

January 21, 2020

Catherine Racer, Associate Director
Division of Housing Development
Department of Housing
and Community Development
100 Cambridge Street #300
Boston, MA 02114

Paul Bockelman, Town Manager
Town Manager's Office
Town of Amherst
4 Boltwood Avenue
Amherst, MA 01002

Valley
Community
Development



Building.
Access.
Opportunity.

RE: Amherst Supportive Studio Apartments

Dear Ms. Racer and Mr. Bockelman:

On behalf of Valley Community Development Corporation ("Valley"), I am pleased to submit the attached Project Eligibility Letter (PEL) Application for the above referenced development. Valley seeks PEL review through the Low Income Housing Tax Credit (LIHTC) Program, one of its intended financing sources.

This development responds to a repeatedly articulated local need for permanent, supportive housing for homeless individuals. Because the Town did not wish to segregate its homeless residents, this development will serve a variety of populations at a range of incomes, including 30%, 50%, and 80% AMI.

The Town has demonstrated a strong commitment to this development in the form of three funding awards: an initial \$50,703 CDBG planning grant (already expended) to explore feasibility and identify a site; a \$200,000 CDBG commitment for design / energy efficiency; and a \$500,000 CPA commitment for construction. A letter from the Town is attached.

Because there is strong local interest in the supportive services associated with this development, Valley has taken the liberty of including a draft Supportive Services Plan and Budget with this PEL Application.

Please do not hesitate to contact me should you have any questions, or require additional information. I look forward to hosting you and / or other DHCD staff for a visit to the site, which we feel is excellent in terms of proximity to services and amenities.

Thank you for your interest in this project.

Sincerely,

Joanne Campbell
Executive Director

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Northampton, MA 01060
Holyoke Street Entrance
413.586.5855
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Joanne Campbell
Executive Director

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Building. Access. Opportunity.

HUD APPROVED
COUNSELING AGENCY

Project Eligibility Letter Application Amherst Supportive Studio Housing

Submitted to: MA Department of Housing & Community Development (DHCD)

Submitted by: Valley Community Development Corporation ("Valley")

January 2020

The following narrative, along with attachments and the first five sections of the One Stop application, comprise this Project Eligibility Letter Application.

1. Name and Address of Applicant

Valley Community Development Corporation ("Valley")
256 Pleasant Street, Suite A
Northampton, MA 01060

Contact Person: Laura Baker, Real Estate Project Manager
413-586-5855, ext. 100
lb@valleycdc.com

The Applicant is a 501(c)(3) non-profit corporation.

Address of the Site and Site Description

The site is located at 132 Northampton Road (aka State Highway Route 9) in Amherst.

The site is just under an acre in size (.88 acres). It slopes gradually east to west and most of the parcel is cleared. Soil tests reveal sandy loam soil conditions absent large rock or ledge. Ground-water is relatively high. There are no wetlands on or adjacent to the site. The site is not within a floodplain nor within an endangered species or critical habitat zone.

It is improved by a single-family house, currently vacant. The house sits to the rear of the parcel and is served by an existing driveway / curb cut from Northampton Road. A structural engineer who evaluated the building estimates it was constructed in the 1930s. Town assessor records date its construction to 1946. It is not an individually significant nor a contributing historic structure. It is not located in an historic district. The house is considerably smaller than neighboring buildings and is believed to have originated as an out-building (carriage house or small barn) of the neighboring house located at 126 Northampton Road, which then was improved into a habitable dwelling. It may be that this conversion to single family residential use is reflected in the assessor records date of 1946.

Utilities available at the site include public water, sewer, and electricity. Hydrant flow tests performed on Orchard Street and Northampton Road demonstrate sufficient water supply and pressure for the domestic and fire protection needs of the proposed development.

There is no natural gas serving this location. The proposed building will primarily (potentially entirely) use electricity for fuel. Domestic hot water may rely upon propane (LPG) if electric hot water production is not feasible. Heating and cooling will be electric.

This site is on a road owned by the MA Department of Transportation (DOT). The DOT typically does not permit storm-water from private property to enter its storm-sewer system. Therefore, Valley's civil engineer has designed a preliminary stormwater management system to contain water on site and balance pre- and post-construction storm flow conditions.

Site feasibility studies performed to date include:

- ✓ Boundary and topographical surveys
- ✓ Phase I Environmental Site Assessment & Limited Subsurface Testing (no open Reportable Environmental Conditions). (Full Assessment Report is available upon request.)
- ✓ Hazardous Materials Survey of the House. The house contains lead paint and asbestos. An estimated abatement cost was prepared by an environmental engineer. Abatement cost is included in the construction costs within the Sources & Uses Budget.
- ✓ Soils Test Pits & Soils Analysis. The stormwater management plan was informed by soil analysis results showing sandy loam soil conditions with relatively shallow estimated seasonal high ground water.
- ✓ A Project Notification Form was filed with the Massachusetts Historical Commission (MHC) for house demolition. The response from MHC was a "no anticipated adverse effect" finding. Valley will follow the municipal demolition review process by submitting an *Application For Permit To Demolish / Request For Historical Commission Demolition Delay Review* to the Amherst Historical Commission.

Locus Maps

Locus maps and photographs of the site and surrounding buildings and features are attached.

The site was selected primarily due to its excellent walkable location and proximity to amenities and services. It is located within ½ mile of Amherst Center and just over ½ mile from two major shopping plazas. It is within ½ mile of several public bus stops and only ¼ mile from a well-used bike trail. The attached locus maps identify the many kinds of services

(shopping, health care, social services, Town Library, and many others) that are within walking distance of the site.

The neighborhood is mixed residential. The site is located at the nexus of three different zoning districts (General Residential, Neighborhood Residential, and Educational) and is itself within the General Residential (R-G) zone. [See zoning map attached.](#)

Immediate neighbors to the property at 132 Northampton Road are:

- Amherst College's Conway Field House and Pratt Field (an athletic field)
- A large single family owner-occupied home that includes commercial use as an Inn / Bed & Breakfast
- Duplex tenant-occupied rental owned by Amherst College

Across Northampton Road are:

- Two-family owner-occupied house
- 6-unit condominium in which all units are rentals; this building contains 14 bedrooms with projected occupancy between 14 – 20 persons; the owner resides out of state
- a single-family home that is for sale

Abutters to the property (Town definition of 300' from the property bounds) include a majority of residential rental units with the largest parcel being the Amherst College fields.

Within this 300' bound:

- Most uses are residential (consistent with the proposed development) and are single or small multi-family buildings.
- The majority of housing units are not owner-occupied (consistent with the proposed rental housing development). Many of the rental properties are owned by Amherst College.

Valley has delineated the primary neighborhood for this proposed development as the Northampton Road corridor between University Drive to the west and the Amherst Town Center to the east. This is the major transit connector and is where future tenants will primarily drive, bike, and walk. The character of this corridor is renter-occupied housing. Of the 45 parcels on this section of road, only 14 (31%) include an owner occupant. Of the total residential units (144) on Northampton Road, only 14 are owner occupied (less than 10%).

While the neighborhood is primarily single and small multi-family houses, there are other densely settled parcels along Northampton Road, such as the Amherst College residence halls. Assessors' records show three residence halls having 18, 27, and 45 bedrooms respectively. Located only 1,100 feet from this site is a 78-unit assisted living facility that contains efficiency, one-bedroom, and two-bedroom rental units, and is home to an estimated 85 seniors.

Northampton Road between University Drive and the Town Center is currently improved with sidewalks along the full length of the north side of the road. On the south side,

sidewalks extend from the Amherst College field, past 132 Northampton Road, and into the Town Center. Plans are currently in process (75% design completion phase) by MA Department of Transportation, which owns and maintains Northampton Road (a State highway), to improve sidewalks on Northampton Road, creating 5’ wide walk-ways from University Drive to the Town Center on both sides of the road, and adding two crosswalks with blinking lights at the Orchard and Hazel cross streets. This will place one crosswalk just east of 132 Northampton Road and one just west of the site. (Please also see Locus Maps.)

2. Tabulation of Proposed Buildings:

There is one proposed building. All of the proposed 28 units are rentals. All are studio apartments averaging 235 sf each for typical units and 393 sf each for handicapped accessible units. Each studio apartment includes a kitchenette and bathroom.

Buildings	# of Floors	# of Units	Unit Types	Unit Sizes	Total Square Footage
Multi-unit apartment building	2.5	28	(28) studios (2) of which are handicapped accessible	Average 245 gsf for all units; average 393 gsf for accessible units	10,941 gsf

The building includes an entry / lobby area equipped with mailboxes and an intercom system. The main entry is located at grade and the building includes an elevator for full vertical access. (All units and common areas are visit-able by a person using a wheelchair.) One unit will be equipped for a tenant having a sensory impairment.

- Interior common areas include:
- Multi-purpose Common Room
 - Accessible public bathroom
 - Laundry Room

- Other Interior Uses Are:
- Office for use by Resident Services Coordinator (adjacent to Common Room)
 - Office for use by on-site Property Management staff

- Exterior Features Include:
- Outdoor patio for common use
 - Designated areas for gardening
 - Designated, separate space for smoking
 - 14 parking spaces, including 1 accessible space: plans show seven parking spaces with blacktop surface and seven with grass-pavers

Dumpster enclosure with turn-around for packing truck

Bike Rack

Pedestrian walkway connecting the building to the sideway along Northampton Road

3. Name of the Program under which the PEL is Sought:

This PEL application is submitted for approval under the federal Low Income Housing Tax Credit Program (LIHTC), administered in Massachusetts by the Department of Housing & Community Development (DHCD). Valley anticipates seeking other DHCD sources including: State Low Income Housing Tax Credits, Massachusetts Affordable Housing Trust Fund (MA AHTF), Facilities Consolidation Fund (FCF), and Housing Innovations Fund (HIF). Valley plans to apply initially through DHCD's Supportive Housing funding round for ten MRVPs coupled with supportive services funds for the ten homeless preference units in fall 2020; then apply in the One Stop Rental Round for the balance of DHCD resources, including two additional MRVPs to pair with Facilities Consolidation Fund (FCF) units, in February 2021.

4. Project Details:

Income Restrictions by Unit Type:

# of Units	Unit Size	Income Restriction	Unit / Tenant Type	Proposed Rent	Project Based Subsidy
10	Studio	30% AMI	Homeless preference	\$737	MRVP
2	Studio	30% AMI	FCF (clients of the Dept of Mental Health)	\$737	MRVP
8	Studio	50% AMI	Low Income	\$740	None
8	Studio	80% AMI	Moderate Income	\$795	None

Proposed Rents: Rents include all standard utilities (heat, central air conditioning, hot water, all electricity including stove). Tenants will pay for phone, internet, and cable service separately. Proposed MRVP rents are subject to adjustment in keeping with HUD Fair Market Rents. Non-subsidized rents are subject to adjustment in keeping with cost of living, HUD Income Limits, LIHTC rent limits, and future Market Study findings.

Income Restriction	Current income Max 1 person HH	Income available for housing (35% gross income)	Affordability Range
30% AMI	\$18,650	\$466	0-30% AMI (with rental subsidy)
50% AMI	\$31,050	\$776	43-50% AMI
80% AMI	\$49,700	\$795	51%-80%

Duration of Restrictions requiring Low and Moderate Income Housing: It is expected that this Project will include an affordable housing restriction placed by the Town of Amherst, as well as one or more from funding agencies. The period of affordability is expected to be 99 years (or “in perpetuity”).

Supportive Housing: The proposed development includes supportive services for vulnerable tenants. Although not required as part of the Project Eligibility Letter application, because this is an integral part of the development and a topic of interest to neighbors and abutters, the **draft Support Services Plan and draft Services Budget** are included as an attachment.

Limited Dividend Status of Applicant: The applicant for this Project (Valley) is a 501(c)(3) non-profit corporation. The ownership entity for the Project is expected to be a Limited Partnership including the tax credit investor(s), in which Valley serves as the General Partner.

Local Support: This site was identified and early feasibility work was paid for using a CDBG planning grant from the Town of Amherst. The Town has articulated the need to create housing for homeless and other low income persons within the following documents:

Amherst Community Development Strategy (CDS)

This project is consistent with the Town’s CDS which states: “The focus of many in the community is the extreme need for housing for the non-student population, in particular, low- and moderate-income households and permanent supportive housing, including enhanced single room occupancy (ESRO) units, for extremely low-income (ELI) people and those transitioning out of homelessness.” In its CDS list of Priority Projects, #1 is: “Create affordable and fair housing options (rental and ownership) for the chronically homeless and extremely low income, low- and moderate-income families, individuals, seniors and the disabled that includes the purchase, renovation or construction of housing and associated infrastructure.”

Housing Trust Strategic Plan FY 18-22, which identifies the need for: “Smaller affordable units for individuals, including persons now accommodated in the shelter” (p. 8)

Housing Production Plan, 2013, lists among its priorities:

“Housing for at risk and special needs populations.

Housing should continue to be developed to serve those who are at risk of homelessness and/or have special needs that require supportive services. Providing stable and affordable opportunities for those transitioning out of shelters or special programs remains a high priority.” (p. 59)

Local support is further demonstrated by an additional commitment of \$200,000 in CDBG funds for design and \$500,000 in CPA funds for project implementation. **(Please see Town commitment letter attached.)** When neighbors wrote to the Town Council to express

concerns relative to this development, it prompted an outpouring of support letters and press from the wider community and, most recently, from students at Amherst College.

The extensive amount of discussion led to the Town establishing a web page for this project. See <https://www.amherstma.gov/3489/Northampton-Road-Project>.

The following items documenting extensive community discourse—both critiques and support—related to this proposed project are attached:

Compilation of letters submitted to Town Council as appear on Town website

Press related to the proposed development from local papers

Articles written by Amherst College students that appeared in the student newspaper

In April 2019, Valley sponsored a meeting for abutters, living within 300' of the property. Valley also met with the following local persons or groups during the course of project planning:

- Abutters and neighbors individually or in small groups
- Town Councilors
- Town Finance Committee
- Community Preservation Act Committee
- CDBG Advisory Committee
- Amherst Housing Authority Board
- Board of Craig's Doors
- Amherst Community Connections
- Amherst Homeless Systems Group
- Town Planning Department & Town Manager
- Amherst Municipal Affordable Housing Trust
- Amherst Affordable Housing Coalition
- Amherst College Administration
- Amherst College Campus Police
- The Interfaith Housing Corporation
- Amherst Historical Commission

In June 2019, Amherst Town Council sponsored an Open Meeting of Residents with this proposed development as the sole topic. This meeting was attended by more than 80 persons.

Although many of the abutter and neighbor concerns are reflected in the attached letters, the table below highlights some primary concerns, as well as Valley's response (as of the current phase of planning) to these concerns. As is typical, changes to the project may be a byproduct of the zoning approval process.

Community Concern or Request	Valley Response at Current Phase of Planning
At 28 units, this development is too dense; there are too many units.	Valley created alternate budgets for fewer numbers of units, but found these created negative impacts by reducing revenue for on-site staff and jeopardizing the long-term financial sustainability of the housing. Valley notes that current R-G zoning would permit construction of 7 units at this particular site given the lot size. Were these to be 7 four-bedroom units, it would create the same level (or more) of per capita density as the proposed development.
The building has too many stories: counting the ground floor and attic, there will be 4 living levels.	Revised plans reduce the living levels to three: (1) the ground floor / walk-out basement level; (2) the first floor; and (3) the second floor. Units have been removed from the attic area. The proposed development has the same number of living levels as the existing house, which has a finished bedroom and bathroom in the walk-out basement level; living spaces, including a bedroom, on the 1 st floor; and 3 bedrooms on the 2 nd floor.
Provide more on-site services	Valley has increased both the budget (from \$25,000 per annum to \$45,000 per annum) for the Resident Services Coordinator and the expected number of on-site hours (from 20 per week to 27.5 - 30 per week).
Provide a live-in manager	Valley interviewed providers of similar housing as well as those with live-in managers. We found that live-in managers are most common at larger developments and at those housing developments serving more vulnerable populations (i.e. frail seniors, unaccompanied homeless youth; homeless persons with tri-morbidity, etc.). Live-in managers are not typical at the proposed type of housing and Valley concluded this is not the best use of resources at this property. At the Open Meeting of Residents in June, former tenants as well as service providers argued that these adult tenants do not want nor do they need overnight supervision. This is housing for individuals who can live independently with supports.
Provide more specifics about how services will be delivered and by whom	A detailed, draft Supportive Services Plan is attached that defines roles and documents commitments from a variety of community-based providers.
Build family housing rather than single person housing at this location	This development is a response to a specific, clearly articulated need by the Town to house homeless individuals in a non-segregated manner. Valley searched for properties in Amherst for more than 2 years to identify this site to respond to this particular need.

Include a mix of unit sizes	Valley prepared budget scenarios for a building that had fewer overall units—reduced number of studios and added one-bedroom units—with the same total number of bedrooms. On both the construction and operating side, these budgets did not prove viable. Reduced total revenue had a negative impact on Valley’s ability to provide on-site services.
Create more separation / buffer between the proposed building and the Amherst College’s Pratt Field	The existing house’s rear porch is located within 10’ of the rear property boundary with Pratt Field. The prior plan (which re-used a portion of the existing house) would have increased this separation to 16’ by removing the rear porch. Revised plans attached to this application increase the separation to 30’-6” by removing the existing house entirely and shifting the new building north. This added space increases the buffer to plant a more robust vegetative screen. This will enhance privacy for tenants living at 132 Northampton Road and will provide a better visual and sound buffer between Pratt Field and the new building.
Constructing the proposed development will adversely impact surrounding property values	Valley provided several studies for neighbor review that demonstrate construction of affordable housing does not negatively impact surrounding property values.
Construction of the development will result in closure of Pratt Field for public use by Amherst College because tenants are likely to create incidents on the athletic field	Amherst College has stated it does not foresee closure of Pratt Field to public access as a consequence of the proposed development. As is the case for anyone who creates an incident on Amherst College property currently, Campus Police will respond case by case and, as they now do, may trespass an individual and not allow that individual access to the campus.
Will this property pay real estate taxes?	Yes. Valley has consulted with the Town Assessor to estimate the after-construction valuation of the development. It is expected that annual property taxes will be about 4 times the current amount.
Northampton Road is too dangerous for tenants on foot. It is not safe to cross and the sidewalk does not extend all the way to University Drive on the south side of Northampton Road.	Valley believes its adult tenants will be able to safely cross Northampton Road and make use of available sidewalks in the same way that other current residents of all ages do. In addition, the planned improvements to Northampton Road by MA DOT will widen, improve, and extend the current sidewalks. There will be continuous sidewalk from the property to University Drive on the south side of Northampton Road. There will be safe crossing locations (crosswalks with lights) both to the east and the west of 132 Northampton Road.
Tenants will disproportionately use emergency services (police, fire, ambulance). This will be a cost burden to the Town and a disruption	Extensive analysis of call data at Valley’s other properties, as well as other multi-family Amherst properties, show that there is no enhanced danger or threat to neighbors. Valley believes that its current tenants do sometimes use 911 for non-emergency

<p>or hazard to neighbors. The level of 911 calls at Valley’s comparable Northampton properties indicate that those tenants have unmet needs.</p>	<p>situations. We plan to reduce this kind of use at 132 Northampton Road through enhanced on-site staff and coordinated service provision. The majority of 911 calls from comparable properties are emergency medical calls. The attached Supportive Services Plan demonstrates the wealth of medical services and supports that are within walking distance of, or nearby to, 132 Northampton Road. Tenants who can easily access preventative and urgent care will use fewer emergency services. Presently Amherst Police report that 12% of their call volume relates to homeless persons. By housing some of these persons, overall call volume to the Police Department may decrease.</p>
<p>Tenants will disable smoke detectors in order to smoke in the building. This will create a fire hazard.</p>	<p>The proposed building will be equipped with state of the art hard wired fire alarm systems and full building sprinklers. In the case of hard-wired fire and smoke alarm systems, any disruption or tampering will cause the alarm to sound and therefore the issue will be immediately identified and addressed.</p>
<p>Shift any potential designated tenant smoking area away from the track.</p>	<p>Valley proposes that this will be a non-smoking building. We considered designating the grounds non-smoking as well, but, based on past experience, this can result in tenants smoking on the public sidewalk directly in front of the property, which can be an undesirable outcome for neighbors and other pedestrians. Plans currently show a bench as the only approved smoking location on site. This is separated from the common use outdoor patio, from the track, set away from the building and building windows, and separated from the closest residential neighbor at 126 Northampton Road. Smoking cessation supports will be available on-site to tenants.</p>
<p>Allow tenants to have overnight guests</p>	<p>At its other single person properties, Valley does not permit overnight guests due to the very small size of the units and as a way to control building entry and increase tenant safety. Valley will explore a revised policy that allows overnight guests with limitations—for example tenants might be able to have a guest for up to 3 nights with prior notice to Property Management. Should overnight guests prove disruptive or unsafe, Valley reserves the right to adjust this policy, as needed.</p>
<p>Relocate the driveway from its current location (far east side of the property) to the far west side of property adjacent to Amherst College</p>	<p>Valley explored this relocation with the MA Department of Transportation (DOT), which owns and maintains Northampton Road, which is a State highway. MA DOT did not recommend moving the driveway to the far west side of the property, as it could create traffic congestion (and consequently less safe vehicular conditions) due to closer proximity to the College parking entry and to the intersection of Dana Street with</p>

	Northampton Road. MA DOT did advise the driveway should be moved slightly to the west so that the apron radius was within the property bound. This is how the driveway is now shown on plan.
Improve the visual and sound buffer between the proposed building and the immediate residential neighbor	Valley proposes installation of a solid cedar fence (6-8' in height) along the full boundary separating the two properties. Fence will be installed on Valley property as close to the property line as permitted by zoning bylaw. In keeping with neighbor preference, the existing row of tall evergreens located on the property line will be removed to allow planting of evergreen, understory plants to provide improved visual and sound buffer. Valley is offering to provide funds for this neighbor to plant additional vegetative screening on their property also along this fence line, should they so choose.
Relocate parking area from the east side of the property to the west side and / or in front of the building to mitigate noise and dust for immediate neighbor	Due to grading and storm-water management constraints, Valley is not able to make this change in the location of the proposed parking. The parking has been shifted approximately 14' farther from the eastern boundary in the current site plan.
There is insufficient parking provided	Valley's initial goal for parking at this property was .25 - .5 spaces per unit. Current site plan achieves .5 spaces per unit. This number is consistent with Valley's experience for parking demand at other properties with low income tenants that are situated in walkable locations.
Relocate the main building entry farther from the eastern side of the property to mitigate sound	The main entry of the current house faces east and is located on the far eastern side of the building. In the current plan, the main entry is no longer located on the eastern end of the building. It is located within the elbow of the L-shaped building and is farther to the west.
Make the building easily accessible to persons with disabilities	The prior plan relied upon a long ramp for wheelchair users to access the building. The revised plan uses principles of "universal design" so that entry for all users is at grade and no ramp is needed. Interior stairs and an elevator allow access vertically to reach all building levels. All indoor and outdoor common areas are accessible. All walkways meet universal design guidelines. An accessible parking spot is situated close to the building's main entry.
The project is too expensive	This past summer, Valley provided a number of comparables to show that the former budgeted project cost (approximately \$172,000 total development cost per unit) was low. In the current budget, the total development cost per unit has increased to approximately \$265,000. This is due to several factors: (1) there is notable escalation in construction labor and

	<p>materials costs; (2) we anticipate this escalation will continue during the time we are planning this project; (3) the high levels of energy efficiency we seek to meet, including use of PV solar panels, add expense; (4) increasing funding for the Resident Services Coordinator is accomplished by establishing a Capitalized Services Reserve within the development budget—this adds to the development cost; (5) meeting community and neighbor design requests has added costs; (6) all of the above cost increases caused Valley to change the financing approach for this project. Current budgets include use of Low Income Housing Tax Credits. Using this source results in other soft costs, particularly legal costs and construction loan interest, to increase.</p>
<p>The Town has committed money to the project. Will it be asked for more money at a later time?</p>	<p>Even though the overall project cost has increased, Valley does not anticipate asking the Town for more financial resources.</p>

5. Conceptual Design Drawings:

Preliminary plans are attached including: existing site conditions, preliminary site plan, schematic floor plans, elevations, and 3-D renderings.

Tabulation of Land Uses for proposed development:

Land Occupied by Buildings: 9.78%

Land Occupied by Parking and Other Paved Areas: 31.85%*

Total Impervious Area: 31.98%*

Open Space: 65.5%

Number of Parking Spaces: 14

Parking Ratio: .5 spaces per unit

**some "paved" areas use impervious materials: grass pave (2,838 sf) and porous walk-ways (857 sf)*

6. Narrative description of approach to building massing, relationship to adjacent properties, and exterior building materials:

The design inspirations for the proposed building are the traditional residential halls on the Amherst and Smith College campuses. Valley’s goal is that the building clearly present as a residential structure and blend with the traditional architectural style of its neighbors. One building directly next door (the Conway Field House at Pratt Field) is a new structure

(constructed in 2013), however, it is built in a traditional style using traditional materials (brick and stone).

As can be seen in the photographs of the immediate area, most other residential properties are traditional / Victorian in form.

The proposed architectural plans make use of the sloped site to minimize the mass of the building, since a portion of the building is below grade. Mixed materials help to reduce overall mass, as do articulated building facades, and a varied, complex roofline incorporating traditional roof pitches.

Exterior materials that are traditional in style have been selected, including brick or stone cladding for the ground-floor level and clapboard or shingles (Hardi material) for upper stories. Classic 2 over 1 double-hung windows and architectural asphalt shingles are shown.

Trim details at the entry porch and front porch add to the traditional appearance. Trim details on the building (wide corner boards, wide rake board, differentiated upper window trim and wide frieze trim) are also shown.

The specific trim details, exterior siding textures, and final building colors will continue to evolve as the design advances with the goal of building a structure that, while not pretending to be historic, is consistent in style with its surroundings.

Other design goals include a high level of energy efficiency, use of sustainable materials, and healthy indoor air quality.

Examples of sustainable materials likely to be used include: cementitious board siding (aka Hardi panel); cellulose or mineral wool insulation. Healthy indoor air quality will be achieved through (1) elimination of materials that produce unhealthy off-gases (for example, press board, certain glues in plywood, etc.); non-VOCs paint will be specified; and (2) a mechanical fresh air exchange system (HRV or ERV) serving every dwelling unit and common area.

Energy efficiency and low carbon footprint is expected to be achieved through: compact, efficient use of space; building envelope with high R-values of insulation; energy efficient double-pane windows with low U values; use of HRV (Heat Recovery Ventilator) or ERV (Energy Recovery Ventilator) for mechanical fresh air; use of highly efficient HVAC system (Variant Refrigerant Flow mini-split system is anticipated); use of Energy Star appliances; and energy efficient LED lighting. As budget permits, Photo voltaic solar panels maximizing roof surface will be included.

By locating this building in a highly walkable location, in close proximity to services, shopping, medical facilities, the bike trail, and multiple bus stops, the number of tenants who own cars, and the number of vehicular trips per day, will be minimized. This reduces energy use associated with the property.

Relationship to Adjacent Properties:

Scale: The scale of the proposed building was planned to be in keeping with immediate neighbors. At 10,941 gsf excluding the attic, it is smaller than one immediate neighbor, the Conway Field House at Pratt Field (over 17,000 gsf), and larger than its other immediate neighbor, 126 Northampton Road (8,051 gsf excluding the attic). It is larger than the single family homes in the neighborhood and proportionate to a 6-family building across the street (8,666 gsf). Its height is in keeping with neighboring buildings. Although the proposed building will be taller than the existing house, it will have the same number of living levels (i.e. finished basement, 1st floor, and 2nd floor).

Location on Site: Like the existing house, the proposed building is situated toward the rear of the property. This creates a buffer from the traffic noise along Northampton Road and enhances the streetscape by preserving much of the existing green space adjacent to Northampton Road. The front of the proposed new building is set back more than 100' from Northampton Road.

Landscaping: Currently much of the site is grassy lawn. There are scattered small fruit trees and a row of overgrown evergreens screening the house from Northampton Road. The proposed site plan will improve the quality of landscaping on the property by removing the overgrown evergreens blocking the house and planting a variety of trees and shrubs. In keeping with neighbor preference, we propose removing the row of spruce trees along the driveway, located on the property line. In their place, a privacy fence, and other lower growing screening vegetation will be planted.

Density: As is often the case with affordable housing development, the proposed project is denser than surrounding uses. Because each unit within the proposed development is very small and intended for single person occupancy, Valley compared the density of the proposed development with the density of bedrooms in other properties along Northampton Road. Density at these properties ranged from a low of 1.21 bedrooms per acre to a high of 62.90 bedrooms per acre, with a median of 10.56 bedrooms / acre. The proposed development is 32 bedrooms per acre.

Most surrounding properties have fewer units than the proposed development. Early in project planning, Valley's architect prepared conceptual "fit tests" for the site. **Please see attached.** The purpose of these fit tests was to determine how many units could be

constructed on the site. Given the site is almost an acre, relatively level, with no unbuildable areas, fit test revealed that as many as 50 or more small studio units could be constructed if site were “built out” to its full potential. Because this size of building and density felt out of proportion to the area, Valley selected a smaller build-out of 28 units, with an overall building square footage and number of bedrooms closer to neighboring properties.

Parking and Traffic Patterns

Based on parking demand at similar properties, Valley’s goal was to create between .25 and .5 parking spaces per residential unit. The current site plan shows 14 spaces (.5 spaces / unit). Valley believes this amount of parking is adequate given that 12 of the 28 residents will be extremely low income and not likely to afford a car. The remaining residents will also have limited income and a proportion of these will not own a car. The location, with services, amenities, bus stops, a bike trail, and more within walking distance is well suited for those travelling by foot, bike, or bus.

The volume of traffic passing this site is very high. Northampton Road is a State highway and the main travel route between Amherst, Hadley and Northampton. The addition of cars from the planned development will not have a measureable impact on the existing heavy flow of traffic. Valley conducted a preliminary consultation with a Traffic Engineer regarding site lines and these were assessed as being adequate. A Traffic Study may be requested by the Zoning Board of Appeals as part of their permit review process.

7. Tabular Analysis of Zoning Waivers

The site is Parcel 14C-8, located in the R-G (General Residence) Zone.

The Town of Amherst zoning bylaws define the R-G zone as follows:

Article 2.01

R-G General Residence. The purpose of the R-G District is to provide for residential neighborhoods of medium to higher density in areas both near the Town Center and between the University and the Town Center. Such areas are convenient to the services, facilities, institutions and/or employment opportunities provided in the Town Center or by the University.

As the Town zoning description notes, this zone has medium to higher density and is close to services, institutions, and employment opportunities.

Valley anticipates requesting waivers to the zoning bylaw sections listed in the table below. These are the only waivers anticipated at this preliminary stage of plan development, but

may be subject to change at the time of zoning permit. Valley anticipates the proposed building will comply with most of the Town's bylaws and dimensional requirements including: those related to driveways; maximum number of building floors; maximum building height; basic minimum lot size; basic minimum lot frontage; minimum front, rear, and side set-backs; and maximum building coverage (%).

AMHERST ZONING BYLAWS	REQUIREMENTS	ANTICIPATED WAIVER REQUEST
ARTICLE 3: NUMBER OF APARTMENTS		
3.323	Apartments: no fewer than 3, nor more than 24 dwelling units allowed in apartment buildings (allowed by Special Permit in Zone R-G).	Allow Apartment Building having 28 dwelling units.
	No more than 50% of units can be of any one size (# of bedrooms). In buildings where all units meet the definition of affordable, the permitting authority can waive this requirement.	Grant waiver to allow all units to be the same size (# of bedrooms) because, in the proposed development, all units meet the Town definition of affordable (reserved for tenants whose income is at or below 80% AMI), per Section 12.25.
TABLE 3 DIMENSIONAL REGULATIONS: NUMBER OF UNITS PER LAND AREA		
Table 3	Basic lot minimum = 12,000 sf; plus 4,000 sf for each additional unit for apartment	Allow 28 studio units on .89 acre lot (38,253 sf).
	Max lot coverage is 40%, including pervious and impervious materials	Current site plans have 41.64% lot coverage, of which 31.98% is impervious. Site planner continues to seek ways to reduce lot coverage. However, if this is not possible, applicant may seek a waiver.
ARTICLE 6: FENCES		
6.24	Fence height cannot exceed 6' on a side lot.	Applicant may seek waiver for a higher fence along the east side of the property to accommodate neighbor preference.
ARTICLE 7: PARKING		
7.000	2 parking spaces required for each dwelling unit	Waiver request for reduction in parking to .5 spaces per dwelling unit

8. Evidence of Site Control

Valley has Site Control via deed simple ownership of the property. (See deed attached.) Valley acquired the property in January 2019 using an acquisition loan from the Community Economic Development Assistance Corporation (CEDAC).

It is not typical for Valley to acquire a site this early in planning. However, Valley had been seeking an appropriate site in Amherst for a supportive housing studio apartment development for several years and found that the competitive local market demanded early acquisition. Offers Valley made on other properties were rejected in favor of buyers who could acquire more expediently.

9. Copy of Valley's By-Laws and Articles of Incorporation

These documents are attached.

10. One Stop

The first five sections of the One Stop are attached as drafts. A 21- year operating pro forma is also supplied.

11. Supportive Services

Although not a required element of the PEL application, a draft Supportive Services Plan is attached, as the sufficiency of services has been a main point of discussion in the community.

12. Need and Demand for the Proposed Housing

There is currently no comparable type of housing in Amherst. By applying varied income tiers and tenant preferences, the proposed development will help meet several critical housing needs.

Housing for Homeless Individuals:

There is a profound need for housing for homeless persons. The only homeless shelter in Town, Craig's Doors, is a seasonal shelter located less than a mile from the project site. When the shelter closes for the season each spring, many of the shelter guests have no place to live and are found sleeping on the streets, in ATMs, in the parking garage, or in tents behind public and private buildings.

The need for affordable housing for ELI and homeless individuals is documented in the

Town's current (2013) Housing Production Plan. Unmet housing needs are identified as follows: 1,970 units for ELI households, 505 for VLI households, and 575 for LMI households, as well as 15 for persons who are homeless. The Plan sets the production goal to address these needs at 200 affordable rental units over the coming 5 years (for ELI, VLI, and homeless).

Data provided by Craig's Doors documents the characteristics and needs of homeless individuals. During three shelter seasons (2011-12, 2012-13, 2013-14) the shelter provided beds for between 143 and 161 individuals each season totaling 2,800 - 4,100 bed-nights. Of shelter guests, 48% had a history of mental illness, 45% had a history of substance abuse, and 41% were physically disabled.¹

During the 2017-2018 season, Craig's Doors shelter served 172 unique guests (131 men and 41 women) who stayed an average of 10-30 nights. There was an increase from the prior year in the number of nights when people were turned away from the shelter due to lack of space. Guests served self-reported the following: 26% had a chronic health problem; 63% had a mental health problem; 22% had a physical disability; 31% reported substance use; 38% reported alcohol use; 35% reported a history of domestic violence; 26% reported a dual diagnosis; 11% had a developmental disability.²

This development will allow currently homeless individuals to enter stable, permanent housing and improve their ability to address other major life challenges. It will provide on-going supportive services so that, once housed, these tenants will retain their housing and prevent future incidents of homelessness. At Valley's homeless preference units located in Northampton, typically 95-100% of homeless tenants retain their tenancy after one year.

Without appropriate supportive, low-cost housing, homeless individuals will have shortened life-spans and a higher social cost in terms of other public services (hospitalization, emergency response, and police services).

Housing for low and moderate income individuals:

Census data reveals that 15% of Amherst renter households are "cost burdened" (pay more than 30% of income for rent; while an extremely high 45% are "severely cost burdened" (pay more than 50% of income for rent). This is compared to only 14% of owner households who are cost burdened and 5% who are severely cost burdened.³

According to its 2016 Annual Report, the Amherst Housing Authority reports that as of March 31, 2016 there were a total of 2,457 waiting list applicants for its affordable rental units. Of these, 381 were applicants for elderly/disabled housing and 1,874 applied for family housing.

¹ Present, Past, and Future of the Amherst Seasonal Homeless Shelter, a Preliminary Report of the Amherst Housing & Sheltering Committee, December 2014

² Data from Craig's Doors Staff (Jade Lovett)

³ US Census ACS 2013-2017

Of the total, 1,199 applicants are seeking a one-bedroom apartment.⁴ The Housing Authority also cites over 800 applicants on a centralized Section 8 waiting list that have a local preference for Amherst.

At two private affordable housing rental developments in Amherst (Olympia Oaks and Butternut Farms) there are more than 200 applicants on waiting lists for one-bedroom apartments.⁵

Way Finders, Inc. maintains a regional waiting list for its Section 8 mobile voucher program. As of December 2016 there were over 28,000 applicants on this list, with applicants from 2004 receiving current vouchers (a 14 year wait).

In nearby Northampton, Valley's current Wait List for similar small studio apartments is more than 152 applicants.

Market Rate Housing:

A review of apartments listing in January 2020 on Craig's List shows studio apartments in Amherst range from \$950 (basement studio) to \$1,600 per month for rent. One-bedroom units range from \$950 to \$1,950 per month. In most cases, rents do not include utilities. The proposed project has self-pay rental units priced at \$740 to \$795 including heat, central air conditioning, hot water, and electricity. While the proposed studios are smaller than a typical studio unit, there do not appear to be comparably priced units in the unrestricted housing market in Amherst.

The three institutions of higher education located in Amherst (UMass, Amherst College, and Hampshire College) are large employers within the region. While these institutions provide some student housing and, in some cases, faculty housing, they generally do not provide housing for staff. Many employees (lower level administrative, grounds, maintenance, dining services, janitorial, adjunct faculty) commute to Amherst due to lack of affordable housing. The proposed project, with 80% AMI units having an income cap of \$49,700, will fill a critical need for workforce housing in Amherst.

Market Study:

A third party Market Study will be prepared at the time of application for State financing. Proposed rents for self-pay units (50% and 80% AMI units) may be adjusted in keeping with findings from the Market Study.

⁴ The Housing Authority does not have SRO units, or efficiencies, so one-bedroom units are the closest comparable.

⁵ There are no SRO units, or efficiencies, in these two developments, so one-bedroom units are the closest comparable.

