with which the public is informed of site plans and activity, and ways in which the public has input into the actions taken on the site. The PIP email list has 60 recipients and public meetings routinely draw 20-30 residents. This process will continue with regular public meetings in the coming years until the site is fully developed.

G. Engagement with municipalities. Projects are, without exception, developed collaboratively with town Boards, Committees, and Administrations. “Friendly 40B” is the single zoning mechanism used, even for mixed-use projects. Two 40B permits were obtained in 2016 and 2017. CDCSB has nurtured and sustained excellent working relationships with town Administrators and town Planners that has both informed town planning and also responds to town planning and priorities. CDCSB was a key participant in a recent “Equitable Development” daylong workshop sponsored by the Town of Lenox and the US Environmental Protection Agency (**Exhibit 1**). This workshop served to articulate Lenox community priorities for housing, economic development, and open space, giving CDCSB clear input into how to focus its priorities. CDCSB meets regularly with Town officials and participates in ongoing planning around housing and economic development issues. The trust earned through this level of engagement over the years has established an open and collaborative culture for CDCSB projects.

III. ORGANIZATIONAL GOALS

Goal #1 Create healthy, diverse, and sustainable communities in south Berkshire County.

Strategy 1: Significantly increase the number of affordable housing units in south Berkshire County, enabling residents to work and live in the same communities

Outcomes: (i) direct benefit for low- and moderate-income households; (ii) communities and the region at large benefit from a more stable and diverse population; (iii) business community, school systems, and municipalities benefit with being able to attract and retain employees.

Strategy 2: Develop projects that contribute to low-carbon footprint living

Outcomes: (i) provides low- and moderate-income households with livable/walkable community; (ii) provides low- and moderate-income households with affordable utility costs; (iii) provides a model of energy independence for the community at large; (iv) increases the vitality of town centers; (v) increases food security and quality of life for the entire region by preserving farm land and open space; (vi) provides local students with opportunities to study renewable energy creation and energy conservation; (v) contributes to the overall energy independence of the region.

Strategy 3: Redevelop Brownfield sites that meet organizational redevelopment criteria.

Outcomes: (i) low- and moderate-income households benefit with increased housing and economic opportunity; (ii) community at large benefits with a healthier, more sustainable environment; (iii) brownfields tend to be in town centers, thus increasing the health and vitality of town centers

Goal #2 Stimulate regional job creation for low- and moderate-income individuals and families.

Strategy 1: Support local business expansion and new business creation with commercial real estate development for locally owned businesses

Outcomes: (i) low- and moderate-income households benefit with increased job opportunities; (ii) communities and the region at large benefit with a more stable, diverse, and robust local economy.

Strategy 2: Stimulate growth in the local agricultural/food production sector

Outcomes: (i) increased job opportunities for low- and moderate-income households; (ii) increased entrepreneurial opportunities for business creation; (iii)

community at large, including schools and institutions, benefit with a more secure, sustainable, and nutritious food supply.

Strategy 3: Create and support Community Supported Industry (CSI, modeled on Community Supported Agriculture)

Outcomes: (i) increased job opportunity for low- and moderate-income households; (ii) increased entrepreneurial opportunities for business creation; (iii) communities and the region at large benefits from a more locally robust and independent economy.

Goal #3 Strengthen the long-term sustainability of CDCSB.

Strategy 1: Increase and diversify funding sources by increasing the donation base.

Outcomes: (i) low- and moderate-income households will benefit by the CDCSB being able to continue to provide affordable housing and economic opportunity; (ii) CDCSB will be more competitive in obtaining Community Development Tax Credits and effective in utilizing them; (iii) increased funding will increase staff capacity, strengthening CDCSB's ability to carry out its mission; (iv) increased staff capacity will enable CDCSB to develop multiple projects simultaneously, which will provide more continuous development income; (v) local businesses will benefit from ongoing CDCSB activities that support the local economy; (vi) the region at large will benefit by increased engagement in CDCSB's mission of continual advancement towards healthier, diverse, and sustainable community.

Strategy 2: Create new strategic relationships and nurture existing relationships

Outcomes: (i) low- and moderate-income households will benefit from continuing and increased development opportunities for CDCSB to carry out its mission; (ii) the community at large will have increased engagement with CDCSB and will benefit directly from access to additional resources; (iii) the social fabric of the southern Berkshires will be strengthened with a more interconnected network of organizations and individuals working for healthier, sustainable community.

Strategy 3: Deepen CDCSB's interconnectedness with the community

Outcomes: (i) the work of CDCSB will become more authentically integrated with the community itself; (ii) project development and fundraising will become more a part of the local/regional culture.

IV. IMPLEMENTATION ACTIVITIES

Goal 1. Increase Affordable Housing Development

Year One Activities:

- Advance work on *Bentley Apartments, 100 Bridge Street* (45 LIHTC units): (i) submit 2nd LIHTC funding application to DHCD (with MBL Development)
- Advance the *Sawmill Brook, Lenox* project (50+ LIHTC units): (i) continue to work with the Town of Lenox on re-envisioning the project from homeownership to an LIHTC project; (ii) organize community support for the re-envisioning and town vote at a winter

- Town Meeting; (iii) complete contractual Agreements with Berkshire Housing Development Corporation; with site control, obtain 40B permit and advance the project
- Continue the public/private partnership with the Town of Great Barrington for the redevelopment of *Housatonic School* (mixed-use with eight affordable rental units): (i) complete conceptual architectural and engineering plans and specifications; (ii) obtain zoning permit; prepare DHCD funding application
- Pursue site identification and feasibility analysis on new projects

Impact of Activities: (i) Advancement and replenishment of CDCSB's pipeline of projects; (ii) the strengthening of collaborative relationships in each project; enhancement of CDCSB's identity in regional community development.

Year Two Activities

- Advance work on *Bentley Apartments, 100 Bridge Street*: (i) secure LIHTC financing and complete final design; (ii) break ground on construction of Bentley Apartments;
- Advance the *Sawmill Brook* LIHTC project: (i) complete design work sufficient for second round of DHCD funding application, winter 2020
- Housatonic School: (i) secure funding for the commercial component of the project – shared work space for business incubation; (ii) submit application for DHCD funding for the affordable units
- Pursue site identification and feasibility analysis on new projects

Impact of Activities: (i) Advancement and replenishment of CDCSB's pipeline of projects; (ii) the strengthening of collaborative relationships in each project; enhancement of CDCSB's identity in regional community development; (iii) increased financial security of CDCSB with project development income.

Year Three Activities

- Advance work on *Bentley Apartments, 100 Bridge Street*: (i) complete construction on the housing and on the open space component of the site which accompanies the affordable housing; (ii) begin marketing, rent-up, and management
- Advance the *Sawmill Brook, Lenox* project: (i) secure public and private funding for Phase I (18 units); break ground
- Predevelopment on newly identified housing project(s)
- Pursue site identification and feasibility analysis on new projects

Impact of Activities: (i) the creation of an estimated 70 construction jobs; (ii) 100+ new individuals and families have high quality affordable rental units; (iii) local businesses will have increased revenues from the increase of residents in the town center; (iv) local businesses will more easily retain employees with the increased availability of affordable units; (v) a contaminated, blight-ridden site in the center of Great Barrington will have been transformed into a vibrant community asset; (vi) the Town of Great Barrington will have increased tax revenues; (vii) the carbon foot print of the Town and the region will be lessened with highly efficient housing units and a livable/walkable town center; (viii) CDCSB will have created a sustainable housing units available to low- and moderate-income residents; (ix) advancement and replenishment of CDCSB's pipeline of projects; (x) the strengthening of collaborative relationships in each project; enhancement of CDCSB's identity in regional community development; (xi) increased financial security of CDCSB with project development income.

