

# APPLICATION FOR COMMUNITY PRESERVATION ACT ELIGIBILITY

**Date:** Nov 4, 2021

**Project Title:** Affordable homeownership: New Construction 84 Robbins Avenue

**Name of Applicant:** Central Berkshire Habitat for Humanity

**Name of Organization:** Central Berkshire Habitat for Humanity

**Address:** 314 Columbus Avenue, Pittsfield, MA 01201

**Telephone:** 413.442.3181

**Email:** planner@berkshirehabitat.org

**CPA Category (circle all that apply):**

**Open Space**

**Historic Preservation**

**Recreation**

**Community Housing**

**CPA Funding Requested:** \$140,000.00 **Total Project Cost:** \$ 480,576.25

Please provide a brief project description below. Include a brief description of how your project accomplishes the goals of the CPA. Also include a description of how the estimated project cost was developed under "Estimated Budget". Please include supporting materials as necessary.

**Project Description:** CBHFH works in partnership with families and the community by bringing people together to build homes, community, and hope. CBHFH strives to create a collaborative spirit where the entire community can be actively involved in addressing the affordable housing crisis. CBHFH and our partners have held dozens of listening sessions with the community, placing resident aspirations at the center of development neighborhood housing plans for the coming years. Residents want to see an increase in the number of new, energy-efficient homes in the community. The ever-rising cost of utilities continues to strain those most affected by high housing costs.

CBHFH has purchased from the city vacant land on 84 Robbins Avenue, which we plan to develop into new, energy-efficient affordable homes. The homes will be designed to include aging in place/universal designs while integrating with the character of the neighborhood. CBHFH will build Zero Energy Ready Home (ZERH) standards that are at least 40-50% more energy-efficient than a typical new home and have ample parking and green space for increased quality of life.

The new units will consist of 3-4 bedrooms, with 1.5 baths and include appliances. The number of bedrooms is determined based on family size with no units having less than two bedrooms. The City of Pittsfield has identified that there are insufficient housing units to meet the needs of larger families. The units will have a recorded affordability deed restriction.

These units will meet the reported needs of the residents and boost efforts in neighborhood revitalization that are currently underway in the Westside neighborhood. Our hope is to have homeowners come from the Westside and Morningside areas to purchase the homes. The target homeowners for this project fall within 40-70% of the UHD median income guidelines. These new affordable units can count towards Pittsfield's 10% goal for affordable housing. Most recent calculations place Pittsfield at 9.2% of its goal.

**Goals:** CBHFH's project addresses the issues that were identified by the 2021-2025 Consolidated plan. Based on the data collected in the 2021 plan, the cost burden of housing remains the most significant housing problem in Pittsfield. Current rental costs for a three-bedroom apartment exceed \$1200 per month. Ownership through CBHFH would reduce their housing payment by over \$200 a month including taxes, insurance, principal and interest. These units at 84 Robbins Avenue will be affordable for those earning between 40-70% of the HUD median income guidelines and not exceed 30% of their income for an affordable mortgage payment. Building equity in the home will increase the standard of living immediately for new homeowners and offer the neighborhood stability as well. CBHFH believes homeownership increases opportunities for Pittsfield's marginalized groups dealing with wealth inequalities and increase the percentage of homeownership in the neighborhood.

Potential homeowners will work side by side with the Habitat Build and Repair Corps (HBRC) workforce construction training program, volunteers, and professional construction staff. This hands-on sweat equity component of the Habitat model provides homeowners with the skills to care for their home post-closing. The HBRC is also working toward bridging the gap in skills and living wage employment in the trades. The current Unemployment rate in Pittsfield is 6.3% (Aug 2021) and the construction trades has been identified as a living wage career path. This program gives neighborhood youth a chance to learn skills, earn a stipend while building affordable homeownership for the community.

**Timeline:** Potential homeowners are currently completing their financial education, coaching, and leadership training to prepare them to be successful homeowners and taxpayers.

Upon approval by the CPC, we will go out for bids on the site preparations and foundation. Our intention is to begin construction by spring with a one-year completion date.

**Support:** CBHFH is deeply integrated within the community and are part of the monthly Working Cities Wednesday meetings, the neighborhood initiative meetings, as well as the West Side Neighborhood Initiative ((WSI), the Westside Legends, and Community Navigator Network that are resident-driven groups. The overall community message has been that affordable homeownership is needed and wanted in the Westside.

We have included letters of support from the Westside Neighborhood Initiative. The projects are grounded in the aspirations of the neighborhood. CBHFH also has the support of local volunteers, trade groups, and building professionals that is highlighted by the number of donated services to the projects.

Taconic Vocational School and CBHFH have entered into a memorandum of understanding formalizing the long-term partnership with the Pittsfield Public Schools and will give Taconic students a place to build on site.

**Budget:** CBHFH has multiple projects underway and has used that data in cost projections. The ever-rising costs of construction materials is making it harder and harder to produce affordable homeownership, which is why the CPC funding is a critical need in making this project feasible. **SEE ATTACHED BUDGET**

**Where appropriate, signature of property owner (or City representative if City-owned) and/or chief executive officer of organization:**



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Property Owner/Representative

**NOTE: This application enables the CPC to review the request to ensure eligibility and offer guidance. If eligible, an Application for Funding must be completed.**



84 Robbins Ave, Pittsfield MA 01201 NEW CONSTRUCTION

Budget Class	Basis of Estimate	Two-Units of affordable Housing	Known Gift In-Kind
A) All site costs	Acquisition/expected utilities, sewer, water, dumpster, inspections, etc.	35000	land value from property card
Porta-potty, safety	14 months	5005	18800 less what we paid is GIK, 2365 includes mobile mini unit
B) Foundation, excavation, sewer connection	prior construction numbers	71000	3000
C) Framing, rough carpentry materials		77871.2	
D) Roof		11136	
E) Windows		8700	
F) Doors		11550	
G) Siding		3600	
H) Heating		15000	4000
I) Plumbing		15000	4000
J) Electrical		20000	5000
K) Insulation		12200	2200
L) Drywall		7000	2000
M) Cabinets		35000	25000
N) Interior Trim		1500	
O) Paint		5000	5000
P) Floors		24000	6000
Q) Decks/walks		4000	
R) Landscaping		4000	2000
S) Fasteners		1500	
T) Appliances		5000	2600
U) Miscellaneous		7000	
V) Construction Team (paid) - construction manager, Team leaders, and instructors		100,514.05	38233.3
W) Volunteer labor	5,000 HOURS AT 24.69		123450
Total Gift In-Kind Donations			243648.3
<b>Total Hard and Soft Costs</b>		<b>480576.25</b>	
<b>Cash Needed for Project Resources</b>		<b>236927.95</b>	
Community Preservation Fund		140000	
Line of Credit		45,000	
CBHFH Reserves		51,928	
<b>TOTAL RESOURCES</b>		<b>236927.95</b>	