ATTACHMENTS

Locus Maps

Photos of Site and Surroundings

Zoning Map

Draft Supportive Services Plan & Draft Budget

Town Letter of Commitment

Compilation of Community Letters

Local Press Related to the Development

Compilation of Amherst College Student Letters

Existing Conditions Survey

Preliminary Site Plan

Preliminary Architectural Plans

Fit Tests

Site Control: Property Deed

Valley By-Laws and Articles of Incorporation

One Stop in Excel – First 5 Sections Complete

Operating Pro Forma – 21 years

LOCUS MAPS

132 Northampton Road Locus Maps



Project Context Showing Locations of Detail Maps below

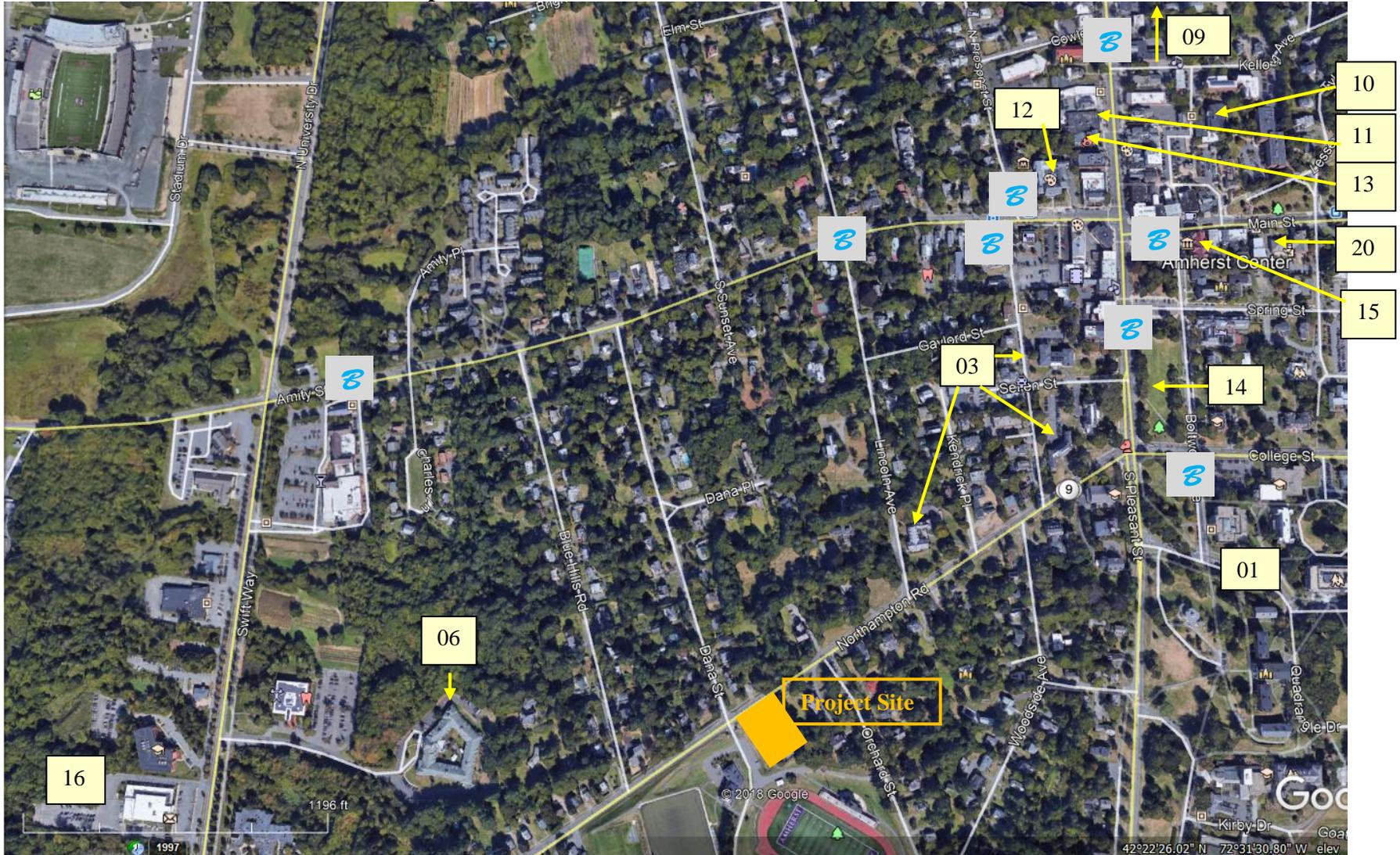
132 Northampton Rd

Map 1. 132 Northampton Road and Immediate Surroundings



- | | | | | | |
|----------------------|----------------|-----------------------|------------------|------------------------------------|---------------|
| 01-Amherst College | 02-Pratt Field | 03-Dorms | 04-B&B/Inn | 05-Private Multi-Family Residences | 06-The Arbors |
| 07-AEIOU Urgent Care | | 08 Goodwin AME Church | T2-Bicycle Trail | | |

Map 2. Area North and East of 132 Northampton Road Site



01-Amherst College
12-Jones Library

03-Dorms
13-Fire Dept

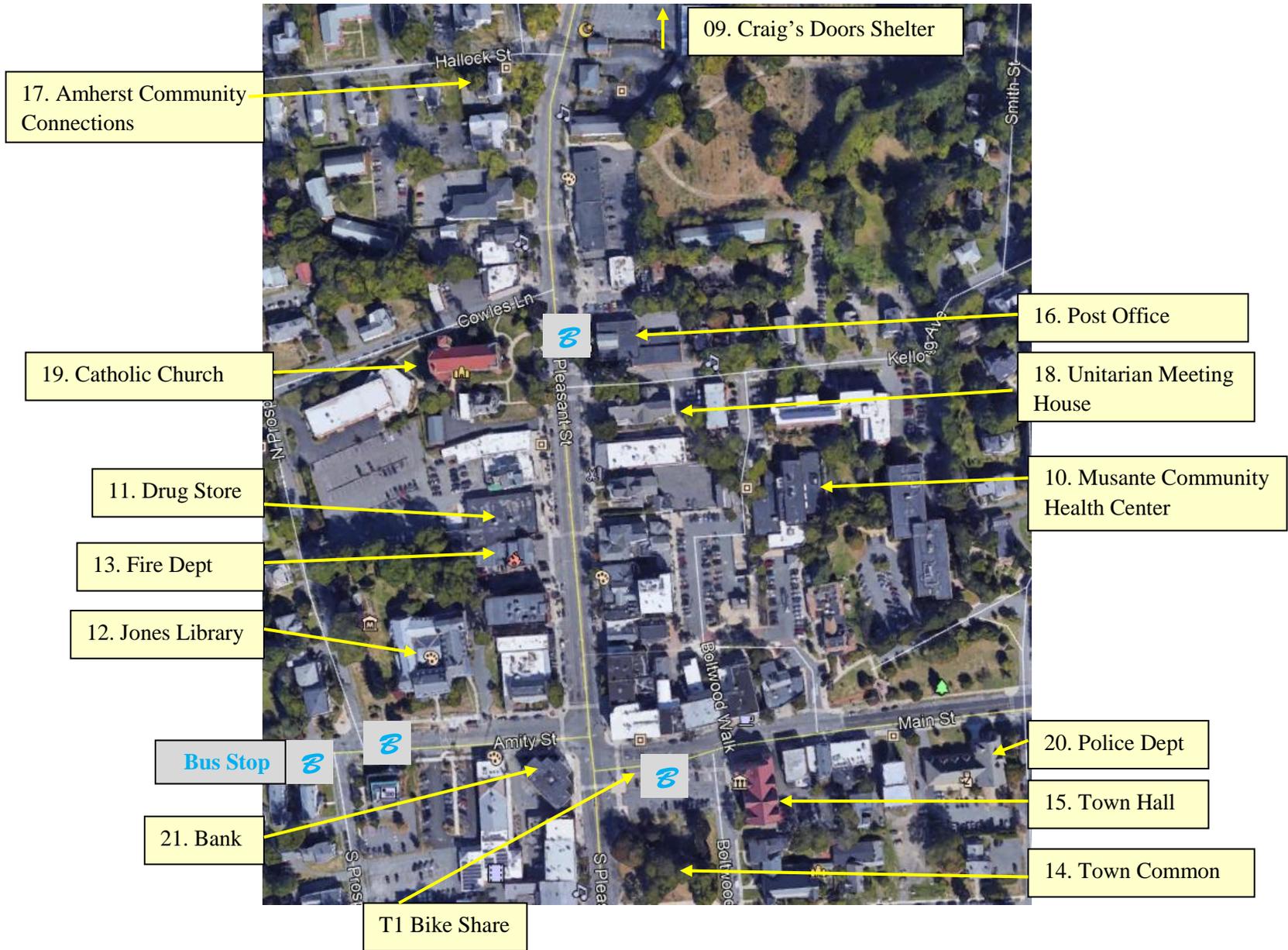
06-The Arbors
14-Town Common

09-Craig's Doors ¾ mile North
15-Town Hall

10-Community Health Center
16-Post Office 20-Police Dept

11-Drug Store
B Bus Stop

Map 3. Amherst Center



Map 4. Area West of 132 Northampton Road Site



- | | | | | | |
|-----------------------|---------------|------------------------------------------|------------------------------------|----------------------------------|------------------------------------------------------------------------------------------------|
| 02-Pratt Field | 03-Dorms | 04-B&B/Inn | 05-Private Multi-Family Residences | 06-The Arbors | 07-AEIOU Urgent Care |
| 08 AME Church | 11-Drug Store | 16-Post Office | 22-University Drive Shopping Plaza | 23 Northampton Rd Shopping Plaza |  Bus Stop |
| 24-Planned Crosswalks | | 25-Planned Sidewalks (to center of town) | T1-Bicycle Share Rack | T2-Bicycle Trail | |

MAP LEGEND

Subject Property: 132 Northampton Road



Bus stops – indicated by Blue Symbol



- 01 Amherst College Main Campus
- 02 Amherst College Pratt Field
- 03 Amherst College residence halls
- 04 Bed and Breakfast/Inn
- 05 Private Residence-Multifamily
- 06 The Arbors Assisted Living
- 07 AEIOU Walk-In Urgent Care
- 08 Goodwin Memorial AME Zion Church
- 09 Craig’s Doors Resource Center and Seasonal Homeless Shelter; approximately ¾ of a mile north of Town Hall
- 10 Musante Health Center and Bangs Community Center
- 11 Drug Stores (2)
- 12 Jones Public Library
- 13 Amherst Fire Department
- 14 Amherst Town Common
- 15 Amherst Town Hall
- 16 Post Office (2)
- 17 Amherst Community Connections,
- 18 Unitarian Meeting House
- 19 Roman Catholic Church
- 20 Amherst Police Department
- 21 Bank
- 22 Shopping Plaza-University Drive
 - Good Will
 - Big Y Grocery Store
 - CVS Pharmacy
- 23 Shopping Plaza-Northampton Rd
 - Stop & Shop Grocery Store
 - TJ Maxx Dollar Tree
 - AAA Auto Zone Auto Parts
 - Johnny’s Roadside Diner
 - Gas Stations
- 24 Cross Walks to be installed by MassDOT
- 25 Sidewalks to be installed by MassDOT
- T1 Bicycle Share Rack (2);
- T2 Bicycle Trail between Northampton and Belchertown



PHOTOGRAPHS OF SITE
AND
SURROUNDING
CONDITIONS



132 Northampton Road, east façade



132 Northampton Road, north façade



132 Northampton Road, west façade



132 Northampton Road, south façade and southwest façade looking from Pratt Field

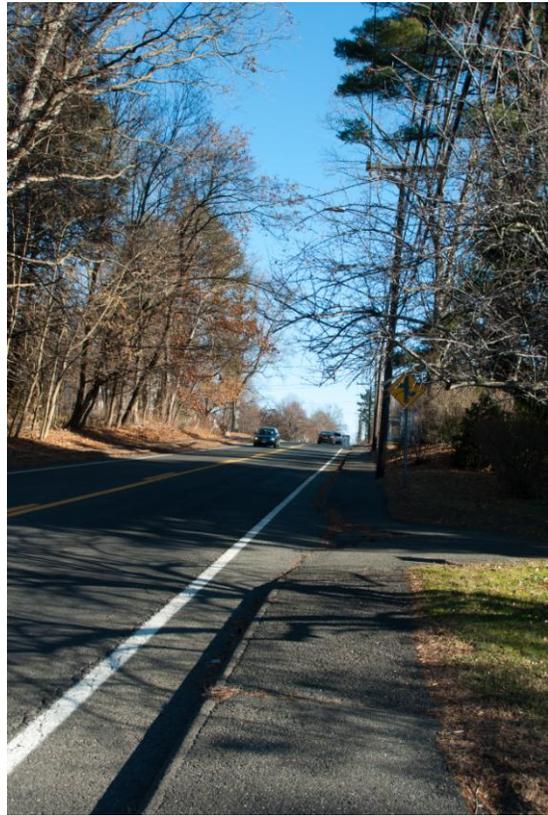


Conway Field House from 132 Northampton Road

Northampton Road at #132



Looking East toward University Drive



Looking West toward Amherst Center



Abutting Bed & Breakfast from subject property driveway



Multifamily Private Residences, Northampton Road



Private Residences

Surrounding Residential Streets



Dana Street



Woodside Avenue



From Woodside toward Amherst College



Orchard Street



Orchard Street, Pratt Field on left



Hitchcock Road from Pratt Field toward campus

Amherst College Residence Halls on Northampton Road



Amherst Center Services



Amherst Town Hall with Bike Share stand and Bus Stop



Musante Health Center, in Bangs Community Center



Jones Public Library



Amherst Fire Department (left) and CVS Pharmacy



Amherst Center Post Office and bus stop



Unitarian Meeting House



Amherst Community Connections



Craig's Doors Shelter and Resource Center at First Baptist Church

Amherst Center Commercial Amenities





Town Common



Bus Stop on Town Common



The Arbors Assisted Living



AEIOU Urgent Care

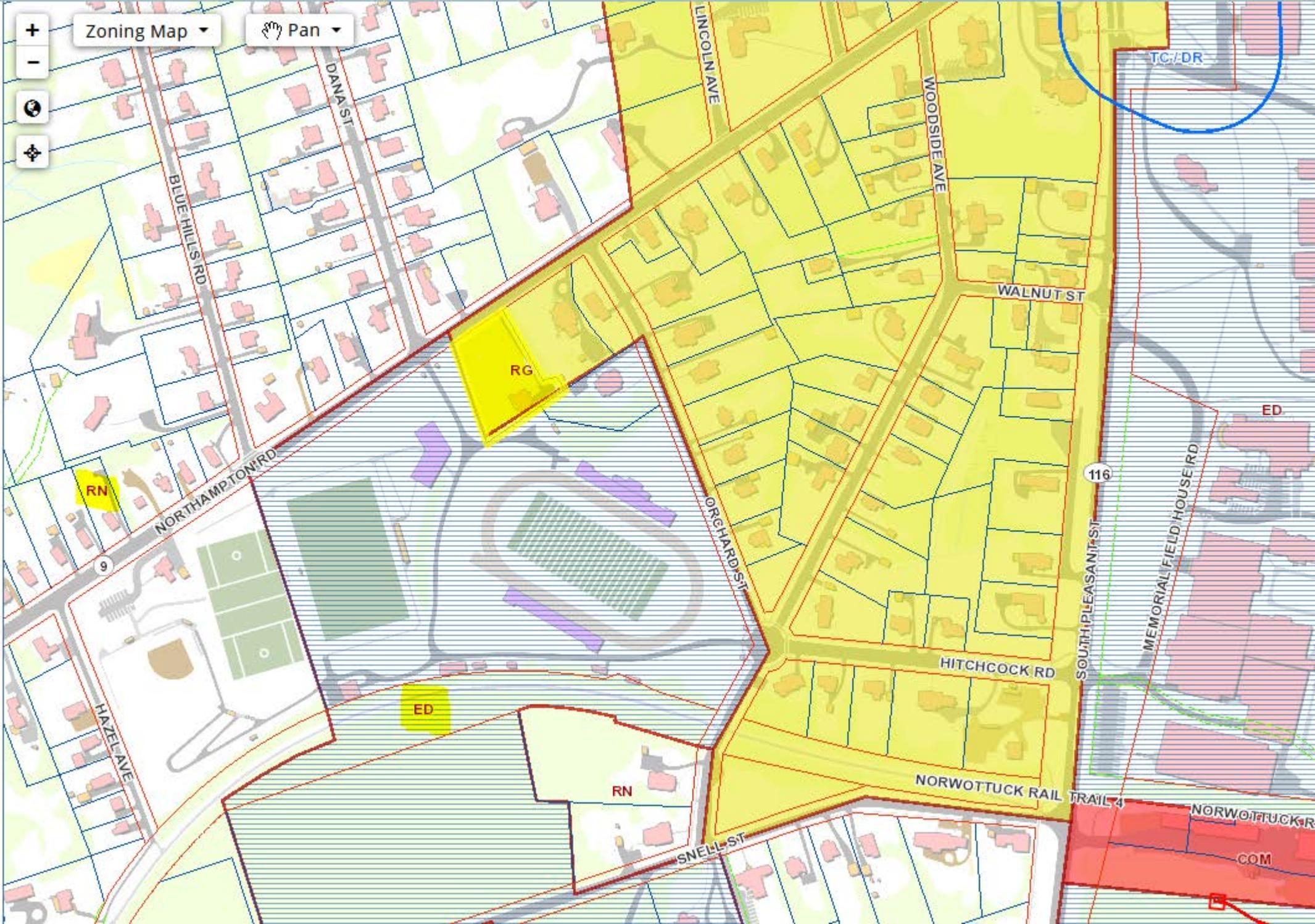


University Drive Shopping Plaza (Map #22-Good Will, Big Y Grocery Store, CVS Pharmacy)



Northampton Road Shopping Plaza (Map #23-Diner, Stop & Shop Grocery Store, TJ Maxx, Dollar Tree)

ZONING MAP



DRAFT
SUPPORTIVE SERVICES
PLAN
& BUDGET

DRAFT Supportive Services Plan

132 Northampton Road
Amherst, MA

Overview: Valley Community Development Corporation (“Valley”) plans to develop 28 units of mixed income housing, including some supportive housing units, at 132 Northampton Road in Amherst. This development responds to needs identified by the Town of Amherst for small housing units affordable to homeless and other lower income individuals who may benefit from supportive services.

The goals of the “Supportive Services” are as follows:

- Assure that all persons receive access to services that they need.
- Assure that residents have opportunities for community integration.
- Assure that other providers and organizations with which residents have relationships can work smoothly with the Residential Services Coordinator.
- Assure that residents know how to access transportation services.

Background: Valley owns and oversees 38 units of single person occupancy housing (a combination of single rooms and studio apartments) in three separate buildings in the nearby community of Northampton. As with the proposed development, these units are managed by Housing Management Resources, Inc. (HMR) and a portion of these units are reserved for homeless individuals and a portion for clients of the Department of Mental Health. From 1990 – 2018, Valley also owned and oversaw a 15-room lodging house that is currently undergoing renovations to create 31 studio apartments.

Populations to be Served: The proposed building at 132 Northampton Road will serve individuals who are extremely low income (not exceeding 30% Area Median Income or AMI), very low income (not exceeding 50% AMI), and moderate income (not exceeding 80% AMI). Each studio apartment is expected to house a single adult. Full-time undergraduate students will generally not be eligible for this housing. Standards used to determine student eligibility will follow LIHTC guidelines. **See guidelines attached.**

Population groups to be served include:

- Homeless Persons, including those with disabilities (e.g. mental illness, substance use, physical disabilities, HIV/AIDS and other chronic health conditions): 10 units (36% of total units) will have a preference for homeless applicants. These individuals are expected to earn between 0 and 30% of AMI, at entry. These 10 units will be paired with 10 MRVP vouchers (rental subsidy) and MRVP supportive service dollars. These tenants will pay approximately 30% of their income for rent (including utilities).

Homeless individuals include:

- ❖ individuals who lack a fixed, regular, and adequate nighttime residence; individuals who are sharing the housing of other persons due to loss of housing, economic hardship, or a similar reason; are living in motels, hotels, or camping grounds due to the lack of alternative accommodations; are living in emergency or transitional shelters; are abandoned in hospitals; or are awaiting foster care placement;
 - ❖ individuals who have a primary nighttime residence that is a public or private place not designed for or ordinarily used as a regular sleeping accommodation for human beings;
 - ❖ individuals who are living in cars, parks, public spaces, abandoned buildings, substandard housing, bus or train stations, or similar settings; and
 - ❖ individuals at-risk of homelessness. For an individual to qualify as “at risk of homelessness”, the individual must exhibit one or more specified risk factors: (1) the individual has income below 30 percent of median income for the geographic area; and (2) the individual has insufficient resources immediately available to attain housing stability, meaning the individual does not have sufficient resources or support networks, e.g., family, friends, faith-based or other social networks, immediately available to prevent them from moving to an emergency shelter; (3) has moved frequently because of economic reasons; (4) is living in the home of another because of economic hardship; (5) has been notified that their right to occupy their current housing or living situation will be terminated; (6) lives in a hotel or motel; (7) lives in severely overcrowded housing; (8) is exiting an institution; or (9) otherwise lives in housing that has characteristics associated with instability and an increased risk of homelessness.
- Individuals with mental health disabilities: 2 Facilities Consolidation Fund units (7% of total units) will be set aside for Department of Mental Health (DMH) service eligible clients who will be screened and referred by DMH and provided case management and other wraparound services directly through DMH or its vendor. These households are expected to earn between 0 and 30% of AMI at entry and will be paired with 2 MRVP vouchers. These tenants will pay approximately 30% of their income for rent (including utilities).
 - Individuals with low incomes (<50% AMI) who may be low wage earners, retirees, veterans, or persons with a disability. These persons will need to earn sufficient income to pay the fixed rent amount for these units using approximately 35% of their gross income without use of a rental subsidy. Projected initial rent for these units is \$740 (including utilities). The range of affordability is between \$25,000 and \$31,050 (between approximately 43-50% AMI).
 - Individuals with moderate incomes (<80% AMI) who may be low to moderate wage earners, retirees, veterans, or persons with a disability. These persons will need to earn sufficient income to pay the fixed rent amount for these units using approximately 35% of their income without use of a rental subsidy. Projected initial rent for these units is \$795

- (including utilities). The range of affordability is between \$27,257 and \$49,700 (between approximately 51-80% AMI).

Planned rental subsidies proposed for this property are:

- 12 new MRVP vouchers requested from DHCD (with a waiver anticipated to be requested, to restrict to 30% AMI)

These rental subsidies will be targeted to Homeless Persons (10 units) and DMH clients (2 units).

Service Needs of the Intended Populations:

Population	Service Needs
All Tenants	Information and referral regarding community-based services and programs, resident community activities, assistance with daily living, conflict resolution with other tenants, transportation assistance, educational opportunities, and community integration.
Formerly Homeless Persons	Individual case management with emphasis on primary and behavioral health needs, assistance with accessing mainstream services and other community based resources, individual service planning and support, crisis intervention.
Individuals with mental health disabilities	Intensive case management with emphasis on independent living skills, vocational/educational goals, individual service planning and goal setting, counseling and support, coordination of services.
Low and Moderate Income Tenants	As needed, service coordination with an emphasis on employment and training resources, information and referral with some supports to follow-up; skills supports (budgeting, supplemental resources), transportation assistance.

Support Service Design:

The overall philosophy of service delivery at 132 Northampton Road will focus on helping under-resourced residents maximize their ability to live independently and maintain successful tenancies.

Referral and Placement of Homeless Individuals:

When a unit with a priority for a homeless tenant becomes available, the Property Manager will send notice through an established network of local service providers. Providers will forward referrals for potential tenants. The Property Manager will consider these tenants for suitability using a Tenant Selection Plan approved by the MA Department of Housing & Community Development. Selection will consider a written commitment from the service provider making the reference. Service providers are expected to provide intensive case management services during the initial period of stabilization for the homeless individual (typically 9-12 months). Following the stabilization period, it is expected that the referring service provider will provide less frequent check-ins for the individual and assist the individual to transition, as needed, to on-going community based support services, including on-going case management.

Together with each formerly homeless tenant, the service provider will develop an individualized service plan that address identified needs and maximize self-sufficiency. Service Plans typically address the following areas:

- Maintaining a successful tenancy
- Securing or improving adult educational attainment and employment
- Maintaining and improving behavioral and physical health
- Improving financial and asset management skills
- Increasing community connections and supports
- Include measurable goals and outcomes

Referral and Placement of Department of Mental Health Clients:

The Department of Mental Health (DMH) provides clinical case management service. Adult Community Clinical Services (ACCS) is DMH's primary community service for adults, which served 11,223 people in Fiscal Year 2019. ACCS is a comprehensive, clinically focused service that provides clinical interventions and peer and family support to facilitate engagement, support functioning and maximize symptom stabilization and self-management of individuals residing in all housing settings. In addition, ACCS provides a range of provider-based housing options as treatment settings to assist individuals in developing skills, establishing natural supports and resources to live successfully in the community.

ACCS serves individuals who meet clinical criteria for serious and long term mental illness and are deemed eligible for DMH services support services. Additionally, it determines need/availability of medical entitlements and other services including Mass Rehabilitation Commission services or other local agencies. It is planned that two units will be targeted to individuals with a mental health disability.

DMH's responsibilities are to:

- Assign a DMH case manager to develop a plan for services for each tenant, enabling them to live safely in the apartment.
- Provide each tenant who lives at 132 Northampton Road with flexibly intensive case management hours based on the individualized Support Services Plan (daily, weekly, monthly levels of services)
- Provide emergency assistance and on-site counseling for tenants.
- Assess/refer tenants to the Adult Community Clinical Services- through its vendor, ServiceNet, Inc.

Adult Community Clinical Services: *ServiceNet* staff outreach teams provide individualized person centered services. The level, type, and intensity of support is determined by each client's Comprehensive Assessment and Individual Action Plan, which are designed to maximize the participation and input of clients and their families or other supports, as appropriate. Services change over time based on individual needs. For many people, recovery involves the identification of goals revolving around work, school, meaningful activities, wellness, housing, and social relations. Therefore, most of the support services are geared towards these objectives.

Flexible supports may include: individual therapy; substance abuse counseling; help paying bills, managing money, and/or gaining financial independence; assistance in activities of daily living; help running a household such as by purchasing food; transportation and/or help accessing public transportation, help accessing community-based services such as vocational training and education; help addressing complex issues such as insurance or legal matters; and if the Social Security Administration decides that a client is in need of a representative payee, the CBFS/ACCS provider may become the client's representative payee at no cost to the client.

The goals of the interventions are to:

- Allow for the self-management of psychiatric symptoms in the community;
- Restore or maintain independent living in the community;
- Restore or maintain daily living skills;
- Promote wellness and the management of medical conditions; and
- Assist clients to restore or maintain and utilize the skills necessary to undertake employment.

Each tenant has access to an on-call system via telephone to a DMH/ServiceNet staff 24- hours a day, seven days a week. This safety system is backed up by ServiceNet's, 24 hour on-call system.

On-going Supportive Services:

Valley is seeking \$15,000 per annum (\$1,500 per unit) from the MRVP supportive services program linked to the 10 homeless preference units. This annual revenue will pay a portion of the cost of an on-site Resident Services Coordinator (RSC) for 27.5 – 30 hours per week. The balance of this annual cost (\$45,000) will be paid from annual operations of the property and supported by a Capitalized Services Reserve.

1. The Resident Services Coordinator

The primary responsibility of the Resident Service Coordinator (RSC) is to coordinate support services, initiate referrals and advocate for tenants. The RSC will assist formerly homeless tenants to maintain a successful tenancy and maximize self-sufficiency. All services are voluntary on the part of tenants. At this time, Valley anticipates that it will sub-contract with a qualified and experienced social service agency (such as Center for Human Development, ServiceNet, etc.) to provide and oversee the RSC position. This will embed the RSC within social service networks and distinguish and segregate the function of housing management from that of coordinating supportive services. (Although there will be essential coordination between the RSC and property management, for example in the areas of tenancy preservation and conflict resolution between tenants.)

The RSC will identify and coordinate with appropriate partners to facilitate a social service team that can provide needed services to tenants. The RSC is responsible for creating a supportive atmosphere in which support staff work side-by-side with property management staff to ensure a comprehensive approach to meeting tenants needs that focuses on helping tenants to sustain their

housing. The RSC will work to help ensure that all services are culturally appropriate and special needs sensitive, and will work with the partnering agencies to develop and implement a plan for tenant engagement. The RSC will:

- Provide orientation for all tenants at move-in and establish contact with referring agency and associated support services;
- Implement voluntary surveys and collect data;
- Conduct individual assessments of tenant needs including financial resources, safety, legal, mental health, substance abuse, employment, health care and housekeeping;
- Coordinate support services, initiate referrals, provide advocacy; assist tenants in applying for services;
- Develop partnerships with internal and external service providers to ensure comprehensive and seamless service delivery;
- Plan and facilitate workshops and group activities for tenants;
- Offer support, to the extent demand exists from tenants, for smoking cessation programs in coordination with the Hampshire-Franklin Tobacco-Free Community Partnership;
- Plan and facilitate social activities within the property to foster a sense of community;
- Plan and facilitate social integration activities / events to foster connection between tenants and the larger community, including neighbors and Amherst College;
- Serve as public safety liaison with Amherst Police Dept. and Amherst College Campus Police;
- Collect and share information on available services and resources;
- Assist and / or mediate conflicts between tenants;
- Maintain Jobs Board in the Community Room (receive listings for help wanted; post listings; clear old listings);
- Coordinate transportation options; post current bus schedules in Common Room; organize shared rides; help eligible tenants access public transport options, such as the PVPA van service and Amherst COA van service; provide rides as schedule permits;
- As needed, convene and support meetings of service providers offering services to tenants at 132 Northampton Road to address client issues, on-site coordination issues, or additional resources needed for tenants.

The RSC is responsible for overall coordination of on-site services. [See also RSC Job Description attached.](#)

2. Community Partners

Valley will partner with multiple local service agencies to provide specialized services.

Some key service partners include those listed below. These agencies are committed to providing on-site services to qualified tenants, as well as providing services through central locations. Each of these agencies has entered into a Memorandum of Understanding with Valley.

- *The Department of Mental Health (Case Management) and ServiceNet, Inc. (its Adult Community Clinical Services vendor), will serve tenants with mental health disabilities,*

by providing access to a full range of services that advance self-determination, dignity and quality of life. Their services specifically focus on: housing retention, advocacy, employment, life skills, leisure, and primary/behavioral health self-care management. **Please see Memorandum of Understanding attached.**

- *Eliot Homeless Services* - Eliot CHS Homeless Services will provide its typical services which include the federal and state funded Project for Assistance in Transition from Homelessness (PATH) which provides services to individuals with serious mental health illnesses, as well as those with co-occurring substance use disorders, who are homeless or at risk of becoming homeless, Eliot outreach clinicians and/or Engagement Counselors will provide support services directly to homeless individuals residing in emergency shelter or on the streets, as well as transitional housing stabilization services as needed. These services include:
 - Mental health and Substance Use Assessment
 - Crisis Intervention
 - Counseling
 - Advocacy
 - Benefit assistance
 - Services referral
 - Housing assistance/Housing Stabilization Services

Eliot CHS Homeless Services staff will also refer potential tenants to the new housing who will come with a range of supportive services appropriate for the individual either provided by or assembled by Eliot CHS-PATH Western MA Team. **Please see Memorandum of Understanding attached.**

- *Amherst Community Connections (ACC)* ACC will offer services including use of the One-Stop Resource Center located in downtown Amherst. This Resource Center is within walking distance of 132 Northampton Road. The purpose of ACC's One-Stop Resource Center is to provide a comprehensive and consistent range of assistance daily, year-round, both on-site and in the community including street outreach to individuals who are homeless or at risk of becoming of homeless. ACC will also provide assistance by phone/text message, email and home visits.

ACC believes that stabilization of households' circumstances begins by ensuring that their vital needs (shelter, nourishment, health care, emergency assistance) are met in a timely and effective manner. Progress to greater self-sufficiency is supported over the long term through a trauma-informed, individualized service plan to meet housing, employment, health and educational goals. Specific services include assisting participants with the MassHealth application, connecting them with local medical, and mental health providers in the community, and extending Planet Fitness gym passes to participants. ACC's services also include financial assistance to those individuals who have lost their legal documents (ID, birth certificate, SS card) which they need for housing and other services. ACC will also make referrals to the housing units at 132 Northampton Road. **Please see Memorandum of Understanding attached.**

- *Veterans Services Officer (VSO)*. The Amherst area VSO will provide services to veterans including assisting veterans access the benefits they have earned including cash assistance for medical expenses; and cash assistance if the veteran is underemployed or unemployed or if the veteran is over age 65 or disabled and on a fixed income. **Please see Memorandum of Understanding attached.**

3. Other Community-Based Services

Service Provider Networks

The Resident Services Coordinator (RSC) will participate in monthly Homeless Systems meetings convened by the Amherst Department of Public Health and held at the Amherst Town Hall. These meetings include regular participation by staff of Craig’s Doors, Eliot Homeless Services, the local Veterans Agent, a representative of the Amherst Police Department, the Amherst Public Health & Community Services Director, among others.

The RSC will also participate in a round-table meeting of homeless and housing stabilization service providers held every other month. These meetings are convened by Valley & the Department of Mental Health and take place at 1 Prince Street in Northampton. Regular participants include ServiceNet, Eliot Homeless Services, DMH, the Northampton SRO Outreach Project Worker, and the local Veterans Agent. At these meetings, the Resident Services Coordinator can request assistance from the team to address specific tenant concerns. Most of the formerly homeless tenants are known to members of this group.

The RSC, along with the service partners listed above, will help tenants identify and receive services through a wide range of community based programs, some of which are highlighted below.

A. Primary Care Health, Dental, and Behavioral Health Services

i. John P. Musante Health Center

One of the motivating factors in site selection is the fact that 132 Northampton Road is within walking distance (6/10 mile) to a recently established community health center, the **John P. Musante Health Center**, located at 70 Boltwood Walk, Amherst. The Center is a “...Federally Qualified Health Center site, providing one-stop, affordable primary medical and oral health/dental care to anyone who needs it: our neighbors and families who do not have insurance or adequate financial resources, have life challenges that limit their ability to access necessary health care, or are intimidated by the seemingly complex health care system...” The Center is open Monday – Friday 8 AM – 5 PM.

ii. Amherst Public Health Nurse

The Public Health Director and the Public Health Nurse can deliver on-site health-related services according to tenant needs and interest. These services include:

- Flu Shots
- Health and Nutrition Information
- Information and Referral related to Health Services

- Information and Referral for Health Insurance
- Can arrange training for tenants and staff on the use of Narcan to prevent overdoses through Hampshire HOPE

Please see letter from the Amherst Health Department attached.

- iii. **AEIOU**, 170 University Drive, Suite 2, Amherst
 This is an urgent care center open for walk-ins. It is located within walking distance of 132 Northampton Road (6/10 of a mile). They offer:
- Urgent Care
 - DOT Exams
 - Occupational Health
 - Preventive Health Care
 - Physical Exams
 - X-Rays (Amherst office only)
 - 7D Exams
 - Respiratory Exams
- They are open evenings and weekends. Hours are:
 Monday - Friday: 8:00am - 8:00pm; Saturday & Sunday: 9:00am - 3:00pm
- iv. **Amherst Medical**, 170 University Drive, Amherst
 This is a primary care practice located walking distance from 132 Northampton Road (6/10 of a mile). They offer preventative and sick patient care, as well as lab work and mammography screenings. Same-day sick visits are available daily to regular patients. They are open Monday – Friday 8:00 AM – 5:00 PM.
- v. **Amherst Survival Center**, 138 Sunderland Road, Amherst
 Drop-in health clinic takes place every Monday 12:30pm-1:30pm Thursday 4:30pm-5:30pm. Health Insurance Support is available every Thursday 1:30pm-4pm.
- The Center is located on the PVTA R33 bus line. This bus line runs almost hourly service to Jones Library in downtown Amherst (1/2 mile walk from 132 Northampton Road) and Big Y (6/10 mile walk from 132 Northampton Road).
- vi. **Valley Medical Group**, 31 Hall Drive, Amherst
 Medical, behavioral health, physical therapy, eye care, and laboratory services on site.
 Monday – Friday 7:30 AM – 6:00 PM
- vii. **CVS Pharmacy** has two locations within walking distance of 132 Northampton Road: one on University Drive (6/10 mile walk) and one at 76 N Pleasant Street (also .6 miles). The location on University Drive is adjacent to a bus stop and large shopping area; the location at 76 N Pleasant Street is in the heart of downtown.

- viii. **ServiceNet, Inc.** Outpatient Clinic, 50 Pleasant Street, Northampton (mental health treatment). ServiceNet, Inc. Shelter and Housing programs, 43 Center Street, Northampton (aftercare case management for formerly homeless individuals through the downtown Resource/Drop-In Center, access to Healthcare for the Homeless, prescription assistance, eye care, dental referrals).
- ix. **Clinical Support Options**, 8 Atwood Drive, Northampton (crisis services, mental health and addictions treatment). This is an enhanced Behavioral Health Clinic w/SAMSHA funds that support an array of wellness and recovery groups, vocational counseling, free care, etc. – known as Certified Community Behavioral Health Clinic (CCBHC).
- x. **VA Medical Center** (421 North Main St., Leeds offers a full range of medical, behavioral health, PTSD, intensive case management, and VASH Vouchers with case management support).
- xi. Health Navigator services through **Cooley Dickinson Hospital** and Health Care for the Homeless
- xii. **CSO Mental Health Crisis Line:** 313-586-5555

B. Food and Nutrition

- i. The **Amherst Survival Center** provides free meals (community meals), free groceries (food pantry, mobile programs, and fresh food distribution.) Everything is free. The Center is open 4 days per week. Meals and fresh food can be accessed every day the Center is open. The Pantry can be accessed by each client once per month. (Bus riders may divide their Pantry trip into 2 x per month.)
See more information about the Amherst Survival Center attached.
- ii. **Not Bread Alone** is a food program based in the First Congregational Church of Amherst, UCC, 165 Main Street, Amherst—located walking distance from 132 Northampton Road. The program welcomes everyone to help prepare and enjoy fresh, nutritious, and family-style meals using local ingredients whenever possible. Their free meals program fosters a caring environment that relies on strong volunteer and community involvement. All who come are welcomed, accepted and appreciated for what they can offer.

The program offers FREE homemade, hot meals at noon every Saturday and Sunday and at 4 pm on every Wednesday. Donated groceries are distributed every Saturday at 12:45. There are counselors on site to help guests resolve issues such as housing, food stamp applications, health insurance, and employment.

- iii. **Craig's Doors and The Unitarian Universalist Society of Amherst** offer a free community breakfast every Wednesday morning at the Universalist Society, located at 121 N Pleasant Street in Amherst. The location is walking distance (6/10 miles) from 132 Northampton Road.

- iv. **Food Stamp and SNAP Benefits.** A number of local providers, including the Amherst Survival Center, can help tenants apply for these food benefit programs.
- v. **Big Y and Stop & Shop.** These two major grocery stores are located within walking distance of 132 Northampton Road. Big Y is 6/10 of a mile and Stop & Shop is 8/10 of a mile.
- vi. The following **free community meals** are available in downtown Northampton and accessible by PVRTA bus from Amherst:

Monday, Tues, and Thurs 12-1 PM
MANNA, St. John's Church, 48 Elm Street, Northampton

Wednesday 6-7 PM
Saturday 11:30 – 12:30 PM
MANNA, Edwards Church, 297 Main Street, Northampton

Sunday 5 PM
First Churches, Main Street, Northampton

Weds, Friday 7-10 AM
College Church Breakfast, 58 Pomeroy Terrace, Northampton

C. Transportation

- i. **Walkable Location.** As the attached amenities map illustrates, 132 Northampton Road is an excellent location for persons travelling by foot. Stores and services in downtown Amherst, including Town Hall, Craig's Doors, Amherst Community Connections, the Jones Library, the Bangs Center, the Mustante Health Center, and others are within 5/10 – 8/10 of a mile. Major shopping centers on University Drive house two large grocery stores, the post office, CVS, Dunkin Donuts, and The Goodwill are within 6/10 of a mile.

Currently, sidewalks exist the full length of the north side of Northampton Road from Town Center to University Drive. There are also sidewalks from 132 Northampton Road to Town Center on the south side of Northampton Road. MA Department of Transportation plans (75% design status) are underway for improvements to Northampton Road (aka Route 9, a State highway) from University Drive to Town Center. Plans include improving and widening sidewalks to 5' wide on both north and south sides of Northampton Road and installing crosswalks with flashing lights at the corners of Orchard Street and Hazel Street. These crosswalks will greatly improve the safety of pedestrians crossing Northampton Road. Widened and improved sidewalks will improve pedestrian safety and facilitate clearing snow in the winter.

- ii. **Bike Friendly Location.** As shown on the amenities map, there is a well-used and well-maintained bike trail located within ¼ mile of 132 Northampton Road. The Norwottuck Rail Trail is 11 miles long and connects Amherst to the neighboring communities of Belchertown, Hadley, Northampton, and Easthampton.

Amherst participates in the ValleyBike Share Program. The public can rent electric assist bikes at multiple locations in the region. Payment can be one-time use or monthly or annual membership. There are two ValleyBike Share stations within walking distance of 132 Northampton Road. One is at University Drive (6/10 mile) and one is at Town Hall (6/10 mile).

A bike shop for purchase or repairs (Hampshire Bicycle Exchange) is located on University Drive –8/10 of a mile from 132 Northampton Road. This shop buys, sells, trades, rents, and services bikes.

iii. **Public Bus Service**

The Pioneer Valley Transit Authority (PVRTA) maintains multiple routes serving the Amherst area. See <http://www.pvta.com> for detailed route maps and schedules. There are several bus stops located in proximity to 132 Northampton Road. Closest stops are located 4/10 of a mile from the site, with other stops located 6/10 of a mile. Riders can access neighboring towns, as well as amenities such as the Amherst Survival Center, the Cooley Dickinson Hospital. Buses run daily except on major holidays. Riders can pay by the ride or purchase a monthly bus pass for unlimited use during a 30-day period. Bus passes can be purchased at a discount at Big Y, located 6/10 mile from 132 Northampton Road.

iv. **Transportation for Special Populations**

Several additional transportation options are available in Amherst for seniors and for persons with disabilities, as summarized below:

- a. The Town of Amherst offers van service for seniors (60+ years) and persons of any age with a disability that prevents them from using typical bus services. See <https://www.amherstma.gov/577/Transportation>.
 - Cost is \$3 - \$4 per ride for seniors (depending upon distance). Payment can be cash or van tickets purchased from the Amherst Senior Center. There is an initial Registration – a person needs to prove they are 60 years or older.
 - Cost is \$3 - \$5 per ride for the accessible van service (depending upon distance). Persons need to provide 1-day notice.
 - For both seniors and persons with disabilities, vans can bring people to locations in Hampshire and Hampden Counties.
- b. PVRTA Paratransit vans
 - Door-to-door transportation for people aged 60 and older is available Monday through Friday, 8:30 am - 4:00 pm. To schedule trips, call 1-866-277-7741 or 413-739-7436 two to five days prior to the trip date. Van tickets

can be purchased at the Senior Center Mondays through Fridays, 8:00 am-4:00 pm.

c. PVTA ADA Paratransit vans

- ADA (Americans with Disabilities Act) Paratransit Service is for individuals with a disability (of all ages) that prevents them from using the accessible fixed route bus. ADA rides can be booked seven days a week and holidays between 8:00 am and 4:30 pm. If you require a Personal Care Attendant (PCA) that person rides for free. You may also bring one traveling companion who must have the same pickup and drop off location as the paratransit rider. A companion pays the same fare as the paratransit traveler. You must apply for ADA service and be determined eligible under the guidelines of the ADA.

v. **Other Transportation**

The RSC will be responsible for coordinating other transportation options for tenants. These may include tenants who do not have cars sharing rides with those who do. Coordinating community volunteers to provide rides. As persons can only access the Amherst Survival Center Food Pantry once a month, the RSC may coordinate a monthly ride to the Pantry for several tenants.

The RSC will help tenants access subsidies or reduced rates, as applicable, for bus and ValleyBike share passes.

The RSC is required to have a vehicle and license and will provide rides for residents as schedule permits.

D. Substance and Addiction Treatment

There are numerous providers of drug and alcohol treatment in the area. See attached: **HAMPSHIRE COUNTY: A GUIDE TO DRUG & ALCOHOL TREATMENT RESOURCES**. As listed, regional resources include: Recovery Programs, Detox Programs, Peer Support Programs, Recovery Helplines, Intensive Outpatient Treatment Programs, and Case Management.

- **Substance Abuse Counseling** is available through Valley Medical Group (Amherst), Community Support Options (Northampton) and ServiceNet (Northampton).
- **Western Mass Intergroup of Alcoholics Anonymous (AA)** has weekly AA meetings at Grace Church and Immanuel Church in Amherst.
- **New England Region of Narcotics Anonymous (NA) – Pioneer Valley /Western Mass**
There are weekly NA meeting available on Wednesdays, 6:00 PM, 1066 South East Street, Amherst.

- **Northampton Recovery Center** – Drop-In/Resource Center, Peer Counseling and support, an array of recovery groups and activities
- **Hampshire HOPE** will provide on-site training for tenants and staff in the use of Narcan. The organization works in partnership with the Amherst Police Department to respond to any over-dose, or drug-related issues. Upon referral from the Police Department, Hampshire HOPE provides recovery counselors and harm reduction counselors, as well as other resources to assist those in recovery.
- **The Massachusetts Tobacco-Free Community Partnership of Hampshire / Franklin County** coordinates tobacco cessation programs in our region. (See flyer attached.) They provide “train the trainer” sessions to persons working with populations who smoke. In this case, they would train the RSC in their Ask-Advise-Refer model. The RSC would then provide smoking cessation support and information to interested residents.
- **MA Substance Abuse Helpline:** 1-800-327-5050

E. Other Types of Services

- Amherst Survival Center provides free clothing and housewares, easy one-stop access to other community programs and resources (resource center) as well as activities, workshops, and events (community activities).
- *Medicaid funded Housing Support Services/Case Coordination* – Community Support Program for people experiencing Chronic Homelessness is currently available via ServiceNet and CSO, as well as future plans to provide these services via Eliot CHS; ACO Behavioral Partnerships can provide case coordination with access to flexible housing funds to promote housing stabilization; Home Care and Visiting Nurse Services to assist people in need of home visits to manage medical concerns.
- Stavros, 210 Old Farm Rd, Amherst, MA 01002 (support for persons with disabilities including personal assistance services, advocacy, resource development, case management).
- Amherst Senior Center / Amherst Council on Aging. The Amherst Senior Center is located walking distance from 132 Northampton Road, in the Bangs Center in downtown Amherst. The Center offers a wide range of programs for seniors, including congregate meals, brown bag groceries, health services, exercise and other classes, social events and trips, a computer lab, and free convalescent equipment loan and repair.
- Center for New Americans, Bangs Center, Amherst. The Center offers educations and resources for immigrants. All Center for New Americans Classes are FREE. The Center:

- Teaches English.
 - Provides support services.
 - Offers Citizenship & Immigration Services
- Community Legal Aid, 20 Hampton Ave., Northampton (support for low income & elders – benefits and employment, elder law, eviction prevention, immigration).
 - Franklin/Hampshire One Stop Employment Center Access Point, Forbes Library, 20 West Street, Northampton, MA (employment training, job readiness, placement).
 - The Literacy Project, 742 Main Street, Amherst (adult literacy, GED preparation, Transitions programs to college, vocational training and work).
 - Community Staffing, a Division of Community Enterprises, 518 Pleasant St, Suite 8, Northampton. (Temporary employment, case management, direct care and referrals to individuals with disabilities)
 - Safe Passage, 76 Carlon Drive, Northampton provides support for victims of domestic violence (hotline, counseling, shelter, specialized support for individuals with disabilities, and legal assistance)
 - A Positive Place, 2 Conz Street, Northampton provides services for persons who are HIV positive. They can meet clients A Positive Place offers services at the offices in downtown Northampton, and in homes, doctor’s offices, hospitals and long term care facilities, cafes, and other personal and social spaces as needed to serve their diverse clientele.

PROGRAMS & SERVICES include:

- Medical and social case management
- Government benefits, health insurance, and drug reimbursement application and advocacy
- Housing search, support and subsidies; rental and utilities assistance
- HIV education, positive prevention, risk reduction
- Peer navigation, recovery support and coaching
- Crisis management
- Medical transportation and emergency food assistance
- Referral to treatment, legal, dental, counseling, and other resources

4. Staffing:

Resident Services Coordinator (RSC): The RSC will work from an on-site office at this project location between 4-5 days per week, an estimated 27.5 - 30 hours. On-site hours will

coordinate with “peak” service need times that Valley has documented at other properties based upon use of emergency services—primarily afternoon and early evening times. This position is responsible for overall coordination of services, including activities of the service partners, where appropriate. The RSC conducts initial tenant orientations, works with site staff, tenants and service providers to identify tenant service needs; provides information and referral to tenants; schedules community/service space; organizes resident community activities, educational activities, or support groups; and maintains statistics.

HMR, Property Manager: The assigned Property Manager from HMR will work from an on-site office an anticipated average of 20 hours per week and will have overall responsibility for all aspects of building operations including: marketing and lease-up, maintenance of the property, rent collection, tenant relations, supervision of maintenance staff, vendor management, and compliance with affordability restrictions.

Sufficiency of staffing has been a point of discussion during project planning. A few local comparisons of on-site service staff are provided below.

King Street	10 single person studio units Including 5 formerly homeless	None
The Maples	11 single rooms 11 formerly homeless	1 visit per week (1-2 hours) by SRO Outreach Worker
Go West	17 single person studio units	1 visit per week (1-2 hrs) by SRO Outreach Worker
The Lorraine	28 single person studio units	4 hours SRO Outreach Worker (2 hours on-site) per week
Earle Street	14 single person studio units	1 visit per week (1-2 hours) by SRO Outreach Worker
Sergeant House	31 single person studio units including 8 formerly homeless	Planned 1 day per week (.2 FTE) RSC
VOC Housing	78 single person units in 3 bldgs Including 12 formerly homeless	15 hrs / week RSC

5. Community Engagement & Community Integration

Several neighbors, as well as Amherst College students, have expressed interest in fostering integration between tenants at the proposed property and neighboring residents. Valley proposes that one of the first tasks for the RSC after lease-up will be to undertake a survey of new residents to determine their level and areas of interest.