GOAL II. JOB CREATION

Year One Activities:

- *100 Bridge, Great Barrington*, advance the commercial component: (i) continue to market the non-housing portion of the site to commercial developers as co-developers;
- *Housatonic School*, as part of the public/private partnership with the Town of Great Barrington, advance the development of 12,000 sq. ft. of shared work space for new business incubation: (i) carry out feasibility analysis and research public funding sources; (ii) identify potential tenants
- *Fiber*, facilitate downtown Great Barrington acquiring fiber optics – the “Last Mile”: (i) continue research into service provider contracts and lease agreements for downtown building owners; (ii) pursue the concept of creating a cooperative of downtown building owners that would own the lease agreement with a service provider for their properties; (iii) develop a RFP for service provider proposals; explore funding sources for the cost of the infrastructure.
- *Country Curtains*, facilitate the sale of the iconic, 61-year old local business with 360 employees that is in liquidation, to former employees: (i) provide technical assistance with developing the business plan; (ii) facilitate the acquisition of startup financing
- *Agriculture Sector*, continue community organizing to stimulate and support food-related entrepreneurial efforts: (i) explore the feasibility of a chicken processing facility and a flash-freezing facility for south Berkshire County; (ii) continue efforts to connect new, young farmers to land that can be put in production; (iii) pursue land conservation projects that may include a farming component appropriate for a new farmer.
- *Community Supported Industry (CSI)*, continue work with the Schumacher Center for New Economics and BerkShares, Inc. on the development of CSI businesses: (i) increase the number of import replacement workshops; (ii) grow the Entry to Entrepreneurship (E2E) program to include older participants; (iii) work with Salisbury and Lee Banks to support the development of the CSI BerkShare loans; (iv) do direct outreach to tenants to encourage participation in E2E.

Year Two Activities:

- *100 Bridge, Great Barrington*, advance the commercial component: (i) secure a commercial development partner for the non-housing portion of the site; (ii) facilitate the design and permitting of the commercial development.
- *Housatonic School*: (i) secure tenants for the commercial space; (ii) secure construction financing for the commercial space
- *Fiber*, carry out the wiring of the downtown Great Barrington business district: (i) execute lease agreements; (ii) select and contract a service provider; (iii) explore the wiring of fiber in one additional town, e.g. Sheffield, Stockbridge or Lee.
- *Agriculture sector*: (i) advance one of the food processing facility plans by securing an appropriate site and obtaining permitting; (ii) continue “matchmaking” between new farmers and available, tillable land; (iii) identify and pursue one open space project that has the capacity to incorporate a farming component.
- *CSI*: Further develop the CSI model; (i) facilitate the creation of one CSI business; (ii) create a “Next Step” program for graduates of the Entry to Entrepreneurship program that provides access to startup capital and technical assistance; (iii) continue outreach to CDCSB constituents.

Year Three Activities:

- *100 Bridge, Great Barrington*, advance the commercial component: (i) break ground on the commercial component of the site to coincide with the end of the affordable housing construction period; (ii) secure tenants for the commercial space that is ancillary to the anchor business.
- *Housatonic School*: (i) break ground on both the affordable housing and the commercial space; (ii) develop (or hire) ongoing management capacity
- Fiber, carry out the wiring of the downtown Great Barrington business district: (i) develop and execute a plan for the wiring of one additional town, e.g. Sheffield, Stockbridge or Lee; (ii) explore the wiring of fiber in one additional town
- Agriculture sector: (i) break ground on one of the food processing facility plans; (ii) continue “matchmaking” between new farmers and available, tillable land; (iii) develop one open space project that has the capacity to incorporate a farming component.
- CSI: Further develop the CSI model; (i) facilitate the creation of two CSI businesses; (ii) graduate a class from the “Next Step” program for graduates of Entry to Entrepreneurship and facilitate access to startup capital and technical assistance; (iii) continue outreach to CDCSB constituents.

Impact of Activities: Jobs

- The development of 30,000 s.f. of commercial space in downtown Great Barrington and 12,000 Sq. ft. in the village center of Housatonic has the potential to create 110 new, locally-based permanent jobs:
- With the addition of these new employees working in the center of town, a significant economic amplifier for other downtown businesses
- Great potential for food-based entrepreneurial business start-ups and job creation
- Greater job security for local farmers with contract selling to institutions
- With more land in agricultural production, an increase in farming jobs
- CSI will create new business and existing business expansions
- CSI will localize economy, making it more robust and sustainable
- CSI will begin to transform the regional business and economic culture by infusing it with a local resilience and sustainable values through community involvement and community ownership, directly connecting producers and consumers

GOAL III. SUSTAINABILITY OF CDCSB

Initial and ongoing Activities

- **Increase CDCSB donation base:** (i) build on the successful rebranding of the CDCSB as more connected with the lives of the population we serve; (ii) better communicate the organizational narrative to residents, the business community and other local and regional institutions; (iii) create an organizational 30 second “info commercial” as part of celebrating CDCSB’s 30th Anniversary; (iv) capitalize on the 30th Anniversary with a robust membership drive; (v) strengthen web presence and social media communication for building relationships and direct marketing; (vi) develop a revised three-year donor outreach strategy; (vii) initiate donor outreach with one-to-one relationship building using Board Members and other Stakeholders invested in CDCSB’s work; (viii) continue

outreach to high-income individuals, corporations and foundations to utilize CITCs to leverage donation income.

- **Strategic Relationships:** (i) seek out and explore collaboration possibilities with new and existing regional entities; (ii) explore staff and other resource sharing with other regional entities; (ii) pursue internship sponsoring with regional educational institutions; (iv) co-sponsor events that support CDCSB community development goals; (v) Strengthen ties with local financial institutions by co-sponsoring financial literacy workshops; (vi) strengthen ties with the business community via increased participation in local and regional Chambers of Commerce.
- **Deepening Community Interconnectedness:** (i) create CDCSB Ambassadors network for direct outreach to the community, pairing CDCSB Board Members with tenants or clients; (ii) create a “Consumer Advisory Board” made up of tenants and clients that meets with staff quarterly and the Board of Directors semi-annually; (iii) build on the success of annual events – “Community At Bat” charity softball game (Exhibit 6), “Meet the Town – Persons of the Year” bowling event; (iv) continue the film/community discussion series with three to four annual events.

Impact of Activities:

- Greater organizational stability will result in greater and more efficient delivery of services
- Better and more efficient delivery of services will enhance relationship building
- Greater staff capacity will create greater capacity to run multiple projects simultaneously, creating more housing units and jobs
- More effective messaging will help create deeper public engagement and public ownership in CDCSB’s mission and activities
- Deeper ties with the community to create an organization that is more responsive to community needs and a community culture that is embedded with the CDCSB mission.