Welcome Event

At the time that the building is first occupied, the RSC will work with neighbor contacts and Amherst College representatives to host a welcome event—i.e. potluck, bar-b-que, etc. This may take place at the new development, or elsewhere in the neighborhood.

On-Going Ways to Connect

Social Events: The Resident Services Coordinator will facilitate regular social events (perhaps quarterly)—i.e. coffee hour, pot-luck—that can bring neighbors together with tenants.

Jobs Board: A Jobs Board located at the property can be a place where neighbors or other community members post help needed (i.e. yard work, child care) that residents seeking extra work might be able to fulfill.

Shared gardening: If new residents want to establish gardens at the property and need advice or help, neighbors may have skills and labor to assist.

Tutorials / Classes: Depending upon tenant interest and neighbor skills, volunteers may offer tutorials or classes at the new property.

Mentoring: Tenants wanting to advance their education or careers might benefit from mentoring from community volunteers. A tenant studying for their GED, for example, could be paired with someone with teaching experience or an Amherst College student for help.

Transportation: Similar to the Council on Aging Ride Programs or Neighbor to Neighbor Ride Shares, tenants needing transportation may be assisted by neighbors. For example, a neighbor doing weekly shopping might provide a ride to a tenant who does not have a car.

Volunteerism

Amherst College student volunteers can be identified through campus groups and the Director of Student Activities. The RSC would serve as point person for community volunteers.

A sample volunteer brochure from an established supportive housing program is attached that provides an example of the range of volunteer activities that is possible.

6. Tenant Safety and Security

Valley's goal is for all residents at 132 Northampton Road to be and to feel safe and secure. Measures to ensure safety and security include:

- On-site RSC and Property Management Staff
- Each tenant will receive an orientation to the property at move-in including review of the House Rules
- Security cameras at entries, parking lot, site, and interior common areas
- Controlled building and unit entries (locked entry doors, intercom system with viewing screen in each tenant room, unit doors with peepholes)
- Site lighting (must also comply with Town Dark Sky requirements)
- Regular opportunities for contact between Amherst Campus Police, Amherst Town Police, and 132 residents coordinated by the RSC
- 24-hour call line to report any incidents or emergencies to property management

- Overnight guest policy that limits and controls non-tenants who might stay overnight at the property

It is noted that this property is located within the area routinely patrolled by Amherst Campus Police.

7. Physical Facilities in Support of Services:

Each tenant will have his / her private unit, including a kitchenette and bathroom. Tenants can host a private meeting with a clinician or service worker in their own units.

A common room will be available for small group activities, such as a coffee hour, pot-luck supper, training, or smoking cessation peer group. Postings for general tenant information will be placed in the common room, such as bus schedules, the Jobs Board, or other resource information. The RSC will maintain a scheduling calendar for organized uses of the common room. When no group activities are taking place, the common room will function as an informal place for tenants to spend time or socialize.

Two on-site offices are available for use by staff. The RSC will use an office adjacent to the Common Room as his / her home base during on-site hours. The office will provide confidential meeting space and locked files for secure records. A separate office on a different floor will be used by property management staff, who will also maintain locked records and security equipment at this location.

8. Evaluation:

Program success will be evaluated using a variety of methods. Use of services and participation in surveys shall be voluntary.

The general goal and objective of the support services plan is to assist tenants to (1) maintain stable housing; and (2) maximize self-sufficiency.

Homeless tenants moving to the property will be asked to complete an initial intake survey. These tenants will be asked to complete follow-up surveys every six months after move-in for a period up to 36 months.

Quantitative Outcome Objectives:

- Support services staff (Resident Services Coordinator) will conduct outreach and engagement to 100% of tenants who are formerly homeless and those who self-identify a need for services.
- 100% of tenants who have not paid rent on time or who have been formally notified of a lease violation will be referred to supportive services; 60% of those who engage in services will establish a written plan that remedies late payment of rent and/or lease violation; 80% of those who develop a plan will remain in housing for at least 90 days without being evicted.

- At least 85% of homeless tenants will maintain their tenancy for 12+ months after move-in
- 100% of homeless tenants will report improved sense of security and well-being since moving in to housing

DRAFT

Student Restrictions: HUD vs. LIHTC vs. HOME

Andrea Champine

US Housing Consultants receives numerous inquiries regarding student status and proper documentation of applicant/tenant files to ensure compliance. This article applies to properties with HUD Section 8, Low-Income Housing Tax Credit (LIHTC) and/or HOME funding. Confirming student status requirements are met is a critical piece in determining eligibility. Applying student rules based on funding can be challenging, especially when properties have multiple funding sources in which an applicant/tenant may need to meet separate student-related rules in order to qualify. Here are some guidelines that we hope will be helpful when determining eligibility for a household with a student(s).

Why are there student restrictions in affordable housing?

For LIHTC... The LIHTC student restrictions were primarily implemented to prevent dormitory and/or transient housing.

For HUD... The HUD student restrictions were primarily implemented for two reasons:

- To address incidents of children of wealthy parents receiving federal housing assistance; and
- To address incidents of college students obtaining federal housing assistance without their educational financial assistance counted as income for purposes of income eligibility for federal housing assistance.

For HOME... In 2013, HUD revised regulations governing the HOME program and decided that HOME funded properties should follow HUD's student restrictions.

What are the student restrictions?

For LIHTC... A household cannot be comprised of all full-time students (Kindergarten through 12th grade and institutions of higher education) unless they meet one of the following exceptions:

- A student receiving assistance under Title IV of the Social Security Act (TANF); or
- A student who was previously in the foster care program; or
- A student enrolled in a job training program receiving assistance under the Job Training Partnership Act or under other Federal, State or local laws; or
- The household is comprised of single parents and their children and such parents are not dependents of another individual and such children are not dependents of another individual other than a parent of such children. In the case of a single parent with children, the legislative history explains that none of the tenants (parent or children) can be a dependent of a third party; or
- The household contains a married couple entitled to file joint tax returns.

Note that for the LIHTC program, a student who is a full-time student for **any portion** of 5 months out of the current calendar year is considered a full-time student for the entire calendar year. The months do not need to be consecutive.

For HUD/HOME programs... A household is not eligible for occupancy if the household contains a full- or part-time student at an institution of higher education and all of the following statements are true for the student:

- Is under the age of 24;
- Is not a veteran of the United States military;
- Is unmarried (if married, the couple cannot live apart from each other);
- Does not have a dependent child who resides with the household member at least 50% of the time;
- Is not a person with disabilities receiving Section 8 assistance as of November 30, 2005;
- Is not otherwise individually eligible or has parents who (individually or jointly) are not income eligible to receive Section 8 assistance, unless the student can demonstrate his or her independence from his/her parents*.
- Is not residing with parents who are receiving or applying for Section 8 assistance.

To determine a student's independence from his or her parents, the owner/manager should use the following criteria:

- The individual must be of legal contract age under state law.
- The individual must have established a household separate from parents or legal guardians for at least one year prior to application for occupancy, or the individual must meet the U.S. Department of Education's definition of an independent student. Per definition, an independent student is:
 - At least 24;
 - Married;
 - A graduate or professional student;
 - A veteran;
 - A member of the armed forces;
 - An orphan;
 - A ward of the court;
 - Someone with legal dependents other than a spouse;
 - An emancipated minor; or
 - Someone who is homeless or at risk of being homeless.
- The individual must not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations.
- The individual must obtain a certification of the amount of financial assistance that will be provided by parents, signed by the

individual providing the support. This certification is required even if no assistance will be provided.

Note that for HUD/HOME, current student status is determined; the 5-month rule does not apply (LIHTC only).

Since there are substantial differences in the student restrictions, it is important that property owners/managers are asking the right questions of applicants/tenants when there is layered funding to ensure proper eligibility guidelines are met.

If...	Is the HUD/HOME student rule triggered?	Is the LIHTC student rule triggered?
The student is aged 18-23	Yes	Yes, if all household members are full-time students
The household is comprised of all full-time students	Yes	Yes
The household is comprised of all part-time students	Yes	No
The household consists of all full-time high school students	No	Yes
The household consists of all recent high school graduates	No	Maybe (if full-time students for 5 months of the current calendar year)
The household consists of all recent college graduates	No	Maybe (if full-time students for 5 months of the current calendar year)

For properties with layered funding (both LIHTC and HUD Section 8 or HOME), both sets of student restrictions must be met.

Is Financial Assistance in Excess of Tuition and Required Fees considered income?

For LIHTC... If an applicant/tenant does not receive Section 8 assistance, all forms of student financial assistance are excluded from annual income. Financial assistance includes grants, scholarships, educational entitlements, work study programs, and financial aid packages. It doesn't matter whether the assistance is paid to the student or directly to the educational institution.

For HUD/HOME and for an LIHTC household who receives Section 8 assistance... Financial assistance in excess of tuition and other required fees and charges is included as income, except for students who are living with their parents who are applying for or receiving Section 8 assistance or if the student is over the age of 23 with dependent children.

Has your verification form been updated to include fees? In December 2015, HUD updated the definition of "tuition" to include "required fees and charges". Required fees include all fixed sum charges that are required for a large proportion of all students. Examples of required fees and charges include lab fees, athletic fees, student center fees, technology fees and fees specific to the student's major or program (i.e., nursing program).

Expenses associated with room and board, books, supplies, meal plans, transportation, parking and other non-fixed sum charges are **not** included in tuition.

At Annual Recertification...

- **For LIHTC**, if the entire household is comprised of full-time students and does not meet an exception to the student rule, the tenant household no longer qualifies for the unit and may be required to vacate the unit.
- **For HUD**, if the student rule is triggered and the household does not meet an exception to the student requirements, the household is no longer eligible to receive a subsidy. Therefore, termination of assistance is warranted.
- **For HOME**, if the student rule is triggered and the household does not meet an exception to the student requirements, please check with your HOME-monitoring participating jurisdiction. It is unclear how these situations should be handled since tenants in HOME units do not pay rent based on income; therefore, termination of assistance would not be applicable.

What about unborn children?

For LIHTC... An unborn child **IS** considered a household member when determining eligibility based on student status. Therefore, if a self-certification is provided that a household member is pregnant, the unborn child is not a student and the student rule is not triggered.

For HUD/HOME... An unborn child **IS NOT** considered a household member for the HUD/HOME programs when determining eligibility based on student status.

Examples:

For LIHTC

- Sally applies to XYZ Apartments, which is a Tax Credit property. She is applying for herself and is 18 years old. She indicates on her application that she is expecting a child, is a full-time student, and is not a dependent of someone else. Is Sally eligible for this property?
- **YES** - According to the IRS, an unborn child is a member of the household for both determining whether the household is income qualified and applying the student exception rules. Sally can be considered eligible for an apartment based on meeting one of the exceptions to the student rule.

For HUD/HOME

- Debbie applies to ABC Apartments, which is a HUD Section 8 property. She is applying for herself and is 23 years old. She indicates on her application that she is expecting a child and is a full-time student. Is Debbie eligible for this property?
- **NO**-- According to HUD regulations, any person applying for HUD Housing who is a full or part-time student, enrolled in an institution of higher education, who is expecting a child and doesn't meet one or more of the exceptions to the rule is not eligible to receive Section 8 assistance. The unborn child is only taken into consideration for purposes of establishing the student's income eligibility and appropriate unit size.

Due to the complexity of student rules, it is best practice to ensure all required information specific to funding source(s) is captured on third party verification forms. Having the right student questions answered is the key to determining both initial and continued eligibility.

About the author



Author's recent posts

[More posts from author](#)

Latest Blogs

On August 21, 2019, HUD published a set of proposed rules in the Federal Register "Notice of Demonstration To Assess the National Standards for the Physical Inspection of Real Estate and Associated Protocols" 24 CFR Parts 5 and 200; [Docket No. FR-6...

On August 20, 2019, HUD released the first of the new NSPIRE protocols which will be expected to become active once the pilot/demonstration program has concluded. This is a first look at what deficiencies will look like under NSPIRE, the inspection ...

July 8, 2019 HUD's Office of Multifamily Housing Asset Management and Oversight released a memorandum reiterating the rules surrounding notice prior to entering resident's units, availability of documentation for residents to review, and clarificati...

The House Financial Services Committee passed a bill - the Safe Housing for Families Act of 2019 (H.R. 1690), and it will likely move forward to a full vote in the near future. The bill provides \$300 million over three years to fund the installation...

Enter your text here ...HUD REAC Released a PowerPoint document (Click here) in an email to REAC Inspectors. This presentation is intended to provide clarify to sometimes subjective interpretations of what is considered to be "Non-Industry Standard"...

Resident Services Coordinator – 132 Northampton Road, Amherst

Position Summary:

The primary responsibility of the Resident Service Coordinator is to coordinate support services, initiate referrals and advocate for tenants. Assist formerly homeless tenants to maintain a successful tenancy and maximize self-sufficiency.

Position Responsibilities:

- Provide orientation for all tenants at move-in;
- Implement voluntary surveys and collect data;
- Conduct individual assessments of tenant needs including financial resources, safety, legal, mental health, substance abuse, employment, health care and housekeeping;
- Coordinate support services, initiate referrals, provide advocacy. Assist tenants in applying for services.
- Develop partnerships with internal and external service providers to ensure comprehensive and seamless service delivery;
- Plan and facilitate workshops and group activities for tenants;
- Offer support, to the extent demand exists from tenants, for smoking cessation efforts in coordination with the Hampshire-Franklin Tobacco-Free Community Partnership;
- Plan and facilitate social activities within the property to foster a sense of community;
- Plan and facilitate social integration activities / events to foster connection between tenants and the larger community, including neighbors and Amherst College.
- Serve as public safety liaison with Amherst Police and Amherst College Police;
- Collect and share information on available services and resources;
- Assist and / or mediate conflicts between tenants;
- Maintain Jobs Board in the Community Room (receive listings for help wanted; post listings; clear old listings)
- Coordinate transportation options: Post current bus schedules in Common Room. Organize shared rides. Help eligible tenants access public transport options, such as the PVPA van service and Amherst COA van service. Provide rides as schedule permits.
- As needed, convene and support meetings of service providers offering services to tenants at 132 Northampton Road to address client issues, on-site coordination issues, or additional resources needed for tenants

Position Requirements:

- 4-year degree, preferably in Social Work or Social Services
- Experience working with low income, at-risk populations
- Able to effectively organize and prioritize
- Able to effectively communicate
- Valid Driver's License and vehicle

- CORI clearance
- Bi-lingual (English/Spanish) preferred

Location and Hours:

This is an on-site position at 132 Northampton Road in Amherst. Coordinator will ensure 27.5-30 hours of on-site service coordination during afternoon and early evening hours.

Memorandum of Understanding between Valley Community Development Corporation (Valley) and the Massachusetts Department of Mental Health (DMH)

Valley and DMH propose to collaborate to provide supportive services to a variety of homeless and extremely low income individuals who are clients of DMH and may be housed at the proposed Amherst Supportive Housing Studio Apartments to be located at 132 Northampton Road, Amherst, the purpose of which is to keep individuals permanently housed.

Period: This MOU will be in effect from six months before initial occupancy (expected no sooner than October 2021) and then moving forward during occupancy.

Services To Be Provided: DMH provides clinical case management services, Adult Clinical Community Services (ACCS) or both to individuals who meet clinical criteria for serious and long term mental illness and deemed eligible for DMH support services. Additionally, it determines need/availability of medical entitlements and other services including Mass Rehabilitation Services or to other local agencies. It is planned that two units at Sergeant House will be targeted to individuals with a mental health disability.

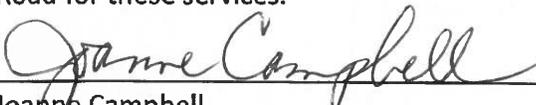
DMH's responsibilities are to:

- Assign a DMH case manager to develop a plan for services for each tenant, enabling them to live safely in the apartment
- Provide each tenant who lives at Sergeant House with flexibly intensive case management hours based on the individualized Support Services Plan (daily, weekly, monthly levels of services)
- Provide emergency assistance and on-site counseling for tenants
- Assess/refer tenants to the ACCS services through its vendor, ServiceNet, Inc. The goals of ACCS interventions are to:
 - Allow for the self-management of psychiatric symptoms in the community;
 - Restore or maintain independent living in the community;
 - Restore or maintain daily living skills;
 - Promote wellness and the management of medical conditions; and
 - Assist clients to restore or maintain and utilize the skills necessary to undertake employment.

Each tenant has access to an on-call system via telephone to a DMH/ServiceNet staff 24- hours a day, seven days a week. This safety system is backed up by ServiceNet's, 24 hour on-call system.

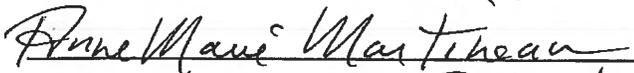
DMH staff will also refer potential tenants to the new housing who will come with a range of supportive services appropriate for the individual either provided by or assembled by DMH.

DMH will be solely responsible for determining eligibility of each individual residing at 132 Northampton Road for these services.



Joanne Campbell
Executive Director
Valley Community Development Corporation

2-21-19
Date



Anne Marie Martineau
Hampshire Site Director
Department of Mental Health

2/20/19



Memorandum of Understanding between Valley Community Development Corporation (Valley) and Eliot Community Human Services (Eliot)

Valley and Eliot CHS, through Eliot CHS Homeless Services, propose to collaborate to provide supportive services to a variety of homeless and extremely low income individuals who may be housed at the proposed Amherst Supportive Housing Studio Apartments to be located at 132 Northampton Road, Amherst, the purpose of which is to keep individuals permanently housed.

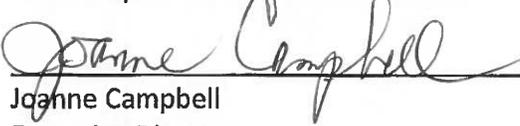
Period: This MOU will be in effect from six months before initial occupancy (expected no sooner than October 2021) and then moving forward during occupancy.

Services To Be Provided: Eliot CHS Homeless Services will provide its typical services which include the federal and state funded Project for Assistance in Transition from Homelessness (PATH) which provides services to individuals with serious mental health illnesses, as well as those with co-occurring substance use disorders, who are homeless or at risk of becoming homeless. Eliot outreach clinicians and/or Engagement Counselors will provide support services directly to homeless individuals residing in emergency shelter or on the streets. These services include:

- Mental health assessment
- Counseling
- Advocacy
- Benefit assistance
- Services referral
- Housing assistance

Eliot CHS Homeless Services staff will also refer potential tenants to the new housing who will come with a range of supportive services appropriate for the individual either provided by or assembled by Eliot CHS-PATH Western MA Team.

Eliot CHS PATH Team will be solely responsible for determining eligibility of each individual residing at 132 Northampton Road for these services.



 Joanne Campbell
 Executive Director
 Valley Community Development Corporation

1/31/19

 Date



 Director of Homeless/Outreach Services
 Eliot Community Human Services

1/31/2019

**Memorandum of Understanding between Valley Community Development Corporation (Valley)
and
Amherst Community Connections (ACC)**

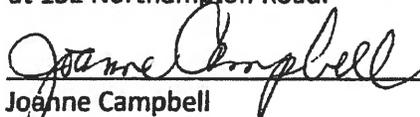
Valley and ACC propose to collaborate to provide supportive services to a variety of homeless and extremely low income individuals who may be housed at the proposed Amherst Supportive Housing Studio Apartments to be located at 132 Northampton Road, Amherst, the purpose of which is to keep individuals permanently housed.

Period: This MOU will be in effect from six months before initial occupancy (expected no sooner than October 2021) and then moving forward during occupancy. - Either party can terminate the MOU agreement with a 60-day notice. Valley and ACC are to make a joint press release to the public about the MOU once it is signed by both parties.

Services To Be Provided: ACC will provides its typical services which include the services of the One-Stop Resource Center located in downtown Amherst. The purpose of ACC's One-Stop Resource Center is to provide a comprehensive and consistent range of assistance daily, year-round, both on-site and in the community including street outreach to individuals who are homeless or at risk of becoming of homeless. ACC will also provide assistance by phone/text message, email and home visits.

ACC believes that stabilization of households' circumstances begins by ensuring that their vital needs (shelter, nourishment, health care, emergency assistance) are met in a timely and effective manner. Progress to greater self-sufficiency is supported over the long term through a trauma-informed, individualized service plan to meet housing, employment, health and educational goals. Specific services include assisting participants with the MassHealth application, connecting them with local medical, and mental health providers in the community, and extending Planet Fitness gym passes to participants. ACC's services also include assistance with sealing CORI records if appropriate as well as financial assistance to those individuals who have lost their legal documents (ID, birth certificate, SS card) which they need for housing and other services.

ACC will be solely responsible for determining eligibility and type of service for each individual residing at 132 Northampton Road.

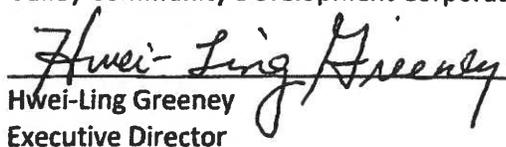


Joanne Campbell

Executive Director

Valley Community Development Corporation

1/31/19
Date



Hwei-Ling Greeney

Executive Director

Amherst Community Connections

2/6/2019
Date

**Memorandum of Understanding between Valley Community Development Corporation
(Valley) and Local Veteran Service Officers/Amherst (VSO)**

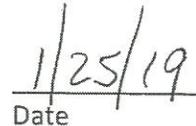
Valley and VSO propose to collaborate to support veterans who may be housed at the proposed Amherst Supportive Housing Studio Apartments to be located at 132 Northampton Road, Amherst.

Period: This MOU will be in effect from six months before initial occupancy (expected no sooner than October 2021) and then moving forward during occupancy assuming VSO services continue to be funded by the Commonwealth of Massachusetts.

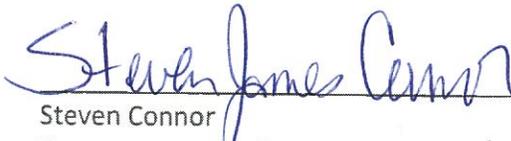
Services To Be Provided: VSO will provides its typical services which include assisting veterans access the benefits they have earned including cash assistance for medical expenses; and cash assistance if the veteran is underemployed or unemployed or if the veteran is over age 65 or disabled and on a fixed income. VSO will be solely responsible for determining eligibility of each veteran residing at 132 Northampton Road for these services.



Joanne Campbell
Executive Director
Valley Community Development Corporation



Date



Steven Connor
Veteran Service Officer



Date



TOWN OF
AMHERST
MASSACHUSETTS

Amherst Health Department
70 Boltwood Walk
Amherst, MA 01002
(413) 259-3077

Health Department
Town of Amherst
70 Boltwood Walk
Amherst, MA 01002

January 7, 2020

Dear Ms. Baker,

I am writing to confirm that the Amherst Health Department is willing and able to provide certain on-site health related services at your proposed studio apartment development, to be located at 132 Northampton Road in Amherst.

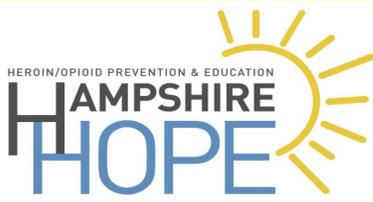
We can provide the following on-site services at no cost to tenants:

- Flu Shots
- Health and Nutrition Information
- Information and Referral related to Health Services
- Information and Referral for Health Insurance

We would also be glad to help arrange training for tenants and staff on the use of Narcan to prevent drug overdoses through Hampshire HOPE or another local program.

Yours truly,

Julie Federman
Public Health Director



HAMPSHIRE COUNTY A GUIDE TO DRUG & ALCOHOL TREATMENT RESOURCES

OUTPATIENT COMMUNITY BEHAVIORAL HEALTH CLINICS

**Clinical & Support Options
(CSO): Licensed Behavioral
Health & Substance Abuse Clinic**
8 Atwood Drive, Suite 201
Northampton, MA 01060
(413) 582-0471 www.csoinc.org
Walk-In Hours: M-F: 8:30AM—4:30PM

**ServiceNet, Inc.
Licensed Behavioral Health
& Substance Abuse Clinic**
129 King Street, Northampton, 01060
(413) 585-1300 www.servicenet.org

**Center for Human
Development, Inc.**
179 Northampton Street
Easthampton, MA 01027 (844) 243-
4357 www.chd.org

The Carson Center
96 South Street
Ware, MA 01082
413-967-6241
<http://www.carsoncenter.org/>

YOUTH SERVICES

**MA Dept. of Public Health Sub-
stance Abuse Services: Central
Intake & Care Coordination**
Free, confidential information and
referral for youth substance abuse
and residential programs
(617) 661-3991; (866) 705-2807
TTY: (617) 661-9051 mass.gov

**Phoenix House
Outpatient & Residential Services**
15 Mulberry St., Springfield, MA 01105
(413) 739-2440 Ext. 6274
www.phoenixhouse.org

Motivating Youth Recovery (MYR)
(508) 860-1244; TTY: (508) 860-5641
communityhealthlink.org

**The CASTLE (Clean & Sober
Teens Living Empowered)**
(508) 638-6000 castlekids.org

**Springfield Recovery High
School**
334 Franklin Street, MA, 01104
(413) 750-2484; TTY: (413) 750-2660
[sps.springfield.ma.us/schoolsites/
recovery](http://sps.springfield.ma.us/schoolsites/recovery)

DETOX PROGRAMS

**McGee Unit of Berkshire
Medical Center**
725 North Street, Pittsfield, MA 01201
(413) 442-1400
berkshirehealthsystems.org/mcgee

Carlson Recovery Center
471 Chestnut Street Springfield, MA
01107 / (413) 733-1431; TTY: (413)
732-4045 [bhninc.org/content/
carlson-recovery-center](http://bhninc.org/content/carlson-recovery-center)

Providence Detox
1233 Main Street, Holyoke, MA 01040
(413) 536-5111 www.mercycares.com
Clinical Assessment: (800) 274-7724

Adcare Detox
107 Lincoln Street,
Worcester, MA 01605 /
(800) 345-3552 www.adcare.com

Community Healthlink
72 Jacques Ave, Worcester, MA
01610 / (508) 860-1000
communityhealthlink.org

Spectrum Acute Treatment
154 Oat Street, Westborough, MA
01581 / (800) 366-7732
spectrumhealthsystems.org

Brattleboro Retreat
1 Anna Marsh Lane, Brattleboro, VT
05302 / (802) 258-3700
brattlebororetreat.org

RESOURCES & OUTREACH

Hampshire HOPE
www.HampshireHOPE.org
Cherry Sullivan
(413) 587-1219

**Opioid Task Force, Franklin
County & North Quabbin Region**
101 Munson Street, Greenfield,
01301 / Marisa Hebble:
opioidtaskforce@gmail.com
(413) 834-3161
www.opioidtaskforce.org

**Office of Northwestern District
Attorney**
Lynn Ferro: (413) 586-9225
northwesternda.org

RESIDENTIAL RECOVERY PROGRAMS

**Beacon House for Men,
ServiceNet**
57 Beacon Street, Greenfield, 01301
(413) 773-1706; TTY: (413) 773-3274
www.servicenet.org

**Beacon House
for Women, ServiceNet**
53 Beacon Street, Greenfield, 01301
(413) 773-1705; TTY: (413) 773-3171
www.servicenet.org

**Watershed Recovery Home
(Women)**
148 Montague City Road
Greenfield, MA 01301
(413) 512-5018 www.chd.org

Grace House
1143 West St. Northampton MA 01060
(413) 586-8212
[http://chd.org/adult-services/addiction-
recovery-services/grace-house/](http://chd.org/adult-services/addiction-recovery-services/grace-house/)

Gandara Recovery (Women)
507 Appleton Street, Holyoke, 01040
(413) 540-9881 gandaracenter.org

Gandara Hairston House (Men)
25 Graves Ave, Northampton, 01060
(413) 585-8390 gandaracenter.org

12-STEP SUPPORT PROGRAMS

Alcoholics Anonymous (AA) Western MA

List of AA groups:
westernmassaa.org
24-hour help line: (413) 532-2111
Spanish only: (413) 734-7500

Narcotics Anonymous

List of NA groups: newenglandna.org
Informational line: (866) 624-3578

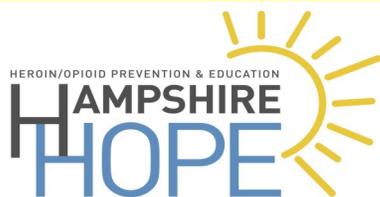
NARCAN TRAINING & DISTRIBUTION

Narcan is available at **Walgreens and
CVS** pharmacies *without prescription*
Training is available at:

Tapestry Health, Northampton
16 Center Street, Suite 415, 01060
(413) 586-0310 tapestryhealth.org

Holyoke Needle Exchange
15A Main St.
Holyoke, MA 01040
(413) 315-3732 ext. 1

NARCAN training video -
[northwesternda.org/nasal-narcan-
training-2014](http://northwesternda.org/nasal-narcan-training-2014)



HAMPSHIRE COUNTY A GUIDE TO DRUG & ALCOHOL TREATMENT RESOURCES

PEER RECOVERY & SUPPORT

CSO Peer Support Services

Behavior Health & Substance Abuse Clinic
8 Atwood Drive, Suite 201
Northampton, MA 01060
(413) 582-0471 www.csoinc.org

RECOVER Project

68 Federal Street
Greenfield, MA 01301
(413) 774-5489
<http://recoverproject.org/>

Learn to Cope

Peer-led support network for families & Narcan training
www.learn2cope.org
Marcy Julian, Western MA Manager
c: (508) 404-3539
email: mjulian@learn2cope.org

Western MA Parents Support Group

Sisters of Providence
Behavioral Health Hospital
1233 Main Street, Holyoke, MA 01040
(413) 246-0677; (413) 534-7237
Wednesdays: 6:30—8:30PM

RECOVERY HELPLINES

Clinical and Support Options

Technological counseling support
(413) 773-1314 csoinc.org/recovery

Western MA Peer Support Line

Open Friday-Monday, 8PM—Midnight
(888) 407-4515

Narcotics Anonymous

Phone meetings & resource list
www.naphone.org

MOM Program

Methadone pregnancy information
methadonesupport.org/pregnancy.html

MA Information & Education

(800) 327-5050; TTY: (888) 448-8321
M-F: 8AM—10PM,
Sat/Sun: 9AM—5PM
Interpreter services available
www.helpline-online.com

CRISIS SERVICES

Clinical & Support Options Crisis Services

29 N. Main Street, Florence, MA
01062

(413) 586-5555; (800) 322-0424

*If you need immediate support and assistance, call Crisis Services
*Accepts all insurances and uninsured
*24-hour support

Central Intake for Youth & Pregnant Women Institute for Health & Recovery

(866) 705-2807

*Pregnant women seeking substance abuse treatment have priority access to care options in MA

**CALL 9-1-1 IF THERE ARE
SYMPTOMS OF AN OVERDOSE
DO RESCUE BREATHING IF
BREATHING IS SLOWED OR
STOPPED**

INTENSIVE OUTPATIENT TREATMENT PROGRAMS

CSO Intensive Outpatient Program

8 Atwood Drive, Northampton, MA
01060 / (413) 582-0471
www.csoinc.org

Baystate Franklin Medical Center: Partial Hospitalization Program

164 High Street, Greenfield, MA
01301 / (413) 773-4444
www.baystatehealth.com

Holyoke Medical Center: Center for Behavioral Health

575 Beech Street, Holyoke, MA
01040 (413) 534-2500
www.holyokehealth.com

Providence Behavioral Health Hospital: Outpatient Dept.

1233 Main Street, Holyoke, MA
01040(413) 536-5111
www.mercycares.com

Griswold Behavioral Health Center

40 Wright Street, Palmer, MA 01069
413-283-1178
www.baystatewinghospital.org

AdCare Hospital

117 Park Ave.
West Springfield
413-209-3124
<http://800alcohol.com/west-springfield-outpatient-care/>

MEDICATION ASSISTED TREATMENT

Clean Slate Suboxone Treatment

Locations: Greenfield, Holyoke,
Pittsfield, Springfield, Ware,
West Springfield
(800) 639-7827
cleanslatecenters.com

Community Substance Abuse Center Methadone Clinic

Greenfield: (413) 774-3321
177 Shelburne Road, MA 01301
Northampton: (413) 584-2404
297 Pleasant Street, MA 01060
www.csachelp.com

OnCall Urgent Care Center

Northampton: (877) 489-0915
6 Hatfield Street, MA 01060

Trailside Health

111 Bridge Street,
Shelburne Falls, MA 01370
Office: (413) 625-6240
Urgent: (866) 305-6588

Valley Medical Group

Amherst: (413) 256-8561
31 Hall Drive, MA 01002
Easthampton: (413) 529-9300
238 Northampton Street, MA 01027
Greenfield: (413) 774-6301
329 Conway Street, MA 01301
Northampton: (413) 586-8400
70 Main Street, Florence, MA 01062

CASE MANAGEMENT

Community Support Program (CSP)

8 Atwood Drive, Suite 201
Northampton, MA 01060
(413) 582-0471 www.csoinc.org
*Pregnant women in recovery, those on

Last Updated: November 12, 2015

Creating a Tobacco-Free Community

Massachusetts Tobacco-Free Community Partnerships

What are Tobacco-Free Community Partnerships (TFCPs)?



Tobacco-Free Community Partnerships support communities' efforts to:

- Help people quit using tobacco/nicotine
- Prevent youth from starting to use tobacco/nicotine
- Protect everyone from secondhand smoke

Funded by the Massachusetts Tobacco Cessation and Prevention program, a Community Partnership in your region can provide **free** resources to your community.

How do Tobacco-Free Community Partnerships work?



By educating local groups and the broader community on tobacco issues and how to take action.

- Inform parents, educators, and other concerned adults about the tobacco industry's effort to target our kids, and expose the industry's latest tactics
- Educate about new and emerging tobacco/nicotine products such as e-cigarettes and other vaping devices
- Provide information about the dangers of secondhand smoke and the benefits of smoke-free housing



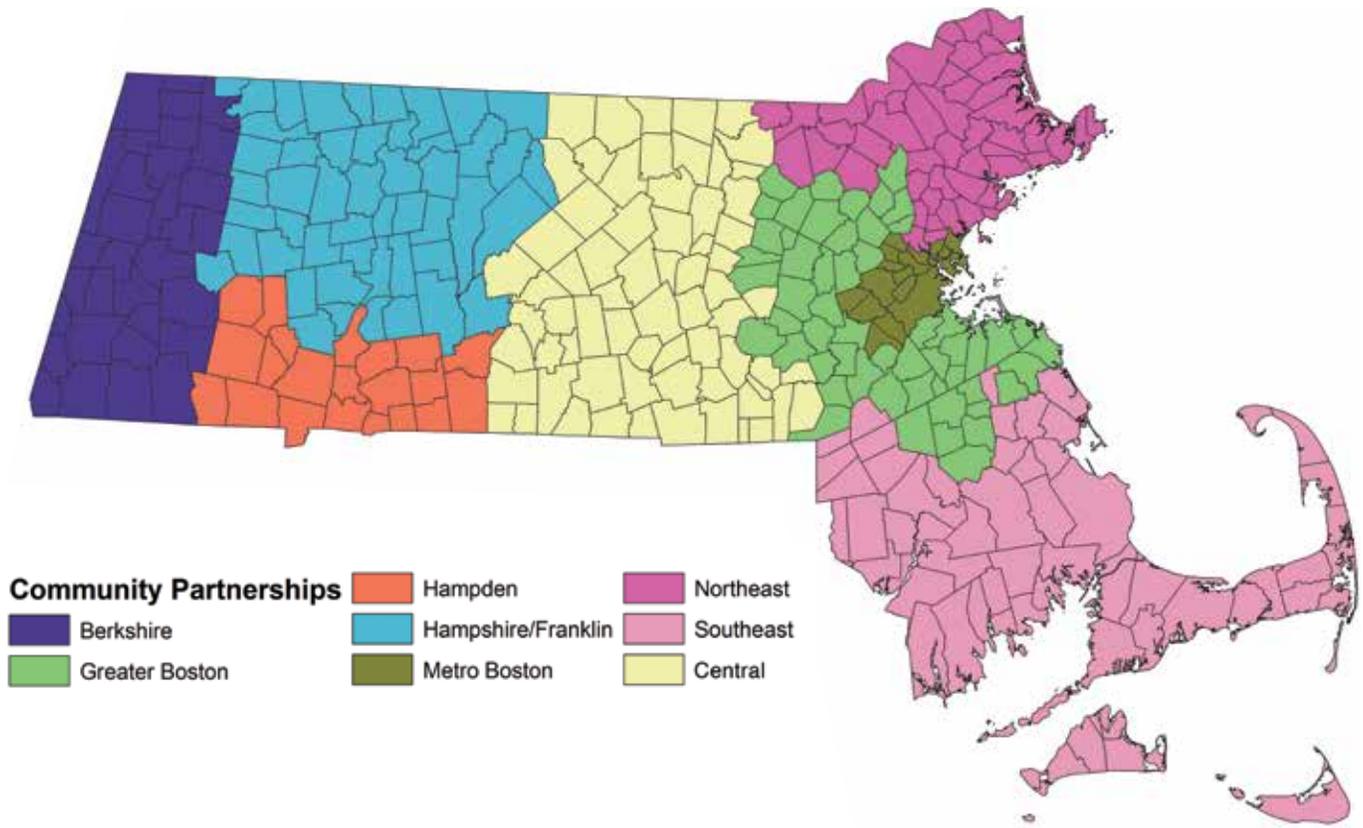
By serving as a resource for local coalitions, health and human service agencies, municipalities, workplaces, school systems, and housing developments that want to address tobacco issues.

- Provide resources to prevent youth from using tobacco and nicotine delivery products like e-cigarettes
- Connect to community resources for quitting smoking
- Provide resources to make a home smoke-free
- Support people interested in changing municipal policies about tobacco, and mobilizing community support

What can my TFCP do for my school or organization?

Contact your local Tobacco-Free Community Partnership for presentations and talks with adult groups, resources of all kinds, and connections to other members in your community who care about preventing youth tobacco and nicotine use.

Massachusetts Tobacco Cessation and Prevention Program (MTCP): Community Partnerships



Area	Group	Contact Email
MetroWest and SouthShore area	Greater Boston Tobacco-Free Community Partnership	Mary Cole mcole@baystatecs.org
Berkshire Area	Berkshire County Tobacco-Free Community Partnership	Joyce Brewer jbrewer@berkshireahec.org
Hampden County	Hampden County Tobacco-Free Community Partnership	Sara Moriarty smoriarty@gandaracenter.org
NorthShore Area	Northeast Tobacco-Free Community Partnership	Ashley Hall ashley.hall@glfhc.org
Northampton Area	Hampshire-Franklin Tobacco-Free Community Partnership	Melinda Calianos mcalianos@collaborative.org
Boston Area	Metro Boston Tobacco-Free Community Partnership	Edgar Duran Elmudesi eduran@hria.org
New Bedford and Fall River Area, Cape Cod and the Islands	Southeast Tobacco-Free Community Partnership	Morissa Vital m vital@sevenhills.org
Central Mass Area	Central Mass Tobacco-Free Community Partnership	Tina Grosowsky Tina.grosowsky@umassmed.edu



Make smoking history.

COMMONWEALTH LAND TRUST (CLT) is a 501(c)(3) non-profit corporation based in Roxbury (Boston), Massachusetts. CLT has a 25 year track record of affordable housing and supportive services provision in the Greater Boston Area. We have more than 350 units in our portfolio which, combined, house more than 650 of our state's most vulnerable individuals and families, and provide services that will end the cycle of homelessness by ensuring that our residents stay housed.

CLT also provides social services for our formerly homeless/chronically homeless clients struggling with addictions, HIV/AIDS, mental illness and/or other disabilities. Our social services coordinators maintain offices in all of our SRO buildings and live-in staff members provide support outside of regular business hours.

VOLUNTEER/INTERN PROGRAM

(continued)

HEALTH & RECREATION

- Game nights
- Movie nights
- Book clubs
- Resident walking or running club
- Free yoga instruction
- Meditation & stress relief
- Health & nutrition classes
- Substance abuse/relapse prevention
- Support groups

FINANCE

- Administrative support for accounts payable and accounts receivable staff
- Supplies & materials cost-comparison research

OTHER

- What inspires you?
- What special talents might you have to offer?

As long as you are sincere, have a positive attitude and want to help, we'll work with you to find a role you'll enjoy and learn from.

.....
TO APPLY:

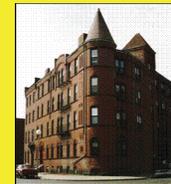
send resume/statement of interest to
mobrien@commonwealthlandtrust.org
.....

1059 TREMONT STREET, SUITE 2 • ROXBURY, MASSACHUSETTS • 02120
PHONE: 617.445.4075 • FAX: 617.427.6834
INFO@COMMONWEALTHLANDTRUST.ORG

Preserving Neighborhoods

COMMONWEALTH LAND TRUST

Preventing Homelessness





VOLUNTEER/INTERN PROGRAM

Our volunteers and interns assist us in many different areas, including: administration, supportive housing management, finance, social services, fine arts and music, health and recreation, technology and maintenance. Our volunteers are a constant inspiration to the work that we do. See the next few panels for a more detailed description of our volunteer/intern activities.

ADMINISTRATION

- **Basic office support (filing, copying, faxing, scanning, reception, data entry, renewing advertising, etc.)**
- **Advanced office support (policy research, board recruitment, organizing archives, donations requests and grant writing, vendor bidding, resident surveys)**
- **Updating contacts database**
- **Volunteer recruiting**
- **Advertising & marketing**
- **Event planning**

SUPPORTIVE HOUSING MANAGEMENT

- **Giving tours to prospective residents**
- **Helping applicants fill out paperwork**
- **Completing application, move-in documentation**
- **Fielding basic resident concerns**
- **Collecting demographic data**
- **Developing better systems, procedures**
- **Revision, translation of forms**

SOCIAL SERVICES

- **Help coordinate resident activities (arrange for or lead activities such as crafts, cooking classes, music, reading clubs, yoga, etc.)**
- **Identify area resources for residents such as financial assistance, food stamps, mental health counseling, furniture, clothing, soup kitchens, community centers, and free events**
- **Revision & translation of forms**

FINE ARTS & MUSIC

- **Advertising, marketing design**
- **Murals**
- **Interior/exterior large-scale beautification projects**
- **Forming or leading band, & group performances**
- **Free instruction, classes for residents**
 - **adults and children**

TECHNOLOGY

- **Website design, redesign**
- **Implement organizational "wiki"**
- **Database development, programming**
- **Computer upgrades, maintenance**
- **Free instruction, classes for residents** - adults and children



 *See other side*

DRAFT Supportive Services Budget

132 Northampton Road, Amherst					
<u>Services to be Delivered</u>			<u>Source of Funding for Services</u>		
Services Provided By	Estimated Level of Service at 132 Northampton Rd	Cost of Services at 132 Northampton Rd	Included in Operating Budget		Off Budget
			MRVP Service Funds	Project Operating Budget*	Other State & Fed, & Local Sources
Resident Services Coordinator	.75 FTE hrs / wk)	\$45,000	\$15,000	\$30,000	
Department of Mental Health Case Workers* (est service cost for 2 DMH clients)	2 clients @ \$61.08 per person/ per day	\$44,588			\$44,588
Elliot Services / Service Net PATH Services (case coord, short-term counseling, Crisis Intervention)	4.5 hrs / week per client avg. 6 clients for 6 mos Total = 702 hrs. / year	\$20,000			\$20,000
Veterans Services Client Services	Est. 4 clients per year	\$3,373			\$3,373
Veterans Services Direct Cash Benefits	Est. 4 clients per year	\$29,136			\$29,136
Amherst Community Connections	Est. 6 clients per year @ 3 hrs/ wk @ \$25 / hr	\$23,400			
Amherst Health Department	On-Site Flu Shots Health Info and Referral	\$500 \$500			\$500 \$500
Totals		\$166,497	\$15,000	\$30,000	\$98,097

* Including draws from Capitalized Services Reserve

* DMH Case Workers for 2 FCF units. Cost is paid by DMH and services are typically outsourced to an area mental health agency, such as Service Net.

**TOWN FINANCIAL
COMMITMENT LETTER**



January 14, 2020

Valley Community Development
256 Pleasant Street, Suite A
Holyoke Street Entrance
Northampton, Massachusetts 01060

To Whom It May Concern:

The Town of Amherst is pleased to support Valley Community Development Corporation's supportive studio project planned for 132 Northampton Road. The project helps meet the high need for small affordable rental units that was identified in the Town's Housing Production Plan, and it is consistent with many goals of the community's Master Plan.