V. MEASURING SUCCESS

CDCSB carries out an internal “Project Reappraisal” at the completion of housing development projects. The Reappraisal is carried out by a subcommittee of the Board of Directors. This report includes a view of budgets and timelines (Plan to Actual) and interviews with all key individuals – architect, engineers, contractor, project manager, project consultants, owner and property management agent. It articulates areas of strengths and areas for improvement. It deconstructs the areas of needed improvement in detail and makes recommendations for application in future projects. This process will be amplified to evaluate the Community Development Plan: its goals, activities, outcomes and impact.

A. Evaluation of the Community Development Plan:

(i) Initial evaluation when the Plan is adopted: Personal interviews with primary stakeholders who were not actively involved in its development: key personnel of Berkshire Regional Planning Commission, 1Berkshire, local Town Planners, local banks, Chambers of Commerce, Construct, Inc., other regional nonprofits and low- and moderate-income residents who are not Members of the Board. Many of these individuals have had direct input into the adopted CIP. Questions will concentrate on appropriateness and timeliness of Goals and Strategies, populations to be served, projected timeframes and methods of measuring impact. This input will be summarized and presented to the CDCSB Board of Directors. Estimated time: 5 hours. Following these interviews, the Plan may be modified.

- (ii) Semi-annual follow up interviews with these stakeholders, covering the same parameters as the original interviews, noting suggested changes and modifications as well as any measurable impacts that are apparent. This information will be summarized and presented to the CDCSB Board. Estimated time: 5 hours. Following these interviews, the Plan may be modified.
- (iii) Review and discussion of the Plan at CDCSB Board strategic planning sessions and the annual meeting. Following these discussions, the Plan may be modified.

B. Evaluation of Affordable Housing Goals, Activities and Impacts

- (i) Monthly evaluations by staff of project timelines, presented to the Board; (ii) Project Reappraisals of each project upon completion, as described above; (iii) Annual assessment by staff of production numbers, construction job numbers; (iv) Biannual assessment by staff of regional housing needs including review of town by town demographics, review of waiting lists for existing units, (v) interviews with housing/homeless service providers, concentrating on numbers of people in need, types and size of housing needed, demand for support services, interviews with residents of existing units, concentrating on quality of life issues (estimated time, 16 hours); (vi) At project completions, evaluate energy efficiency of units: Center for Environmental Technology

C. Evaluation of Job Creation Goals, Activities and Impacts

- (i) **Commercial real estate construction:** (a) weekly evaluation by staff of numbers and quality of tenant prospects until full occupancy; upon completion, semi-annual evaluation by staff of supply/demand issues for different types of commercial space; semi-annual interviews with tenants re satisfaction with the space; annual tallying of number of employees;
- (ii) **Agricultural sector**, staff conducted: collect production and sales numbers from farmers participating in cooperative growing for contract selling; annually update supply and demand characteristics for contract selling; annually quantify the number of farmers and institutions participating in contract selling.
- (iii) **Community Supported Industry**, staff conducted. (a) quantify the number of participants in the Entry to Entrepreneurship program; (b) quantify the number of new businesses created and the number of new jobs; (c) quantify the number of BerkShare loans closed and the amount of loan capital; (d) semiannually interview loan recipients for business support needs; (e) annually interview loan participants satisfaction of loan protocols and logistics; (f) annually interview loan recipients re quality of life impacts; annually quantify sales and income data from CSI businesses. Modify the loan program as needed.

D. Evaluation of CDC Sustainability, by staff

- (i) monthly quantify number of new CDCSB Members and the amount of donations collected; (ii) follow-up interviews with all potential CITC participants, including those that did not participate, to gauge perceived strengths and weaknesses of both the program and the presentation; (iii) quantify the number of tax credits “sold”; (iv) quantify the number of participants in CDCSB events; (v) monthly compare Budget to Actual income/expense related to CITC program; (vi) annually review quantity and capacity of staff compared to work plans; (viii) annual evaluation of Profit and Loss; (ix) quarterly evaluation of employees and employee satisfaction

VI. COLLABORATIONS

Working collaboratively with towns, local and regional housing entities and other nonprofits is one of CDCSB’s strengths.

Project Collaborations with Towns (Exhibit 7)

- Town of Stockbridge: Pinewoods (30-unit LIHTC project): The Towns of Stockbridge Affordable Housing Committee identified the site, donated an abutting 1-acre and contributed close to \$450,000 in CPA funds to the project. The Stockbridge Land Trust secured the site with a Purchase and Sale Agreement. A Comprehensive Permit was issued in two meetings.
- Hillside Ave. Housing, Great Barrington: the 3-acre parcel was donated by the Town; \$80,000 was contributed by the Town from an Affordable Housing Trust Fund; a Comprehensive Permit was granted in two hearings.
- Sawmill Brook, Lenox: CDCSB has a ten-year history of working closely with the Town of Lenox on this site – a 20-acre site that was first designed to be a 50-unit condominium complex (22 affordable units) and is now transitioning to a 50+ unit LIHTC project. Town support includes purchasing the site with bonded CPA funds when CDCSB was going to lose site control and granting \$40,000 in CPA early feasibility funding.
- 100 Bridge Street, the former NE Log Homes site, Great Barrington (8-acre brownfield in the center of town, with a proposed 45-unit LIHTC project, and 30,000 Sq. Ft. commercial space): The Town helped secure \$350,000 in EPA assessment funds, forgave \$300,000 in back taxes accrued by the previous owner, rezoned the area for high density mixed-use development and created an economic opportunity area to make TIFs available to new and expanding businesses, committed \$750,000 in CPA funds, granted a “friendly” 40b permit for the affordable housing component, secured a \$1.6M MassWorks grant for site infrastructure improvements.
- **NEW:** Housatonic School, Great Barrington: Following a RFP process, the town is negotiating a public/private partnership with the CDC and a local contractor/developer specializing in historic preservation. The Town will retain ownership of the building that will include 8 affordable rental units and 12,000 s.f. of business incubator space.

Collaborations with Regional Housing Organizations

- Construct, Inc. is a regional housing and homeless services organization based in Great Barrington. CDCSB and Construct, Inc. have collaborated for 15 years in the development of new affordable housing units; CDCSB has provided development services for Construct, Inc. Construct, Inc. provides management and tenant services for units owned by CDCSB.
- NEW Berkshire Housing Development Corporation (BHDC): CDCSB has created and is exploring a new collaboration with BHDC as co-developers for two LIHTC projects, Bentley Apartments and Sawmill Brook. This dramatically increases CDCSB’s development capacity.
- CDCSB co-sponsored with Berkshire Regional Planning Commission and the Towns of Great Barrington and Lenox, and funded by the Berkshire Taconic Community Foundation (Exhibit 8) a day-long, county-wide Affordable Housing Workshop: How to Create Housing for Everyone. CDCSB Executive Director presented a session on financing rural, small scale projects. Other presenters included Susan Terrey, Asst. Undersecretary of DHCD, Kara Cunha, Mass. Asst. Attorney General, Mark Till, MA Office of the Inspector General and Carsten Snow, MHP.