As part of the effort to move the project forward, the Town has made a sizable commitment of funds to the project, including \$700,000 in Mini-entitlement Community Development Block Grant (CDBG) funds and Community Preservation Act (CPA) funds and extensive staff support.

In July 2019, Amherst's Town Council approved the \$500,000 CPA request because of the project's many benefits. The \$200,000 of CDBG funds has been allocated to assist with architectural services and energy efficient design. These local funds augment the ongoing staff and committee support for this project, which will add approximately 28 units for extremely low- and low-income individuals.

Valley CDC has a proven track record of developing affordable housing, and the Town offers its support to make this project a success. Please contact me if there are any questions or there is a requirement for more information.

Sincerely,

Paul Bockelman
Town Manager

COMMUNITY LETTERS

From: Steve Dunn

Sent: Thursday, May 30, 2019 8:01 AM

To: Town Council Members <towncouncil@amherstma.gov>

Subject: CDC's Northampton Road project

I am writing in support of moving this effort forward. Amherst needs housing of this kind and locating it within walking distance of downtown makes so much sense. No project is perfect, and there will always be opposition, but this plan is a good one and has my support.

Steve Dunn
Amherst

Dear Town Council,

I strongly support the SRO project proposed for the parcel of land near the Amherst College playing fields.

Amherst desperately needs more affordable housing for low and moderate income people and in particular we need SRO housing such as is being proposed. This is an ideal location for this kind of housing as it is within easy walking distance of both downtown and the University Drive stores and medical facilities giving the SRO residents access to both services and potential jobs at two locations.

Its access to transportation options is excellent. It is within easy walking distance to many bus routes and to Zip-cars. It is also near the Norwottuck rail trail for those who bike.

While I am not an abutter to the property, I live nearby off of Snell St. and I walk by the property almost every day. I am confident that this proposed development will be an asset to the community and I am not afraid to have it in my neighborhood.

Valley Community Development Corporation is an experienced developer and manager of affordable housing and I know that they will provide high quality housing and ongoing quality management of the property.

I urge you to vote in favor of this project and to help it through the permitting process in whatever way is appropriate.

Sincerely,

Fran VanTreese
17 Moody Field Road
Amherst, MA

Dear Town Council Members,

I have been meaning to write since I read the recent article regarding the proposed SRO to be located on Route 9. I am in support of the project as it would provide much needed affordable housing for community members and the location is good.

I have to say that I was surprised to read that area residents were raising the alarm about this project. It is not close to any residences, other than the bed and breakfast next door, and would be located in a section of route 9 that is already predominantly dorms and college rental properties that house many people. I myself lived close by with my family (including young children) on Woodside Avenue for 8 years, and if I still lived there, I could not imagine opposing this project when affordable housing is so desperately needed, and the project is being proposed for such a sensible location.

I hope that you will move to approve this project, despite the outcry.

Thank you all for your service to our town!

Sincerely,
Meg Robertson
560 Station Road

Dear Town Council,

You may already be aware of my support for this project because of my association with CPAC and Interfaith Housing, but I wanted to write also as a resident of District 4. I support the decision to hold a meeting of the residents, given the level of concern among some neighbors. That said, once the concerns are aired and addressed, I hope that you will subsequently vote in support of CPAC's recommendation to provide a construction grant. The studio apartment project will provide housing for people with a range of incomes - some of the eventual tenants may be men and women already working in and contributing to Amherst while others may be desperate to leave a life on the street, in shelters, or couch-surfing. Valley CDC has an lengthy track record of successfully developing affordable housing and has found an excellent site on which to develop modest housing for an underserved population. As you know, the specific design of the building will be worked out during permitting. Please lead the way and give your wholehearted support to a project that will show that Amherst's progressive values are more than just talk.

Best regards,

Sarah Marshall

Thank you! I wanted at some point to speak about cbdg and ACC as well as issues a sober sane voucher holder faces trying to avoid substandard apt as well as issue of agencies funneling people that are not independant and eother alcoholics drug users or mentally ill in your face tenants as well as mgmt that lets anyone in as well as conditions substandard. I believe that not only are people pushed to the worst deal apts in amherst but to specific units that i feel are kept trashed and shown to voucher holders because so many holders of them are hard on apts and many dont care as they are glad to have any place. Even if its like a rehab center and not to code yet passes.

On Mon, Jun 17, 2019, 4:42 PM Griesemer, Lynn <GriesemerL@amherstma.gov> wrote:

Here is the final agenda and the schedule of the upcoming meetings.

Lynn

From: Js K
Sent: Monday, June 17, 2019 4:37 PM
To: Town Council Members <towncouncil@amherstma.gov>
Subject:

What is meeting tonite on. I cannot dnload agenda. I wish there was a read option. Also what is tues meeting about? Thanks

Dear Amherst Town Councilors,

Valley Community Development has reached out to me as a neighbor of their small studio apartment building at 96 King Street, Northampton. I understand there has been quite a bit of concern from immediate neighbors in Amherst regarding how "neighborly" lower income and homeless individuals might be for a proposed development there.

I am a clinical social worker in private practice and my office is next door to 96 King Street. I have clients visiting during day time and evening hours during the business week. We share our driveway with the 96 King Street building and my office looks out of that building. My clients are often in a vulnerable or fragile state and no one has ever complained about any issues in the parking lot or entering the building. My guess is that none of them even realize the house next door is run by Valley CDC.

Half of the homes in the building are set aside for individuals coming out of homelessness and some are for lower income people. Initially I had some concerns about what this change might be like for our building but I can say that there have not been any issues in the many years that they have been in that space. And I feel happy that our community can support individuals who are coming out of homelessness and need support as they make that transition. It is essential that we provide these services and Valley CDC does an amazing job of supporting these individuals.

The one issue that has come up with the building is that a few months ago a very loud, engine like sound started coming out of the building. As soon as I reached out to Valley CDC, I was put in touch with the building manager and slowly we were able to identify the sound (an issue with a new heating system) and they were able to get the contractors out to fix the situation. I felt that having an organization as a neighbor actually made that situation a bit easier because they were very motivated to make their neighbors satisfied. That is not always the case with an individual home owner.

I have only had pleasant interactions with any residents of the building but I must say I hardly see them. The curse of our busy lives.

Please feel free to be in touch with any questions.

Sincerely,

Ellen Goldsmith, LICSW

Dear Amherst Town Councilors,

Valley Community Development has contacted me because I am a neighbor of their studio apartment building at 96 King Street, Northampton. My understanding is that a proposed development for lower income and homeless individuals in Amherst is causing some concern among its immediate neighbors about the suitability of this population as neighbors. I thought it might be helpful to hear from someone who actually has had the experience of living next door to a similar building with a similar population.

I work as a psychotherapist in the building next door, 100 King Street. I am there most weekdays, sometimes in the evening, and occasionally stop by on the weekend to do paperwork. I have had very little interaction with the residents at 96 King Street except to say hello in passing if someone is sitting outside on a bench. My clients have never reported any uncomfortable interaction and few seem to have an awareness of anything particular about the building next door, just as nobody has ever mentioned the building on the other side which is a lawyer's office. Actually, although I knew the building served low income individuals, I just learned through this contact that half of the homes at 96 King Street are set aside for individuals coming out of homelessness. The building is well kept up and very attractive.

I hope this is helpful.

Sincerely,

Ann Cleaveland, M.S.W.

Dear Councilors

As a resident of the Town of Amherst I want to express my support for the Supportive Housing project proposed for 132 Northampton Road. This is a sound and thoughtfully prepared proposal for a much needed affordable housing project for our community. Valley CDC has a solid track record of successful affordable housing projects for low income individuals who have the potential to become positive contributors to society through opportunities such as this to transition out of homelessness to a more stable living situation. Providing individuals, such as the proposed tenants for this project, with affordable housing within walking distance of work opportunities, shopping and medical services is essential for giving them a real chance to make a successful transition. I urge you to support CPA funding of this project.

Thank you

Amy Springer
1491 South East St

Dear Town Councilors,

I'm attaching a diagram I've created about the proposed Studio Apartment Supportive Housing at 132 Northampton Road.

Right now parties involved in this process have rim emotions- critical, running away, feeling scared and vulnerable, wanting to rescue.

I believe that the by acknowledging and validating each others concerns, being discerning, setting limits, showing compassion and nurturance

we can move toward a middle ground of trust- a negotiating place.

I appreciate your leadership in this difficult process.

Best Regards,

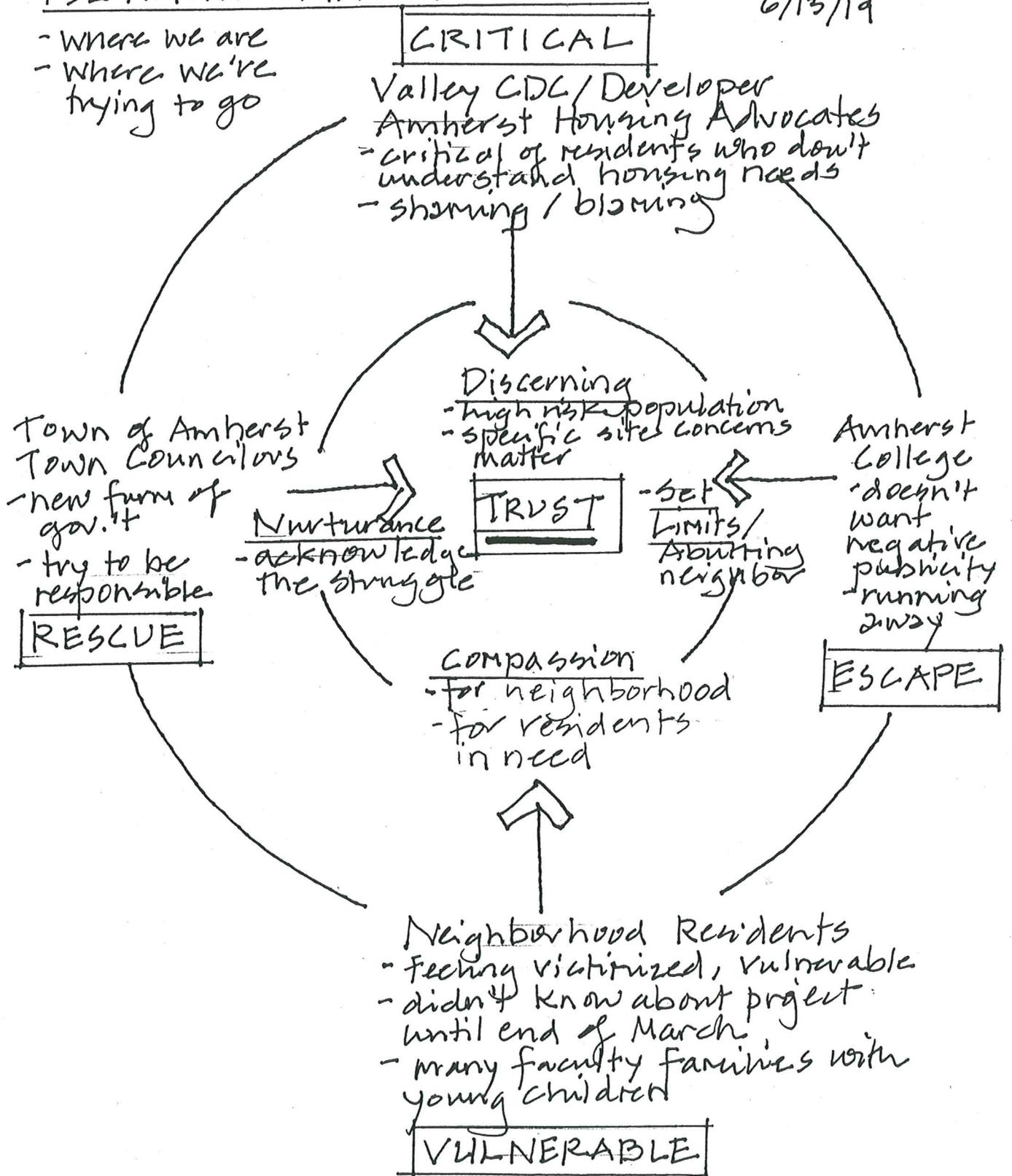
Kate Troast

99 Dana Street

DIAGRAM OF PROCESS

132 NORTHAMPTON RD HOUSING

KATE TROAST
6/13/19



Dear Amherst Town Council,

We were recently made aware of a grant awarded to the Valley Community Development Corporation (Valley) to help the town of Amherst provide housing to accommodate 28 small unit apartments for individuals who have found themselves in the predicament of homelessness.

It was brought to our attention as we are the current business owners of the Freckled Fox Cafe on 1 N. Main Street, Florence, MA which is a building owned by the Valley.

We have been in business since September 2017. While we may be a young business our cafe is a bustling spot for the Florence community to meet for breakfast and lunch.

We offer quiet window seating overlooking Main street, a separate children's play space for families ,and free WIFI with good comfortable space for holding business meetings.

Our customer base is from all walks of life, including all stages and ages.

As you may or may not be aware, the building our cafe is in also houses 17 small studio apartments above the cafe, much like the housing that is being proposed for Amherst.

As business owners we were aware that the apartments were occupied when we started our lease. Since our purchase of the cafe we have had a good many encounters with the residents living in the upstairs apartments.

As with any new tenants getting to know your neighbors takes time. Many of the residents have become customers of our cafe. We believe we have a good rapport with the residents who live upstairs from the cafe and the Valley staff working with the them as well. At times the residents are outside enjoying the nice weather, often many use a driving service due to some disabilities, others walk to work or to the library which is across the street. At this time we have not had any issues or complaints from our customers regarding the residents and their actions. Any minor items that have come up regarding the tenants and our business space have been promptly taken care of through communication with the office staff at Valley. At this time we are very happy sharing this building space with the residents.

We believe that as new business owners we were able to make the purchase of our business with the help of a reasonable and affordable lease option with the Valley. We looked at many other business spaces for rent at the time we decided to go into business and found most in Northampton, MA were incredibly more expensive for the same square foot. We have appreciated the opportunity to work with the Valley in helping to support those in need while also working hard to support our community as a small business with affordable commercial space available to us.

It is our hope that the Amherst Town Council appreciates our point of view and approves the proposal for the Valley to build housing to help end homelessness in downtown Amherst on Rte 9 for occupancy in late 2021.

Thank you for your service to the community,

Kitty Johndrow, Owner

Dear Town Council members,

Thanks for your hard work on our new town government. I am writing to urge you to support CPA funds for the proposed affordable housing development at 132 Northampton Road, Amherst, MA. From what I have read, the **Valley CDC does excellent work**. After extensive consideration, the site at 132 Northampton Road was chosen to provide housing to those in need in Amherst. I trust the CDC's process and hope that you do too. We have **homeless neighbors** whose lives are severely disrupted by lack of shelter and stability. This proposed housing is the solution to homelessness.

Please vote to appropriate CPA funds to support this worthy project.

Sincerely,

Brian Yellen

13 Norwottock Circle

Amherst, MA

Dear Amherst Town Council:

I am writing on behalf of the Western Massachusetts Network to End Homelessness ("Network") in support of the Valley CDC's proposal to develop 28 supportive studio apartment units at 132 Northampton Road.

The Network, which includes hundreds of partners from every sector across the four Western Counties, creates collaborative solutions to prevent and end homelessness through a Housing First approach. Our Leadership Council reflects the broad-based support of the Network's mission (see list attached).

As I'm sure you are aware, Massachusetts faces a significant affordable housing crisis, and Amherst is no exception. Based on a recently released report by the Federal Reserve Bank of Boston, we know that for every 100 extremely low income households in Massachusetts there are only 48.6 units available. **In Amherst the gap is even larger, with only 42 units available for every 100 extremely low income individuals.**

We are extremely fortunate to have Valley CDC in our community, leading the way in the local response to this affordable housing crisis. This particular proposal is extremely sound, reflecting evidence-based best practices: well-designed housing units with available support services in a location that is accessible to public transportation and employment. It also provides affordable housing for those individuals earning between approximately \$25,000-\$49,000/year, providing homes for those with a mix of incomes and experiences.

What an exciting opportunity! Data from across the region and the country tells us these developments work. While we can have compassion for the fear of change, even for the fear of difference, it is our collective duty to push forward with housing policy that brings us closer to the healthy communities we all seek and reflects the values of inclusivity and opportunity that are true to the Amherst community.

The Network and its many partners stand at the ready to assist in making this development a success for residents and neighbors alike. Please let me know how we can help.

Thanks so much for your leadership and commitment.

Best,
Pamela
Pamela Schwartz, Director
Western Massachusetts Network to End Homelessness
413-219-5658
<http://westernmasshousingfirst.org>

Dear Chair and Council members:

I turned on the TV tonight and heard the chair announce a June 24th meeting about the SRO project. (I don't have the exact words from the Agenda flashed on the screen.)

I beg each one of you to rethink how you label and frame this meeting so as not to enflame the issues or appear to take sides. The project you will discuss is named "Amherst Studio Apartment Supportive Housing" in the initial CPAC proposal. And here is the language from the CPAC: "Valley Community Development Corporation Studio Apartments." The Amherst Affordable Housing Trust website wisely refers to this proposal merely as the "Northampton Road Project."

But the abutters & neighbors label this mixed-middle and low-income housing an SRO and this negative reframe is echoed by the Council's announcement to "Establish an Open Meeting of the Residents ...for the purpose of hearing presentations and discussing ...the proposed SRO project at 132 Northampton Road." The Council further suggests that there will be "discussion, motion and vote."

First of all, I trust there will be discussion only, but not a motion and not a vote. Those residents who are able to turn up for the June 24th discussion (and many of us saved June 18th but are not available on the 24th) do not constitute an authorized or representative body. The suggestion that that such a discussion group can make motions & vote suggests that one side of this contested issue already has the support of the Council. The decision not to maintain the announced June 18th date but move it to June 24th, at the convenience of the abutters & neighbors, further suggests a one-sided approach. Many of us who support this mixed-income project feel every bit as strongly as do the abutters & so-called neighbors. I trust there will be neither a motion nor a vote.

Second: I am distressed by the implications of the Council's linking the misleading label "SRO" to the idea that a discussion will lead to a motion & vote. Words not only convey meanings, they evoke emotions. The abutters & neighbors object to a SRO, I assume. But this project is not an SRO. These will be Suite Apartments that are single rooms with kitchenette & bathrooms, much like the small rental spaces that have become fashionable and high end in San Francisco, Chicago or New York. The term "SRO" unfortunately evokes negative projections about low income, homelessness, high crime, and other ugly attributes that, while largely incorrect about the populations they stereotype, are completely untrue about this project and fuel the flames of misrepresentation about the 16 workforce units and 10 low income units proposed by Valley CD for Amherst.

Please do not further mislead your constituents by using the term SRO in your agenda for the June 24th meeting. Please take care not to seem to side with the abutter & neighbor misapprehensions about this project. The perception of your agenda to discuss, move a motion, & vote about the SRO suggests that you are endorsing the abutter & neighbor point of view. I trust this is not the case.

Respectfully,

Maurianne Adams

Dear Town Councilors,

The neighbors of 132 Northampton Road would like to invite you on a walking tour of the neighborhood abutting 132 Northampton Road. We are hoping to show you a few spots in our neighborhood and help you see where our community lives. We especially hope our District 3 & 4 Council members and members-at-large will attend. That said, we welcome a chance to meet the Councilors from other districts. This will be a walking tour with light refreshments at the end—we don't anticipate any sort of sit-down formal meeting. We would like to give you a chance to see the location of the proposed property and get a feel for our neighborhood. Please meet at 30 Orchard Street on Sunday, June 9th at 4:00pm. Please let me know if you can attend. If the time does not work for you, I would be happy to arrange another time to show you around.

Warmly,

Hallie Hughes,

on behalf of the neighbors of 132 Northampton Road.

June 4, 2019

Town of Amherst Town Council
Town Hall
4 Boltwood Avenue
Amherst, MA 01002

Dear Council members:

I hope this finds you well. I felt compelled to share my thoughts and ideas for the future of your town. I lived at the Jeffrey Amherst Manor for 42.5 months, was a registered voter, and our daughter graduated from Amherst High with a Humanitarian Award.

In the late Nineties, I was homeless and remember all too well what challenges I encountered. It took time to recover from the stigmas. Fortunately, I had good outside help with kind people assist me and show me a better way of life. Now, I have a beautiful full life, earned two more degrees, remarried a decorated Marine, and live in a good townhome.

I understand from reading the Town of Amherst *Zoning Bylaw* May 10, 2019 Draft (UNK) that you are ready to build a housing development for the community. I can appreciate the choice as there is a need for it. The population has grown and there are many homeless people about town.

I read the Dec. 27, 2018 application by Real Estate Project Manager Laura Baker for the Valley Community Development Center (Baker) and the Dec. 12, 2018 support letter from Amherst Housing Authority Board of Commission's Chair Michael Burkart (Burkart). Both were very impressive, solid letters with quality facts and points. Ms. Baker should be commended for her due diligence and commitment to helping the citizens of Amherst. Mr. Burkart was kind when he wrote, "They are a diverse group of people who need a place to live." I cannot nor will not dispute their findings.

Next, I read the Jan. 16, 2019 article in the *Daily Hampshire Gazette* by Scott Merzbach "Valley CDC moving ahead with housing in Amherst for extremely low-income." (Merzbach) His last sentences of the article said, "Work is also underway to get memorandums of agreements with social service providers so when it opens, a residential services coordinator will be on site." It is very true, homeless and/or mental health clients need supervision.

I also read Mr. Merzbach's May 21, 2019 *Gazette* article, "Residents air concerns about low-income housing project in Amherst." (Merzbach) I understand from it that you'll need to decide by the first of July which is less than a month away. It's important you don't make hasty decisions for future generations and the voters will remember.

I discovered the 15-page-pdf "Dept. of Housing and Community Development Notice of Funding Availability, Winter 2019, Affordable Housing Competition for Rental Properties." It specifies in Attachment A that you'll need to comply with ten *MA Fair Housing Mission Statement and Principles*. The two principles that I'm concerned that Amherst residents won't

attain are number nine, "Measure Outcomes" and number ten, "Rigorously enforce all Fair-Housing and Anti-Discriminations Laws and Policies." Are you prepared to succeed in all ten?

I understand the SRO building at 132 Northampton Road won't be built and habitable until July 2022. My four concerns are: (1) you will need to hire enough trained, qualified house managers for 24-hour supervision. Homeless people can unruly without knowing their behaviors are unacceptable. This new place won't succeed with a skeleton crew. (2) You will need to CORI and SORI the applicants. Thereby, you will need to include by-laws about Level I, II, & III Sex Offenders. They are homeless too and might want to live in an SRO. However, this property is next to Amherst College's Pratt Field at Lehrman Stadium where innocents are busy on the field. (3) You will need to make the building ADA compliant. (4) Find a way for the neighbors to feel secure as their taxes contribute to the town. *Anybody* can become homeless. The NIMBY attitude cannot dominate the meetings.

Please take the time to hear everyone. This is a big effort to improve lives. Thank you for your time.

Sincerely,

Faith "Ella" Alkiewicz, MFA

talk@icloud.com
413-337-3656

Dear Councilors,

I am writing in support of the VCDC project proposed for Northampton Road. It is an excellent opportunity to follow through on our community's often expressed desire to provide more affordable housing for Amherst residents.

Of course, a project like this will always be met with some trepidation from neighbors, so I appreciate that the Council has delayed the vote until after an information forum is held to clear up mis-information. I hope that community members and councilors will trust our town's experts who have researched this project carefully and have the expertise to evaluate its merits. It is important for all to understand that this vote is about the funding for the project, and that the details of the project will be addressed at a later stage when it's time to look at zoning permits, etc. Issues like the level of staffing at the site can be discussed at that time.

Thank you for representing the best interests of our whole community, including our most vulnerable citizens.

Best, Claudia Canale-Parola, District 5

Sent from Mail for Windows 10

Good Day to the Honorable Town Council Members:

Thank you for serving our Town especially as a new form here for policy and practice. Sending you the best of luck as you develop functionality !

I wanted to write in support of the Valley CDC plan currently in review. My belief is there are real unmet needs concerning housing across the spectrum within our town (and 5 or 6 immediate towns). My hope is that further efforts begin to show resolve as soon as possible. For me those in most stress need the most immediate attention. Our homeless and those with extremely low income are the most vulnerable. Last summer one a month died. Earlier this year the town had another death. These folks should be accommodated first to prevent further catastrophe.

I commend Valley CDC for the speed with which they were able to secure a possible spot showing compassion to this need. Competition for properties is high here (one of the issues w/affordability through out the affordability span) funding precarious and varied for the needy. They have located a great area for such a project. I hope you can support this effort as nothing exists (beyond a singular & distant facsimile, "the Perry") and as designed - appropriate. It will have a community room, staff area and local 'housing first' familiar staff will serve the portion of residents in need. Other residents will serve as models for stability. It all looks like a project we can finally point to with pride as our Town's response to a problem we have not addressed within our borders otherwise.

Thank you for your time, and attention to this matter.

Cordially
Charles Fuller 3rd
22 Chestnut Ct
Amherst, MA

To The Town Council, Town Manager and Dr. Hornik,

Thank you all for taking the time to read my (long) prior emails, and in some cases to respond directly. Dr. Hornik, PhD and I have exchanged a few emails and I've read the responses from the Valley CDC on the town website. After reviewing these, I was ready to acknowledge that Valley CDC has a long history of work with affordable housing and to accept many of the points they laid out in their response. I was very surprised then by the emergency services call data provided by Tim Atteridge and analyzed by Dr. David Huber, PhD last week for the other properties that Valley CDC runs in Northampton. These logs suggest that tenants at other Valley CDC properties are using emergency services at a greater rate than the general population, including a significant number of medical emergency calls in all locations.

To me, this re-emphasized the underlying drive for this whole endeavor: we as a community have identified a need to provide greater access to affordable housing and to support specific populations (the homeless, those from the Department of Mental Health, and the working poor). That is the specific point of this project. However, the call records are a reminder that **the needs of these populations do not stop with housing**. These calls highlight the needs for ongoing social services support, which I do not feel will be met by part time staff being on site 20 hours per week. Though the timing of calls is not noted in the available logs, I suspect many of the calls are made at night when the proposed staff will not be there.

I also continue to have concerns about access to transportation for residents. In response to concerns re: transportation, access to bus stops and shopping, Valley CDC offered the following:

Winter in New England presents challenges to us all, most especially to those who have no home. These persons are often walking miles each day throughout the year carrying all of their possessions with them. If they leave their belongings somewhere, they are often lost or stolen. The suggestion that a 1/2 mile walk with groceries is an undue hardship demonstrates a lack of understanding of the true situation these persons face.

At the proposed development, some tenants will have vehicles. It is our experience that there is frequently ride sharing that occurs within a multi-unit building. In addition, there will be regular on-site hours by a Resident Services Coordinator. The Coordinator can help arrange transportation for a group of tenants, or may provide rides. As we all do, people may choose to stay indoors in severe weather. Being housed, they will now have that choice. Tenants with physical disabilities and seniors can access low cost van services available to all Amherst residents in these population groups.

Neighbors have stated that crossing Northampton Road is extremely dangerous and would be too hazardous for our adult tenants. At the same time, we hear from residents who live on Dana Street that they, and their minor children, routinely access the Pratt Field, located

on the opposite side of Northampton Road. We understand that plans are advancing for MA DOT to improve sidewalks on both sides of Northampton Road, to install multi-use travel lanes, and to install two cross walks in close proximity to 132 Northampton Road which will enhance accessibility on foot or by bike and improve crossing safety for all.

To paraphrase these: winter in New England is hard and being in a home is better than not being in a home; it is possible that residents may be able to get a ride with people who have cars; and other people cross route 9 so it should be fine for these residents. These responses do not offer solutions to any of the raised concerns directly to make accessing bus stops or shopping easier or safer. In reconciling the fact that bus routes were changed to accommodate the Amherst Survival Center that at the time was a similar distance to the nearest stop, Dr. Hornik wrote:

You asked about why the survival Center needs to be closer to a bus stop. They serve 100-150 people each day and over one-thousand each year. It's a varied population, including parents with children.

I'm confident that if there are mobility issues at 132 Northampton road they will be addressed in a timely way. It would only affect a very small number of people.

He notes correctly that the distance from 132 Northampton Rd to the nearest bus stop and shopping only affects a small number of people, but **these are the very people this project is designed to help**. Regarding addressing mobility issues in a timely way, again, Valley CDC has offered no specific solutions to the fact that the majority of the proposed residents at 132 Northampton Rd will not have cars, the distances already noted or that the area is slated for construction that will disrupt foot traffic shortly after the SRO is supposed to open.

I applaud the efforts of Valley CDC to increase affordable housing in the Pioneer Valley and the Town of Amherst for advancing this project. I think Valley CDC has done a good job in Northampton. But we are not Northampton, we are Amherst, and we have an opportunity to do it better. If the Finance Committee votes to approve borrowing for this project as it currently stands, the Town significantly undermines its capacity to negotiate with Valley CDC to ensure better outcomes for the proposed residents of this property. If you agree that there are remaining areas of concern that need to be addressed, I urge you to delay voting on this project until they are completed to Town's satisfaction.

Sincerely,
David Robertson, MD/MPH

Compromise. Compromising of values. Compromising of character. I expected better. A Council with a backbone. Councilors that act out of moral courage not cowardice. Councilors that believed in something instead of saying it during campaigns. Councilors that act with conviction.

Another President phrased it differently saying, "blame on both sides." We are just as copiable here in Amherst of normalizing bigotry by lending legitimacy to the words spoken in CRC and Finance Committee Meetings.

Having votes that were not on the agenda makes it rather hard to organize working people to come speak for a 1PM meeting on a Tuesday.

I am disgusted by the level of hypocrisy. Such blatant housing discrimination is not only moral abhorrent it is illegal. I grew up in a trailer park. I understand that in this world part of your *worth* is based on your *wealth*. I know that as a country and a state we have a statutory and societal tendency to segregate people by income. In vain, I thought our community was better than that.

When I was 16, I have the privilege of attending a Rotary Youth Leadership Conference at Springfield College. Upon completion of the program, we received coins inscribed with the Four Way Test: Of the things we think, say, or do

- Is it the TRUTH?
- Is it FAIR for all concerned?
- Will it build GOODWILL and BETTER FRIENDSHIP?
- Will it be BENEFICIAL for all concerned?

I challenge my neighbors and the Town Councilor to consider this test as they deliberate on the CPAC funding for Northampton Road SRO project. I encourage them to stand up for what they believe and do what is right, not what is easy.

--

Best,



John Page
Amherst Resident & Member of the Affordable Housing Advocacy Coalition

Finance Committee et al.,

As you consider your recommendation on bonding for the 132 Northampton Road affordable housing project, I hope you heed the unanimous recommendations of the Community Preservation Act Committee (CPAC) and Amherst Municipal Affordable Housing Trust (AMAHT), as well as the endorsements of the Amherst Survival Center, Craig's Door Homeless Shelter, Inter-Faith Housing Corporation, Amherst Housing Authority, Elliot Homeless Services, the Amherst League of Women voters, and many Amherst residents.

I trust your prudent and objective consideration of the financial implications of this project. However, the responses of some Councilors to recent public comment has left me concerned in this body's ability to remove the substantive (and often inaccurate) grumblings of neighbors from your criteria: conformity with Town's goals and the Master Plan and the financial impacts, in the Community Resources Committee and Finance Committee, respectively.

This project aligns with our community values, positively contributes to housing goals in accordance with the Master Plan, and contributes positively to local tax revenues. I relay the figures presented by Laura Baker in conversation with Town Planners and Assessors:

- The current assessed value of this property is \$249,300, which is estimated to increase to \$963,000 following development.
- This property will pay real estate taxes following development, as it does now. Real estate taxes are projected to increase almost four-fold, from the current annual tax of \$5,435 to an estimated annual tax of \$21,000 in the first year of operations.
- Over the first 10 years, this amounts to increased tax revenue of \$178,435 over the present use; over 20 years the increased revenue is \$418,238.

The cost of your ambivalence and any delay is significant. Not unlike the schools, the cost of construction and borrowing will become increasingly expensive with each delay. With each passing Town Council meeting where a vote to fund this project is delayed the feasibility of this much needed housing quickly withers. Moreover, lack of support from the Town Council (despite overwhelming support from all other relevant Town committees and departments) will impair other funding sources. Much like the schools where the MSBA is unlikely to grant the town funding without a clear show of support from the Town Council, the state DHCD is unlikely to grant the project necessary funds if it believes the Town Council doesn't support it. The Town Council once again needs to step up and show its clear support.

Additionally there are intangible assets and other costs as well, those that do not depreciate over time: the cost of human life as Craig's Doors see more people each winter than they have the capacity to serve; and the loss of diversity, economic vitality, and quality of life as Amherst increasingly becomes a place where only a certain social-strata can live. As you evaluate impact, I hope you consider those costs as well. I will leave you with this: when studying accounting I learned a rule that served me well in life as well as balancing books: *Goodwill is never amortized!*

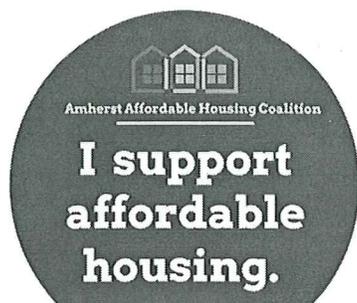
--

Best,



John Page

Amherst Resident & Member of the Affordable Housing Advocacy Coalition



Dear members of the town council,

I'm writing to let you know that I urge you to support the slate of CPAC projects before you, including the Valley Community Development studio apartment project.

After attending the town council meeting last week and listening to the presentation of the CPAC projects, I feel even more strongly that the CPA committee has done thoughtful work on the conservation and affordable housing projects they are recommending to the council.

The housing project is fiscally responsible and provides much-needed housing for some of the most housing-insecure members of our community with support on site. There are few opportunities to pursue solutions at scale and this project provides a remarkable opportunities for our community to put our values to work in a real way.

I urge you to agree with the recommendation of Community Preservation Act Committee (CPAC) and Amherst Municipal Affordable Housing Trust and support the Valley Community Development studio apartment project.

Thank you for your consideration,
Johanna.

--

Johanna E. Neumann
137 Stanley Street
Amherst, MA 01002

(413) 267-4754

Dear Amherst Town Councilors,

Your constituents from Districts 3 and 4 write to request that you vote against funding the Valley CDC 132 Northampton Road proposal in its current form, or, at a minimum, that you delay any vote of the finance committee on this proposal to allow further review and revisions to the plan.

We attach a letter regarding this proposal. Analysis of the Northampton Police call logs (raw data and a summary analysis are attached) shows that there are serious concerns with the unmanaged SRO housing model of Valley CDC. These data indicate that this proposal will not effectively serve the residents of the SRO and will negatively impact the surrounding community. This should be factored into the vote of the finance committee on this proposal because if the proposal needs to change, this will impact Valley CDC's business model.

This letter was circulated by e-mail over the last 21 hours and in that short time, 56 residents from Districts 3 and 4 endorsed the letter, of whom 48 have put their names to the letter. Below we list in full these names and most have been blind copied on this e-mail. In contacting residents, we gave the choice to endorse with signature, endorse anonymously, or not endorse. We did not receive a single non-endorsement. It is likely that others are away for Memorial Day and will respond in the near future.

We note that residents were not uniform in their opinions. Some who signed, and some who endorsed anonymously, indicated that they are opposed to any SRO plan at this address, but they nonetheless agreed with the concerns outlined in the letter. For some, they do not find SRO projects to be an effective means of serving this vulnerable population regardless of where the SRO is located. For others, they do not think an SRO is sensible at this location because it is almost entirely surrounded by family residences (see attached map). These residents may write to you themselves to express these opinions.

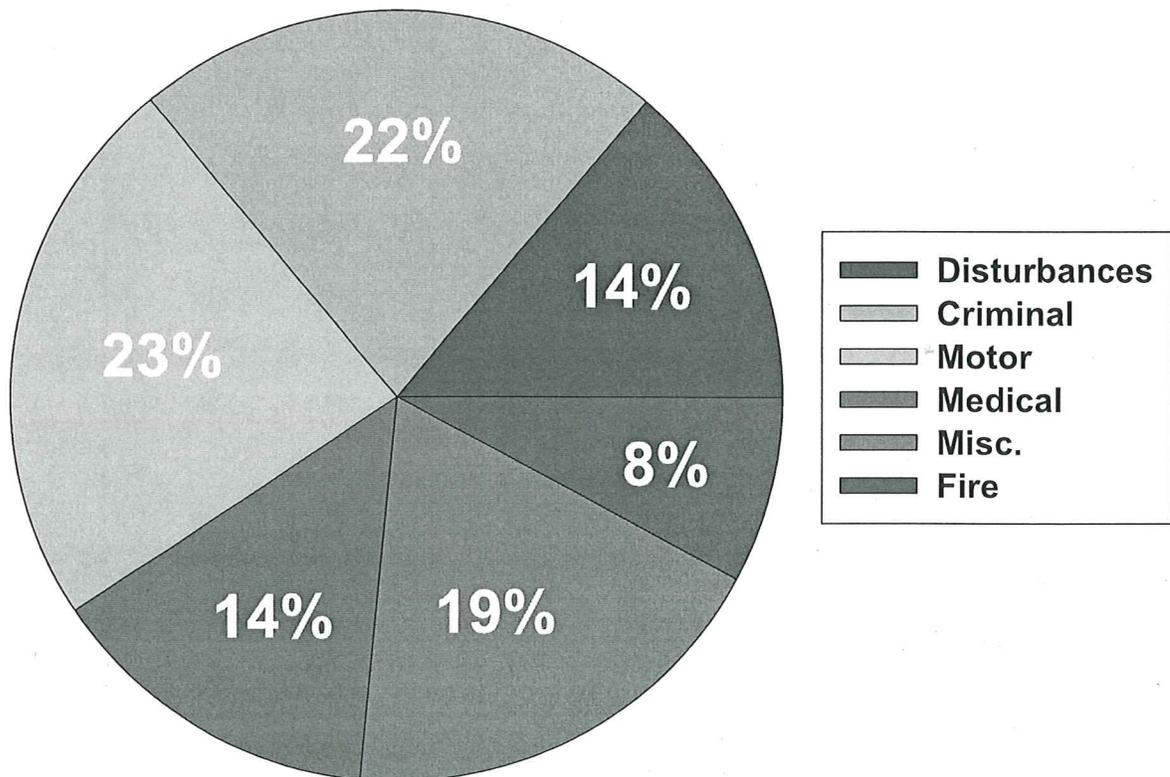
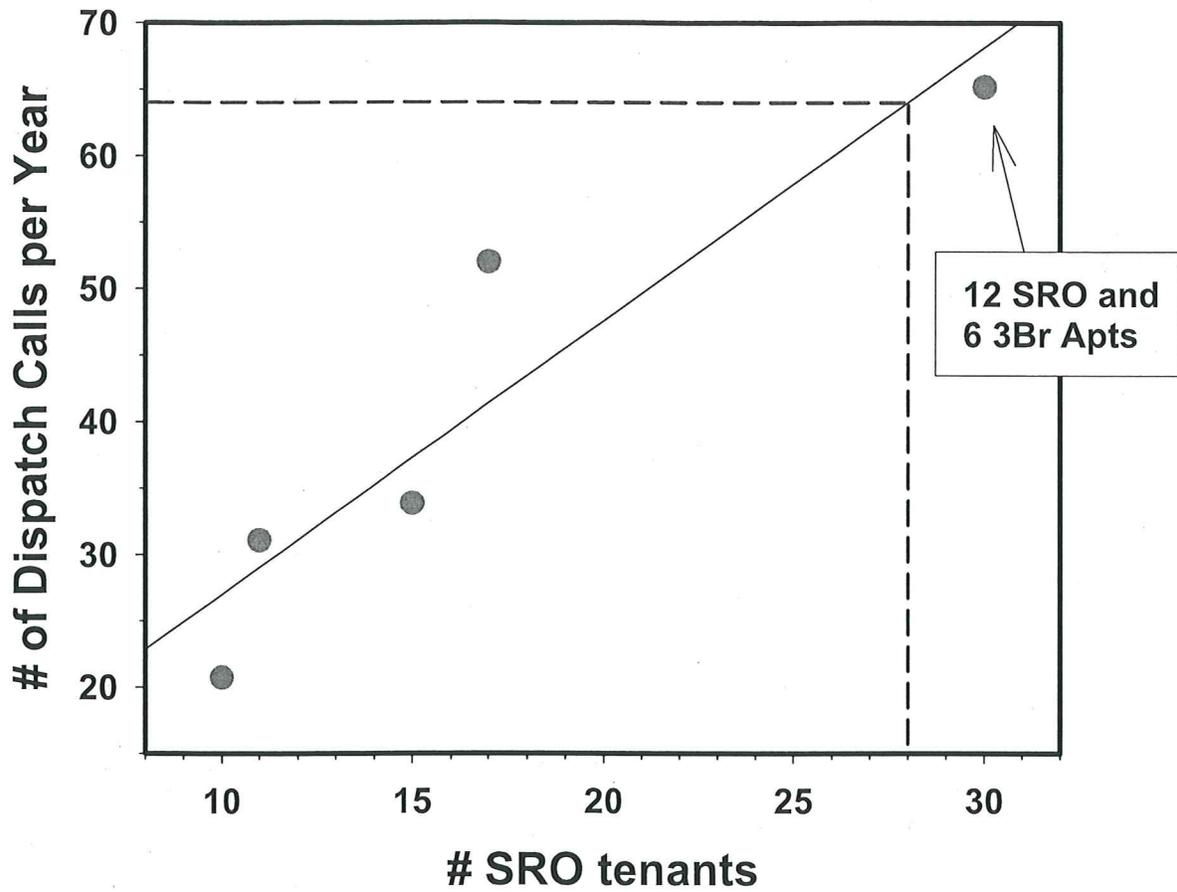
Thank you for your service to the community and for reading the attached letter and its supporting documents.

Concerned Residents of Districts 3 and 4

Signatories to the attached pdf "Letter from Residents of Districts 3 and 4":

Alfred Wilbur
Amanda Rivera Lopez
Amanda Robertson

Anne N. Morse
Anne Ye
Audrey Smith
Barbara Wilbur
Bonnie Kasal
Burd Schlessinger
Caren Rotello
Carolyn Samonds
Chris Diamond
Csaba Andras Moritz
Dale Sinos
Dave Huber
Eddy Augustin
Edgar Lindsey
Gaye Pistel
George Katsaros
Georgina Augustin
Gregg Anderson
Hallie Hughes
Jeeyon Jeong
Jim Schlessinger
Jiuming Ye
John Willoughby
Joohyun Lee
Kate Troast
Kathleen George
Ken Samonds
Laure Katsaros
Melissa Porter
Mike Rossen
Nick Nichols
Peter Siegelman
Rebecca Lindsey
Rebecca Sinos
Rick Lopez
Rosie Cowell
Samuel C. Morse
Sean Redding
Stephen George
Sylvia Moritz
Theresa Atteridge
Tim Atteridge
Vince Rotello
William Loinaz
Yanick Nichols



96-98 Kings St. 07/01/10 - 12/31/14

Call Reason Breakdown

<u>Call Reason</u>	<u>Self</u>	<u>Disp</u>	<u>Total</u>	<u>%</u>	<u>Avg. Arrive</u>	<u>Avg. Time @ Scene</u>
Serve Restraining Order	2	0	2	2.2	0	12.50
Motor Vehicle Stop	9	0	9	9.8	0	14.50
911 Hang up	0	1	1	1.1	1.00	7.00
FIRE ALARM	0	2	2	2.2	0.50	3.00
Assault*	0	1	1	1.1	5.00	37.00
Assist/ Service Calls	1	5	6	6.5	3.50	5.25
ASSIST OTHER AGENCY	2	3	5	5.4	3.08	13.48
Civil Problem	0	1	1	1.1	3.00	41.00
Disturbance	0	3	3	3.3	2.17	9.00
Investigation	4	1	5	5.4	7.00	7.70
Medical Emergency	0	33	33	35.9	1.86	22.00
Medical - Mental Health	0	1	1	1.1	2.00	12.00
Noise Complaint	0	1	1	1.1	2.00	24.00
OUTSIDE FIRE (BRUSH/GRASS)	0	1	1	1.1	3.00	4.00
Public Service, Check Welfare	0	3	3	3.3	6.67	20.33
Serve Summons	2	0	2	2.2	0	4.00
Suspicious/Wanted	1	3	4	4.3	7.50	62.88
Theft/ Larceny	1	1	2	2.2	0	45.00
Trespassing/ Unwanted Guest	0	7	7	7.6	3.14	11.43
Warrant Service	3	0	3	3.3	0.50	10.50
TOTAL	25	67	92	100	3.27	17.84

96-98 King St

01/01/2015 - 05/19/2019

Call Reason Breakdown

Call Reason	Self	Disp	Total	%	Avg. Arrive	Avg. Time @ Scene
Serve Restraining Order	1	0	1	1.1	0	8.00
Motor Vehicle Stop	9	0	9	9.9	0	7.22
911 Hang up	0	2	2	2.2	2.50	5.00
FIRE ALARM	0	2	2	2.2	0	0
Building/ Property Check	1	0	1	1.1	0	8.00
Breaking & Entering- Residence	0	1	1	1.1	2.50	6.50
Disturbance	0	2	2	2.2	3.25	9.50
Disturbance, Domestic	0	1	1	1.1	7.33	114.50
Drunk/ Incapacitated	0	1	1	1.1	1.00	11.00
Drugs	0	1	1	1.1	10.00	10.00
Investigation	2	0	2	2.2	0.50	24.00
Medical Emergency	0	30	30	33.0	4.83	10.08
Medical - Overdose	0	2	2	2.2	2.00	57.75
Miscellaneous	1	0	1	1.1	0	4.00
Noise Complaint	0	4	4	4.4	7.00	12.33
City Ordinance Violation	0	1	1	1.1	27.00	0.00
Property, Lost/Found	0	1	1	1.1	3.00	4.00
Public Service	0	1	1	1.1	0	0
Public Service, Check Welfare	0	6	6	6.6	4.30	15.90
Serve Summons	3	0	3	3.3	0	14.67
Supplemental	1	0	1	1.1	0	113.50
Suspicious/Wanted	3	2	5	5.5	2.83	7.33
Traffic Accident	0	1	1	1.1	1.00	14.00
Traffic Enforcement/ Radar	2	0	2	2.2	2.00	15.50
Traffic, Complaint/Hazard	1	1	2	2.2	6.00	2.25
Trespassing/ Unwanted Guest	1	0	1	1.1	0	9.33
Warrant Service	7	0	7	7.7	0.50	17.36
TOTAL	32	59	91	100	4.65	15.73

97
183 total

W.J. MAIST 11/1/05-12/31/14

Call Reason Breakdown

Call Reason	Self	Disp	Total	%	Avg. Arrive	Avg. Time @ Scene
Serve Restraining Order	1	0	1	< 1	0	25.00
Motor Vehicle Stop	32	0	32	5.9	6.80	15.52
911 Hang up	0	10	10	1.8	5.75	8.13
FIRE ALARM	0	15	15	2.8	3.50	24.50
Animal	0	5	5	< 1	7.67	10.67
Assault*	0	2	2	< 1	7.75	17.00
Assist/ Service Calls	0	13	13	2.4	5.22	23.94
ASSIST OTHER AGENCY	1	6	7	1.3	2.75	22.93
Building/ Property Check	2	0	2	< 1	0	0.00
Civil Problem	0	1	1	< 1	0.50	29.00
Damage/ Vandalism	1	7	8	1.5	11.58	13.69
Disturbance	0	61	61	11.2	4.82	17.69
DISABLED MV	1	1	2	< 1	9.00	1.50
Disturbance, Domestic	0	2	2	< 1	2.00	31.75
Drunk/ Incapacitated	0	8	8	1.5	4.44	26.71
Drugs	0	3	3	< 1	9.50	7.00
ELECTRICAL HAZARD	0	1	1	< 1	0	0
ELEVATOR/ ESCALATOR RESCUE	0	108	108	19.9	7.00	6.00
Harassment / Stalking	1	4	5	< 1	10.63	6.80
Indecency/Lewdness	0	1	1	< 1	0.50	2.00
Investigation	7	3	10	1.8	0.50	14.50
Juvenile Problem	0	2	2	< 1	5.25	6.50
Medical Emergency	1	50	51	9.4	3.58	11.84
Medical - Mental Health	0	2	2	< 1	8.00	12.00
Medical - Suicide / Attempt	0	1	1	< 1	2.50	16.50
Miscellaneous	2	1	3	< 1	40.00	19.25
Missing/Found Person	0	1	1	< 1	6.00	80.00
Noise Complaint	2	34	36	6.6	5.72	9.94
ODORS (STRANGE/UNKNOWN)	0	1	1	< 1	0	0
City Ordinance Violation	0	1	1	< 1	8.00	2.00
Park and Walk	1	0	1	< 1	0	25.00
Parking Violation	0	1	1	< 1	2.00	1.00
Property, Lost/Found	0	2	2	< 1	4.00	21.00
Public Service	1	4	5	< 1	16.67	16.00
Public Service, Check Welfare	1	20	21	3.9	7.61	16.30
STRUCTURE FIRE	0	4	4	< 1	2.17	17.58
Serve Summons	25	0	25	4.6	3.25	7.62
Suspicious/Wanted	6	30	36	6.6	4.22	12.51
Theft/ Larceny	0	10	10	1.8	8.70	25.20
Traffic Accident	0	5	5	< 1	6.20	33.60
Traffic Enforcement/ Radar	1	0	1	< 1	0	29.00
Traffic, Complaint/Hazard	1	1	2	< 1	18.00	17.50
Trouble Alarm, Fire	0	1	1	< 1	0	0
Trespassing/ Unwanted Guest	1	17	18	3.3	7.35	13.18
Unknown/3rd Party	0	1	1	< 1	2.00	32.00
VEHICLE FIRE	0	1	1	< 1	2.50	22.00
Warrant Service	14	1	15	2.8	16.00	18.41
TOTAL	102	442	544	100	5.87	15.15

+ 158

702 total

1-3 N. Main St

01/01/2015 - 05/19/2019

Call Reason Breakdown

Call Reason	Self	Disp	Total	%	Avg. Arrive	Avg. Time @ Scene
Motor Vehicle Stop	3	0	3	1.9	0	8.00
911 Hang up	0	2	2	1.3	5.00	3.00
Alarm/ Burglar/ Holdup Panic	0	1	1	< 1	3.00	14.50
FIRE ALARM	0	2	2	1.3	0	0
Assault*	0	1	1	< 1	4.00	7.00
Assist/ Service Calls	0	2	2	1.3	0	0
ASSIST OTHER AGENCY	0	1	1	< 1	2.00	2.00
Breaking & Entering- Residence	0	1	1	< 1	4.00	16.00
Dispatch Documentation Of Call	0	2	2	1.3	0	0
Civil Problem	0	1	1	< 1	6.00	15.00
Damage/ Vandalism	0	1	1	< 1	11.00	34.00
Disturbance	0	8	8	5.1	3.38	20.69
DISABLED MV	0	2	2	1.3	2.00	13.00
Drunk/ Incapacitated	0	3	3	1.9	6.17	13.17
ELEVATOR/ ESCALATOR RESCUE	0	36	36	22.8	3.50	12.00
Harassment / Stalking	0	2	2	1.3	3.00	8.25
Medical Emergency	0	36	36	22.8	4.29	6.28
Medical - Mental Health	0	2	2	1.3	7.00	10.25
Miscellaneous	3	0	3	1.9	0	11.33
Noise Complaint	0	14	14	8.9	6.68	18.86
ODORS (STRANGE/UNKNOWN)	0	1	1	< 1	0	0
City Ordinance Violation	0	1	1	< 1	4.00	5.00
Property, Lost/Found	0	1	1	< 1	9.00	6.00
Public Service, Check Welfare	0	9	9	5.7	6.44	34.19
STRUCTURE FIRE	0	1	1	< 1	6.50	38.50
Suspicious/Wanted	1	5	6	3.8	5.00	11.14
Theft/ Larceny	0	3	3	1.9	11.00	12.00
Traffic Accident	0	4	4	2.5	6.00	16.00
Trouble Alarm, Fire	1	0	1	< 1	0	0
Trespassing/ Unwanted Guest	0	2	2	1.3	2.50	40.75
Unknown/3rd Party	0	1	1	< 1	2.00	9.00
Warrant Service	5	0	5	3.2	0.75	19.70
TOTAL	13	145	158	100	5.33	16.41

82 Bridge St 7/1/00 - 3/31/19

Call Reason Breakdown

Call Reason	Self	Disp	Total	%	Avg. Arrive	Avg. Time @ Scene
Serve Restraining Order	9	0	9	2.1	0.50	7.78
Violation of 209A	0	3	3	< 1	4.67	25.50
Motor Vehicle Stop	16	0	16	3.8	2.00	11.47
911 Hang up	0	2	2	< 1	3.00	13.75
Alarm/ Healthwatch/ Help	0	4	4	< 1	3.00	9.13
Alarm/ Burglar/ Holdup Panic	0	2	2	< 1	3.50	4.00
FIRE ALARM	0	55	55	13.0	1.25	4.00
Assault*	0	3	3	< 1	11.67	8.00
Assist/ Service Calls	0	10	10	2.4	4.50	27.29
ASSIST OTHER AGENCY	1	2	3	< 1	4.00	19.67
Auto Crime, Theft of Auto	0	3	3	< 1	4.50	40.00
Breaking & Entering- Residence	0	1	1	< 1	2.50	31.50
Dispatch Documentation Of Call	0	1	1	< 1	0	0
Civil Problem	0	1	1	< 1	5.00	8.00
Damage/ Vandalism	0	1	1	< 1	4.00	76.00
Drug Addiction Response	1	0	1	< 1	0	17.00
Disturbance	0	40	40	9.4	3.24	19.92
Disturbance, Domestic	0	8	8	1.9	2.98	46.93
Drunk/ Incapacitated	1	11	12	2.8	3.38	11.42
ELECTRICAL HAZARD	0	1	1	< 1	2.00	7.00
Harassment / Stalking	0	14	14	3.3	5.29	15.41
Investigation	8	4	12	2.8	6.88	27.10
Juvenile Problem	0	1	1	< 1	5.00	6.00
Medical Emergency	0	77	77	18.2	3.96	10.33
Medical - Mental Health	1	6	7	1.7	4.88	26.27
Medical - Overdose	0	3	3	< 1	2.63	62.56
Miscellaneous	2	1	3	< 1	2.33	26.61
Noise Complaint	0	5	5	1.2	4.30	9.90
ODORS (STRANGE/UNKNOWN)	0	1	1	< 1	0	0
Property, Lost/Found	1	0	1	< 1	0	0.00
Public Service	0	5	5	1.2	13.00	25.60
Public Service, Check Welfare	1	27	28	6.6	4.96	12.24
Serve Summons	25	0	25	5.9	5.25	5.20
Suspicious/Wanted	1	20	21	5.0	2.70	25.83
Theft/ Larceny	1	7	8	1.9	9.93	22.63
Traffic Accident	0	4	4	< 1	4.13	24.38
Traffic, Complaint/Hazard	0	1	1	< 1	0.50	19.00
Trouble Alarm, Fire	0	3	3	< 1	0	0
Trespassing/ Unwanted Guest	1	10	11	2.6	2.90	21.03
Unknown/3rd Party	0	1	1	< 1	2.50	13.00
Warrant Service	15	2	17	4.0	2.06	20.42
TOTAL	84	340	424	100	4.18	17.33

16 N Maple St 11/10-5/19/19

Call Reason Breakdown

<u>Call Reason</u>	<u>Self</u>	<u>Disp</u>	<u>Total</u>	<u>%</u>	<u>Avg. Arrive</u>	<u>Avg. Time @ Scene</u>
Serve Restraining Order	1	0	1	< 1	0	6.00
Motor Vehicle Stop	2	0	2	< 1	0	10.00
911 Hang up	0	9	9	3.1	3.06	15.06
Alarm/ Healthwatch/ Help	0	1	1	< 1	7.00	14.00
FIRE ALARM	0	67	67	23.1	0	0
Assault*	0	7	7	2.4	11.07	63.36
Assist/ Service Calls	1	4	5	1.7	5.00	5.00
Building/ Property Check	12	0	12	4.1	0	3.58
Damage/ Vandalism	0	2	2	< 1	15.00	4.00
Disturbance	0	14	14	4.8	5.23	17.30
Disturbance, Domestic	0	5	5	1.7	5.85	86.12
Drunk/ Incapacitated	0	5	5	1.7	6.25	10.75
Drugs	0	1	1	< 1	3.33	7.50
GAS LEAKS (GASES)	0	1	1	< 1	1.50	12.50
Harassment / Stalking	0	3	3	1.0	3.50	32.33
Investigation	8	3	11	3.8	8.00	21.00
Medical Emergency	0	52	52	17.9	3.83	18.34
Medical - Mental Health	0	3	3	1.0	7.75	16.00
Medical - Overdose	0	2	2	< 1	4.00	72.75
Noise Complaint	0	21	21	7.2	4.42	13.28
Park and Walk	2	0	2	< 1	0	5.00
Property, Lost/Found	0	1	1	< 1	8.50	16.00
Public Service	0	3	3	1.0	7.33	12.33
Public Service, Check Welfare	1	15	16	5.5	7.13	11.63
Serve Summons	7	0	7	2.4	0	4.71
Suspicious/Wanted	3	5	8	2.8	16.29	12.38
Theft/ Larceny	0	12	12	4.1	11.88	13.67
Traffic, Complaint/Hazard	1	0	1	< 1	0	1.00
Trouble Alarm, Fire	0	2	2	< 1	0	0
Trespassing/ Unwanted Guest	0	8	8	2.8	5.31	14.81
Unknown/3rd Party	0	1	1	< 1	3.00	9.00
Warrant Service	3	0	3	1.0	11.00	28.00
Weapons/Firearms*	0	2	2	< 1	5.50	16.75
TOTAL	41	249	290	100	6.51	18.40

22-34 New South St 7/1/17-12/31/13

Call Reason Breakdown

Call Reason	Self	Disp	Total	%	Avg. Arrive	Avg. Time @ Scene
Serve Restraining Order	2	0	2	< 1	0	13.25
Violation of 209A	0	3	3	< 1	18.00	64.83
Motor Vehicle Stop	452	1	453	42.3	1.61	8.97
911 Hang up	0	10	10	< 1	4.15	6.92
Alarm/ Burglar/ Holdup Panic	0	2	2	< 1	2.75	9.00
FIRE ALARM	0	46	46	4.3	6.30	0.60
Animal	0	6	6	< 1	6.50	13.25
Assault*	0	2	2	< 1	7.25	35.50
Assist/ Service Calls	7	10	17	1.6	5.71	25.46
ASSIST OTHER AGENCY	2	9	11	1.0	6.19	17.36
Auto Crime, Theft of Auto	0	3	3	< 1	5.83	13.11
Building/ Property Check	1	0	1	< 1	0	0.00
Civil Problem	0	1	1	< 1	25.00	0.00
Damage/ Vandalism	2	11	13	1.2	5.80	14.92
Disturbance	3	66	69	6.4	3.99	23.06
DISABLED MV	8	4	12	1.1	4.40	16.88
Disturbance, Domestic	0	3	3	< 1	2.08	82.58
Drunk/ Incapacitated	0	4	4	< 1	2.25	7.88
Drugs	1	0	1	< 1	0	26.00
ELECTRICAL HAZARD	0	6	6	< 1	5.00	9.00
GAS LEAKS (GASES)	0	1	1	< 1	0	0
Harassment / Stalking	1	18	19	1.8	4.92	21.83
Indecency/Lewdness	0	1	1	< 1	2.00	3.00
Investigation	12	2	14	1.3	4.75	69.97
Juvenile Problem	0	12	12	1.1	3.88	26.32
Medical Emergency	1	71	72	6.7	3.29	15.63
Miscellaneous	5	1	6	< 1	0	14.50
Missing/Found Person	1	3	4	< 1	2.75	33.42
Noise Complaint	0	33	33	3.1	6.85	14.36
ODORS (STRANGE/UNKNOWN)	0	1	1	< 1	7.00	40.00
City Ordinance Violation	1	6	7	< 1	8.92	6.67
Parking Violation	7	2	9	< 1	4.50	5.56
Property, Lost/Found	3	8	11	1.0	4.90	3.22
Private/Trespass/ Parking Tow	0	4	4	< 1	0	0
Public Service	1	12	13	1.2	5.11	21.13
Public Service, Check Welfare	0	10	10	< 1	5.06	30.04
Snow Tow	0	2	2	< 1	0	2.00
STRUCTURE FIRE	0	4	4	< 1	1.67	10.00
Serve Summons	45	1	46	4.3	9.00	7.55
Suspicious/Wanted	13	36	49	4.6	3.12	16.90
Theft/ Larceny	3	14	17	1.6	5.81	13.29
Traffic Accident	3	17	20	1.9	3.18	22.83
Traffic Enforcement/ Radar	11	0	11	1.0	0.50	37.68
Traffic, Complaint/Hazard	0	13	13	1.2	6.52	12.78
Trespassing/ Unwanted Guest	0	10	10	< 1	4.65	18.47
Unknown/3rd Party	0	1	1	< 1	3.00	6.00
VEHICLE FIRE	0	1	1	< 1	1.00	12.33
Warrant Service	13	1	14	1.3	6.17	31.57
TOTAL	598	472	1070	100	4.50	14.48

We are a group of 56 Amherst residents from Districts 3 and 4. One month ago we learned that the Amherst Community Preservation Act Committee (CPAC) recommended that the Town borrow \$500,000 to aid the development of a 28 Single Room Occupancy (SRO) project, with the proposed building immediately adjacent to the Amherst College athletic fields (Pratt Field). We applaud our elected town officials for moving forward in support of affordable housing for Amherst's most needy individuals, including those who are homeless (7 of the 28 units will be available to Amherst area homeless individuals, with 3 offered to homeless individuals from elsewhere). However, we have serious concerns over the project as currently proposed. Moreover, the Pratt Field complex is currently open to the public for recreation when not in use for college events, and our research has identified that the project will mostly likely result in the closing of this recreational area to public access. Given that one role of the CPAC is to preserve open space for town residents (e.g., the recent expenditure of \$550,000 to improve Groff Park), this outcome seems incompatible with the stated goals of CPA funding and activity.

Our group includes individuals with a diverse set of expertise relevant for the assessment of this proposal. We are medical doctors, psychiatrists, small business owners, neuroscientists, psychologists, and one of us has decades of professional experience specifically with placing individuals in SROs, including mitigation of the impact of SROs for the neighborhood in which they reside. Most importantly, *because this is our backyard, we are highly motivated to make sure that this project will effectively serve this vulnerable population.* We are not saying "not in our backyard". We are saying "please get this right, because it's our backyard". The future tenants of this project deserve a housing plan with sufficient support for them to successfully integrate into the neighborhood.

Several of us are scientists who value the rigorous use of data. To employ an evidence-based approach we started collecting data in regard to this proposal. A few of us are Amherst College professors and we contacted college officials to determine what might happen if there are problematic incidents between the SRO and Amherst College students. The college responded that they would shut down the athletic fields to public access. This concern was not previously identified either by the CPAC or Valley CDC.

Some members of our neighborhood have written letters, others have put together fact sheets outlining concerns over the current version of the proposal. The fact sheets in part drew on the scientific literature regarding relapse rates among individuals who are currently in recovery from substance use disorders, and the potential consequences of housing individuals recovering from drug addiction without adequate support. Rather than post the concerns of Amherst residents, the town website now simply lists a response to our stated concerns put together by Valley CDC, with none of the data that led to those concerns. The town website is currently hosting multiple documents that seem to advocate pushing this proposal through as is, without adequately representing the concerns of Amherst residents. To quote Chairman John Hornik of the Affordable Housing Trust on the subject of neighbors' concerns: "There is no answering all of these speculations, particularly since for any one that is responded to, two more are likely to spring up in its place."

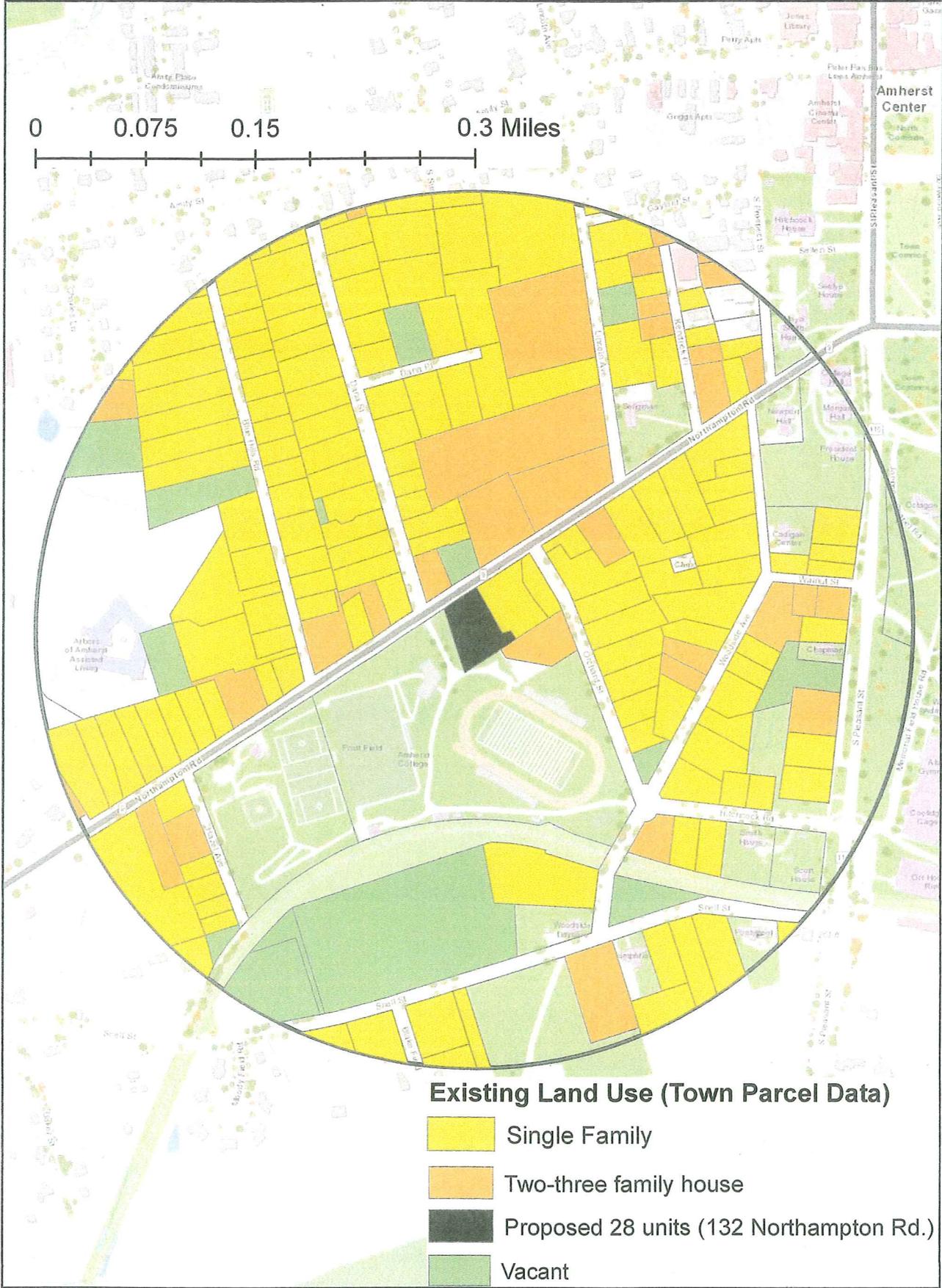
The most troubling aspect of Valley CDC's response to our concerns was the accusation that we engaged in "profiling". This term has a negative connotation, such as when used to describe a law enforcement officer pulling over a vehicle simply because the driver is of a certain race. This kind of profiling is abhorrent. It appears that Valley CDC used the term in exactly this disparaging sense in reference to us, hoping to silence the expression of our concerns by shaming us. This is a wholly inaccurate description of the situation. What neighbors have done is provide information from surveys and scientific research detailing the expected rates of history of substance use disorders, the rates of relapse, and the statistics regarding social/behavioral outcomes given substance use (i.e., given relapse). No neighbor used these statistics to form and promulgate negative opinions of specific individuals, nor ever would we. Instead we have used available data, along with expert testimony, to reach the conclusion that Valley CDC's plan is inadequate, failing to provide around the clock support for this vulnerable population. Providing statistical information does not equate to holding an irrational fear of the prospective tenants. When gathering statistics, the key question is *what you do with* those statistics – whether you use them to justify

prejudicial actions aimed at specific individuals or whether you use them to guide policy decisions that improve the lives of individuals. For example, urban planners may propose more bus stops for a low income area based on the statistically supported assumption that residents of that area are less likely to own cars, but this is not profiling. Members of our group provided data and expert testimony designed to inform policy decisions, outlining why Valley CDC's plan for this project is inadequate. Simply put, the data suggest that this very vulnerable population *needs more help than is included in Valley CDC's plan.*

Valley CDC claims to have run this kind of SRO for decades with success. However, no metrics of success are provided, only anecdotal evidence (e.g., video testimony) from case studies. Chairman Hornik said "The implication that Valley cannot manage a larger program would stand on much stronger ground if [concerned resident X] or his neighbors could demonstrate that there are problems with Valley's existing Northampton facilities, which have been in operation for several years. I would assume that [concerned resident X] has done some investigation and drawn a blank." This assumption was incorrect: we had not done any investigations because we had only learned of this project less than a month earlier. However, we now have preliminary data. Chairman Hornik further said, "By all means query the Northampton Police Department and emergency services for the numbers of calls to these locations. While I am interested in seeing the evidence, from my limited knowledge I will be surprised if you find many calls". We did query the Northampton Police, and we found 2,669 calls over a period of several years, as listed in full in the supporting document. We were advised by an Amherst area police officer in a managerial role that this likely represents an underestimate of the total relevant calls, because incidents associated with the residences that occurred a few yards away (not tied to the address) would not be included. **The unmanaged SRO model proposed by Valley CDC clearly has problems.**

The analysis covers police dispatch calls associated with the addresses of residential buildings in Northampton, currently or formerly owned and operated by Valley CDC. Four of the 5 buildings follow the SRO model; one was a mixture of single-room studios and 3-bed apartments. Call logs cover a period of between 9 and 19 years (average ~13 years) and for the one building that is no longer owned by Valley CDC we included only dates when the building was owned by Valley CDC. There is a very systematic relationship between building size (# of residents) and number of dispatch calls per year. The number of 'calls per resident per year' ranges from 2.07 to 3.06 across the five buildings. **With a proposed building size of 28 residents, this analysis predicts a total of 64 calls per year, equivalent to 5.3 calls/month or ~1.25 calls/week.** We broke down call types into 5 categories: Disturbances (14%), Criminal (22%), Motor (23%), Medical (14%), Miscellaneous (19%) and Fire (8%). Examples of each category are: Disturbances - Noise Complaints, Drunk & Incapacitated; Criminal - Stalking, Theft, Warrants; Motor - Motor Vehicle Stops, Accidents; Medical - Emergencies, Mental Health, Overdose; Miscellaneous - Welfare Assistance, Stuck Elevators; Fire - Fire Alarms, Structure Fires.

This record of police activity at Valley CDC properties indicates that despite the screening processes employed by Valley CDC, many problems remain. We reiterate that an Amherst area police manager advised that this log likely provides an underestimate of the total calls. In addition, we have been unable to obtain call logs from the Fire Dept and it is not clear whether those logs would reveal additional calls not reported by the police. **We suggest that the model proposed by Valley CDC provides inadequate support to the tenants that will live at 132 Northampton Road.** Although Valley CDC are proposing a 20hr/week caseworker for 132 Northampton Road, which may not be provided at their other buildings, this proposed residence is far larger than any other fully-SRO building they operate. (The 4 fully-SRO buildings Valley CDC operate range from 10 to 17 units. The fifth building we analyzed has an estimated 30 residents but is not entirely SRO, including six 3-bedroom units which may be occupied by individuals with fewer support needs. It is no longer owned by Valley CDC). A caseworker onsite for 4 hours a day, only on weekdays, would clearly be unable to mitigate the problems witnessed in this call log. **We call upon the Town Council to ask Valley CDC to revisit this plan, proposing a reduction in size and a meaningful increase in the level of onsite support, including overnight management.**



0 0.075 0.15 0.3 Miles

Amherst Center

Existing Land Use (Town Parcel Data)

- Single Family
- Two-three family house
- Proposed 28 units (132 Northampton Rd.)
- Vacant

Dear Town Councilors,

We write to request that the Finance Committee delay the vote to approve funding towards the 132 Northampton Road project until the neighborhood has been consulted in a meaningful way and until concerns raised by neighbors have been convincingly addressed. We were first informed of the details of the plans for the 132 Northampton Road site only a month ago. Since then we have only slowly learned more details of the project, and our only communication with Valley CDC (and other stakeholders) has been through comments offered at Finance Committee meetings and postings on the Town Council website.

We are concerned that the important parts of Valley CDC's response to neighbors posted on the Town Council website mischaracterize key facts and positions. We focus only on a few:

Proposed Development is Consistent with Neighborhood Character

Valley CDC writes: "We describe the primary neighborhood for this proposed development as the Northampton Road corridor between University Drive and Town Center" and argues that the project is consistent with the character of this corridor. This definition of the neighborhood is convenient for their argument but has little to do with the actual neighborhood as residents live it. A reasonable functional definition would contain Blue Hills

Road, Dana Street, Orchard Street, Lincoln Ave on the south side of Amity, Woodside Avenue, Hitchcock Rd., and the part of Northampton Road near Amherst College, with the athletic fields at the center and serving as a neighborhood connector. This neighborhood consists primarily of single-family homes. It does have rentals, but they are mostly family rentals in properties owned by Amherst College. There are some student rentals managed by local property management companies, but there is nothing in the neighborhood like the planned SRO project.

Safety Concerns

Valley CDC accuses neighbors of profiling and classism to delegitimize their concerns in the eyes of the rest of the town. But neighbors have largely echoed statistics presented in the Valley CDC proposal to the CDBG in acknowledging the co-morbidities to homelessness. Valley CDC assures neighbors that we can depend on their rigorous screening process to ensure that all of the residents of the project will be "good neighbors". But analysis of Northampton police logs from Valley CDC properties indicates a high level of 911 call activity, which casts doubt on the Valley CDC's rosy portrayal.

Proximity to Pratt Field

Valley CDC dismisses neighbor concerns that negative interactions between students and residents would prompt Amherst College to close the field to the public because (1) they insist there will be no problems and (2) Amherst College might close the field for other reasons unrelated to their project (such as unsupervised children or dog waste). However, the analysis of police logs noted above suggests that neighbors have valid concerns. And Amherst College has been clear that it is concern for the safety and comfort of its students that would trigger a closing, not other factors. Valley CDC's implied comparison to an SRO near Smith College is not apt. Smith closed its stables at that location several years ago, and there is no student activity in the immediate area. In contrast, the Amherst College athletic fields are actively used by students well into the evenings throughout the week.

The Finance Committee has recognized that approval of the \$500,000 funding signals approval of the project to the state, so in this case the financial matters are intertwined with an expression of broader town support for the project. With this in mind, we ask that the Finance Committee to delay support for funding of the project until concerns raised by neighbors have been addressed.

Sincerely,

William Loinaz and Aimee Gilbert Loinaz

Dear Town Council and Finance subcommittee members:

I write to urge that there be no delay in your approving the bond request from Valley CD to demonstrate the Town's support for their mixed income (middle and low AMI) Studio Apartment proposal to be developed on Northampton Road. I understand that the sole question currently before the Finance subcommittee and Council is whether to affirm bond-funding for the project. Inaction, delay, or deferral will adversely affect Valley CD's capacity to leverage at least four million in funding from highly competitive state funding sources, a point Valley CD makes in their CPA proposal, their letter to the Council of May 21st, and their explanation of the reason for urgency to you on May 23rd. Delay or inaction will also contradict our Town's claims of good intentions to provide low and middle income housing as well as undermine the several town bodies that have worked so hard, during the past 3 years, to encourage Valley CD to develop this mixed-income middle and low income affordable housing for an income-diverse Amherst population.

Because your attention at this stage must focus on funding, expenses and revenue, I turn to those issues while also noting that the wide-spread misinformation about this project, erroneously accepted by some neighbors and presented in their letter of concerns and statements at your May 21 and 23 Council meetings, involves substantive issues. These issues involve what it means for Amherst to create affordable housing and what "affordable" means in our high-rent, upper-income Amherst neighborhoods.

I urge that the Council approve the bonding issue without delay. I also urge the Council to upload to its Website the Valley CD's CPAC proposal along with Laura Baker's detailed response to the allegations of the neighbors (sent to the Council on May 21st). This will foster discussions on the merits of the project that are based on fact and not on misconceived profiling or surmise.

Funding, Revenues, and Operating Budget:

Valley CD's qualifications and readiness to succeed in Amherst with this mixed-income Studio Apartment project is clear in their submission to CPAC as well as their track record in Northampton. The CPA recommended bond and the CDBG grant will together signal Amherst's support for this project and thereby leverage bank, Housing Innovation, Mass Housing and Affordable Housing and Facilities Coordination Trusts, and Housing Stabilization Funds, at \$4,813,407.

The Council is aware that 132 Northampton Rd will increase in value and provide a four-fold increase in tax revenue, up from \$5,435 to \$21,000, with a projected 20 year increased revenue of \$418,238. The estimated cost of \$26,786 per studio apartment unit is considerably below the Town median of \$42,000 per unit. Operating costs will be covered by rental income or state sources. Valley CD even factored in the projected road and cross-walk work planned for Rt 9 to counter traffic and safety concerns raised by neighbors.

Valley CD has provided 5-year budget showing their \$25,000 annual support of a part-time Resident Services Coordinator, something they did not do in their Northampton studio apartments. Their proposal offers more information with greater reassurance than I have seen the Town get from many a landlord or developer. If any of us express undue and unproven concern about the costs to the town of housing a low and middle income population, we should in fairness also consider the proven costs of housing an undergraduate population in town and on campus. In this regard, clearly Valley has done its part to anticipate and pay for exigencies.

Population to be served:

It is of considerable financial interest to the Council that 16 of the 26 affordable units will serve "workforce housing" with income caps of \$31,050 & 49,700. Valley CD points out in their CPAC proposal and May 21 letter to the Council that these income caps serve a wide range of workforce in Amherst: service workers, maintenance staff, teachers, aides, social workers, adjunct faculty. Amherst's collective bargaining agreements document in detail the workforce-housing need based on the Amherst *entry-level* (2018) salaries for firefighters (\$40-47,000 range), department of public

works level 1 (\$43,000 into the mid 50's), clerical salaries step 1 in our schools (2016: \$23,294 into mid 40's). The 16 Valley CD studio apartments will become available to mid-income workforce who have been squeezed out of Amherst's high-end rental market: 8 units for people earning 50% AMI (\$28, 250) and 8 at 80% AMI (\$45,200). Amherst school workforce will be served by these studio apartments as will entry-level women and men employed at Amherst College, UMA, at dentist's offices, coffee shops and service positions in town.

As a letter from Amherst Forward Leadership Team points out, "Please remember that these [Studio Apartment tenants] are already part of our community ... employed locally, though their wages aren't sufficient to pay market rent near their jobs." These are not the people that the local residents speak or write in concern about. They are the women and men we rub shoulders with and to whom we owe a decent and independent living space if their needs are for mid- or low-income affordable solo housing. And the same must be said of the formerly homeless and special needs individuals to be served in the remaining 10 units. Valley CD has thoughtfully and with experience considered their needs and made the necessary arrangements for part-time in-place residential support along with firm commitments for service from reliable local providers.

This Valley CD proposal envisions an intentionally income-mixed mid- and low income population, a design that the Town some years ago had encouraged Valley CD to prepare. This dimension of the Valley CD project is of considerable financial as well as moral interest to the Council. Soon enough, I hope, the East Street School will serve the needs of middle or low income families.

What do we mean by "affordable"?

The term "affordable" has been misused in discussion of the Valley CD apartment suites, since it covers a wider income range and is not in keeping with the profiling of homeless, special needs persons as if all were dangerous, addicted, potentially violent men. These are gender & income-based stereotypes.

"Affordability" is defined by household (number of individuals) as a percentage of Area Median Income and it differs by funding source. For CPA funds, it can be 100% AMI; for CDBG less than 80%; the state is at 80% and Town AMI percentages vary. Two aspects of affordability in Valley CD's proposal are truly remarkable: (1) Their "self pay" rent levels are directed to 50% and 80% AMI and their rental subsidies support persons at 30%. Their monthly rental rates are \$650, \$675, or \$702 if subsidized, all significantly below Amherst market rents. (2) Valley does not use high-end market rate rentals in the same project to cover the costs of low-mid-income affordable rates, as do for-profit developers in Amherst.

The incorrect profiling and misinformation about anticipated Apartment Suite tenants I observed at the May 21 and 23 Finance & Council meetings from abutters or neighbors, and read in their letter of concern, are fully answered, I believe, in the thoughtful, comprehensive presentation made by Valley CD to CPAC some months ago and reiterated in their May 21st letter. Since the Council has these materials I do not quote them here, but urge, as the Council moves to approve the bond issue in the next few days, that it also upload these documents so that concerned residents can become better informed.

I urge you to move forward at your Finance and Council meetings with prompt and unanimous approval of the bonding issue. It is wise and in the town's interest to do so, consistent with multiple housing studies, town-wide forums, and the Master Plan. With the bonding underway, it will then become timely to conduct abutter/Valley CD/Council discussions, informed by an accurate assessment of what Valley CD has actually planned and not what rumor may imagine. The substantive concerns that emerge from such neighborly discussions will more properly come under ZBA jurisdiction. Since there are many steps to take before Valley CD is ready for ZBA to take up this matter, there will be ample time to correct misinformation, address issues directly, and encourage abutters to read both the CPAC proposal and the Valley CD response to their concerns. At that time, it may be useful to suggest to abutters and neighbors that they join with Valley CD to create a liaison committee, perhaps with the part-time residential staff person as coordinator, to meet regularly, to vet and to resolve whatever anticipated or unanticipated challenges emerge.

Written with respect and deep concern,

Maurianne Adams
Town Resident
District 3

May 25, 2019

To the Members of Amherst Town Council

I write requesting that you vote both to approve the proposed 28 studio apartment project on Northampton Rd and to fund it at \$500,000 level requested. The reasons for my support are laid out clearly in the thorough, well researched information presented in Valley CDC's May 21 letter to the Finance Committee, which I support without qualification.

Highlights for me include:

- Estimated increase of \$21,000 per year in RE tax revenue with negligible increase in maintenance costs and no evidence that there will be adverse impact on surrounding property values.
- Project is culmination of 3 years of work, all in conjunction with Town objectives, and coming to you with the support from Amherst Housing Trust, CDBG Advisory Committee, Community Preservation Act Committee, Amherst League of Women Voters, and Amherst Forward among others.
- The project will be consistent with the neighborhood, where there already are residences with from 17 - 78 residents and in a walkable, bikeable location to well serve it's residents
- Of personal importance to me, it will be a mixed income project. 16 of 28 units will be for people who will most likely come from folks in the Amherst workforce who are in need of an affordable way to live here, 10 will be for homeless people and 2 for people referred by DMH. I lived for some years in Pomeroy Lane Coop, a mixed income and mixed ability project and can personally attest to community building across difference that such a mixed experience provides. What I learned about living in community and the connections I made are with me today. We need more such opportunities in Amherst,

I strongly urge you to act and to act NOW to recommend this project. This local commitment will allow Valley CDC to submit the requests necessary to secure state financing, which can only be applied for once annually. The cost to the town for this project --\$26,786/affordable unit – will be the lowest per unit cost for any town assisted affordable housing that Amherst has developed to date.

There is nothing to be gained and much to be lost (more carrying casts for Valley CDC, stress on Craig's Doors for more years, to name just two) by delaying this project. I request that this project be accepted and budgeted for NOW.

Thank you
Sincerely,

Carol Lewis

Dear Counselors,

I am writing to express my support for the Valley Community Development Corporation studio apartment affordable housing project proposed for 132 Northampton Road. I hope that the council will support this much needed opportunity and not delay funding.

Despite the disheartening, inflammatory, fear-based, and discriminatory rhetoric I have heard from opponents to the project I like to think of Amherst, and our local government in particular, as progressive and valuing inclusive communities that support our most vulnerable populations.

I have been looking back at all of the councilor's campaign webpages that are still available along with the responses to the Affordable Housing Amherst survey that most candidates replied to back in late August 2018 and many if not all of you, expressed in some way, support for affordable housing and this type of project in particular. I am sincerely hoping to witness you staying true to those sentiments and commitments since this project essentially checks all the boxes in terms of an appropriate site with onsite services.

Thank you,
Nicola

Nicola Usher
37 Harris Street, District 1

Dear Town Councilors and Town Manager,

Here is an electronic copy (in two different formats) of the fact sheet that we put together about the Valley CDC 132 Northampton Road development project.

Thank you for considering our concerns.

Best Regards,
Kate Troast
99 Dana St

Concerns about Valley CDC development at 132 Northampton Road

Please ask your elected Town Councilors to delay funding for this project until there has been a full discussion of project rationale, concerns, and alternatives.

Stated purpose of the project

Valley CDC plans to build 28 Single Resident Occupancy units on .88 acre adjacent to fields on Rt. 9 @ Dana St.
10 units for 30% AMI homeless persons (with project-based rental vouchers)
2 units for 30% AMI tenants who are clients of the Department of Mental Health (w/ vouchers)
16 units for 50-80% AMI persons (self-pay)
Supposed to respond to affordable housing needs of Town of Amherst

Project poses irreconcilable issues for the town

Safety concerns regarding substance abuse, exacerbated by project size

Expert service providers consulted about project estimate that as many as 8-14 residents will have a history of Substance Use Disorders. Entry criterion is 6 months sobriety. National statistics predict that approximately 66% of those individuals will suffer relapse. Relapsing tenants increase risk of relapse in other tenants (via contact with drug-related cues), therefore large project size increases the risk. Valley CDC appear to have no plans for ongoing toxicology screening of tenants once they are resident. No live-in management, no screening at building entry for contraband.

Experts have predicted this will lead to drug use in and around the grounds of the SRO building and on Amherst College Pratt Field. Frequent emergency services callouts. Serious safety implications for both SRO tenants and local neighbors.

Valley CDC appear to be outsourcing the screening and ongoing property management, and could not answer specific questions in detail (e.g., about toxicology screening, about whether specific criminal convictions would be disqualifying, about the number of emergency callouts per week/month to existing SRO buildings in the valley).

Lack of comparable local project to provide a reference for impacts on neighborhood and tenants

Project is ~twice the size of any SRO building currently operated by Valley CDC (largest is 17 units). There are no comparable SRO projects in the area and its impact on the community is unknown – 65% more tenants and in a more residential neighborhood than any existing Valley CDC project.

Development is in a family-oriented and undergraduate-oriented neighborhood

SRO occupancy will be ~70% male. From 7am to 10pm, 17-22 year-old undergraduate students walk and park next to the development. High proportion of families with kids in surrounding neighborhoods; use by Woodside Children's center. Safety concerns will fall disproportionately on women in the neighborhood.

Loss of key open space for surrounding neighborhoods and all town residents

Adjacent track and field area owned by Amherst College is currently used by neighbors and town residents for walking, running, biking with kids, attending events, etc. Due to safety concerns, Amherst College has confirmed that they will likely make their track and field area open only to college ID holders if this development goes forward. Large numbers of town residents will permanently lose access to a vibrant neighborhood open space.

Project is poorly designed

Isolating and unsuitable environment for residents

Residents in 240 sq ft. units (~15 x 16 ft) without pets, family, or dedicated outdoor space.

10 min walk from nearest bus stop, down a road with few street lights (Lincoln Ave). Bus ~40 min. 15-20 min steep uphill from nearest grocery store. Sidewalks often unplowed in winter.

Adjacent to Amherst College athletic complex: Heavy traffic and high alcohol presence every other weekend during fall and spring sports seasons, frequent loud music and other noise from fields.

Housing model is high risk for tenants: target demographics indicate many tenants with history of Substance Use Disorders (SUDs); significant risk factor for relapse is contact with other drug users.

High cost and inappropriate use of Community Preservation Act funding

Project total cost = \$4.8 million or \$172,000 per person.