Collaborations with Regional Open Space and Land-use Organizations

Given the rural service area, collaborations with these organizations are key to project success. They have intimate knowledge of available land and have significant political capital in communities. Fifteen years of work with open space organizations has created a culture where the interests of affordable housing advocates and open space advocates are seen as intimately connected, interests that are typically at odds: every housing unit built in a town center is a housing unit not consuming open space or farm land; most affordable housing developments provide opportunity for open space preservation.

- CDCSB is co-sponsoring ongoing events with local open space organizations such as Berkshire Natural Resource Council and Great Barrington Land Conservancy (GBLC) (Exhibit 8)
- Close collaboration with the (GBLC) and the Great Barrington Historic Commission resulted in the 2012 passing of the Community Preservation Act
- NEW Collaborations with The Great Barrington Land Conservancy: (1) GBLC will help design and own the Conservation Restriction on the river-front park at 100 Bridge Street, Great Barrington; (2) identifying conservation land that can also have a farming and/or housing component – one property has been identified.

Collaborations with faith-based organizations:

Faith-based organizations bring deep community ties to the table, community vision that significantly overlaps the CDCSB development priorities, and project funding via loans.

- Collaboration with area congregations resulted in the funding of a Second Mortgage for Construct, Inc. 140 East Street project (9 affordable units in Great Barrington)
- Collaboration with Trinity Episcopal Church, Lenox, has been key to maintaining project support in the community for the Sawmill Brook project. This has been critical given the project delays.
- Ongoing: collaboration with multiple Lenox churches to build community support for Sawmill Brook Warrant Articles at an early spring Town Meeting.
- The Episcopal Diocese of Western Mass. and the Stockbridge Congregational have made \$100,000 in predevelopment loans to the Sawmill Brook project.

Economic Development Collaborations

Collaboration that supports economic development opportunity for low- and moderate-income households has been established with both for-profit and nonprofit entities:

- Current collaboration with the Schumacher Center for New Economics on the creation of “Community Supported Industry” businesses modeled on the successes of Community Supported Agriculture. CDCSB’s role is in supporting program development insuring public engagement in the process and providing technical assistance when needed. This initiative has significant potential for entrepreneurial startups and the expansion of existing businesses.
- Collaboration with Iredale Mineral Cosmetics, a local international corporation, with existing businesses to develop new commercial space for a corporate headquarters expansion that resulted in \$10 million in private investment, the retention of 80 jobs, and the creation of 32 new jobs in downtown Great Barrington. CDCSB assemble the team and was key to winning the RFP process.
- Collaboration with 1Berkshire on regional economic development issues. (Ex. 2)
- NEW collaboration with Grayhouse Partners, a development entity specializing in historic preservation, to redevelop Housatonic School, Great Barrington for affordable housing and business incubator space.

VII. INTEGRATION OF ORGANIZATIONAL ACTIVITY AND VISION

In creating healthy, sustainable community in this rural setting, activity is focused on two core components: (1) addressing the doubled-edged, interconnected trends of higher real estate costs and lower wages in order to improve the stability and quality of life of low- and moderate-income

households – the simultaneous creation of affordable housing units and living wage job; (2) creating development and economic growth with low carbon footprint that respects the regional environment that so defines the character and quality of life in the region.

CDCSB's activity is keenly focused on high density, mixed-use development in town and village centers, and a job creation that is grounded in localizing the economy. CDCSB does not build single family homes on ½ acre lots or support the development of national or internationally owned businesses. Job creation activity is centered on creating new locally owned businesses or business expansions using local resources (agriculture, forestry, food), enabling people to live and work in the same community. The interconnection of economic development activity and affordable housing activity are combined at the hip, both physically and strategically. CDCSB has actively nurtured this vision for well over a decade and acceptance of this vision is reflected in virtually all community and regional strategic planning. CDCSB is actively involved in local and regional planning.

The Lenox, Great Barrington and Sheffield Master Plans all emphasize the critical need for affordable housing, its connection to economic development and job growth and to creating development that resonates with the rural character of the region. Redevelopment of town centers and the redevelopment of brownfield sites are emphasized, naming CDCSB projects as priority projects.

Regional and county-wide planning has emphasized these same priorities: addressing the interlocking housing and jobs issue and encouraging sustainable growth. The current Berkshire County Comprehensive Economic Development Strategy (CEDS) stresses the importance and interconnectedness of affordable housing and economic growth and names two CDCSB projects as priority sites: the former NE Log Homes and Housatonic School. Sustainable Berkshires, a county-wide development strategic plan currently developed by the Berkshire Regional Planning Authority, emphasizes these same priorities along with strengthening local economies for more economic independence using creative financing mechanisms and local currency, and developing the agricultural sector for both job growth and food security.

VIII. FINANCING STRATEGY

CDCSB had begun to “diversify” its affordable housing program by adding two home-ownership projects (RiverSchool and Sawmill Brook) to its rental project pipeline when the Great Recession stopped these projects short. After struggling for many years to carry these projects in hope of a return of DHCD home-ownership funding, site control of each was eventually relinquished. Additionally, *100 Bridge Street*, Great Barrington – the redevelopment of an 8-acre brownfield – had two setbacks: the commercial component lost its potential anchor tenant and the DHCD funding application cycle for Bentley Apartments – 45-unit LIHTC project – was delayed an entire year because of a Comprehensive Permit issue relating to the commercial property on the site. The termination of the home-ownership projects and the delays at 100 Bridge have had a dramatic impact on financial projections.

CDCSB has a \$2 million contractual commitment with MassDevelopment for 100 Bridge and has a fully committed \$1.2M environmental cleanup budget from multiple state and federal sources. However, project management and administration fees are not eligible expenses from these sources. The CITC program has been essential to sustaining the organization through this period and will be critical going forward until income can be generated from current pipeline projects, beginning in FY2020. See Budgets, page 18. CITC funds will enable CDCSB to staff at its current level of 2.5 FTE and expand through 2020 to 4 FTE as pipeline projects come online.

CDCSB's capacity to raise CITC donations started from zero, as the organization ran almost entirely on project income or from project management income on projects for other nonprofits. Given that there was no private fundraising base to grow, the fundraising had a fairly slow start but increased dramatically. It then plateaued after the third year. The longer term strategic plan at becoming much more visible and integrated into the community is beginning to pay off; we are exploring several collaborations with other organizations around local business expansion and job creation that promise to dramatically increase our donation base The Fitzpatrick Foundation in support of the reorganization of Country Curtains (see Section 2, Activities) and Life Needs Coop in support of ongoing job creation (Exhibit IX).

Longer-term financing will be drawn from the overhead and developer fees of the housing pipeline projects and from the commercial real estate development at 100 Bridge Street. Great Barrington. CDCSB has a twenty year history of successfully accessing and managing affordable housing and economic development funding sources including: LIHTC, HOME, Mass. Affordable Housing Trust Fund, Facilities Consolidation Funds, Community Based Housing, Federal Home Loan Bank AHF, Community Preservation Act (Stockbridge, Lenox), US Environmental Protection Agency Cleanup Fund, US Housing and Urban Development Special Appropriations, MassDevelopment and CEDAC.