\$500,000 CPA funds requested for this project would be borrowed, increasing the town's debt and potentially taking precedence over other capital projects.

Cost of **\$716/sq ft** vs. median list price in Amherst of **\$210/sq ft**

Building is 4/5ths new construction; CPA funds supposed to give preference to reuse existing buildings

Project will provide inadequate supportive services and do little to solve homelessness in Amherst specifically

Project requires no contractual obligation to house people from Craig's Doors shelter or who were formerly living in Amherst. Residents may come from anywhere in MA.

Budget allocates only \$25,000/year to a resident services coordinator. With 30% benefits and a \$20 per hour salary, that's 17 hours per week or 36 minutes per resident per week. Many residents will have very high needs. Also not clear if this operating cost is guaranteed to be met in the long term.

New construction means units not available for 2-3 years (2021-2022): no immediate alleviation of local homelessness.

Project has not received due process

SRO development is primarily supported by an outside developer

The 2015 Amherst Housing Market Study contains no mention of SROs as a solution; the 2016 Amherst Housing Production Plan contains only two paragraphs on SROs out of 184 pages. Key finding from these studies is that high demand for student housing has crowded out options for middle and lower income families. Affordable housing for families is an equally important town need.

No input by neighbors until after CPAC committee vote

Details of Valley CDC's proposal were presented to neighbors on April 24th. Only abutters were invited. CPAC voted this through on April 23, before neighbors knew these details. One (example) consequence: CPAC was unaware of the fact that this would likely result in the closing of a large de facto public park when it voted.

No consideration of meaningful financial and cost issues for the town

Development will result in need for additional lighting, traffic controls and first responder time. No estimates of these costs have been provided.

Viable alternatives exist

\$500,000 could provide rental housing immediately for 10 formerly homeless people for almost 5 years.

Smaller units close to town are available for purchase and renovation. Residents would be integrated into neighborhoods and could be visited by mobile service providers.

Hi Amherst Town Council,

Let me begin by pointing out that I am not a resident of Amherst (I live just across the town line in Leverett), so I may not be qualified, in your view, to address the particulars of the current issue, CPAC funding for the Valley CDC project on Rte. 9 in Amherst.

But I will immediately add that the lack of affordable housing of all kinds in Amherst is impacting the entire region, including a substantial portion of Franklin County. People who can't afford to live in Amherst are living from Holyoke to Greenfield, Ware to Southhampton. People who work in Greenfield are being pushed up to Brattleboro. It really is imperative that Amherst begin to address this problem (or else tell UMass to relocate.)

With respect to some of the issues raised by opponents of this project:

1) There is plenty of open space in Amherst, and a residential lot on Rte 9 adjacent to a College playing field is no loss to the town's open space present or potential inventory.

2) There is hardly an urban center in Amherst. There is no option for this type of housing that is not near a (very nice) residential neighborhood, and certainly not near downtown, which is surrounded by the most expensive real estate in town. Options may open up in the future in North or South Amherst, but I have no doubt they will be met by the same neighborhood pushback, citing the same issues, from crime to open space. Even apartment complexes elicit these reactions, which is why Greenfield workers are living in Brattleboro.

3) It is unreasonable to expect anyone to succeed in getting off drugs when they don't have housing. Many communities, such as Salt Lake City where my daughter currently lives, have recognized that "housing first" is the correct priority. I do think that more staffing would be desirable at the proposed project, but this can and should be provided by other, operational (not capital) funding.

I hope that Council will listen closely to Valley CDC's extensive experience with these types of projects. They have experience, and you could not ask for a better sponsor for Amherst's first SRO project.

Thanks for reading this far,

Kathy Campbell
(member of the League of Women Voters of Amherst)

Katherine Campbell

Hi,

I am a resident of Amherst and recently learned of the proposed Valley CDC development for affordable housing. The cost of living in Amherst is astronomical for low wage earners, and it is essential that the vote on this issue not be delayed. As a renter and graduate student, I have first-hand experience navigating an incredibly expensive rental market in Amherst. Amherst should be a town hospitable to all people of every background and delaying this vote signals that creating accessibility and diversity in Amherst is not a priority for you. Please do not let stereotypes and stigma determine the fate of this important vote!

Sincerely,
Kelsey Wentling

As you consider your recommendation on bonding for the 132 Northampton Road affordable housing project, I hope you heed the unanimous recommendations of the Community Preservation Act Committee (CPAC) and Amherst Municipal Affordable Housing Trust (AMAHT), as well as the endorsements of the Amherst Survival Center, Craig's Door Homeless Shelter, Inter-Faith Housing Corporation, Amherst Housing Authority, Elliot Homeless Services, the Amherst League of Women voters, and many Amherst residents.

I trust your prudent and objective consideration of the financial implications of this project. However, the responses of some Councilors to recent public comment has left me concerned in this body's ability to remove the substantive (and often inaccurate) grumblings of neighbors from your criteria: conformity with Town's goals and the Master Plan and the financial impacts, in the Community Resources Committee and Finance Committee, respectively.

This project aligns with our community values, positively contributes to housing goals in accordance with the Master Plan, and contributes positively to local tax revenues. I relay the figures presented by Laura Baker in conversation with Town Planners and Assessors:

- The current assessed value of this property is \$249,300, which is estimated to increase to \$963,000 following development.
- This property will pay real estate taxes following development, as it does now. Real estate taxes are projected to increase almost four-fold, from the current annual tax of \$5,435 to an estimated annual tax of \$21,000 in the first year of operations.
- Over the first 10 years, this amounts to increased tax revenue of \$178,435 over the present use; over 20 years the increased revenue is \$418,238.

The cost of your ambivalence and any delay is significant. Not unlike the schools, the cost of construction and borrowing will become increasingly expensive with each delay. With each passing Town Council meeting where a vote to fund this project is delayed the feasibility of this much needed housing quickly withers. Moreover, lack of support from the Town Council (despite overwhelming support from all other relevant Town committees and departments) will impair other funding sources. Much like the schools where the MSBA is unlikely to grant the town funding without a clear show of support from the Town Council, the state DHCD is unlikely to grant the project necessary funds if it believes the Town Council doesn't support it. The Town Council once again needs to step up and show its clear support.

Additionally there are intangible assets and other costs as well, those that do not depreciate over time: the cost of human life as Craig's Doors see more people each winter than they have the capacity to serve; and the loss of diversity, economic vitality, and quality of life as Amherst increasingly becomes a place where only a certain social-strata can live. As you evaluate impact, I hope you consider those costs as well. I will leave you with this: when studying accounting I learned a rule that served me well in life as well as balancing books: *Goodwill is never amortized!*



John Page
Amherst Resident & Member of the Affordable Housing Advocacy Coalition



Dear Town Councilors:

I write in support of CPA funding for the Valley CDC project proposed for Northampton Road. The need for such housing is evident, the location is reasonable and CDC has a proven track record for successful projects.

I am a 'near-neighbor' of the project. From my home on Blue Hills Road, I frequently walk, bike or drive past the proposed project site. I expect that, once the CDC project is built, our new neighbors there will occasionally travel down my street in the course of their daily lives.

I know that some of my neighbors are requesting a delay of CPA funding to provide more time for the neighborhood to learn about this project. I have gone ahead and done my research and am satisfied that the CPA funding is appropriate. Any specific concerns I may have can be brought to the ZBA at the appropriate time. I have learned that CDC has a rigorous screening process for selecting tenants. I have learned that CDC has several similar projects in Northampton that have generated no discernible problems for their neighborhoods. I have learned that the likely tenants of this project will include minimum-wage workers, retired folks and disabled folks.

This project will fill an important need in the Town. I look forward to welcoming our new neighbors.

Sincerely,

David Ahlfeld

59 Blue Hills Rd

Amherst

--

David Ahlfeld
Amherst, Massachusetts

Dear Councilors,

On Tuesday evening, May 21, I attended a meeting of the Amherst Affordable Housing Coalition at the Bangs Center. At the meeting, attended by twelve people, representatives of Valley CDC presented a detailed account of the proposed 28 unit building of studio apartments proposed for Northampton Road. Their presentation included the plans for the building and its siting on the rear part of the existing lot. They summarized who would be eligible to live in the building (8 low income up to \$49,000 income per year, 8 with an income cap of \$31,050, 10 formerly homeless people, and 2 referred from the Dept of Mental Health). All residents would be chosen through interviews with Valley CDC and would be capable of independent living. Valley CDC has several decades of operationalizing and running projects such as this. And Amherst has been woefully inadequate in creating affordable housing. New developments under the inclusionary zoning bylaw need only to have 10 per cent affordable units. With Olympia Oaks, North Square, Presidential and the new building on University Drive, there are only 74 new units in recent years.

I was excited to see the plans from Valley CDC. The project seemed well thought out and well placed on a major street with access to sidewalks, bus transportation and shopping. However, I later learned that while this informative meeting was occurring downstairs at the Bangs Center, the public forum on the operating budget had turned into an argument against the project by people living in the neighborhood. The youtube of the actual meeting is not yet posted, what I heard is secondhand, but I think the council probably heard only one side of the issue. Many supporters were present in the building, but had no idea the topic would come up at the Operating budget meeting.

This project is supported by many in town: League of Women Voters, Amherst Forward, former members of Town Meeting. and several other people active in housing matters in town. I urge the Council to not delay in voting to allocate the \$500,000 of CPA funds to allow this project to proceed. Please consider the plan in the context of the town as a whole and not be swayed by arguments of overcrowding or dangerous people associated with this project. Valley CDC has not seen these problems with their other projects. Please study this project and its location to see that it is appropriate and necessary. Most of the signees of the seven page letter objecting to the project live across route 9, even up to Amity street. This is not next door to them.

Please vote to allocate the money for the coming year's budget. Amherst desperately needs affordable housing, and this is an excellent way to obtain housing for 28 needy people.

Thank you for your consideration
Maura Keene
25 Dennis Drive

Thanks, John. There also now appear to be several documents on the Town website from Valley CDC that address many of the specific concerns I outlined.

<https://www.amherstma.gov/3489/Northampton-Road-Project?fbclid=IwAR1RpMCW8nyhabON7JS3iMJln-Ghk-LF2nG1QQr9K0s1-RrVSb8DVefgxMA>

I'm not sure when these were uploaded, but they do seem to be a response to my and other community member's stated concerns. I still feel transportation and access to services have not been fully addressed, but they essentially argue it's not that far, it's better than being homeless, residents may share rides and crossing Rt 9 isn't that big of deal. I also didn't see that they specifically address support for female residents, but their track record with other developments seems strong.

It might be helpful to disseminate or advertise the information on the Town website, perhaps with a link on the front page like the Town Budget.

Best,
David

On May 23, 2019, at 8:06 AM, John Hornik wrote:

To: Town Council Members and Dr. David Robertson

I appreciate Dr. Robertson's response to my note. I can't directly respond to his or others' questions right now, but I can point to a resource that should answer some. In November, 2017, the Housing Trust sponsored a Housing Forum that included a panel on Valley's plan to establish studio apartments in Amherst. That panel was recorded by Amherst Media, and it is still available (thanks Amherst Media!). The link is below.

<https://amherstmedia.org/content/amherst-municipal-affordable-housing-trust-10-25-17>
About 18 minutes in the panel begins with Joanne Campbell. About 40 minutes in there are presentations by Danielle McColgan and Kate Shapiro speaking about social work supports to residents of the Northampton Valley programs, as well as barriers to housing for persons they work with.

As I suggested in my note to Rosie Cowell, this is not the level of support that the neighbors have been expecting; it does not provide the care and surveillance provided in a residential drug treatment program. It is the appropriate level of care for persons who are living independently, even if some have a recent history of homelessness. Danielle's presentation, in particular, provides a reasonable description of what those supports should be.

Thank you for your attention.

On May 23, 2019, at 6:41 AM, David Robertsor wrote:

To Dr. John Hornik, Members of the Town Council and Town Manager,

Dr. Hornik's response to my prior email was forwarded to me this morning, and I wanted to take this opportunity to address his response and continue the conversation. To Dr. Hornik, I want to thank you for your thoughtful response. This is the type of dialogue and discussion that I think needs to take place around this issue. I also want to be clear that I am not against the proposed SRO, but feel that there needs to be more communication between Valley CDC, the community and the town before it moves forward and that there are specific issues that need to be addressed.

Dr. Hornik's response primarily seemed to focus on the article I attached to my email. I think it is a slight mischaracterization to say I "lead with" this article or even that it was a focal point of my email - it was cited 2/3 of the way through what was an admittedly a very long email, among many other points. I did forget to attach the article to the original email, so sent it separately by itself after the main email, which may have created confusion. My goal in including the article was not to stoke fear, to suggest that the proposed SRO would be a drug treatment center or to directly compare the homeless population of San Francisco with Amherst. With the article I was trying to highlight two points. First, that homeless women are a specific at-risk subpopulation with different needs that need to be addressed.

Low-income and homeless women have higher lifetime and current rates of major depression and substance abuse when compared to women in the general population (Bassuk et al., 1998)

Second, that all "SROs" are not the same and the way they are implemented have a significant impact on residents.

The degree to which SRO built environments were "trauma-sensitive" at the macro level significantly influenced women's mental health... Our findings support other research indicating that the type, availability, and the material conditions of housing environments play a significant role in mental health (Galea et al., 2005; O'Campo, Salmon, & Burke, 2009), especially for women (Epele, 2002; Evans, 2003).

Two of the factors associated with better outcomes were access to private bathrooms and kitchen spaces, which are actually part of the Valley CDCs current plan. This is excellent and encouraging. However, the Valley CDC has provided no information on the specific ways it will address the needs of women residents.

In fact, this point highlights what I feel is the underlying source of the majority of concern in the community regarding this project: the lack of information and communication from Valley CDC. Prior to buying the property, they attempted to contact two direct abutters: Amherst College and the Wilburs. On April 24th, there was one public meeting between Valley CDC and the community, that was originally only advertised to abutters within a certain distance of the property. At that meeting, the two representatives of Valley CDC were not able to answer or address many of the concerns raised by community members. A meeting between Valley CDC and a few members of the community was scheduled for this morning, but was cancelled yesterday by Valley CDC and has not been rescheduled.

This is a large project, that if implemented will have a significant fiscal and long term social impact on our community and the proposed residents. Before the Finance Committee commits to borrow \$500,000 in support of the project or the Zoning Board approves variances or permits for the project, there are a number of issues that have not been adequately addressed to the satisfaction of the community. In my email, I highlighted eleven specific areas of concern re: resident safety and support, some of which are unique to this property (primarily transportation) and some are more generally related to SROs and their operation (listed at the end of this email). Other residents have voiced other equally valid concerns. Valley CDCs apparent track record in Northampton is encouraging, but simply saying "trust us" is likely not going to satisfy the concerns of the community. A more open and active dialogue between Valley CDC and the community is necessary to address community concerns and to reduce resistance to this project.

I do not have a contact email for Valley CDC. Please feel free to forward this email to them.

Best,
David Robertson, MD/MPH

Questions for Valley CDC and the Town Council (collated from a prior email):

1. If a 0.4 mile walk was too far for those using the Survival Center, why is it felt to be acceptable for the at-risk population the property at 132 Northampton Rd is supposed to serve, some of whom may be disabled? Are there plans to construct a new bus stop at this location? If not, why?
2. What plans does the Valley CDC and Town Council have to ensure the safety of residents at 132 Northampton Rd crossing the road to have access to shopping?
3. Is 1.2 miles a reasonable distance to expect residents to walk to get groceries during the New England winter, down and up a relatively steep section of Route 9? (Accounting for distance to nearest cross walk and lack of westbound side walk on the south side of Northampton Rd)
4. Is the Valley CDC willing to offer a shuttle service to residents to help them get to and from the shopping center?

5. How will the Valley CDC address transportation or access to services during Route 9 construction?
6. How will the 6 month sobriety requirement be assessed on application?
7. How will continued sobriety be assessed?
8. What on-site social supports will be in place at 132 Northampton Rd when relapses occur, both for the relapsing addict and for the rest of the community?
9. What on-site supports will be in place for residents struggling with active mental health issues?
10. What specific interventions or safeguards will be in place to ensure the safety and comfort of female residents in a predominantly male living environment?
11. What specific challenges has Valley CDC identified related to the large number of tenants and what steps have been taken to address these?

From: John Hornik <john.hornik@valleycdc.org>
Subject: Response to "Fact-based concerns re: SRO development at 132 Northampton Road"
Date: May 21, 2019 at 1:00:53 PM EDT
To: Town Council Members <towncouncil@amherstma.gov>

To Members of Town Council and the Town Manager:

The purpose of this note is to respond to a few points made by Dr. David Robertson in his recent letter to Town Council. Dr. Robertson's letter leads with a citation from a qualitative study of 30 homeless women residing in Single Room Only (SRO) hotels in San Francisco. As described in the paper, the experiences of these women are certainly terrible.

The study sample is described, as follows: "we purposefully sampled (Coyne, 1997; Higginbottom, 2004) women illustrative of a set of issues (recent physical and/or sexual victimization, unprotected sex, and needle sharing) previously described in the epidemiological literature to be relevant to unstably housed women (Coughlin, 2011). [methods, p 557]"

The environments in which the women were living are further described: "These built environments include both larger and smaller building stock, with some SRO hotels housing up to 200 persons and others with only 25–30 rooms." ... "The physical layout of a typical SRO is a single, 8 × 10" room with shared toilets and showers down the hallway. Newly built SROs were

often clean, well-lit, less chaotic, well-managed, and safer. Newer SROs included individual bathrooms and sometimes small kitchens to prepare food. In contrast, older and privately owned SROs often consisted of a double or single bed, a sink, a small chest of drawers, and a desk. The physical conditions which routinely affected women's mental health in our study included the presence of rats, mice, and bed bugs; graffitied walls and broken furniture; and, non-operating sinks, electricity, door locks, and TV sets. As demonstrated in the photos, the condition and functionality of the physical aspects of the built environment varied a great deal and this variation contributed in positive and negative ways to women's mental health outcomes." [results, p. 558]

Finally, in discussing their findings the authors conclude "In terms of housing policy for substance using urban populations, our research suggests that public fund investment in SRO built environments which secure the physical and emotional safety of comorbid women tenants should be a key priority to alleviate chronic homelessness and reduce further victimization." [p.560] In other words, we should develop facilities that follow the proposed design of the studio apartments at 132 Northampton Road.

I invite you to read the study report for yourself and draw your own conclusions. My own reading indicates that the women interviewed in the study bear little resemblance to the persons who will be living in the studio apartments at 132 Northampton Road, and further that most of the San Francisco hotels in which they were living in bear almost no resemblance to the studio apartments proposed for 132 Northampton Road. This is one more attempt to mischaracterize the proposed residence in order to support efforts to block it.

Another fact cited is that "The proposed SRO at 132 Northampton Rd would be the largest SRO that Valley CDC has ever operated". This is true. The implication that Valley cannot manage a larger program would stand on much stronger ground if Dr. Robertson or his neighbors could demonstrate that there are problems with Valley's existing Northampton facilities, which have been in operation for several years. I would assume that Dr. Robertson has done some investigation and drawn a blank.

The facts that are cited in Dr. Robertson's letter are not generally in dispute. However, they serve as a springboard for unsupported speculations about what he and his neighbors fear might occur at 132 Northampton Road. There is no answering all of these speculations, particularly since for any one that is responded to, two more are likely to spring up in its place. The neighbors reinforce each other's worst fears, rather than seeking information that might provide contradictory evidence.

Thank you for your attention.



Craig's Doors - A Home Association, Inc.

434 North Pleasant St Amherst, MA 01002

P.O. Box 101, Amherst MA 01004

413-256-0704 www.craigdoors.org admin@craigdoors.org

May 21st, 2019

Dear Amherst Town Council:

We are representatives of Craig's Doors, the organization that runs the town's seasonal, behavior-based shelter. Additionally, we operate a year-round resource center, community breakfast, and a rapid rehousing program. Were more units of affordable housing available here and in the region, our programs would serve a much smaller population. Craig's Doors wholeheartedly supports work Valley CDC is doing to create affordable housing.

The shelter has been open since 2011 and each season we see approximately 200 unique individuals. We work tirelessly with our guests to connect them with employment opportunities, medical care, and various resources in hopes of guiding them as they improve their quality of life. Yet after much effort and progress, many guests are forced to remain in the shelter longer than necessary because finding an affordable unit in town is incredibly difficult. Often, folks will also transition from the shelter to housing through our rapid rehousing program, and the task of finding a unit is always the most time consuming and daunting part of the process. It is clear the need for affordable housing exists.

Without affordable housing in town, how are low income individuals and families supposed to exist in Amherst? The old adage of "move somewhere else" is not acceptable in a place that preaches inclusiveness, diversity, and progressive values. Numerous people experiencing homelessness here are originally from Amherst; many who are not consider this town their home because they feel safe and secure. They ultimately wish to contribute to the betterment of the community.

Moreover, providing affordable housing is proven to reduce many of the concerns or stigmas generally cited when speaking about people experiencing homelessness, including substance use, mental health issues, and criminal activity. Housing units will also drastically lower the financial burden placed on the town by decreasing the use of emergency services.

Valley CDC has successfully run multiple programs of this nature in the past, and continues to operate ethical, organized, safe programs today. Based on our knowledge of the individuals who may reside in this facility, as well as personal experiences living in neighborhoods with



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existing subsidized efficiencies, we feel the benefits of implementing such a program far outweigh potential deficits, particularly ones based on harmful stereotypes.

We urge the council to support this endeavor. Thank you for your consideration.

Yours sincerely,

Jade Lovett—Executive Director

Aidan Novo—Shelter and Case Manager

Kerry Brock—Shelter and Case Manager

Craig's Doors Board of Directors

Dear Town Council members,

We are writing to ask that you postpone voting on the Valley Community Development Corporation's request for \$500,000 towards the proposed 28-unit SRO project at 132 Northampton Road.

There are serious issues that have not been considered or addressed by the VCDC, nor by the town. Please allow open public discussion on this matter before taking a vote.

Thank you,

Burd Schlessinger

Jim Schlessinger

Dear Town Council,

As Executive Director of the Amherst Survival Center, I am writing on behalf of myself and the Board of Directors* to express our strong support for the development of additional affordable housing in our community. We join the Amherst Affordable Housing Coalition and Valley Community Development Corporation to voice support of developing new affordable housing in Amherst.

Affordable housing is the foundation upon which a stable and thriving life can be built. At the Amherst Survival Center, we see on a daily basis the capacity for community contribution that people have when their basic needs are met. A man who is currently homeless sits with a woman of significant financial means welcoming visitors and answering phones. A regular guest at the Amherst Survival Center speaks over lunch about the active role she plays volunteering with her child's school. A participant using our copier and fax to submit housing applications talks about her hopes to simplify the process for others. Without stable and safe housing, people must focus all of their energy, intelligence, and emotional bandwidth on this most fundamental need. Once living in stable housing, people have the opportunity to focus on health, work, family, and community. This benefits us all. Affordable housing is a key factor in maintaining food security in addition to mitigating the current housing crisis in Amherst. As we support the use of public funds to assist our neighbors with the distribution of food, we also support its use to assist our neighbors to secure affordable housing in our community.

Thank you for your thoughtful consideration of the Amherst Supportive Housing proposal for Community Preservation Act funds.

Sincerely,

Lev Ben-Ezra, Executive Director of Amherst Survival Center

*Lynn Griesemer, President of the Board of Directors at Amherst Survival Center, recused herself from this discussion as the matter will be brought before the Amherst Town Council to which she is an elected District 2 Councilor and as President of the Council.

Lev Ben-Ezra

Executive Director

Amherst Survival Center

P.O. Box 9629 * 138 Sunderland Road * North Amherst, MA 01059

413-549-3968 x107

www.amherstsurvival.org

www.facebook.com/amherstsurvival

My pronouns are: She/Her/Hers. *Don't know what that means? Ask! I'm happy to explain!*

Hello,

My name is Sara Duncan and I am an instructor and researcher in the Environmental Health Department at UMass Amherst. I am writing to show my support for the 132 Northampton Road studio project. Currently, I commute into Amherst 45 minutes by car from my parent's home in Warren, MA.

I would LOVE to live in Amherst so that I can eliminate my need to drive every day and can be more of a part of the Amherst community after work hours and on weekends. Unfortunately, due to the lack of affordable housing, I haven't been able to move to town. This project would provide several units that would be perfect for someone like me.

Thank you for your consideration,

Sara

--

Sara Duncan, Ph.D.

Instructor and Visiting Scholar in Environmental Health Sciences
University of Massachusetts, Amherst, MA

Dear Councillors:

I write to offer strong support for the proposal to renovate and expand the property at 132 Northampton Rd. for use as a stable residence for formerly homeless or housing-insecure persons. I take note of some of the objections of citizens concerning safety of pedestrians along Rt. 9, but against this and other concerns the advantages of this project seem to weigh much more heavily. As John Hornick, Professor Emeritus of Sociology (UMass), notes, the track record of facilities like this for clients like this is very good. Our town has long needed such a residential project, and I am very glad that the funding and a suitable site are available. I urge you to give your full support.

Sincerely,

Frank Couvares

Professor of History, Amherst College

May 22, 2019

Dear Amherst Town Council & Town Manager,

I am writing today to support the request from Valley CDC for funding from the town to develop apartments at 132 Northampton Road.

According to the Center for Disease Control, 16-18 per cent of Massachusetts' residents routinely binge on alcohol.

According to the 2016-2017 National Survey on Drug Use and Health (NSDUH), Illicit Drug Use in the Past Month among Individuals Aged 12 or Older in Massachusetts was between 14.29 and 20.91 percent.

According to the SAMHSA, Center for Behavioral Health Statistics and Quality, National Surveys on Drug Use and Health, in 2014, 4.2 per cent of Massachusetts adults aged 18 or older suffered from serious mental illness.

Allowing for some overlap and without digging too deep into the statistics, it is easy to confirm what most of us already know, that easily one fourth of our friends, neighbors and relatives suffer from mental illness, or abuse alcohol and/or drugs on a regular basis. It is quite likely that the 1,000 persons living in the neighborhood surrounding 132 Northampton Road includes no fewer than 250 individuals suffering from some form of substance abuse or mental illness. Simply because Valley CDC chooses to recognize this health emergency; to confront it honestly; and, with courage and caring spirit, try to actually help those in need; they should not become a target for those who can't or won't recognize a very real, very public problem.

Nor should any reasonable person expect that the addition of a handful of individuals, quietly and privately striving to improve their lives, will somehow add measurably to the routine nuisances one can expect in a college town. Given Valley CDC's well-known professional management and tenant selection, I would not be surprised if one saw a lower rate of nuisances at their property than at other rental properties in the neighborhood.

The proposed project will provide well-designed, badly-needed housing. I strongly encourage you to support it with every means available.

Thomas P. Kegelman

Dear Amherst Town Councilors,

I am writing to ask you to support the CPAC request to borrow \$500,000 for a building containing single-room occupancy (SRO) apartments with supportive services for low-income adults.

Amherst has a homelessness problem, and SROs are a good way to solve that problem. Valley CDC, which would coordinate ongoing on-site services to the residents, has a track record of success with similar projects in Northampton and Florence. The town funded the search for an appropriate location in 2017 with CDBG funds, and now Valley CDC has found one: near downtown, on a bus route, next to playing fields and across a major thoroughfare (Route 9) from residential neighborhoods.

Other committees, most notably the Zoning Board of Appeals, will have jurisdiction over the exact scale and appropriateness of the project. For now, Valley CDC has done what the town asked them to do - find a location for an SRO to meet the needs of our lowest-income residents. Please approve the requested funding as part of the town budget and let this project move forward.

Sincerely,

Andy Churchill
59 Pine Street, Amherst

Dear Members of the Council,

I am writing in support of the Valley CDC's request for \$500,000 towards building an SRO on Northampton Rd in Amherst..

I worked at the Amherst Housing Authority for 30 years and currently serve on the AHA Board of Commissioners. In my various positions at the Housing Authority I became aware of the people that the Authority does not serve: single individuals who need an apartment in town that they can afford. The AHA owns properties for families and elderly and disabled people, but nothing specifically for single individuals. The AHA's voucher programs are not that helpful either. The vouchers enable families to live in Amherst, but people with vouchers looking for a one bedroom apartment are historically priced out of Amherst. If single voucher holders want an apartment, they take their AHA voucher to a community with cheaper rental housing.

Over the years at the Authority, I also experienced the fierce opposition that Amherst residents exerted when we planned to build low income family housing in their neighborhoods. For example, in the 1980's we proposed building 8 duplexes in 3 sites throughout town. We attended numerous meetings with neighborhoods and with town boards. Neighbors voiced their concerns about neighborhood safety, increased traffic, loss of open space and our management capacity. I'm happy to say that none of these problems materialized. In fact, the duplexes and their occupants fit right into the neighborhoods. Mostly the neighborhood concerns reflected the worst fears of the Amherst residents, not the possibilities that new housing brings.

The Valley CDC proposes housing 8 people whose annual incomes are in the 50% AMI (area median income) range of \$28,000 and 8 people whose annual incomes are in the 80% AMI range of \$45,000. These are individuals who work in our area's stores, restaurants, schools, and town services. Surely they deserve decent and affordable housing in town.

The CDC also proposed to house 2 people who are clients of the Department of Mental Health (DMH) and 10 people who have been homeless. My experience with DMH clients is that they are often family members of Amherst residents who need to live independently and who receive support services from DMH workers. In my work as Housing Manager at the AHA, I often wished that our families could receive the quality of service that DMH gave to individual tenants. And the 10 homeless people? I'm afraid that our collective visions of homeless people are the panhandlers who sit on the sidewalk with signs. In my experience in housing for the last 30 years, people who are without a place to stay are practically invisible to the general public. They are resourceful and independent and do not call attention to themselves. They stay with friends or relatives, rest in public buildings, camp in the woods, and sleep in their cars and in hallways.

Early one morning last week I drove out of the Hadley Mall and noticed an elderly woman getting out of her car, stretching, and rearranging her bedding. She, like most of the homeless people I have known, probably has a story of cascading misfortunes that has brought her to a mall parking lot. I'm confident that Amherst has the goodwill and resources to make room for people like her who struggle for a place to live.

Sincerely,

Nancy Schroeder

I have not written to the Town Council before this but this subject is far too important to ignore.

Please, please support the Valley CDC Apartment Project.

Amherst is a diverse town with strong opinions about inclusion and caring for neighbors. Please continue to demonstrate that philosophy with action.

Thank you,

Karla Rasche
District 2

<sent from my phone>

5/21/19

Interfaith Housing Corporation Board of Amherst

To: Amherst Town Council
5 Boltwood Ave
Amherst, MA 01002

Re: Amherst Supportive Housing Studio Apartments - Overview
Valley Community Development Corporation

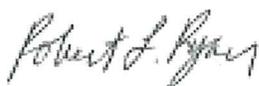
Dear Town Council:

The Interfaith Housing Corporation Board supports the proposed Amherst Supportive Housing Studio Apartments project proposed by the Valley Community Development Corporation. Our organization has a long history in Amherst of supporting low-income and affordable housing projects. This project will provide the type of housing and support that is vital to provide housing for many individuals who are homeless or in transitional situations.

While our organization has not yet committed funds to this project, we will be discussing at our next Board meeting on June 26th, 2019 and we are eager to learn how we can help in our mutual goals of providing housing for low-income residents.

We look forward to continuing our work to provide housing for low-income residents in the Town of Amherst. Please contact me if you have any questions regarding the details of this decision.

Sincerely



Robert L. Ryan
Chair of the Board
Interfaith Housing Corporation Board
(413) 549-1297

To Members of Town Council and the Town Manager:

The purpose of this note is to respond to a few points made by Dr. David Robertson in his recent letter to Town Council. Dr. Robertson's letter leads with a citation from a qualitative study of 30 homeless women residing in Single Room Only (SRO) hotels in San Francisco. As described in the paper, the experiences of these women are certainly terrible.

The study sample is described, as follows: "we purposefully sampled (Coyne, 1997; Higginbottom, 2004) women illustrative of a set of issues (recent physical and/or sexual victimization, unprotected sex, and needle sharing) previously described in the epidemiological literature to be relevant to unstably housed women (Coughlin, 2011). [methods, p 557]

The environments in which the women were living are further described: "These built environments include both larger and smaller building stock, with some SRO hotels housing up to 200 persons and others with only 25-30 rooms." ... "The physical layout of a typical SRO is a single, 8 x 10" room with shared toilets and showers down the hallway. Newly built SROs were often clean, well-lit, less chaotic, well-managed, and safer. Newer SROs included individual bathrooms and sometimes small kitchens to prepare food. In contrast, older and privately owned SROs often consisted of a double or single bed, a sink, a small chest of drawers, and a desk. The physical conditions which routinely affected women's mental health in our study included the presence of rats, mice, and bed bugs; graffitied walls and broken furniture; and, non-operating sinks, electricity, door locks, and TV sets. As demonstrated in the photos, the condition and functionality of the physical aspects of the built environment varied a great deal and this variation contributed in positive and negative ways to women's mental health outcomes." [results, p. 558]

Finally, in discussing their findings the authors conclude "In terms of housing policy for substance using urban populations, our research suggests that public fund investment in SRO built environments which secure the physical and emotional safety of comorbid women tenants should be a key priority to alleviate chronic homelessness and reduce further victimization." [p.560] In other words, we should develop facilities that follow the proposed design of the studio apartments at 132 Northampton Road.

I invite you to read the study report for yourself and draw your own conclusions. My own reading indicates that the women interviewed in the study bear little resemblance to the persons who will be living in the studio apartments at 132 Northampton Road, and further that most of the San Francisco hotels in which they were living in bear almost no resemblance to the studio apartments proposed for 132 Northampton Road. This is one more attempt to mischaracterize the proposed residence in order to support efforts to block it.

Another fact cited is that "The proposed SRO at 132 Northampton Rd would be the largest SRO that Valley CDC has ever operated". This is true. The implication that Valley cannot manage a larger program would stand on much stronger ground if Dr. Robertson or his neighbors could demonstrate that there are problems with

Valley's existing Northampton facilities, which have been in operation for several years. I would assume that Dr. Robertson has done some investigation and drawn a blank.

The facts that are cited in Dr. Robertson's letter are not generally in dispute. However, they serve as a springboard for unsupported speculations about what he and his neighbors fear might occur at 132 Northampton Road. There is no answering all of these speculations, particularly since for any one that is responded to, two more are likely to spring up in its place. The neighbors reinforce each other's worst fears, rather than seeking information that might provide contradictory evidence.

Thank you for your attention.

John Hornik

Dear Town Finance Committee and Town Councilors,

We are writing regarding the proposed 132 Northampton Road SRO development project. A vote on CPA funding for this project by the Town Finance Committee is currently scheduled for May 23rd.

We urge the town councilors who are members of the Finance Committee to vote to delay CPA funding for this project until there is a chance for due diligence on the full long-term costs of this project for the town and for meaningful input by the neighborhoods most affected by this development.

Unbudgeted costs must be considered

The project is likely to entail substantial extra costs for the town. These may include needs for better traffic management and lighting in the area, as well as additional resources devoted to social support. We believe it is the responsibility of the finance committee and all town councilors to make a full accounting of these costs before voting yes or no.

Meaningful input by neighbors is called for in the 2016 Town of Amherst Housing Production Plan but has not yet happened.

Project supporters cite the 2016 Town of Amherst Housing Production Plan as a rationale for this development. On p. 73, that plan states (bolding added):

“It will be important to continue to be sensitive to community concerns and provide opportunities for residents to not only obtain accurate information on housing issues, whether they relate to zoning or new development, but **have genuine opportunities for input.”**

On page 93, that plan states:

“Efforts will need to be made to provide information to the community, abutters in particular, on new developments to help bolster local support as discussed in strategy 5.1.1. Also, **it will be important for local leaders,** including members of the Select Board, Planning Board and Housing and Sheltering Committee to get behind affordable housing developments, **to help fine-tune development proposals to best meet local needs and address community concerns,** to advocate for their support, and to ultimately insure sufficient funding and necessary regulatory approvals.”

We ask town councilors, as our elected officials, to delay this project until the “genuine opportunities for input” called for in the housing plan have happened. Regardless of whether you support this development project or not, we ask you to allow debate and discussion. Valley CDC has had several opportunities to present to the town councilors while neighbors have not.

Neighbors have raised multiple concerns about the project, including the lack of adequate space and supportive services for the development residents, the potential loss of access to key neighborhood open space, and the

possible substantial unbudgeted costs for the town. Neighbors have also floated several productive ideas for solutions, but there has been no forum to consider these.

Most neighbors did not hear any details of this project until Valley CDC's recent presentation to immediate abutters on April 24th. Notices have only been sent to immediate abutters and no notice has been given to broader neighborhoods. Crucially, the \$500,000 in CPA funding was recommended by CPAC before Valley CDC held their meeting with abutters.

The Town Council is a new form of government for Amherst. We are putting our trust in you to do appropriate due diligence and listen to the community carefully before you make decisions. **Please delay CPA funding for 132 Northampton Rd. until a process is worked out that allows for meaningful neighborhood input.**

Thank you for your time and service to our town.

Katharine Sims

Christopher Sims

77 Dana St., Amherst MA 01002

Dear Finance Committee,

I am writing to voice my strong support for the construction of the 28-unit SRO development by Valley CDC. As a clinical social worker, clinical assistant professor of social work at Smith College, and a small business owner in downtown Amherst, I believe that a development such as this will strengthen the community and help make Amherst a more equitable, livable place for everyone.

It is my professional opinion that community concerns about such a development are largely misplaced, and based on a serious misunderstanding of people who are homeless, living with mental illness, or recovering from substance use disorders. Evidence from places as varied as Utah and New York City suggests that providing "Housing First" contributes to markedly more positive outcomes for both newly-housed individuals and the communities in which they were previously living on the street. In other words, it *lowers* risk for everyone rather than raising it.

It is also in the interest of my business and other small businesses in town to ensure that people who are homeless, struggling with mental health problems, and/or are dealing with substance abuse have a safe place to call home other than the streets of the town. Since I opened my business at 26 South Prospect Street in 2017 I have had consistent difficulties with homeless people sleeping at the entrances to my office--to be clear, I do not begrudge these people this, I am sure I would do the same were I in their position, but it is also not good for my business. I would be delighted for the town to permit SRO housing for these individuals or others like them just down the street from my office, and it would actually lead me and my clientele to feel *safer* than we otherwise would--to say nothing of how much safer the new tenants would be than they were before.

It is also the case that, as Amherst rental properties becomes more expensive, it is increasingly difficult for the kinds of low-wage workers the town needs to function to actually live here. Having low-income housing so close to town would be a boon to the economy, and would help alleviate concerns about parking that are crucial to my business.

In sum, it is clear that the Valley CDC development would be a terrific addition to the community, and as a local business owner and social work professional I support it unreservedly and hope the Council will as well.

Sincerely,

--

Carter J. Carter, LICSW
Psychotherapist
Senior Lecturer, Lesley University GSASS
Adjunct Assistant Professor, Smith College School for Social Work
CarterJCarter.com

29 Hitchcock Rd.
Amherst, MA 01002

May 20, 2019

Dear Members of the Amherst Town Council,

I write to ask that you delay your vote on, or vote to oppose at this time, funding the Valley CDC proposal for development of the house at 132 Northampton Road. My concern is the likelihood that this project will result in needles on the periphery of the Amherst College fields that on one side are very close to the house that the CDC wishes to develop. Mailmen report finding needles on the sidewalk by the existing shelter; the people the CDC proposes to house at 132 Northampton Road include those who acknowledge their use of drugs in the not very distant past. The optimism that holds that no residents of the CDC residence would resort to substance abuse seems to me ill-considered and altogether unpersuasive.

I am a member of a church in Holyoke and from time to time have assisted with the parish clean-up of the churchyard. Needles are part of the detritus there; the local residents who use drugs do not, I think, enter the church property for the purpose, but discard their needles by tossing them over the fence. As you can imagine this requires that we protect ourselves with strong leather gloves, etc., as we work in the yard. In the past the church used that yard for bake sales and such events. With the rise of opioid addiction, those no longer take place outdoors. It would be dangerous to the community members, of the church and the town, who might bring children with them.

Children come to the Amherst College fields regularly, sometimes from the childcare center that is just beyond the adjacent bike path, on Woodside, and sometimes just because people find these fields and their walkways a good place to push a stroller while another child toddles along. To ignore the risk of having children encounter a needle exposes to danger those who are truly our most vulnerable residents. Closing the gates to all but Amherst College community members won't solve the problem, to judge from my experience in Holyoke and given the juxtaposition of the proposed property and College fields. And even if the College closes the fields and restricts entry to those affiliated with Amherst College, the College athletic events themselves attract families with children who should not be exposed to this potential hazard. Is it fair to expect Amherst College groundsman to deal with needles on the Amherst fields as a regular part of their job?

In view of this and the other concerns of those who use or live near to the Amherst College fields, I ask that you allow time to hear and carefully consider the concerns of residents about the Valley CDC proposal for this property. To approve such funding at this point seems premature, since many of us learned of the proposal only a few weeks ago. Such a change in the use of the property deserves to be more carefully considered than has been possible in this brief period.

Sincerely,
Rebecca Sinos

To the Amherst Town Council -

I am writing to express ongoing concerns regarding the proposed affordable housing development at 132 Northampton Rd. Again, as a physician with a background in public health, I have specific, evidence based concerns regarding logistic and social support for proposed residents of the property.

Last week the co-chairs of Amherst Forward sent out an email of support for the project, urging the town to "move forward with facts, not fear." I have cc'd them on this email. I agree with this sentiment, but would refine it further, and ask that we move forward with facts, not feelings. It feels good to try to help people. It feels good and right to move forward with affordable housing for Amherst. However, good intentions alone do not make good policy and I believe there are significant areas of concern for the safety of the proposed residents that have not been adequately addressed. I will offer facts below to illustrate this, along with specific questions for Valley CDC or the Town Council.

To summarize the project, I quote from the letter Nate Buddington, Chair of the Amherst CPA, recently submitted to the Town Council:

- Combined with other grants, Valley CDC will build an addition to an already purchased property to create 28 studio/single room occupancy apartments for low/moderate adults, people emerging from homelessness, clients of the Dept. of Mental Health, retirees and people with disabilities.

Facts:

- The proposed property at 132 Northampton Rd is noted to be 0.4mi from the nearest bus stop.
- Valley CDC has acknowledged that the majority of proposed tenants will not have their own vehicles and have asked for a reduced number of parking spots in their design.
- When the Amherst Survival Center opened, it was 0.4mi from the nearest bus stop, which was felt to be too far for community members to walk. The town and the Survival Center worked with Pioneer Valley Transit Authority to create and fund a new stop so that community members had access to the Survival Center.

If a 0.4 mile walk was too far for those using the Survival Center, why is it felt to acceptable for the at at-risk population the property at 132 Northampton Rd is supposed to serve, some of whom may be disabled? Are there plans to construct a new bus stop at this location? If not, why?

Facts:

- The proposed property at 132 Northampton Rd is noted to be 0.6mi from the shopping plaza at University Drive, where there is a grocery store.
- The west bound side walk on the south side of Northampton Road ends in front of 132 Northampton Rd. There is no existing path to get to the shopping plaza on the south side of the road.
- The nearest cross walk is 0.3mi in the opposite direction at the intersection of Pleasant St.
- Residents will be faced with a choice of crossing Northampton Rd (Route 9) illegally and unsafely and walking 0.6mi or crossing safely and legally and walking 1.2mi to the shopping plaza.

What plans does the Valley CDC and Town Council have to ensure the safety of residents at 132 Northampton Rd crossing the road to have access to shopping? Is 1.2 miles a reasonable distance to expect residents to walk to get groceries during the New England winter, down and up a relatively steep section of Route 9? Is the Valley CDC willing to offer a shuttle service to residents to help them get to and from the shopping center?

Facts:

- The segment of Northampton Rd (Route 9) from University Dr to Pleasant St is slated for reconstruction and improvements through the Mass DOT, including bike lanes, sidewalks on both sides of the street and a cross walk at Orchard St. This work is scheduled to likely be complete in 2023.
- This project will lessen or eliminate some of the issue with access to the shopping plaza at University Drive.
- During construction, sidewalks on both sides of the street will be removed and reconstructed, impacting both access to buses and shopping.

How will the Valley CDC address transportation or access to services during Route 9 construction?

Facts:

- 12 of the 28 rooms at the SRO building will be reserved for the homeless or for residents from the Department of Mental Health
- The National Institute of Mental Health estimates 46% of homeless people struggle with severe mental health issues or substance abuse or alcoholism
- Relapses are a common part of the recovery process for addicts. The National Institute on Alcohol Abuse and Alcoholism estimates that roughly 90% of people with alcoholism relapse within 4 years after completing treatment.
- It is statistically likely that more than multiple residents at the SRO will be have mental health or substance abuse issues
- Valley CDC has said they will ask all residents have 6 months of sobriety for applications to be considered
- As above, it is accepted that residents will have limited access to transportation

How will the 6 month sobriety requirement be assessed on application?

How will continued sobriety be assessed?

What on-site social supports will be in place at 132 Northampton Rd when relapses occur, both for the relapsing addict and for the rest of the community?

What on-site supports will be in place for residents struggling with active mental health issues?

Given lack of transportation access, on site support seems necessary.

Facts:

- Homeless women are a particularly at risk population, both for mental health issues and substance abuse (see attached PDF)
- Valley CDC representatives at the April 24th information meeting estimated that other SROs they operate are approximately 70% male

What specific interventions or safeguards will be in place to ensure the safety and comfort of female residents in a predominantly male living environment?

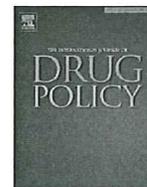
Fact:

- The proposed SRO at 132 Northampton Rd would be the largest SRO that Valley CDC has ever operated

What specific challenges has Valley CDC identified related to the large number of tenants and what steps have been taken to address these?

Thank you for taking the time to consider these concerns, which I believe represent considerable risk to the future residents of the proposed SRO. Perhaps these issues were already addressed between the Town Council and the Valley CDC at the committee level, but to the best of my knowledge there is no publicly available record of this. If not, to move forward with further funding for this project seems premature.

Sincerely,
David Robertson, MD/MPH



Research paper

Single room occupancy (SRO) hotels as mental health risk environments among impoverished women: The intersection of policy, drug use, trauma, and urban space

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ABSTRACT

Background: Due to the significantly high levels of comorbid substance use and mental health diagnosis among urban poor populations, examining the intersection of drug policy and place requires a consideration of the role of housing in drug user mental health. In San Francisco, geographic boundedness and progressive health and housing policies have coalesced to make single room occupancy hotels (SROs) a key urban built environment used to house poor populations with co-occurring drug use and mental health issues. Unstably housed women who use illicit drugs have high rates of lifetime and current trauma, which manifests in disproportionately high rates of post-traumatic stress disorder (PTSD), anxiety, and depression when compared to stably housed women.

Methods: We report data from a qualitative interview study ($n=30$) and four years of ethnography conducted with housing policy makers and unstably housed women who use drugs and live in SROs.

Results: Women in the study lived in a range of SRO built environments, from publicly funded, newly built SROs to privately owned, dilapidated buildings, which presented a rich opportunity for ethnographic comparison. Applying Rhodes et al.'s framework of socio-structural vulnerability, we explore how SROs can operate as "mental health risk environments" in which macro-structural factors (housing policies shaping the built environment) interact with meso-level factors (social relations within SROs) and micro-level, behavioral coping strategies to impact women's mental health. The degree to which SRO built environments were "trauma-sensitive" at the macro level significantly influenced women's mental health at meso- and micro-levels. Women who were living in SROs which exacerbated fear and anxiety attempted, with limited success, to deploy strategies on the meso- and micro-level to manage their mental health symptoms.

Conclusion: Study findings underscore the importance of housing policies which consider substance use in the context of current and cumulative trauma experiences in order to improve quality of life and mental health for unstably housed women.

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Introduction

In the United States, the comorbidity of substance use and mental illness is a widely recognized phenomenon at a national level (Conway, Compton, Stinson, & Grant, 2006; NIDA, 2008; Volkow, 2004), specifically among the urban poor (Bassuk, Buckner, Perloff,

Shari, & Bassuk, 1998; Hien, Zimberg, Weisman, First, & Ackerman, 1997). Epidemiological studies underscore significant gender differences in the presentation of comorbidity, with women more likely than men to be diagnosed with affective and anxiety-related mental health disorders (Diflorio & Jones, 2010; NIDA, 2008). Estimates of depression and Post-Traumatic Stress Disorder (PTSD) are disproportionately higher among substance-using, unstably housed women than cohorts of housed women (Coughlin, 2011; El-Bassel, Gilbert, Vinocur, Chang, & Wu, 2011; Nyamathi, Leake, & Gelberg, 2000). While research has shown that access to housing may contribute in a significant way to a number of individual mental health outcomes (Baker & Douglas, 1990; Earls & Nelson,

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1988; Hanrahan, Luchins, Savage, & Goldman, 2001; Nagy, Fisher, & Tessler, 1998), there is a need to understand how housing policies shape specific built environments, which in turn impact women at risk for poor mental health outcomes and substance abuse. This paper analyzes the role of place, specifically single room occupancy (SRO) hotel rooms, in exacerbating and ameliorating negative mental health outcomes for substance using, urban poor women.

Urban housing environments have received increasing attention as sites that can both contribute to health and produce harm (Freudenberg, Galea, & Vlahov, 2005; Northridge, Sclar, & Biswas, 2003; Vlahov et al., 2007), and there is growing evidence linking the built environment to mental health (Evans, 2003; Frumkin, 2003; Halpern, 1995; Parr, 2000). Contributing factors include neighborhood conditions (Cohen et al., 2003; Dalgard & Tambs, 1997; Johnson, Ladd, & Ludwig, 2002; Leventhal & Brooks-Gunn, 2000; Wandersman & Nation, 1998), poor housing quality (Evans, Wells, & Moch, 2003; Freeman, 1984), crowding and lack of privacy (Baum & Paulus, 1987; Evans & Lepore, 1993; Wener & Keys, 1988), and noise (Stansfeld, 1993), which negatively impact depression (Galea et al., 2005; Weich et al., 2002), social support (Evans & Lepore, 1993; McCarthy & Saegert, 1979) and recovery from cognitive fatigue and stress (Frumkin, 2001; Ulrich, 1991).

Living in an SRO, when compared to living in other housing environments, has been associated with higher rates of HIV infection, emergency room use, recent incarceration, having been physically assaulted, crack cocaine smoking, and cocaine, heroin, and methamphetamine injection (Evans & Strathdee, 2006; Shannon, Ishida, Lai, & Tyndall, 2006). Further, Lazarus, Chettiar, Deering, Nabess, and Shannon (2011) demonstrate that the specific organization and management of SROs creates a gendered vulnerability to violence and sexual risk taking among women. Political-economic theories which account for the role place (Bourgois & Schonberg, 2009; Fullilove, 2013; Popay et al., 2003; Rabinow, 2003) have included an analysis of the structural-level policies responsible for the creation of built environments through the use of public funds. Drawing from this example, we adapt Rhodes (2002, 2009) "risk environment" framework to argue that SROs can operate as "mental health risk environments" for urban poor women. Consistent with the risk environment framework (Rhodes, Singer, Bourgois, Friedman, & Strathdee, 2005; Rhodes et al., 2012), our analysis examines the interplay between: (1) housing policies addressing comorbid substance use and mental illness as a *macro-level factor* shaping the built environments of SROs, (2) *meso-level factors* such as the management of social relationships within SROs, including drug/sex economy involvement, and (3) *micro-level individual behaviors* related to drug use and trauma management enacted within SROs.

Our application of the risk environment framework to SROs offers potential contributions in the areas of theory, methodology, and health policy. Theoretically, our analysis foregrounds how specific constructions of urban space may exacerbate women's co-occurring mental health issues and substance use. Methodologically, we employ qualitative methods to examine the relationship between space, drug use, and mental health to reveal the linkages between housing policies, the socio-structural organization of urban built environments and everyday behaviors. In terms of health policy, our analysis highlights the importance of considering comorbidity in housing policy for active substance users, particularly the role of trauma-sensitive housing environments for unstably housed women who use illicit drugs.

Methods

Our participants were recruited from a larger epidemiological study, the "Shelter, Health and Drug Outcomes among Women" (SHADOW), a cohort study of homeless and unstably housed

women living in San Francisco (Riley et al., 2007). A qualitative sub-sample ($n = 30$) was selected from the larger SHADOW cohort. Consistent with qualitative study designs, the sample was not representative of the larger cohort (Silverman & Marvasti, 2008). Rather, we purposefully sampled (Coyne, 1997; Higginbottom, 2004) women illustrative of a set of issues (recent physical and/or sexual victimization, unprotected sex, and needle sharing) previously described in the epidemiological literature to be relevant to unstably housed women (Coughlin, 2011). Women in the sub-sample underwent a separate consent process and took part in approximately hour-long taped interviews with trained qualitative researchers (Knight, Lopez, and Cohen). During the interviews, participants were asked to describe their current and past living situations, current and past drug use, mental health (including experiences with diagnosis and psychiatric medications), sexual and friendship relationships, and experiences with violence and trauma. Participants completed a baseline, one-year, and 18-month follow up interview and were reimbursed \$15 for each interview completed. All study procedures were approved by the Institutional Review Board at the University of California, San Francisco. In addition, the first author (Knight) conducted an independent, four-year (2007–2010) ethnographic study which included interviews with housing and health policy-makers in San Francisco and a photo-ethnographic study of a variety of SRO hotel rooms. Over 500 photographs were taken during this timeframe in 25 different SRO hotels in San Francisco.

Transcribed audio-recorded interviews from each study underwent a similar two-phase analysis, consistent with methods the authors have employed in several previous qualitative studies (Comfort, Grinstead, McCartney, Bourgois, & Knight, 2005; Knight et al., 1996, 2005). In phase one, the team of four analysts (three of whom were the interviewers) used grounded theory methodologies (Strauss & Corbin, 1990) to construct memo summaries of each interview, which included basic background information, current circumstances, notable events and quotations, and analyst impressions and interpretations. Because previous research (Chan, Dennis, & Funk, 2008; Cohen et al., 2009; Hopper et al., 1997; Kushel et al., 2003; Luhrmann, 2008) indicated a potential relationship between lifetime histories of traumatic exposure, housing instability, current living situations, and sexual and drug use behaviors, we sought to keep narratives "intact" in the initial data analysis phase. The interview transcript and summaries were then discussed at a 2-h meeting devoted to analyzing each participant's interview. The team identified each narrative's micro, meso, and macro factors for analysis. After the initial group analysis process, the team developed a preliminary codebook, which was amended throughout data collection. In phase two of analysis, interview transcripts were coded and entered into a qualitative data management software program (www.Transana.org), to produce aggregate data for the entire qualitative sample. For the purposes of this analysis, memoed summaries and multiple aggregate sections of coded data (e.g., codes for housing, trauma, mental health, neighborhood) were analyzed. Photo-ethnographic data were coded by location, type of hotel, and date.

Results

Macro-level factors: housing policies shape SRO built environments in San Francisco

The widespread implementation of mental health deinstitutionalization policies which took place in the 1970s and 1980s in California was not accompanied by structured housing plans for the uptake of mentally ill persons now residing in the community (Lamb, 1984). Thus, community reintegration of adults with disabling mental illnesses created a housing need, which was largely

unmet. One policy maker outlined the statistics on co-morbidity among the population in San Francisco, underscoring the relationship between drug use, place, and social policy in this setting:

Of the people in supportive housing in San Francisco, 93% have a major mental illness that we can name. That is very, very high. 80% use cocaine, speed, or heroin every thirty days, or get drunk to the point of unconsciousness. There are no more disabled people in this country.

Because of San Francisco's small size and geographic boundedness, it was expedient to use existing SROs as sites to house the burgeoning urban poor. To date, there are more than 500 SROs in San Francisco, providing homes for approximately 30,000 low income individuals (CCSRO website). These built environments include both larger and smaller building stock, with some SRO hotels housing up to 200 persons and others with only 25–30 rooms. The necessity of using existing SRO housing as sites to accommodate the expanding population of impoverished individuals created a trifurcated system. This system has led some women to find housing in older, privately run and managed SROs, some in previously privately owned buildings whose master lease had been purchased by the City of San Francisco, and others to be housed in new buildings built on the demolished sites of older SROs or in other urban spaces.¹ These three types of built environments presented different challenges to women in the management of their mental health.

The department of Housing and Urban Health (HUH), the first in the country to formally integrate housing management with public health, was created within the San Francisco Department of Public Health to develop and manage the publically funded older and newer SRO buildings. The HUH discovered through the course of this progressive housing initiative that building new, publically funded SROs is more cost effective and produces better housing and health outcomes for the tenants, than converting existing privately owned SROs. Even if rental payments could be deferred through welfare or subsidy payment mechanisms, simply placing adults indoors in older SRO buildings was not efficacious if the indoor environment was still chaotic, dangerous, and poorly managed. At the macro-level, the built environment needed to be responsive to "trauma."² For a population of tenants with high rates of co-morbid substance use and mental health issues, the built environment – the organization of the physical and social space – was construed as critical to ensuring housing success. One health and housing policy maker compared the different levels of housing stability for tenants in new SRO built environments to those in older SROs, to emphasize the interactive relation between the built environment and trauma:

When we look at our success in keeping people housed in our buildings, what we see is that places like the Marque,³ which has small, dirty rooms, case management, but shared bathrooms. The rate of people staying housed there for two years consecutively is 30%. That is horrible. The Zenith, a new building, has case management, same as the Marque. But it is beautiful; every room has its own bathroom. 70% of the tenants stay at least

¹ The payment structure for rent in these three types of SROs is complex and varies for tenants depending on whether they pay for SRO rooms out of pocket, or through welfare program linked subsidies, of which there are several. Discussion of the complex payment structures is beyond the scope of this paper, but is discussed at length in Knight, KR, Forthcoming with Duke University Press.

² "Trauma" here is a colloquial (as opposed to clinical) term deployed to refer to the complex array of affective symptoms many chronically-homeless persons, especially women, demonstrate in daily life as a result of historic experiences of abuse and current vulnerabilities.

³ The names of SRO hotels are pseudonyms.



Fig. 1. Older SRO room compared to newly built SRO room.

two years." The point is the good stuff is the better investment when it comes to supportive housing. The environment matters. I think it is about trauma. People, who have had so much trauma cannot stabilize, cannot stay housed if they still living in a dump.

The following pictures draw a comparison between the physical environment deemed to be "trauma-sensitive" and the standard situation in privately owned SRO. The physical layout of a typical SRO is a single, 8 × 10' room with shared toilets and showers down the hallway. Newly built SROs were often clean, well-lit, less chaotic, well-managed, and safer. Newer SROs included individual bathrooms and sometimes small kitchens to prepare food. In contrast, older and privately owned SROs often consisted of a double or single bed, a sink, a small chest of drawers, and a desk. The physical conditions which routinely affected women's mental health in our study included the presence of rats, mice, and bed bugs; graffitied walls and broken furniture; and, non-operating sinks, electricity, door locks, and TV sets. As demonstrated in the photos, the condition and functionality of the physical aspects of the built environment varied a great deal and this variation contributed in positive and negative ways to women's mental health outcomes (Figs. 1–3).

Meso and micro-level factors: social relations and behavioral strategies intersect with the built environment to influence mental health

The women in our sample had high rates of co-occurring mental health and substance use issues and extensive histories of



Fig. 2. View out of window newly built SRO compared to view out of older SRO window.

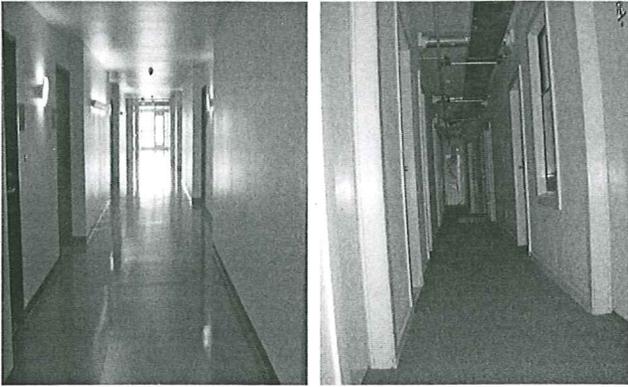


Fig. 3. Newly built SRO hallway compared to older SRO hallway.

childhood and adult sexual and physical victimization, making the management of trauma symptoms an everyday life challenge. One woman described the impact her new calm, controlled environment had on her risk for poor mental health:

I discovered that my environment had a lot to do with my mental state. So, when I had my own place, I was in control of the environment. You know, there was no drama, everything was nice and mellow, and so I was able to function. Everything was on an even keel; that was fine. It was when other people and situations were introduced into my environment that I couldn't get away from, that would send me over the edge.

The physical and social organization of specific SRO housing environments made such a significant impact on the women in our studies that many reported choosing street homelessness or homeless shelter stays if they could not secure a room in a monthly rate, clean, and safe SRO. Reinforcing the data provided from the housing policy-maker, one woman described "shopping" for an SRO which met her mental health needs, rather than accepting the first publically subsidized built environment offered to her.

[The homeless shelter administrator] told me I would find a place [through a subsidized program] if I work with them. And they did find me a lot of places, but I didn't want to go, because [those] SROs they have now are really nasty. Really tore up, tore down. Syringes in the bathroom. Blood on the toilet. Because you use the same toilet that everybody else uses. So it wasn't sanitized. So I didn't want to go. And I found the Martin Hotel and I went in and it was a really clean, nice place. So I went back to [the shelter] and I asked them 'Can you please get me a place inside that hotel?' They said that would be cool, they would work on it. And within two, three weeks I had a place at the Martin.

SRO environments where women felt unsafe exacerbated several physical and emotional symptoms associated with poor mental health. The physical organization of SROs frequently consisted of crowding people with addiction and mental health issues into a single space. Crowding, in combination with chaos related to drug/sex economy interactions, and rapid cycling of new tenants contributed to stress-related sleeping problems, hyper-vigilance, and drug and alcohol use. Many women described needing prescription sleep medication to rest in chaotic hotel settings and avoid conflicts with neighbors:

When I go in [to the SRO hotel] and shut my door, I just try to shut my eyes and block it out. Sometimes they [neighbors]

have their TVs on and I want to say something. I'm thinking, 'You know, [says her own name], just be quiet! Just go to sleep.' Once I take my [sleeping] pills, I'm good.

Women commonly adopted a strategy of deliberate social isolation to shield themselves from risk for victimization within unsafe SRO environments. For some women, isolation in the hotel room was an emotionally self-protective response to daily living in a traumatized state. One woman provided an example of isolation linked to on-going fears of being attacked:

So I started using back in 2009, which I have been using drugs for a year now. I got raped last year. I got raped, I got kidnapped. I was tortured for days. My best friend died, as I told you. It's just everything fell apart and I have been tore up since then. . . Since I moved to [my SRO], I basically stay in my room all day.

For others, isolation served as a strategy to avoid being "caught up" in unpredictable violence and social disorder associated with the drug–sex economy:

So, now I'm here, you know, just trying to deal with a lot of different things, you know. Adjustment of being back [in my SRO room] which I'm getting more adjusted to it, but I don't like the space that I'm in because it's small. Of course, I don't mingle with my neighbors either. . . I just tend to stay to myself because I see trouble there and I avoid that because I don't need that in my life, you know. So, that's another thing I deal with on a day-to-day basis you know.

In contrast to the women above who described deliberate social isolation as a mental health survival strategy, another woman positively described increased safety and independence in built environments which were perceived as safe and non-chaotic. For example, one positively described her highly structured SRO housing environment, a place specifically designed to reduce her fear and anxiety due to repeated victimization and to enhance her ability to manage her mental health symptoms despite years of trauma and housing instability:

Oh, it's [my room's] beautiful, it's comfortable and it's quiet and it's clean! I mean the manager there is up on it. He's got security cameras now. It's secure, I'm high up. The only way you can get into my window is if you try to do it. And if you try to do it and you fall, you're going to die. It's out of the way [out of the neighborhood], yeah. And so the [public] bus takes me to school. Takes me straight to school, straight home. Boom, no chaos. Walgreen's right there. Boom, psych meds, boom right there, boom. Bus pass, Walgreen's right there; boom. Everything's right there. You know [the bank] is right on the corner, boom. I'm just – McDonald's everything, grocery store, laundromat, everything is just right there in my commute. I don't have to go a block to go to the laundromat. I don't have to go through a block to go to grocery shopping. So, everything is just perfect for me.

In terms of localized drug policy and housing, the adjudication of in-building drug use was not prioritized by the women in our study to the same extent as other measures taken to ensure the built environment was spatially and socially organized to reduce fear, anxiety, and conflict. While women acknowledged the risks that the drug–sex economy posed to their mental health, many also actively participated in those economies as drug users and (intermittently) as sex workers. Even women who were seeking to reduce or eliminate their own drug use, or who were abstinent, did not suggest that drug use or sex work should be outlawed within their hotels to promote safety. Opinions veered towards a "closed-door"

policy, particularly about drug use. Women expressed that, ideally, open-air drug markets and the street-level chaos and violence often associated with the drug–sex economy should be mitigated by the hotel management, thereby promoting safety and control within the housing environments. In one example, several women in our study positively described an active campaign by SRO management, which evicted drug-dealing tenants from the building. Drug-using tenants were not targeted; however, those participating in the economy that brought associated violence and social disturbance were systematically removed. In another example, a crack and heroin-using woman described her building as safe, had friendships with neighbors in the hotel, and could list several examples of how her hotel manager helped her and other tenants. “We don’t have an open-air drug market here,” she noted. At the macro-level, policy maker data supported the view that many women held indicating that drug use adjudication is not necessarily the key area of intervention for SRO built environments. One policy maker indicated that the drug–sex economy is very active in one hotel, while the duration of tenant occupancy is still high.

Actually in our building that has the highest success rate [80% of tenants stay housed there at least two years]; there is a ton of sex work and drug use. And yet people stay housed. I am arguing the financial argument. The cost effective argument: ‘If you spend the money here – on beautiful new supportive housing you will reduce costs.’

Both policy maker and women’s data concurred that supportive housing could succeed in a cost effective manner, even if all problematic aspects of the drug/sex economy are not abated, as long as the built environments are designed with sensitivity toward the mental health vulnerabilities of tenants, clean, and well-managed.

Discussion

Access to affordable housing is a key drug policy issue for the urban poor in the United States. Due to the high levels of comorbid substance use and mental illness, access to housing cannot be divorced from discussions of “place” – the construction and quality of built environments designed and funded to house at-risk urban populations of substance users. Critical debates over the use of public funds to physically construct and manage public housing that is responsive to the complex needs of drug users with mental health challenges requires knowledge of macro-structural factors, meso-level social interactions of everyday living, and micro-behavioral mental health management among tenants. Our analysis applies Rhodes et al.’s framework of socio-structural vulnerability, to explore how SROs can operate as “mental health risk environments” that impact women’s mental health.

Low-income and homeless women have higher lifetime and current rates of major depression and substance abuse when compared to women in the general population (Bassuk et al., 1998). Historically, a burgeoning homeless population and a public policy commitment to create housing opportunities for people with co-occurring mental health diagnoses and substance use led to SROs becoming the default housing stock for the urban poor in San Francisco. The conditions and characteristics of these built environments contributed to and/or exacerbated poor mental health among women in our studies. Our findings show that in SROs that were reorganized through physical and managerial changes, women residents with histories and current vulnerabilities to trauma experienced greater stabilization. In non-trauma-informed SRO environments women reported on-going fear and anxiety, sleep deprivation and hyper-vigilance. Our findings support other research indicating that the type, availability, and the material conditions of housing environments play a significant role in

mental health (Galea et al., 2005; O’Campo, Salmon, & Burke, 2009), especially for women (Epele, 2002; Evans, 2003). In terms of housing policy for substance using urban populations, our research suggests that public fund investment in SRO built environments which secure the physical and emotional safety of comorbid women tenants should be a key priority to alleviate chronic homelessness and reduce further victimization.

Conflict of interest statement

Authors wish to confirm that there are no known conflicts of interest associated with this publication and there has been no significant financial support for this work that could have influenced its outcome.

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May 16, 2019

Dear Amherst Town Council & Town Manager,

I am writing this letter in support of the Amherst Housing Studio Apartments project (28 units) and location proposed by Valley CDC. As you well know, having enough affordable housing is an unmet ongoing need for the Amherst area. This is particularly true for individuals who experience homelessness and continue to live in Amherst. Many individuals without homes remain at risk of major untreated health issues leading to high mortality rates. Unfortunately, the Amherst community experienced the loss (deaths) of 3 people who were chronically homeless during the past year.

Valley CDC is a highly regarded developer and they have worked closely with social service organizations to serve people who are impoverished, homeless, and often struggle with major disabilities. I have not only witnessed their great work in the Northampton area developing such projects as King St. Apartments, 82 Bridge St. and Go West (Florence), but have also referred and placed several people into their residences. In addition, we have maintained support services and have joined other providers at monthly meetings with Valley CDC's representative Joanne Campbell and HMR Property Managers to discuss best ways to serve these tenants and the community in which they reside. All 3 projects have been successful and have directly led to improving the health and quality of so many people's lives.

There is established research that reports the health risks associated with homelessness inclusive of specific health issues experienced by people sleeping rough (unsheltered homelessness). This research also supports the health costs savings that housing plus support services can provide, while providing health benefits and a better quality of life for those among us who are most in need.

Please review these links and resources:

<https://www.jedc.org/forms/Vulnerability%20Index.pdf>

<https://www.ncbi.nlm.nih.gov/pmc/articles/PMC4679127/>

<http://www.jayslevy.com/how-to-help/ways-of-helping-helpful-links>

I am thankful that Valley CDC's proposal includes 10 affordable units set aside for people experiencing homelessness. I am also thankful that in the past the Town of Amherst has stepped up to provide safe shelter to people without homes. I believe strongly that more affordable housing as represented by this project is the next logical step for helping our most vulnerable community members.

Sincerely,

Jay S. Levy, LICSW
Eliot CHS Homeless Services
Amherst Community Resident

Just to let you know I am strongly opposed to the SRO project proposal for route nine by the Amherst college football field. It's the wrong project in the wrong place at the wrong time. This is a residential neighborhood with lots of kids and this kind of project would make our quality of life much much worse. Many of us have the notion that this is a done deal. I'm willing to stand in front the bulldozer to prevent this.

Gregg Anderson 45 Dana St

Sent from my iPhone

I am writing in support of the Valley CDC's project to develop the studio apartment building on Northampton Rd. It is an important and timely step in moving forward to address the needs for affordable housing in our community.

Evelyn Goldenberg
96 Blue Hills Rd.
Amherst

Sent from my iPad

Dear Members of the Council,

I am writing to share my experience of working with residents of single room occupancies for many years.

At the time, in Northampton, there were a number of single room occupancy (SRO) residences that provided very bare bones rooms to single men and women who were of limited financial means. I provided outreach to the residents of SRO's, offering support services to ensure that they would maintain stability in their housing. From this inside experience of working with SRO residents, I would like to give a sense of who these people are.

Like the current neighborhood residents of the Northampton Street Studio Apartments, I was fearful and nervous about what it would be like to interact with the SRO residents. The reality, however, proved my concerns to be unfounded and my stereotypes were replaced with great respect for the tenants and their ability to live within such limited means and resources.

If I had to describe a typical resident, I would say that they are overall, a quiet and introverted people. Rather than causing trouble, they keep to themselves and were very grateful to have someone checking in on them. Mostly, their needs were like the problems of everyday life that we all face -- how to get our health care needs addressed, budgeting and learning about community resources that are available to deal with any problems that might arise.

When I heard about the Northampton Street Studio Apartments, I felt that it was good news and long overdue for Amherst to have studio apartments that would provide affordable and decent housing for many who are unable to afford the very high rents of Amherst. I also feel certain that residents will be very grateful to have the stability of decent housing and the added support of someone checking in with them and helping them to problem solve the issues of daily life.

I volunteered for Habitat this past year and met someone who was also volunteering at a work site. I happened to sit next to him at lunch time and asked him about his connection to Habitat. He told me that he currently was living in an SRO in Northampton and an SRO outreach worker had recently helped him to find an apartment that he could afford. He decided to volunteer with Habitat as a way of paying back the support he received to find decent, stable housing. It's hard to imagine how grateful people are when they finally find safe and stable long term housing.

So, I make a sincere and informed request to you members of the Council, to give your support and approval of this worthy project. It embodies the goals of our Master Plan and will create safe, supportive housing for residents with limited incomes.

Sincerely,
Priscilla White

Dear Amherst Town Councilors:

I am writing on behalf of the League of Women Voters to urge your positive support for the \$500,000 earmarked by the CPAC for the project at 132 Northampton Street at your May 23 meeting.

The League of Women Voters has a long history of supporting policies and legislation that provide provisions for low-and-moderate income housing and a suitable living environment affordable for all. LWV of Amherst has carefully followed the development of this particular proposal. After several years of public meetings and forums, and an intense search for a suitable mixed-use location, we believe that the Valley Community Development Corporation's project to create 28 studio-size units with related services and to provide stability of place to our lowest income individuals, the working poor, as a positive direction for local housing needs heretofore unavailable in Amherst. Further, the League supports the renovation of existing houses whenever possible, another component of the VCDC's project.

Your positive vote on the CPAC's funding will demonstrate a significant investment in our Town's needed affordable housing as well as moving this proposal to the next steps in the process: determinations by the ZBA and the public hearings to follow.

Thank you for taking these comments into consideration.

Adrienne Terrizzi, Ed.D

LWV of Amherst

Hi All

First of all, thanks for all the time and effort you are putting in on our town's Council, your service is so valuable to our town.

I wanted to write of my support for the low-income housing project at proposed 132 Northampton Road. I believe Amherst needs low-income housing to be built, especially for the lower end of the income scale, which has not historically had our focus. This diversity is essential to the vibrancy of our community. Indeed, as a Dana Street/Place neighbor, I support this project in my "backyard," as it passes through the zoning/permitting process to ensure it is built within our town's bylaws and regulations.

I have seen anonymous flyers and reports being distributed in my neighborhood to stop this project. They focus on the substance-abuse and mental-illness of low-income citizens. The anonymous authors might want to research the amount of substance-abuse and mental-illness that exist today in our vastly white, wealthy neighborhood, as I am aware of more than a few instances.

The anonymous flyers have a problem with the traffic impact of 14 parking spaces on Rt. 9 for low-income people, yet not the current traffic impact of Amherst College's entrance on Rt. 9 just next door, that services many, many more parking spaces. In fact if that entrance were to be closed and this project built, it would mean a net decrease in traffic impact.

One flyer decries neighbors potentially losing the most direct access to Amherst College fields due to this project. I would prefer to walk a two extra blocks to the fields if it means we can provide much-needed housing to low-income neighbors.

We should not discriminate against low-income people in Amherst nor in our neighborhood. Those of us with privilege should be working to find ways to build this housing for those who are in need, not stop it.

My 3+ years on the staff of Amherst Survival Center, serving low-income residents, has enabled me to connect with some of the most generous, wonderful, and interesting folks I've met living in Amherst. These people are our neighbors too. I look forward to the 132 Northampton Road project being built, so that we can have some more of that diversity walking down the streets of our homogenous neighborhood.

Thanks,
Baer Tierkel
30 Dana Place

Please approve funding as recommended by CPAC.

Thank you,

Sara Eggemeier

161 Red Gate Ln

Dear Amherst Town Councilors,

I am writing on behalf of the Amherst Forward Leadership Team to express our wholehearted support for the Valley Community Development Corporation's Studio Apartments on Northampton Road.

This development benefits from the support of reputable nonprofit service agencies and the thorough vetting of our municipal Affordable Housing Trust, Community Development Block Grant Committee, and Community Preservation Act Committee (CPAC). We value the work of these experts who recommend that this development move forward without delay. Resident questions about the property can be addressed during the planning and zoning process.

We understand that some residents have expressed concerns about potential disruptions caused by the people who will live in these homes. Please remember that these individuals are already part of our community. Based on similar projects, it is quite likely that the majority of the residents will be employed locally, though their wages aren't sufficient to pay market rent near their jobs. Increasing the supply of affordable housing has proven time and time again to stabilize communities, not disrupt them.

Furthermore, federal and state civil rights laws prohibit housing discrimination based on disability, including mental health and substance abuse. Denying, delaying, or altering the project based upon concerns about integrating this population into the community runs counter to fair housing mandates. Your vote in favor of this project will be supported by civil rights laws and their moral imperatives.

Housing affordability is a documented problem in our town and region. Where we live determines our access to work, education, health care and other stabilizing services, our children's learning environment, and our social opportunities. We are pleased that the CPAC named the Valley CDC Studio Apartments as one a once in a lifetime opportunity for Amherst. We urge you to approve its recommendation without delay.

Respectfully,

Ginny Hamilton, Amherst Forward Co-Chair, for the Amherst Forward Leadership Team

Katherine Appy, Co-Chair, MaryAnn Grim, Treasurer, Clare Bertrand, Matt Blumenfeld, Claudia Canale-Parola, Kent Faerber, Bennett Hazlip, Jan Klausner-Wise, Sarah Marshall, Johanna Neumann, Heather Sheldon

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Amherst Forward works to engage Amherst residents and elected and appointed officials on critical town issues including smart growth and development, high quality services and infrastructure, and responsive government.

To the Amherst Town Council members,

My name is David Robertson and my family and I live at 39 Northampton Rd. I am writing to express my concerns regarding the proposed development of the property at 132 Northampton Road by Valley Community Development Corporation into a large single room occupancy dwelling. As a physician with a background in public health, I support the Valley CDC's stated mission for affordable housing and social justice. However, after attending the information session on April 24th I have serious concerns about this proposed development, both for possible residents of the development and for the community that it is located in - in short, I do not think this location or the proposed tenants are a good fit for this neighborhood.

In their proposal, the Valley CDC notes that a large percentage of homeless persons struggle with mental illness and/or substance abuse issues. The National Institute of Mental Health's estimate is 46% of homeless are affected, while Valley CDC's is actually somewhat higher in their proposal. Despite this, they have no clear plans to have onsite counsellors or profession staff to assist tenants with these issues. They will have a day manager, but no staff on site overnight. They also propose a 6 month period of sobriety for residents, but it is unclear how this will be monitored or enforced. I am concerned that without appropriate support, relapses in alcohol or substance abuse will occur: the National Institute on Alcohol Abuse and Alcoholism estimates that roughly 90% of people with alcoholism relapse within 4 years after completing treatment. By placing multiple people struggling with addiction in close quarters, I fear this could be a toxic environment and endanger the ongoing sobriety of other residents. The structure at 132 Northampton Rd as proposed would also be the largest SRO Valley CDC has ever attempted to run.

1

The Valley CDC represent the property at 132 Northampton Rd as "conveniently located" to both bus routes and shopping. However, the reality is that access to the shopping plaza that contains grocery stores is over half a mile away, down a steep hill, with the only functional sidewalk on the other side of Route 9. This sidewalk is not regularly plowed or cleared during the winter. Even though there are plans to improve this stretch of Rt 9, this will occur years in the future and it is unclear that there are plans to maintain the sidewalks during the winter. This is another hazard to residents being promoted as a benefit.

The Valley CDC also represented the surrounding neighborhood as "mixed residential and commercial use" in their proposal. While there is an Amherst College dorm down the street and 3-4 small rental properties in the surrounding area, in my experience this is a gross mischaracterization of the surrounding area, which perhaps they did not realize by reading property cards. This is a family neighborhood. My daughters ride their bikes at Pratt field, which directly abuts the property at 132 Northampton Rd, as do many others. In fact, through the generosity of Amherst College, Pratt field serves as a de facto community hub, where adults and families exercise and Woodside Daycare routinely takes children to play outside. Amherst College is now exploring the prospect of closing Pratt Field to the public if the development at 132 Northampton Rd proceeds. There are dozens of school age children in Precincts 4 and 5, who trick or treat together up and down Rt 9, Woodside, Orchard St., Dana and Blue Hills every year. The Valley CDC has other properties that are designed to provide affordable housing to families and I would wholeheartedly support converting the property at 132 Northampton Rd to such a dwelling, though perhaps at a smaller scale. To invite 28, predominantly male (Valley CDC estimates 70% of their tenants are male) tenants with possible mental health or substance abuse issues into a family neighborhood seems to be a disservice to both the existing community and to the proposed tenants. I imagine they would feel isolated, away from town center, surrounded by families to whom they have no connection.

I feel that the proposed 28 room SRO dwelling would be better suited to a downtown location, similar to what Valley CDC has done in downtown Florence. Perhaps the recently vacated building that was briefly Porto could be explored as a possible venue.

Thank you for taking the time to consider these concerns.

Sincerely,
David Robertson, MD/MPH
Amanda Robertson

May 14, 2019

Dear Amherst Town Council & Town Manager,

I write in response to a letter you received from Dr. Edgar Lindsey of Dana Street. In his letter, Dr. Lindsey predicted "persistent drug and alcohol use", as well as other dire consequences among residents of the proposed project at 132 Northampton Road. His predictions are based upon his years of experience at the Northampton VA.

Dr. Lindsey has generalized his experience with a particular patient population that does not represent the vast majority of persons who will be living at this address. But even among the minority of persons to whom his observations might apply, his predictions are contradicted by research, as I will describe further below.

There is a well-known phenomenon among persons who provide substance abuse and mental health services that has been labeled "the Clinician's Illusion" [Cohen P, & J. Cohen, The Clinician's Illusion, Arch Gen Psychiatry. 1984 Dec; 41(12):1178-82].

People who work in facilities like the VA typically see people at their worst. Their daily experience is principally with patients who have longer lengths of stay in treatment or who relapse and return to treatment. This is a biased sample. They are less able to observe the many persons whose treatment experience is brief and who go on to recover. The advantage of longitudinal research is that we can systematically follow a sample of people over a lengthy period of time and observe actual rates of relapse and recovery.

Fifteen years ago I was involved in a national study of persons who had histories of homelessness, psychiatric hospitalization, and treatment in detox facilities. The study was sponsored by the Federal Substance Abuse and Mental Health Services Administration (USDHHS). I was responsible for directing two sites, one in eastern Massachusetts and a second in the Hudson River Valley in New York.

In Massachusetts, we followed 110 individuals for a period of 18 months after they entered a mental health residential program. During the six to twelve months prior to program admission, they all had experienced at least one or more of the following: homelessness, psychiatric inpatient hospitalizations, and detox services. They were primarily male (57%), single adults, ranging in age from 18 to 65.

What did we learn?

- Average days of psychiatric hospitalization went from 37 days in the six months prior to less than four days in the following six months.
- Average days housed went from 107 (out of 180) in the six months prior to 176 days in the following six months.

- Average of days homelessness went from 22 in the six months prior to less than one day in the following six months.
- Average use of crisis/emergency room services was reduced by 18 percent.
- Average days in a substance abuse detox facilities went from eight days to virtually zero.
- Eight percent reported being arrested in the six months prior, dropping to two percent in the six months following.
- Average times victimized went from 3.4 to .2 times in the six months following placement.
- Reported symptoms of anxiety and depression dropped by 30 percent.

The six months findings were generally maintained at 12 and 18 months.

Let me point out that this is a sample of persons whose level of problems on entry to the study were far greater than the persons who will reside at 132 Northampton Road, particularly since most of those people will be working and with no recent experience of homelessness. These findings were not unique to the Massachusetts site. The remaining five sites in the national study had similar findings.

Furthermore, the study itself is not unique. There have been a number of other studies that show similar results. Here are two published summaries of the findings from studies of supportive housing:

Dohler, Ehren, Peggy Bailey, Douglas Rice, and Hannah Katch. Supportive Housing helps vulnerable people live and thrive in the community. Center on Budget and Policy Priorities (undated).

Link=<https://www.cbpp.org/research/housing/supportive-housing-helps-vulnerable-people-live-and-thrive-in-the-community>

Rog, D.J., T. Marshall, RH Dougherty, P. George, A.S. Daniels, S.S. Ghose, and M.E. Delphin-Rittmon. Permanent Supportive Housing: Assessing the Evidence. *Psychiatric Services*, March 2014, v. 65.

Link=<https://ps.psychiatryonline.org/doi/pdf/10.1176/appi.ps.201300261>

The evidence is that housing works to create stability and allow people to get on with their lives. If you have questions, please let me know. Thank you for your attention.

John Hornik, Ph.D.

Dear Town Finance Committee and Town Councilors,

This email is in support of the letter dated 5/5/2019 and signed by many of our neighbors on Dana Street, Orchard Street and Northampton Road asking you to delay the voting on CPA funding for the development project planned at 132 Northampton Road by Valley CDC. We are out of town traveling and in lieu of signing the letter, we are sending this email.

We share the concerns related to the proposed building and large number of small studio units (28) in our predominantly single-family neighborhood, and respectfully ask for the voting to be delayed until these matters can be adequately addressed.

Thank you for your attention.

Sincerely,
Sylvia and Andras Moritz
28 Dana Street

May 12, 2019

To: Town Council and Town Manager Paul Bockelman

I am writing to express my serious concerns about the Valley Community Development Corporation's proposal to build 28 SRO units at 132 Northampton Road. I know that there is considerable political pressure to allocate funds for these SROs. However, I hope that Town Council will look at the totality of needs facing the town at this moment in its history.

My concerns include these:

- Safety – The proposed SRO development (28 units) is in a residential neighborhood and it backs up against Amherst College's Pratt Field. Pratt Field is used as the neighborhood park by many young children and retirees who live nearby. Also it is not unusual, even after dark, to see a female Amherst College student running laps (alone) on the track. There are personal safety and liability concerns related to the siting of this project.
- Lack of supervision – There is no plan to have an on-site residential manager for these 28 SRO units. There will be no one making sure that rules and regulations are adhered to. Given the likely prior history of drug/alcohol abuse, the clustering of 28 units, without 24/7 on-site supervision, seems ill-advised.
- PVTA transportation – There is no PVTA bus stop at or near 132 Northampton Road. It is a lengthy walk for residents to either Amherst College-Converse Hall or to University Drive. The PVTA is seriously challenged budget-wise and the outlook is bleak for adding bus stops or routes. It is only a matter of time before a PVTA bus stop would be deemed necessary. Who will pay?
- Bond Issuance – The recommendation of the Community Preservation Act Committee is to bond \$500,000 for the Valley CDC project. This \$500,000 will count toward the debt limit of the Town—which has other major projects requiring significant borrowing: new elementary school, new fire station, new DPW building, etc. These expensive projects are critical to the health and safety of the entire town. I do not believe the town should borrow any funds for the SRO project. Perhaps the CPA Committee plans to pay back the \$500,000 from future years' allocations. However, every year, there will be pressing needs and/or unforeseen opportunities.

Amherst is at a critical juncture. It needs a new elementary school if it is to attract new families to live in Amherst. It desperately needs a fire station and new DPW building. Senior citizens, growing in number, need services. Amherst is vulnerable. If it is to flourish, Town Council needs to focus its limited resources on these high-stakes priorities.

I urge you not to support the Valley Community Development project, as proposed. Too many SRO units. Insufficient on-site supervision. Borrowing the funds is not a good use of debt.

Sincerely,
Rebecca C. Lindsey
56 Dana St., Amherst

May 10, 2019

Dear Town Council and Town Manager Paul Bockelman,

I request that you closely re-examine the materials associated with the Valley CDC proposal for 132 Northampton Road. The proposal set forth in December 2018 varies somewhat from the reality currently taking shape as it moves through various committees.

I have several concerns:

- Lack of transparency of the process
- Cost
- Safety
- Coherence for the town

The costs associated with this project are excessive, and the town would have to borrow to help fund this development. Valley CDC's budget lists development costs at \$4.8 million. That results in each of the 28 units costing \$172,000. The units are only 240 square feet, which brings in each square foot at a grand total of \$716. The median price per square foot for Amherst is \$210. There are more fiscally responsible ways to fund affordable housing – including repurposing existing structures.

At the only public meeting of which I was aware, on April 24th, 2019 in the Bangs Center, Valley CDC representatives revealed that the 28 SRO would house the following tenant profiles: 10 units for people transitioning from homelessness, 2 units Department of Mental Health clients, and the remaining 16 units a combination of lowest-income tenants (section 8). Valley CDC revealed that they would engage one part-time case-worker for approximately 20 hours each week.

Housing Management Resources would manage the property (they manage 8000 units throughout the US). How could this proposed supervision and support plan possibly help residents succeed? Will there be an overlapping web of services and scaffolding implemented for them?

I would not support the funding of this project in its current iteration of the SRO model regardless of its location. SROs are an isolating and de-humanizing response to a deeper social problem. They are a bad model and a broken idea. We need to think of much more creative solutions.