IX. HISTORY TRACK RECORD AND COMMONWEALTH SUSTAINABLE DEVELOPMENT PRINCIPLES

Formed in August 1984, the focus of the organization has evolved over time from being primarily a business support organization to being primarily a real estate development organization with an emphasis on affordable housing and job creation, especially in the agriculture sector. CDCSB primary activities are (i) creating new affordable housing units; (i) developing commercial real estate for new, locally-owned businesses and the expansion of established local businesses; (iii) providing development services to municipalities, local housing agencies and other community-based nonprofit organizations; (iv) supporting new business creation with entrepreneur training and the Community Supported Industry economic development model.

CDCSB currently has site control of three development sites in different stages of development and pre-development, and is working with two other nonprofits that own two project sites in development. These projects represent a pipeline of 110 housing units, 40,000 square feet of commercial space, the creation of 72 new full-time jobs and the retention of 60 fulltime jobs.

CDCSB has earned a reputation for working collaboratively and effectively with local governments, other housing services nonprofits, and open space land-use organizations. This has produced a local and regional political culture of goodwill and support; it has produced a track record of successfully accessing public and private funding resources; and it has established the political and professional relationships necessary to effectively execute projects. Virtually all towns in the region demonstrate great need for affordable housing and economic development. The CDC is well positioned to meet this demand, having the fundamental development skills and expertise necessary and having established a solid foundation of local and regional relationships.

Completed Projects

140 East Street, Great Barrington, owned by Construct, Inc.

- Redevelopment of the “Old Milk Exchange” into nine affordable rental units
- Walkable to town center; two blocks to public transportation
- Development Role: secured all public and private financing, Project Management from conception through design and construction completion;
- \$660,000 Total Development Cost, completed in 2004

Pine Woods, Stockbridge, owned by Construct, Inc.

- 30-unit mixed-income Low Income Housing Tax Credit project; 15 acres of permanently conserved open space.
- Town water and sewer; walkable to village center; on public transportation
- CHAPA Smart Growth Award
- Development role: Development Consultant/Project Management from conception through design and construction completion; secured all public and private financing
- \$6.9 million Total Development Costs, completed in 2006

Hillside Avenue, Great Barrington

- 10-unit affordable rental project; 2 acres of permanently preserved open space
- Downtown residential neighborhood; one block to public transportation
- Development role: Owner/Developer from conception through design and construction completion;
- \$2.3 million Total Development Costs; completed in 2009

Saint James Place, Great Barrington, owned by Saint James Place, Inc.

- The adaptive reuse of an abandoned Episcopal church in downtown Great Barrington, 15,000 sq. ft. cultural center for the performing arts and offices for local nonprofits
- Development role: Development Consultant for acquisition, concept and feasibility stage, securing state and federal historic tax credit allotments and first stage construction
- \$7.5 million estimated TDC

Projects in Construction

Former New England Log Homes

- 8-acre brownfield in downtown Great Barrington;
- Mixed-use: 45 LIHTC project; 22,000 sq. ft. office space, 25,000 sq. ft. retail space
- 2 acres permanently preserved riverfront park
- Town center, one block from Main Street, on the Housatonic River
- CDCSB owner/developer
- Demolition completed, remediation underway
- LIHTC project: \$750,000 CPA funds committed; 2nd round DHCD OneStop application, 2/15/18
- Potential assisted living facility in feasibility

Forest Springs, Great Barrington (previously 314 State Road)

- New construction of 11 affordable rental units, \$3M TDC
- In construction

Projects in predevelopment

Sawmill Brook, Lenox

- 50+ unit LIHTC project (previously planned as a mixed income condominium project)
- Development Role: Co-Developer with Berkshire Housing Dev. Corp
- 6 acres to be development; 14 acres permanently preserved open space
- 20-acre site now owned by the Town of Lenox; \$140,000 in Pre-development financing secured with Town CPA and faith-based funding
- Walkable to the town center; walkable to the public schools
- \$17 million estimated Total Development Costs

Housatonic School, Great Barrington

- Mixed-use redevelopment of abandoned school in the Housatonic Village center: 8 affordable rental units; 12,000 s.f shared office space for business incubation
- Co-Developer with Grayhouse Partners, a local contractor/developer specializing in historic rehabilitation
- Following a RFP process, in negotiation with the town on a Public/Private Partnership Agreement

Projects in early feasibility

Senior Housing Project, Egremont

- Town-owned land
- Current status: in preliminary conversations with the Town

Scattered Site, Great Barrington

- Single family rehab
- In conversation with the Great Barrington Housing Trust Fund

Commonwealth Sustainable Development Principles

1. Concentrated Development and Mix Uses: CDCSB emphasizes high density, mixed-use development in village centers on existing infrastructure and with access to public transportation. All our developments demonstrate this. The two primary development projects in this Plan are the redevelopment of a blighted brownfield site and the redevelopment of an abandoned school site, both in the Great Barrington town center.

2. Advance Equity: Social, economic and environmental justice are reflected in the very nature of CDCSB projects building diverse and sustainable community. There is a minimum 20% low- and moderate-income residents representation on the CDCSB Board of Directors.

3. Efficient Decision Making: As previously described in Sections 2 and 6, neighborhood involvement in project development and early collaboration with Town Boards has made CDCSB's regulatory and permitting processes efficient and predictable. Friendly 40-B rules.

4. Protection of Land and Ecosystems: As describe above, given the rural character of CDCSB's service area, environmental sensitivity is the starting place for development, not an ancillary concern. Permanent conservation of open space is integral to projects.

5. Wise Use of Natural Resources: CDCSB projects are as “green” and energy efficient as financially feasible. Sawmill Brook Housing, Lenox, is expected to be a near carbon-neutral development. CDCSB projects typically concentrate development and maximize permanent conservation of open space. Pinewoods, Stockbridge, developed 3 acres of an 18-acre site and permanently preserved the balance. Hillside Ave., Great Barrington developed 1 acre of a 3-acre site, permanently preserving the balance. Sawmill Brook, Lenox, will develop 6 acres of a 20-acre site, placing the balance in permanent conservation restriction. The redevelopment of the former NE Log Homes site will create public access to 2 acres of open space along the banks of the Housatonic River.

6. Expanding Housing Opportunities. Providing housing for all segments of the community is at the core of CDCSB activity and is reflected in virtually all projects. All projects are designed and scaled to fit the character of small towns both for the enhancement of the communities and to ensure project success. Affordable rental projects often include a percentage of market rate units to serve the community that is marginally above the statutory income limits. Pinewoods, Stockbridge is 80% affordable, 20% market rate.

7. Provide Transportation Choice. All CDCSB projects have direct access to public transportation and concentrate development in town centers to create livable, walkable community.

8. Increase Job and Business Opportunity. Job growth and creation of new businesses is at the core of CDCS’s commercial real estate activity. The local agriculture economic segment is specifically targeted to CDCSB business development through its involvement in the redevelopment of the Great Barrington Fairgrounds. Development of Community Supported Industry is designed to specifically nurture sustainable, natural resource-based businesses.

9. Promote Clean Energy. CDCSB housing units are built as energy efficient as financially feasible. CDCSB’s involvement in the redevelopment of the Great Barrington Fairgrounds includes a potential 5-10 (1-2 Megawatt) acre solar farm. CDCSB support of the local production and consumption of food has significant impact on the carbon emission typically associate with traditional food transportation. Community Supported Industry is based on import replacement, localizing the economy resulting in the lowering our carbon footprint.

10. Plan Regionally. CDCSB is involved in virtually all local and regional planning, either formally by sitting on regional committees or informally through organizational input. CDCSB’s (and the Commonwealth’s) sustainable principles are evident in all local and regional plans. The rural setting of all CDSSB projects makes them, by nature, beneficial to multiple communities.

**CDC South Berkshire
Annual Budgets 2018-2020**

Support and Revenue	FY 2018	FY 2019	FY 2020
Donations / Grants			
Individual Donations	\$ 3,000	\$ 3,000	\$ 4,000
CITC	\$ 162,000 *	\$ 220,000	\$ 250,000
Fundraising events	\$ 5,000	\$ 12,000	\$ 10,000
Program Income			
100 Bridge Commercial			
100 Bridge Housing		\$ 40,000	\$ 30,000
Housing			
Hillside Ave.	\$ 20,000	\$ 10,000	\$ 10,000
Sawmill Brook	\$ -		\$ 20,000
Housatonic School	\$ 10,000		\$ 20,000
Other	\$ -		
Total Revenue	\$ 200,000	\$ 285,000	\$ 344,000
Expenses			
Overhead and Office			
Rent	\$ 15,600	\$ 16,800	\$ 18,000
Utilities	\$ 800	\$ 1,000	\$ 900
Phone / Internet	\$ 2,200	\$ 2,400	\$ 2,400
Travel	\$ 1,200	\$ 1,500	\$ 2,000
Supplies	\$ 1,500	\$ 1,500	\$ 1,700
Marketing	\$ 3,000	\$ 3,500	\$ 4,500
Printing	\$ 900	\$ 1,800	\$ 2,500
Postage	\$ 700	\$ 700	\$ 1,500
General Expenses			
Insurrance	\$ 3,000	\$ 3,600	\$ 4,320
Legal	\$ 1,500	\$ 2,500	\$ 5,500
Training	\$ 300	\$ 1,500	\$ 3,000
Accounting	\$ 6,300	\$ 12,600	\$ 6,300
Program Expense			
Personnel			
Exec. Director	\$ 65,000	\$ 68,900	\$ 73,076
Health insurance	\$ 9,000	\$ 19,800	\$ 30,790
Development Consultant	\$ 40,000 **	\$ 42,400	\$ 44,944
Admin. Assisant	\$ 42,000 ***	\$ 44,500	\$ 47,170
Project Manager		\$ 60,000 ***	\$ 95,400 ****
AmeriCorps	\$ 7,000	\$ 15,000	\$ 15,000
Total Expenses	\$ 200,000	\$ 285,000	\$ 344,000

** .5 FTE

*** 1 FTE

**** 1.5 FTE



Community Development Corporation of South Berkshire

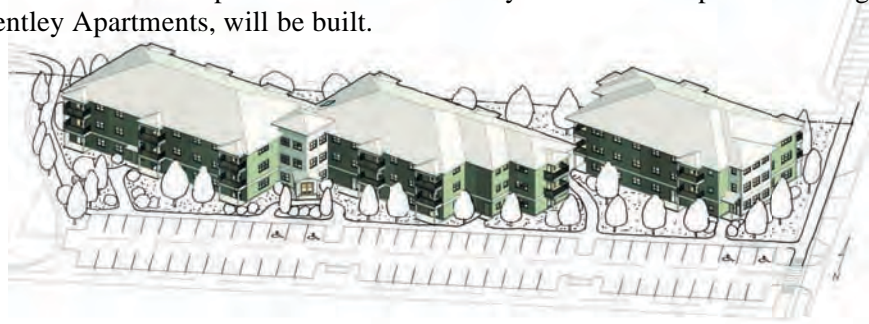
In the Community

July 2017

Green Light and Grant Funding for 100 Bridge Clean-up

There is now an approved remediation plan and the budget to pay for it. After many years and multiple clean-up scenarios, the Massachusetts Department of Environmental Protection (DEP) has approved the Phase IV Remedial Implementation Plan (RIP) for 100 Bridge Street, Great Barrington; a major step forward in the redevelopment of the site. In March, the Berkshire Regional Planning Commission awarded a Berkshire Brownfield Revolving Loan Fund Grant in the amount of \$123,000 to the CDCSB. This completes the funds necessary for the clean-up of 100 Bridge where 45 new affordable rental units, Bentley Apartments, will be built.

Rendering of Bentley Apartments, 45 affordable apartments planned for 100 Bridge.



Citizen Jane: Battle for the City

On June 25, the CDC held a free screening of the newly released documentary, “Citizen Jane: Battle for the City,” at the Triplex Cinema in Great Barrington. The free screening was attended by 70 interested friends who participated in a lively discussion following the film. The event was co-sponsored by the Triplex Cinema, Berkshire Film Festival, Construct, Inc., BerkShares, Schumacher Center for New Economics, Great Barrington Land Conservancy, and 1Berkshire. Thank you everyone for a great event.

Building a Strong Credit History with Greylock Federal Credit Union

The CDCSB co-sponsored a financial workshop “Credibility: Building a Strong Credit History” with Greylock Federal Credit Union. Gloria Escobar, also CDCSB’s bookkeeper, taught the workshop at Berkshire South Community Center on June 20th in English and will repeat the workshop in Spanish, July 29th.

Photo Right: Cindy Shogry-Raimer, left, and Gloria Escobar of Greylock Federal Credit Union.



Equitable Development Workshop

CDCSB’s Tim Geller participated in a daylong workshop “Equitable Development,” sponsored by the Town of Lenox and the U.S. Environmental Protection Agency (EPA) discussing best practices to create greater housing affordability and living wage jobs, with a focus on specific strategies that are implementable in our area. The Sawmill Brook property, in Lenox, was high on the priority list. Lenox was one of the 25 communities in 19 states that the EPA funded for these workshops.

Photo Left: Gwen Miller, center, Lenox Town Planner.





November 9, 2017

Kathryn Swiniarski,
MA Dept. of Housing and Community Development
Division of Community Services
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Swiniarski,

This letter is to express strong support of the Community Development Corporation of South Berkshire's (CDCSB) application for Massachusetts Community Investment Tax Credits (CITC).

1Berkshire Strategic Alliance, Inc. is a county-wide nonprofit organization focused on economic development and promotion of the Berkshires as a preferred place to visit, to live, and to grow a business. 1Berkshire hosts a quarterly meeting of 20+ economic development stakeholders from around Berkshire County, representing virtually all aspects of community development; from business development and job growth to education, infrastructure, housing needs and neighborhood issues. These meetings are an opportunity for practitioners to share their expertise and current work, and to receive input on direction and priorities for future development. CDCSB has been an active participant in this process and this is reflected in their focus on providing affordable housing, financial literacy programs in partnerships with local banks, and developing the agricultural sector or our rural economy, all integral to the region's economic health and sustainability.

CDCSB's pipeline of mixed-use development projects will have a dramatic impact on the growth and vitality of the southern Berkshires in the coming years; creating living wage jobs, providing affordable housing that is critical for local workers, and creating public open space as with the riverfront park on the Housatonic River at 100 Bridge, Great Barrington.

We strongly encourage you to support CDCSB's ongoing work with an allocation of Community Development Tax Credits.

Sincerely,

Jonathan Butler
President & CEO
1Berkshire Strategic Alliance, Inc.

Made possible by our 1Berkshire Leadership Circle Investors



BERKSHIRE REGIONAL PLANNING COMMISSION
1 FENN STREET, SUITE 201, PITTSFIELD, MASSACHUSETTS 01201
TELEPHONE (413) 442-1521 · FAX (413) 442-1523
Massachusetts Relay Service: TTY: 771 or 1-800-439-2370
www.berkshireplanning.org

KYLE HANLON, Chair
SHEILA IRVIN, Vice-Chair
MARIE RAFTERY, Clerk
CHARLES P. OGDEN, Treasurer

NATHANIEL W. KARNS, A.I.C.P.
Executive Director

November 9, 2017

Kathryn Swiniarski,
MA Dept. of Housing and Community Development
Division of Community Services
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Swiniarski,

This letter is to express strong support of the Community Development Corporation of South Berkshire's (CDCSB) application for Massachusetts Community Investment Tax Credits (CITC).

The Berkshire Regional Planning Commission (BRPC) is the regional planning agency for Berkshire County, assisting the thirty-two Berkshire cities and towns in a diverse set of topics including community and economic development, community planning, data and information services, emergency preparedness planning, environmental and energy planning, regional services and transportation.

BRPC has a long and productive history of working collaboratively with CDCSB on a wide range of economic development and housing issues. CDCSB has provided an important rural perspective as input to regional planning issues and has, in turn, provided CDCSB a coherent regional context in which to strategically plan their own initiatives. A number of their current projects have been specifically called out as priority projects in regional development planning documents such as the Berkshire Comprehensive Economic Development Strategy; most notably, *100 Bridge Street*, the redevelopment of an 8-acre brownfield site in Great Barrington; and *Housatonic School*, the adaptive reuse of an abandoned school in Great Barrington. Recent regional initiatives include a June, 2017 conference, *Housing the Berkshires*, led by BRPC, co-sponsored by CDCSB and the towns of Lenox and Stockbridge, funded by the Berkshire Taconic Community Foundation, June 2017.

Increasing the capacity of local housing and economic development organizations is consistently a very high priority in our regional economic development planning. The CITC program has the potential to provide a significant increase in this capacity. We strongly urge you to award an allocation of Community Investment Tax Credits to CDCSB to further their important work in rural Berkshire County.

Sincerely,



Nathaniel W. Karns, AICP
Executive Director



November 6, 2017

Kathryn Swiniarski
MA Dept. of Housing and Community Development
Division of Community Services
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Swiniarski,

This letter is to express the Schumacher Center for a New Economics's strong support of the Community Development Corporation of South Berkshire's (CDCSB) application for Massachusetts Community Investment Tax Credits (CITC).

The Schumacher Center for a New Economics is an educational non-profit organization that has worked at the intersection of culture and economics since 1980, with a focus on citizen-based models that create more resilient, green, fair and diverse regional economies.

For thirty-seven years Schumacher Center has worked in its home region of the Southern Berkshires to implement programs that allow Berkshire residents to take more control over their own economy, including the Community Land Trust of the Southern Berkshires and BerkShares local currency. The Schumacher Center considers the CDCSB one of its strongest partners in this work. The CDCSB will be an especially valuable partner in the Entry to Entrepreneurship program and Community Supported Industry initiative, which will empower citizens to aid and invest in the creation of new import-replacement businesses, thus building a culture of citizen support for local businesses.

The CDCSB, in collaboration with economic development organizations, citizens, and business owners, is working to develop the southern Berkshire economy in a way that reflects the community's dedication to sustainability and economic opportunity for all. We urge you to award an allocation of Community Investment Tax Credits to CDCSB so that they may pursue this mission with even more success.

Sincerely,

A handwritten signature in black ink that reads "Susan Witt". The signature is fluid and cursive, with the first letters of "Susan" and "Witt" being capitalized and prominent.

Susan Witt, Executive Director



BERKSHARES

BerkShares, Inc., P.O. Box 125, Great Barrington, MA 01230

Exhibit 5

November 8, 2017

Kathryn Swiniarski
MA Dept. of Housing and Community Development
Division of Community Services
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Swiniarski,

This letter is to express BerkShares Inc.'s strong support of the Community Development Corporation of South Berkshire's (CDCSB) application for Massachusetts Community Investment Tax Credits (CITC).

The mission of BerkShares, Inc. is to strengthen the Berkshire regional economy through a local currency program and related pursuits. BerkShares envisions a diverse and resilient regional economy that supports and prioritizes responsible production and consumption, wherein community members rely on the land and each other to fulfill the basic needs of food, culture, clothing, shelter, and energy.

BerkShares, Inc. is a membership-based non-profit organization that values its partnerships with four local banks, over 400 locally owned businesses, and numerous regional non-profit organizations. We at BerkShares, Inc. see the CDCSB as a close collaborator in our Community Supported Industry initiative, which engages Berkshire County citizens in the creation of import-replacement businesses.

The CDCSB's objectives are directly in line with the goal of BerkShares, Inc. to encourage and support local business ownership and enable the creation of more opportunities for employment in a broad range of economic sectors. We urge you to award an allocation of Community Investment Tax Credits to CDCSB to increase their capacity to be a leader in the sustainable development of southern Berkshire County.

Sincerely,

A handwritten signature in cursive script that reads "Rachel Moriarty".

Rachel Moriarty
Program Coordinator

Board of Trustees: Michael Bloomberg, Gillette Conner, Kate Chebatoris, Catherine Chester, Julia Dixon, Tim Geller, Jon Greene, Brian Hailes, Michael Tesoro, Aaron Thier, and Susan Witt

In The Community

NOVEMBER 2017

Community At Bat

It was a glorious, sunny day in late October for our first annual Community At Bat softball game on Memorial Field, in Great Barrington. Team captains Jennifer Tabakin, G.B Town Manager (2 hits!) and Senator Adam Hinds created some serious, fun-filled competition with community members and Town staff players. Rep. Smitty Pignatelli kept everyone on their toes with fun-filled jibes and his wickedly quick wit. Taylor Slonaker, Monument Mountain High junior, beautifully belted out the National Anthem and "Take Me Out to the Ballgame" in the stretch. Peter Dillon's base running was not to be rivaled. Adam Hinds (MVP?) and Jim Harwood, CDC Board President, got into a slug fest of home runs, with Leigh Davis right behind – cars on Bridge Street ducking for cover. Close to \$5,000 was raised for the CDC's affordable housing and job creation work, and the Cracker Jacks and North Plain Farm sausage were flowing! Spring Training anyone?



CDC Board members Jim Harwood, Tom Doyle, Richard Stanley, and Cara Becker, with team captains Senator Adam Hinds and Town Manager Jennifer Tabakin, and game announcer Rep. Smitty Pignatelli.



CDCSB Board President, Jim Harwood, pitches to Ed Abrahams, Great Barrington Selectboard.



Community At Bat players



Spectators support Community At Bat

"Renting? Consider Owning!" Workshop

We co-sponsored the "Renting? Consider Owning!" workshop with Salisbury Bank at the Hillside Avenue Apartments. In a beautiful evening setting featuring a barbecue of local food with meat from North Plain Farm, Hillside Ave. residents gathered to talk and receive information about homeownership.



Salisbury Bank staff and Hillside Apartment residents.



Spring Burke (right), Salisbury Bank, explains the process required to transition from renting to homeownership. (L to R) Jennifer Peterson, Salisbury Bank; Emmalyn Gaertner, CDCSB; Cara Becker, CDCSB; and Amanda Goewey, Salisbury Bank.

Jennifer Tabakin
Town Manager

E-mail: jtabakin@townofgb.org
www.townofgb.org



Exhibit 7
Town Hall, 334 Main Street
Great Barrington, MA 01230
Telephone: (413) 528-1619 x2
Fax: (413) 528-2290

TOWN OF GREAT BARRINGTON MASSACHUSETTS

OFFICE OF THE TOWN MANAGER

November 8, 2017

Kathryn Swiniarski,
MA Dept. of Housing and Community Development
Division of Community Services
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Swiniarski,

This letter is to express strong support of the Community Development Corporation of South Berkshire's (CDCSB) application for Massachusetts Community Investment Tax Credits (CITC). The Town of Great Barrington has worked closely with the CDCSB for many years now and can attest to its good work in building affordable housing in our area.


The Town of Great Barrington actively supports the economic development and affordable housing development work of CDCSB. Most recently the CDCSB is a key part of a team with whom the Town is in negotiations for the redevelopment of the former Housatonic School—a mixed-use project including affordable housing, commercial and public space.

Additional recent Town support for CDC projects includes:

- CPA funding for CDCSB's 100 Bridge Street redevelopment site including \$450,000 towards affordable housing and \$300,000 towards the riverfront park;
- Up to \$1.2 million from a MassWorks grant to improve the infrastructure serving 100 Bridge Street;
- Providing easements over Town land for wetlands mitigation required to redevelop 100 Bridge Street;
- Abatement of previous back taxes on the property;
- A Comprehensive Permit ("40B") approval permitting the affordable housing development at 100 Bridge Street; and,
- Donation of Town land on Hillside Avenue for the CDCSB's successful development of 10 affordable housing units.

CDCSB has an exemplary history of community development in Berkshire County and a robust pipeline of projects ahead of them. We strongly support an allocation of Community Investment Tax Credits to help further their work and the revitalization of our communities in Berkshire County.

Sincerely,


Jennifer Tabakin,
Town Manager

Affordable Housing Workshop

With a grant from the Berkshire Taconic Community Foundation, CDCSB co-sponsored the workshop, *Housing the Berkshires: How to Create Housing for Everyone*, with the Berkshire Regional Planning Commission, Construct, Inc. and the towns of Lenox and Great Barrington. CDCSB's Tim Geller and Berkshire Housing Development Corp. President Elton Ogden made a presentation on Affordable Housing Financing. Other presenters included Susan Terrey, Assistant Undersecretary of MA Dept. of Housing and Community Development; Kara Cunha, Massachusetts Assistant Attorney General; Mark Till of the MA Office of the Inspector General; Carsten Snow, Massachusetts Housing Partnership; Chris Rembold, Great Barrington Planner; and Pat Mullins and Mark Maloy of Berkshire Regional Planning Commission.



Photo Above: Peter Taylor, President of the Berkshire Taconic Community Foundation, speaks at the Affordable Housing Workshop.



Photo Left: Jim Harwood, CDCSB President, and Tim Geller joined Berkshire Natural Resources Council volunteers, co-sponsoring a clean-up day at Parson's Marsh, in Lenox, on May 10.

Summer Activities

The Great Barrington Land Conservancy (GBLC) is hosting a series of summer events, showcasing the River Walk and the Housatonic River, which CDCSB is co-sponsoring. The first two events in May and June were "Music on the River" with live music curated by Sam Rosen at the W.E.B. Du Bois River Garden, and a National Trails Day celebration that included canoeing the Housatonic and hiking the Appalachian Trail. For upcoming events visit: <https://gbriverwalk.org/>



Live music at "Music on the River."



Canoeing on the Housatonic River during the National Trails Day celebration.



Christine Ward and Erin Morris of GBLC with Representative Smitty Pignatelli.



Welcome Tom Doyle!

The CDCSB is delighted to welcome Tom Doyle to the Board of Directors. Mr. Doyle is a Broker Associate with Lance Vermeulen Real Estate Inc., as well as the Treasurer/Secretary on the Board of Berkshire Multiple Listing Service, Inc. He is the Managing Member of TOPA Enterprises, LLC, a real estate investment and development company.

CDCSB Welcomes New Staff Member



Emmalyn Gaertner has joined CDCSB full-time. Emmalyn is a Berkshire native from Becket, MA, and has spent the past ten years living and studying in Washington, DC, New Mexico, Texas, and Spain. She recently moved back to the Berkshires to raise her family. The CDC is excited to welcome Emmalyn to the team.

Life Needs Coop, Inc dba

November 9. 2017

Timothy Geller
Executive Director
CDC of South Berkshire County
PO Box 733
17 Bridge Street
Great Barrington, MA 01230

Dear Mr. Geller,

This letter is confirm with you our interest in donating up to \$50,000 to the CDC in 2017, using the Community Investment Tax Credit program, in support of your job creation and job retention efforts in south Berkshire County. Your efforts to this end are exemplary and fit exceptionally well with our own mission of Life Needs Coop, Inc., dba Stanton Home.

Sincerely,



Peter Stanton
Executive Director



November 9, 2017

Kathryn Swiniarski
MA Dept. of Housing and Community Development
Division of Community Services
100 Cambridge Street, Suite 300
Boston, MA 02114

Dear Ms. Swiniarski,

This letter is to express our strong support of the Community Development Corporation of South Berkshire's (CDCSB) application for Massachusetts Community Investment Tax Credits (CITC).

Berkshire Bank Foundation Inc., the charitable arm of Berkshire Bank, has long been a leader in philanthropy and community involvement with the goal to help create healthy, vibrant, sustainable communities where educational and economic opportunities are available for everyone. Berkshire Bank Foundation awards nearly \$2 million annually to non-profit organizations in the bank's service area, which includes Berkshire County, MA.

A primary focus area for the Foundation is Community/Economic Development. We look for programs that don't simply address the issue, but create real change. We have recently helped fund downtown revitalization initiatives, home-ownership training programs, career coaching for at-risk youth, job training programs, economic development initiatives, affordable/transitional housing projects, and temporary housing for those most at-risk.

Berkshire Bank and its Foundation have supported the work of CDCSB, which has included economic development and affordable housing development. Our most recent Foundation grant to CDCSB was \$10,000 in 2016 for support of the affordable housing component of their 100 Bridge Street project in Great Barrington, the redevelopment of the former New England Log Homes site.

We look forward to utilizing the CITC program as best we can in order to leverage our grant resources to the maximum community benefit possible. CDCSB has an exemplary history of community development in Berkshire County and a robust pipeline of projects ahead of them. We strongly support an allocation of Community Investment Tax Credits to help further their work and the revitalization of our communities in Berkshire County.

Sincerely,

A handwritten signature in black ink, appearing to read 'Lori Gazzillo'.

Lori Gazzillo
Berkshire Bank Foundation
Executive Director