This SRO project is an easy way to make the town of Amherst feel as though we are doing something real to help this population. But in fact, we are paying a developer far too much money to build a block of units on the outskirts of downtown, next to an elite institution where the SRO population is sure to run afoul of many constituencies and it does not bode well for strengthening community ties, nor does it set SRO residents up for success.

Thank you,
Yanik Nichols
48 Dana Street

Dear Town Council Members,

Thank you so much for your service, long hours and hard work on behalf of the town. You are getting us off to a great start with this new form of government and I greatly appreciate all you're putting in to your positions.

One question: Are there plans for a pedestrian cross walk across Rt. 116 between North Meadow and Meadow streets? With the opening of recreational marijuana sales at Rise this week, I am concerned about the safety of people traveling by means other than car from the adjacent, heavily populated North Amherst neighborhood. This is a notoriously bad intersection and worry that adding pedestrians into the mix will make it even worse. I actually witnessed a man in a motorized wheelchair trying to navigate the crossing this past week, presumably after a making a medical marijuana purchase. Not a pretty sight. I hope this issue is on the town's agenda for consideration.

One request: It would be great if the council president could announce the result of votes taken at council meetings. When watching from home, the screen only depicts about four to five members at a time, so it is not possible to determine majority outcomes. A summing up of the vote, as in the motion passes or fails by a vote of . . . would be very helpful.

Thank you all again for your awesome service!
Marcy Sala
Pine Street

Hi, Lynn—

1. Bonding: Since I cannot be at the Finance Committee meeting on May 23, I wanted to share my comments and questions with you in advance.

First, I appreciate the importance of protecting the Town's total capital budget. I personally favor construction of a new school, a new home for DPW, and the new fire station. I know that you personally have invested a lot in the last two projects, I would not want to see any of them jeopardized.

However, I do not understand how borrowing the \$500k recommended by CPAC would do that. The amount is probably less than 1% of the total Town borrowing so it can only have minimal impact. Further, if you were to limit the borrowing to five years, it would mostly be paid off before it could have any real impact on borrowing for the proposed capital projects. Is there something that I am missing?

2. Town Council Vote. I understand that the CPAC budget does not have to be approved before July 1. Nonetheless, I think getting it on the same schedule with the operating budget is important. Valley CDC has to apply to DHCD for funding to support the vast majority of its construction costs. In the absence of a Town CPA commitment they will be a low priority. Unfortunately DHCD program announcements and application deadlines can be unpredictable, and Valley needs to be "ready to go" as soon as they can. Therefore, if Town Council review cannot be scheduled on June 3, it would be critical to complete this review at the next meeting—probably, June 17th.

Knowing the date when Town Council will undertake this review is also important to those who wish to speak for or against. It would not surprise me if there were 20-25 people in this group. I know that I would not want to be in the position of urging people to attend on a date when the review does not take place. So I would strongly appreciate it if you could commit to either June 3 or June 17, and let people know as soon as possible.

I will add that bringing this consideration to a close as soon as possible is in almost everyone's interest. The exception are those who hope to delay indefinitely in the hope that it goes away.

Thank you for your consideration. Be happy to meet with you if you want to discuss either of these issues.
Thanks, John

May 10, 2019

Dear Town Council & Town Manager Paul Bockelman,

EXECUTIVE SUMMARY: A physician who treated the homeless predicts that the SRO project proposed for 132 Northampton Road will be a persistent location of drug/alcohol use due to inadequate supervision and due to relapses inherent in clustering former substance abusers.

I write you this note after attending the CRC meeting on 5/8/19. I am a retired physician with many years of experience providing medical care to the homeless, to psychiatric patients and to substance abusers. My first experience was as an emergency department physician at Cooley Dickinson, followed by 7 years supervising the medical care in the homeless residences, psychiatric wards, and the drug and alcohol detoxification service at the Northampton VA Medical Center. At the VA, I worked one-on-one with the homeless. I reviewed the care of many homeless patients with the psychologists and social workers.

I need to ask whether you are aware that persistent drug and alcohol use will happen at the SRO facility, as currently proposed. There is an excellent letter from abutters to the Town Council that reasons that there will be continued drug use. It notes that only 33% of substance abusers are still sober after 1 year. It also quotes studies showing that relapsing substance abusers cause their neighbors to relapse, so that it is best to avoid housing more than a few former substance abusers together.

My years at the VA lead me to predict that the proposed SROs at 132 Northampton Road will be a location of drug and alcohol use, and perhaps a magnet for drug dealers. Even at the Northampton VA, where some of the homeless facilities had a 24-watch at the entrance, there still was a significant use of drugs and alcohol, resulting in multiple dismissals or prompt detox admission. Drugs and alcohol were mainly used on the grounds around the residences. Fortunately, this took place on an isolated campus, not in a residential neighborhood.

The proposed SROs at 132 Northampton Road appear to have no ability to monitor for substance abuse. There may be a caseworker present during some daytime hours, but no one watching the doors, or the grounds, or inspecting the rooms to witness any drug use or sales. Residents will be using drugs and alcohol unobserved in their rooms or on Pratt Field. Drug use is so common that SRO facilities are now training residents and staff how to administer the narcotic antagonist Naloxone (*LA Times*, 10/31/2005) to diminish the number of fatal overdoses.

I hope that this information has been helpful in highlighting the problem of persistent substance abuse among the formerly homeless, even in closely supervised facilities. I urge you to reconsider your support of a project of this size in a residential neighborhood.

Sincerely,
Edgar E. Lindsey, M.D.
56 Dana St., Amherst

Dear Ms. Griesemer,

I believe that you may have recently received a letter signed by multiple local residents, but here I write to you, as President of the Town Council, to reiterate the request therein, as an individual resident.

I write to ask that the Town Finance Committee and the Town Council delay voting on the use of CPA funds for the proposed 132 Northampton Road development project, until substantial matters of traffic, public safety, project cost, and access to open space have been adequately reviewed.

Thank you on behalf of all Amherst residents for your hard work representing us on the Town Council.

Sincerely,

Rosie Cowell

104 Dana St, Amherst, MA 01002

5/5/19

Town Finance Committee:

Andrew Steinberg (steinberga@amherstma.gov)

Cathy Schoen (schoenc@amherstma.gov)

Shalini Bahl-Milne (bahl-milnes@amherstma.gov)

Lynn Griesemer (griesemerl@amherstma.gov)

Dorothy Pam (pamd@amherstma.gov)

District 3 Councilors:

Dorothy Pam (pamd@amherstma.gov) and George Ryan (ryang@amherstma.gov)

District 4 Councilors:

Evan Ross (rosse@amherstma.gov) and Stephen Schreiber (schreibers@amherstma.gov)

All Town Councilors:

towncouncil@amherstma.gov

Dear Town Finance Committee and Town Councilors,

We are writing as community members of the residential neighborhoods close to the proposed **132 Northampton Road** development project. This project was recently reviewed by the Town's Community Preservation Act Committee and a vote on CPA funding by the Town Finance Committee is currently scheduled for May 23rd at 2 pm.

We write to ask that you delay voting on CPA funds for this project until substantial matters of traffic, public safety, project cost, and access to open space have been adequately reviewed. These issues have long-term financial implications for the town.

Most neighbors did not hear of this project until Valley CDC's presentation to immediate abutters on April 24th. Notices have only been sent to immediate abutters and no notice has been given to the broader neighborhood. We feel that appropriate governance requires a more careful look at this project before any further votes are taken on funding by the town.

Signed,

5/5/19

William
Lopez

Name	Address
CHRISTOPHER ERNSTROM	5 DANA ST
Aimee Gilbert Leinaz	14 Orchard St.
Hallie Hughes & Chris Diamond	30 Orchard St
David & Amanda Robertson	32 Northampton Rd
Kate Sims	77 Dana St.
Lanne + George Katsaros	67 Dana St.
Melissa Roth	110 Dana St.
Jiuming + Anne Ye	29 Dana Place
Stephen Bunge	23 Dana St
Gregg Anderson	45 Dana St
Michael Rossen	99 Dana St.
Nick + YANIK NICHOLS	48 DANA ST.
Ruben H. Sims	29 Hitchcock Rd.
Marietta Pritchard	62 Orchard St.

Jay Pistol 72 Dana St
 Rebecca C. Lindsey 56 Dana St.
 Barbara Ann White 126 Northampton Rd
 Al Fred Wilbur 126 Northampton Rd
 Rosie Cowell 104 Dana Street
 Jim Schlessinger 93 Dana St
 Brad Schlegel 93 Dana St
 Timothy E. Allen 143 Northampton Rd
 Katharine Trobst 99 Dana St.
 David Huber 104 Dana St.

-----Original Message-----

From: Gregg Anderson

Sent: Saturday, May 18, 2019 7:16 PM

To: Town Council Members <towncouncil@amherstma.gov>

Subject: SRO project on route 9

Just to let you know I am strongly opposed to the SRO project proposal for route nine by the Amherst college football field. It's the wrong project in the wrong place at the wrong time. This is a residential neighborhood with lots of kids and this kind of project would make our quality of life much much worse. Many of us have the notion that this is a done deal. I'm willing to stand in front the bulldozer to prevent this.

Gregg Anderson 45 Dana St

Sent from my iPhone

From: [Hillary Wilbur-Ferro](#)
To: [Laura Baker](#)
Cc: [Barbara](#)
Subject: 132 Northampton Road Development
Date: Wednesday, December 11, 2019 8:38:23 AM

Dear Laura,

I believe you have spoke with my mother Barbara Gravin Wilbur. My name is Hillary Wilbur Ferro and we are residents of 126 Northampton Road. Please get back to us with any information regarding below.

There remain a number of reasons why we do not think that this is a prime location for the size of this development. Our house, built in 1880 is part of the historical district of Amherst. The proposed site was the carriage house to our historic house. In our opinion it is important that the town and the Valley CDC fully comprehends the impact of the proposed development on the neighborhood and our backyard. We look forward to sharing our thoughts and needs in making this development something that we can live with, without drastically altering where we have lived for close to 50 years. We suggest that perhaps you take a minute, review your house, yard and imagine what would be important to you if your immediate neighbor's house tripled or even quadrupled in size and the population in that space increased by more than 700%. Doing this you may realize that the actions we are requesting are in fact appropriate.

As this project develops, we appreciate your taking into account the livelihood and backyard that we have known and cared for since the early 70's. We need you to consider the following in order to minimize the impact on our lifestyle and quality of backyard home living. First is the proposed size and occupancy. A suitable size would provide housing for 10-15 people. Adjusting the current ratio of residents at the three income levels will enable this to happen without altering the projects economic feasibility. 132 Northampton Road a residential lot; the current size and occupancy does not belong on a residential lot in residential neighborhood. Secondly, we would like for the pines on the east side of said project be cut down to accommodate a requested shrub line that would hide a 12 foot privacy fence line on the eastern edge of the site. In an effort to decrease the noise, dust and construction litter being an issue, this shrub/fence combo should be in place prior to the start of the excavation or building at 132. We also ask that consideration be given to the completed height of the building to ensure it doesn't impose upon our view to the west or shadow our yard which impacts the health of our yard and gardens.

Sound carries and therefore, we are requesting that the driveway be located on the west side, along the Pratt Field fence limiting the sounds or car doors, opening and closing and people greeting one another in passing from building to car. Like many collective living spaces, smoking is allowed only in designated spaces. If the plan includes an outdoor space, that should be situated where it will not impact the neighbors. Locating that on the west side of the building where it is more open and looks across the hills in the west also provides a good view and will be less intrusive to us and the neighbors east of the project.

Another concern for us given this proposed project is the impact it will have on the resale

value of our home, bearing in mind this asset equates to about 98% of our estate. At one meeting someone suggested placing affordable housing next door would actually increase the value of our home. We would appreciate data establishing this as fact be shared. If in time, there is a demonstrated negative effect on our house value, who will be responsible for compensating for the difference?

Please get back to us with any information, timeline and any answers to our questions below.

Additionally as immediate neighbors, we REQUEST:

1. Access to names and numbers of residents and notification of departures and replacements within two weeks of change.

2. Number of residents at each income level of residents semi-annually

X number of residents "earning Not more than 49,700 or less than 31,050"

X number of residents "earning Not more than 31,050 or less than 18,650"

X number of those "earning less than 18,650".

3. A regularly updated roster of names and numbers of managers and their supervisors.

4. Access to a monthly schedule of service providers.

5. The opportunity to collaborate with staff on the occupant agreement and resident guidelines.

As you can imagine, we do have a number of other questions and look forward to having the opportunity to discuss the following further:

QUESTIONS:

1.

Is the planned development tax exempt? Do they need to report contents, for example # of refrigerators, etc. to the town annually similar to that of landlords who then pay excise tax on these items?

2.

How fungible are the levels and the numbers of residents at each income level?

3.

If someone leaves, is the incumbent required to be at the same income level?

4.

What if any consideration is given to gender and diversity of the population?

5. At one point, the statement was made that students would not be eligible. Are they?
6. If in fact students are not eligible what about the entry-level staff person at the university who in order to advance in their position should be allowed to take classes and pursue a degree?
7. How frequently is the population and their service needs reviewed and how quickly are adjustments, if required, made? Who is responsible for oversight of services? Whom do they report to?
8. Who is ultimately responsible for the SRO, its maintenance, its economic feasibility?
9. Is occupancy time limited? Are there specific requirements or markers that residents need to meet that affect the time they can be housed?

Thank you for your time and consideration,

Sincerely,
Hillary Wilbur Ferro and Barbara Gravin Wilbur
Resident of 126 Northampton Road

LOCAL PRESS

News (/News/)

Agencies vie for Block Grant funds

By SCOTT MERZBACH
Staff Writer

Thursday, January 03, 2019

AMHERST — Building two multi-use paths in South Amherst, renovations to existing affordable housing and construction of new apartments, and various programs that serve low- and moderate-income residents, are among projects seeking Community Development Block Grant money.

Amherst will be getting \$825,000 from the program as one of 11 mini-entitlement communities designated by the Massachusetts Department of Housing and Community Development due to its “high statistical indication of need, poverty rate and size.”

The CDBG Advisory Committee will meet Jan. 10 to begin reviewing the applications, and a public hearing will be held Jan. 24, said Senior Planner Nathaniel Malloy.

By the noon Friday deadline, \$886,628 in non-social service projects were submitted, though just \$536,250 is available, based on 65 percent of the total CDBG funding available. Eight social service agencies are seeking \$350,000, but this portion of the CDBG funding is capped at \$165,000, or 20 percent of the \$825,000. Administrative overhead will use 15 percent of the grant.

The biggest request for non-social services is \$250,000 for the town to complete the third phase of the East Hadley Road multi-use path, which is already under construction. This 8- to 10-foot wide path will be a safer way for pedestrians to get from the apartment complexes, such as The Boulders and Southpoint Apartments, to West Street/ Route 116.

Another \$225,000 is being sought by the town for a multi-use path that would enhance an existing sidewalk and unpaved walkways on Mill Lane. The aim of this is to encourage people to walk and bike to Groff Park, the recreational area that will be getting the town’s first spray park in 2019.

The Amherst Housing Authority is asking for \$211,628 to install new siding on Watson Farms at 693 Main St. This siding will help prevent deterioration of the housing stock.

Finally, Valley Community Development Corp. is asking for \$200,000 for the predevelopment of 28 units of affordable, small studio apartments planned for a site on Northampton Road. These enhanced single-room occupancy units would be the first of their kind in Amherst and be used for individuals at risk of becoming homeless.

Valley CDC has previously developed and owned four SRO projects totaling 53 units in Northampton and Florence.

The eight social service agencies seeking money range from the \$25,000 request by the Center for New Americans, to assist with making immigrants economically self sufficient and providing them support services, to the \$60,000 request by Craig's Doors: A Home Association to provide case management at the Craig's Place shelter and resource center.

Others asking for funding include the Amherst Survival Center for its food pantry and Kids Boost program, The Literacy Project for its adult literacy and job readiness skills program, Amherst Community Connections for its resource center for low-income individuals, Big Brothers Big Sisters of Hampshire County for youth mentoring, Family Outreach of Amherst for support of families and the Amherst Boys & Girls Club for youth programming.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

DAILY HAMPSHIRE GAZETTE

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Residents air concerns about low-income housing project in Amherst



The house at 132 Northampton Road, Amherst, seen from the Amherst College campus. GOOGLE MAPS

By [SCOTT MERZBACH \(/byline?byline=By SCOTT MERZBACH\)](#)

Staff Writer

Published: 5/21/2019 9:16:36 AM

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[Valley CDC moving ahead with housing in Amherst for extremely low-income \(https://www.gazettenet.com/Valley-CDC-moving-forward-with-plans-for-single-room-occupancy-project-in-Amherst-22816897\)](https://www.gazettenet.com/Valley-CDC-moving-forward-with-plans-for-single-room-occupancy-project-in-Amherst-22816897)

AMHERST — A proposed 28-room building that would house extremely low-income individuals, including some transitioning from homelessness, is beginning to raise concerns from some nearby residents about whether the size and scope of the project are right for the neighborhood.

At a Community Resources Committee meeting of the Town Council earlier this month, several residents advised councilors to be cautious about appropriating money to assist in converting a single-family home at 132 Northampton Road into what is known as a single-room occupancy, or SRO, project.

“This is a concerning development,” said Steve George, of 23 Dana St.

George said that the project would be more suitable if it were housing a smaller number of tenants. Having 28 residents on a small parcel with limited open space will likely have impacts on neighboring homes, George said.

Valley CDC is depending on the town appropriating money from the Community Preservation Act account, which will be determined by the Town Council as part of the budget process.

The CPA Committee is recommending that the town borrow \$500,000 to support the project, in which each unit will be about 240 square feet and have a kitchenette and bathroom, with the building also including common areas and a provider office.

Valley CDC would be responsible for coordinating ongoing on-site services to the residents, as well as community-based services for the individuals.

The agency will also seek money from the state Housing Innovations Fund and Affordable Housing Trust Fund, both for \$1 million, and then a comprehensive permit under the state's chapter 40B law, which will require a Zoning Board of Appeals special permit hearing.

If all goes according to plan, the construction would begin in April 2021, with occupancy to start in May 2022 and full occupancy to be achieved in July 2022.

John Hornik, chairman of the Amherst Municipal Affordable Housing Trust, said even though Valley CDC is requesting town spending, the appropriateness of the project should not be a matter before councilors, but rather the ZBA when the project comes for review.

Hornik said there is an "overblown fear" of the people who would live at the SRO building, and that if the town backs away from its support, there would be no other places where similar development would be acceptable.

Kate Troast, of 99 Dana St., said such redevelopment of a property should fit into the neighborhood, but having 28 new beds may be too many.

"To me, the size of the structure will be out of scale with its surroundings," Troast said.

Tim Atteridge, of 143 Northampton Road, whose home is adjacent to the property, said told councilors he is not sure the project fits with the town's master plan, which encourages such developments to maintain the character of the street.

"I can't see how it's going to enhance the character of our neighborhood," Atteridge said.

Valley CDC brings extensive experience with similar projects, owning and operating four sites with 53 studio apartments in Northampton and Florence. It has also worked in Amherst to create 11 family rental units at 683-687 Main St., completed in 2008, and eight homes on Charles Lane, sold to homeowners in 1996.

Councilors will have to make a decision, as with all spending and fiscal year 2020 budget matters, prior to July 1.

In District 4, Counselor Stephen Schreiber said he and Counselor Evan Ross earlier this week held a district meeting at which they heard both concerns and support for the project. Some of the concerns, he said, included the number of units, the hours of on-site management, the mix of prospective tenants, the distance from bus stops, and the proximity to the college's playing fields. The support for the project included integrating affordable housing into established neighborhoods, particularly if the housing is for families and will serve both men and women.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

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By SCOTT MERZBACH (/byline?byline=By SCOTT MERZBACH)

Staff Writer

Published: 4/24/2019 2:26:19 PM

AMHERST — Projects including the acquisition of three properties to protect wildlife habitats, the creation of affordable housing and improvements to municipal recreation areas are being recommended for funding by the Community Preservation Act Committee.

The committee recently completed its review of numerous proposals and is advising the Town Council to support \$1.38 million in new projects. It is also authorizing the borrowing of an additional \$500,000 to assist Valley Community Development Corp. with a studio apartment project on Northampton Road — a single-room occupancy project where residents will receive case management and supportive services.

The CPA spending is part of the new budget process that will include Town Manager Paul Bockelman unveiling his budget plan for fiscal year 2020 on May 1.

Among the spending is a total of \$626,000 that will be used to acquire land at the former Hickory Ridge Golf Club on West Pomeroy Lane and two other sites, the Szala property in North Amherst and the Keet Haskins property in the Cushman section of town.

The idea behind purchasing a portion of the 150-acre site that has been a golf course is to protect the Fort River. Up to 25 acres of the golf course are planned for a solar array.

The Szala site spans 25 acres between the existing Podick and Katherine Cole conservation areas and would protect a wildlife habitat, as well as create new trail connections.

Hadley Town Meeting next week is being presented an article that would use \$210,000 in CPA money to protect a contiguous parcel through the Agricultural Preservation Restriction program.

Keet Haskins spans 49 acres between East Leverett and Market Hill roads and would protect the Cushman Brook.

In addition to providing financial assistance to Valley CDC, \$200,000 will go to the Amherst Municipal Affordable Housing Trust for development and consulting support, needed as it moves forward with the project to convert the East Street School into apartments, and an additional \$40,000 for consulting support. Another \$116,280 will be used by Amherst Community Connections for a rental subsidy program to keep people in homes.

For recreation, \$220,000, with half to be borrowed, will go toward the Groff Park modernization underway, which includes the town's first spray park, as well as a new playground and pavilion.

Mill River Recreation Area will get \$25,000 for improving basketball courts, a playground and a pavilion.

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Valley CDC moving ahead with housing in Amherst for extremely low-income



Amherst Town Hall

By [SCOTT MERZBACH \(/byline?byline=By SCOTT MERZBACH\)](#)

Published: 1/16/2019 3:20:47 PM

Staff Writer

AMHERST — Amherst's large college student population and limited housing supply has created a challenge in finding a suitable site for studio apartments for extremely low-income individuals, including some who are homeless.

But this week, after a more than two-year process, Valley Community Development Corp. of Northampton will purchase a home and nearly 1-acre site on Northampton Road that could become Amherst's first single-room occupancy project, where residents will receive case management and supportive services.

Laura Baker, real estate manager for Valley CDC, said Wednesday the acquisition of the property, which is near Amherst College's athletic fields, is the culmination of what she calls an "exhaustive" search, but just the beginning of a project estimated to cost close to \$5 million.

"Securing a site is a major milestone," Baker said. "We have identified a property in a great location, about halfway between downtown and University Drive."

The property, which could accommodate up to 28, 240-square foot "SRO" units, each with its own kitchenette and bathroom, is within walking and biking distance of shops, like Big Y Supermarket and CVS Pharmacy on University Drive, and the office of Amherst Community Connections, the John P. Musante Community Health Center and the resource center operated by Craig's Doors, Inc., which also runs the town's seasonal homeless shelter.

Baker said the funding and permitting to create the project will still take time, with opening still likely two to three years away. Valley CDC will seek money from the state Housing Innovations Fund and Affordable Housing Trust Fund, both for \$1 million, and then a comprehensive permit under the state's chapter 40B law, which will require a Zoning Board of Appeals special permit hearing.

Valley CDC has already submitted to the town's Community Preservation Act Committee for \$500,000, and Amherst's Community Development Block Grant

Committee for \$200,000.

John Hornik, chairman of the Amherst Municipal Affordable Housing Trust, said the project has the strong support of his committee. At a recent meeting, members of the trust ranked creating these SRO units as the highest priority for CPA funds.

Valley CDC brings extensive experience with similar projects, owning and operating four sites with 53 studio apartments in Northampton and Florence. It has also worked in Amherst to create 11 family rental units at 683-687 Main St., completed in 2008, and eight homes on Charles Lane, sold to homeowners in 1996.

“There’s nothing quite like this in Amherst,” Baker said about the project, adding that it has been the missing link in the housing stock in town. Affordable family housing has been more common, including projects such as Olympia Oaks and Butternut Farm, and portions of the under construction North Square at the Mill District.

The individuals housed at the SRO will have some diversity of income and backgrounds, Baker said, with some coming from homelessness to others who are senior citizens and disabled. If serving 28 adults, the current plans shows that 10 units would be reserved for homeless people earning 30 percent of area median income, or \$16,950, two units would be for clients of the Department of Mental Health, also earning at or less than \$16,950, and eight units would be for those making 50 percent of area median income, or \$28,250 and eight units for those making 80 percent of area median income, or \$45,200.

Baker said the project is not designed for undergraduate students and funding rules from state programs would prohibit their living on site.

The stage was set for allowing such a project when Amherst Town Meeting in May 2017 amended the town’s zoning bylaw to allow all apartments in a project where people make under 80 percent of the area median income to be of one bedroom type. Zoning otherwise requires a mix of styles of apartments.

Baker said Valley CDC has already done site analysis for what would fit on the site, but still has more study to do. The existing home could be renovated into four units and a possible two to three-story addition would create the remainder of units.

Work is also underway to get memorandums of agreements with social service providers so when it opens, a residential services coordinator will be on site.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

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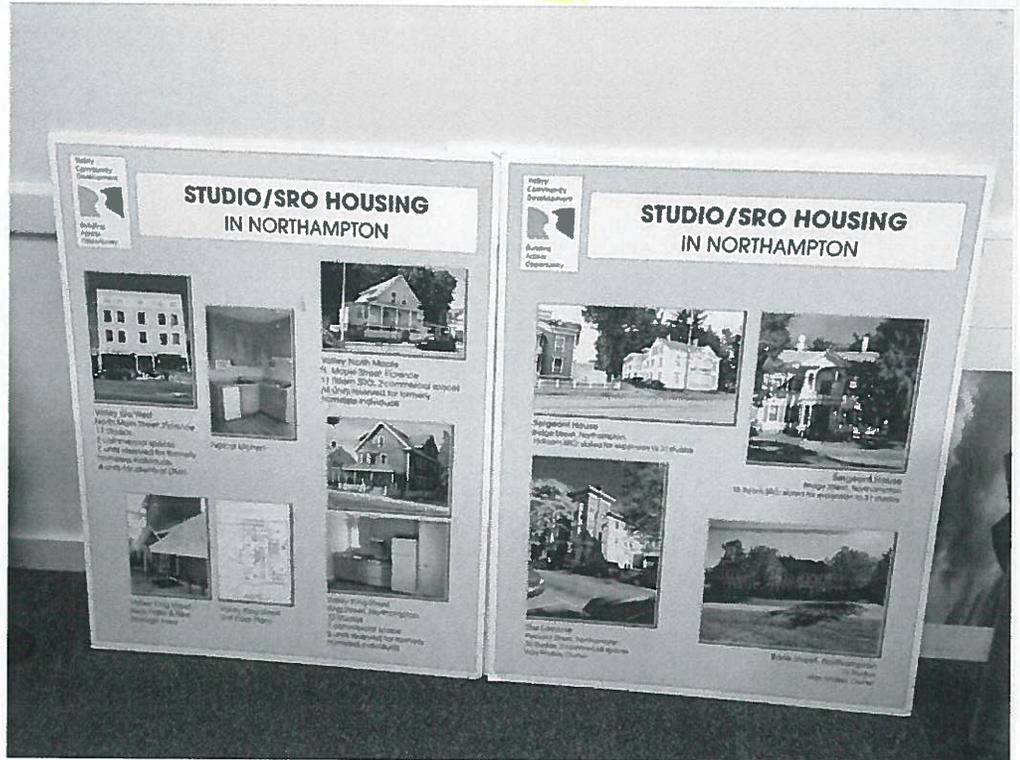


Evan Ross, Amherst Town Council - District 4

3 hrs ·

Liked as Your Page

Councilor DeAngelis and I crossed the bridge to Northampton today to meet with Valley Community Development to learn more about their proposed Single Room Occupancy project in Amherst and tour one of their completed projects in Northampton. It was a great opportunity to hear about their property management and their plans for the Amherst site.



Valley Community Development

1 Comment 1 Share

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Most Relevant



Valley Community Development Thanks to you and Pat for coming to learn more about the safe secure housing we provide to our most vulnerable community members.

Like · Reply · Commented on by Joanne Campbell · 2m

Mention



Amherst Affordable Housing Advocacy Coalition shared a post.

March 26 at 11:20 AM ·

CPAC Meeting on Thursday! A few affordable housing initiatives have applied including Valley Community Development's Northampton Road project and several proposals from the Amherst Municipal Affordable Housing Trust (AMAHT). Be there to learn and to be an advocate for affordable housing in Amherst!

Chat (15)



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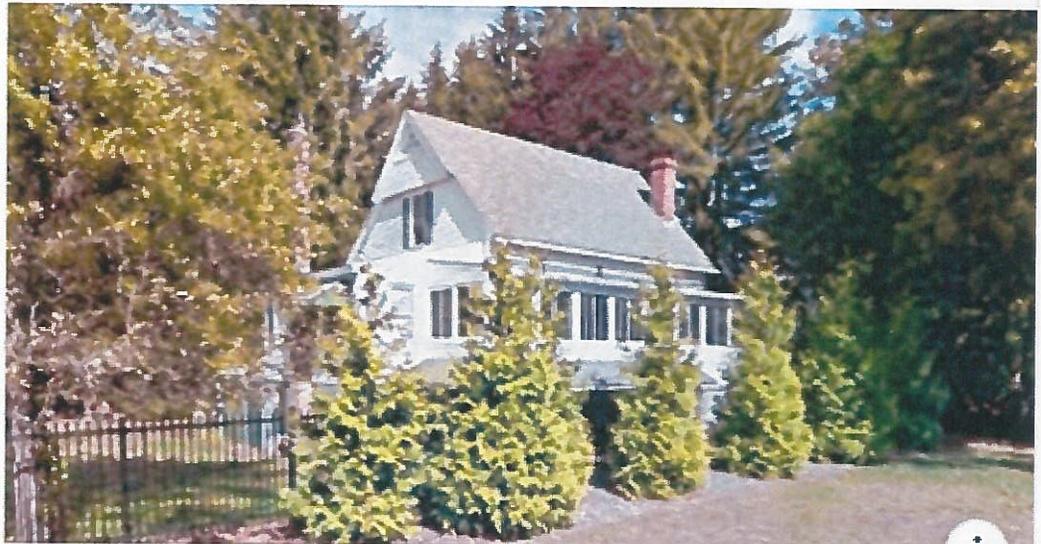


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50 mins · 🌐



A proposed 28-room building that would house extremely low-income individuals in Amherst, Massachusetts is beginning to raise concerns from some nearby residents about whether the size and scope of the project are right for the neighborhood.



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Residents air concerns about low-income housing project in Amherst

🙄😱😞 11

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Write a comment...



Emilie Hamilton the housing project is not really in a neighborhood. which is why this site was chosen. those choosing to complain would probably complain about any low income housing project built in Amherst.

Like · Reply · 37m

👍❤️ 11



John Page It is a good location. Close to downtown, walkable, transit systems, and the state is redoing the sidewalks very soon on Northampton Road. I would encourage you to email the Amherst Town Council (towncouncil@amherstma.gov) and let them know you support moving forward with the project! They need to



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reconsider. The surrounding area of their current choice has had mostly single family residents paying highly for their homes and for town taxes, water and sewer and insurance for long periods. The town does not show care and respect to those homeowners with this plan and location. Charlotte Dwyer, Retired Real Estate Broker, formerly of Amerhst.

Like · Reply · 9m



Sandra J Giusto Really?? But yet they want to be a sanctuary city to house illegal immigrants- but not the homeless town residents??

Like · Reply · 23m

1



Steve Bass NIMBY!!

Like · Reply · 42m



Mark Cote Evan Ross

Like · Reply · 30m



Jules Lord I must wonder if they would complain if it was going to be expensive student housing. Is the REAL issue that it's low income & these residents are a bunch of holier than thou people who just love to discriminate?? Or is it a real concern because of legitimate things like traffic issues, ground drainage (flooding) etc.

I'm putting my money on the former! ... See more

Like · Reply · 32m

4



Patrick Boughan Jules Lord i agree it's the former. there's no traffic problem. It's on a main road, near transit and amenities. Also, low income residents are less likely to own a car at all, so super green!

Like · Reply · 22m · Edited

2



Write a reply...



Jayne Treestyser Rubenstein Great idea

Like · Reply · 34m



Steve William Lindsey Should lower caste people be housed in Holyoke?

Like · Reply · 12m

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Write a reply...



John Page If you are interested in learning more about affordable housing in Amherst and/or want to get more involved in this important issue including advocating for projects like these. Like/follow the Amherst Affordable Housing Advocacy Coalition. We have a meeting tonight, Tuesday 5/21 at 7PM in the Lower Meeting Room of the Bangs Community Center!

Like · Reply · 12m



Diane E. Mercomes NIMBY nonsense.

Like · Reply · 35m



Mark Cote I would say that they didn't just pick the number randomly, it was chosen as part of their research into the issues with poverty in the area. If opponents just want to keep away poor people, denying them housing options isn't going to work. It's either... See more

Like · Reply · 26m



Max Rapoport Simple nimby bs ...

Like · Reply · 43m



Charlotte Dwyer I believe this is a poorly considered plan of development for this location. Amherst has many other more appropriate locations for their plan that will still be convenient for residents of one room rentals. This town needs to reconsider. The surrounding area of their current choice has had mostly single family residents paying highly for their homes and for town taxes, water and sewer and insurance for long periods. The town does not show care and respect to those homeowners with this plan and location. Charlotte Dwyer, Retired Real Estate Broker, formerly of Amherst.

Like · Reply · 9m



Sandra J Giusto Really?? But yet they want to be a sanctuary city to house illegal immigrants- but not the homeless town residents??

Like · Reply · 23m



Steve Bass NIMBY!!

Like · Reply · 42m



Mark Cote Evan Ross

Like · Reply · 30m

AMHERST

Residents: Don't rush low-income project

By **SCOTT MERZBACH**
Staff Writer

AMHERST — Almost 50 residents who live near the Route 9 site of a proposed building that would provide apartments to 28 low-income individuals are urging the Town Council to vote against authorizing any municipal spending on the project until a series of concerns are addressed.

A letter sent to the 13 councilors Tuesday from 48 people living in District 3 and 4 requests that the Finance Committee temporarily put off a recommendation to borrow

\$500,000 from the Community Preservation Act account to support the Valley Community Development Corp.'s single-room occupancy, or SRO, project at 132 Northampton Road.

"We are not saying 'not in our backyard,'" the residents write. "We are saying 'please get this right, because it's our backyard.'"

The letter states that future tenants of the project deserve a housing plan "with sufficient support for them to successfully integrate into the neighborhood."

Kate Troast of 99 Dana St. said Tuesday that the residents who live

near the project site, on the south side of Northampton Road adjacent to Amherst College's Pratt Field, are asking for significantly more dialogue.

"We don't feel there's enough details worked out about this project," Troast said.

The CPA Committee, though, is recommending the project, which has also been endorsed by the Amherst Municipal Affordable Housing Trust.

Tuesday afternoon, the Finance Committee agreed to delay its vote on the borrowing until June 25, which will follow a facilitated community

discussion on the project June 18 at 6 p.m. at the Bangs Community Center. The Town Council will then vote on the borrowing either July 1 or July 18.

Since learning about the building in April, Troast said the focus for those who live nearby has been getting more data about how similar projects, which feature apartments with beds, bathrooms and kitchens, work in other communities.

This data indicates that the proposal will not effectively serve the residents of the SRO and will negatively impact the surrounding community, especially since there will

only be supervision of the site during the day, rather than having around the clock, on-site management.

As part of the research, the residents collected data about police calls to five similar sites managed by Valley CDC in Northampton and presented the data with their letter of the Town Council.

The project previously won approval from Town Meeting, which had to change municipal zoning to accommodate such a project that features units all the same size, rather than a mix of one-, two- three-

SEE LOW-INCOME B4

Low-income project criticized

FROM B1

and four-bedroom units.

Among suggestions the neighbors have is making the development smaller with more funding for staff, increasing funding for organizations like Amherst Community Connections, which provides immediate relief for homelessness through rental subsidies, renovation of existing properties elsewhere in town, or family-oriented affordable housing at this location.

The letter states that access to Pratt Field may be shut off by the college if any problems develop.

"A few of us are Amherst College professors and we

contacted college officials to determine what might happen if there are problematic incidents between the SRO and Amherst College students. The college responded that they would shut down the athletic fields to public access."

A college spokesperson told the Gazette that the college will not be making any public comment regarding the project.

John Hornik, chairman of the housing trust, has responded to concerns that the project should be allowed to proceed past the funding stage to the permitting stage. At that point, Valley CDC will have to obtain a comprehensive permit through the Zon-

ing Board of Appeals. Issues such as impacts on traffic and necessary screening will be addressed at that time.

Town Manager Paul Bockelman said a delay in the Finance Committee process is not a problem, as the borrowing can be done outside the normal budget season. Bockelman's fiscal year 2020 budget proposal, as well as the capital plan and budgets for library and schools, must be complete by July 1.

"Because it's borrowing, they don't have to make the decision by June 30," Bockelman said.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

NO OPPONENTS
\$ROKE per John H.

CITIES & TOWNS

A3
Tuesday, June 4, 2019
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AMHERST

Finance Committee endorses \$68.2M budget

By SCOTT MERZBACH
Staff Writer

AMHERST — A \$68.2 million budget that will cover the costs of operating the town, the elementary schools and the town's share of the library system beginning July 1 has been endorsed by the Finance Committee.

The panel on Tuesday voted 4-0 to recommend the full Town Council approve the budget, which includes \$24.58 million in spending on municipal services, \$23.84 million for the Amherst elementary schools and \$2.04 million in tax support for the Jones Library, as well as \$6.4 million for retirement and other post-employment benefits and other obligations, and \$4.7 million for other assessments.

Amherst Town Council previously approved \$16.44 million for the Amherst-Pelham Regional Schools,

taking up that spending to align Amherst with when the district's other towns, Pelham, Shutesbury and Leverett, held their annual Town Meetings in late April and early May.

At Large Councilor Andy Steinberg, who chairs the Finance Committee, said the town's finances are in good shape and the budgets feature no proposed reductions or even dilutions of existing programs.

There is also no need to seek a Proposition 2½ tax-cap override to meet the budget, though Steinberg observes that is because the town has had sufficient development to provide new tax revenue.

District 3 Councilor Dorothy Pam said she would like to get more information about how well-financed the town is and whether budgets will continue to depend on future commercial and residential development.

"I don't find that a great situation," Pam said.

Pam added that she is particularly concerned that taxes from new growth depends on projects being developed on the east side of Kendrick Park in downtown Amherst, where One East Pleasant and Kendrick Place mixed-use buildings have gone up.

A Historical Commission hearing next week could determine if three more buildings in that area will be demolished, including the Pub restaurant, which may show that more development is coming to that part of town. Pam suggested the Town Council may need to give better direction for project developments.

"I just have a sense of not enough order right now," Pam said.

Pam said her other concern is spending on so many building projects at once, including an elemen-

tary school, a fire station for South Amherst, a new Department of Public Works headquarters and an expanded and renovated Jones Library.

Council President Lynn Griese-mer said she anticipates the council will have a discussion about how to find ways to diversify the tax base so that the tax burden doesn't continually fall on homeowners.

In addition to the budgets, the Finance Committee recommended \$2.54 million for capital needs in fiscal year 2020, such as building improvements and vehicle purchases, and \$839,040 in projects supported by the Community Preservation Act account. Those CPA projects include \$200,000 to protect a portion of Hickory Ridge Golf Course from development, \$110,000 to modernize Groff Park and \$50,000 for headstone repairs at West Cemetery.

Two additional CPA projects being supported include \$188,000 to preserve the Szala property, 25 acres between the existing Podick and Katherine Cole conservation area in North Amherst near the Hadley town line, and \$638,000 for the Keet Haskins property, 49 acres between East Leverett and Market Hill roads that would protect the Cushman Brook and the town's water supply.

Besides putting off a recommendation on \$500,000 in borrowing to support an enhanced single-room occupancy project proposed by Valley Community Development Corp., the Finance Committee is also waiting to make recommendations on a series of borrowing articles to pay for designs of the new DPW and fire station, and other projects, until those projects are closer to proceeding.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

Commentary (/Commentary/)

Nicola Usher: Opposing SRO project means opposing affordable housing

Friday, June 07, 2019

Amherst has a rare opportunity to provide much needed affordable housing, and encourage an inclusive community with the Valley CDC Studio Apartment Supportive Housing project proposed for 132 Northampton Road.

As someone who grew up in affordable housing, it has been disheartening for me to hear some of the fears voiced by area residents, particularly the assumptions being made about the potential future tenants posing a threat to the safety of the community.

The only thing we know for sure about the potential tenants is that they are people who need an affordable place to live. That is all. In an area that boasts itself as liberal and progressive we need to do better. When someone says that this project "is not in character with the neighborhood," we're being complicit in stereotyping if we don't challenge them to elaborate on what that means. If someone opposes an affordable housing development near them, that person simply opposes affordable housing.

Where is the compassion and values of diversity and inclusion on which the Amherst community prides itself? Do we really just value diversity and inclusion in theory and from a distance, but not in our own backyards?

It saddens me that while some are expressing concerns about crime, traffic, and the impact on their property values, these future tenants, who are actively seeking community and support, would move in (if the project goes through) knowing they have neighbors who actively tried to discriminate against them.

I sincerely hope this project moves forward, and I hope many will join me in supporting it and welcoming new members to our community when they move in. During their campaigns, town councilors repeatedly spoke of representing voices not heard from. The dominant voices criticizing this proposal are those of homeowners in a concentrated area.

This is an opportunity for the councilors to represent the underrepresented. I appreciate that the council is challenged to serve diverse needs while balancing the concerns of residents, but concerns aren't valid just because they exist and leadership means standing up for what is right. There aren't two sides to social justice.

Nicola Usher

Amherst

6/11/19

DAILY HAMPSHIRE GAZETTE

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In support of CDC project in Amherst

I want to extend my support for the Valley CDC studio apartment supported housing project, which would be located on Northampton Road in Amherst.

I live in Florence and am very fortunate to be in a neighborhood that has a variety of low- and moderate-income housing, including another Valley CDC project similar to that proposed for Amherst.

There are many reasons why people are homeless or low-income, and there but for the grace of God go you and I. Welcome them and get to know them. Valley CDC is a well respected area leader in affordable housing. Please support this proposed project and your fellow human beings.

CARMEN JUNNO
Florence

**CDC's track record
should help allay fears
of SRO project**

Fear can be a useful force in our lives. It can lead us to safety; it can help us protect our chil-

6/13/19

dren; it can cause us to take action.

It can also cause us to lose our way by convincing us to abandon our most cherished values in the name of safety. I'm reminded of this truth when I think about the controversy around the proposed mixed income studio apartment project on Route 9 near Amherst College.

How do we know when fear is tricking us into believing we are threatened? How do we discern real threat from fear itself? Valley Community Development Corporation has a long track record of safely providing such apartments in Northampton. I urge people to read their thorough response to all the concerns expressed by neighbors, posted on the Amherst town website. I believe these documents go a long way toward allaying many of the fears this project has engendered.

GERRY WEISS
Amherst

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OPINION (<http://www.amherstindy.org/category/opinion/>)

01/14/19

WHO NEEDS IT? WHO ARE THE FUTURE RESIDENTS OF VALLEY CDC'S PROPOSED AFFORDABLE HOUSING PROJECT ON NORTHAMPTON ROAD?

🕒 7 days ago Maurianne Adams (<http://www.amherstindy.org/author/adams/>)

Amherst residents and officials have for many years talked about our commitment to affordable housing. This commitment has been tested by high market-rate rentals that are unaffordable to many in our town and collegiate workforces, especially at the entry level. The need for mixed mid- and low-income affordable housing here led Valley Community Development Corporation (Valley CDC) to propose, and Amherst's Community Preservation Act Committee (CPAC) to recommend, a bond issue to leverage significant state funding for a 28-unit Studio Apartment project at 132 Northampton Road that is now before the town council. But faced with abutter and neighborhood opposition, the finance committee has delayed action on the bond question, pending an open meeting for town residents to be held by the council on June 24.

It is important to know that of the 28 affordable units (each with bathroom and kitchenette), 16 will serve workforce housing with income caps of \$31,050 (50 percent of the area median income) and \$49,700 (80 percent area median income). This workforce housing is likely to accommodate Amherst service workers, maintenance staff, teachers, aides, social workers. The town of Amherst's collective bargaining agreements document in detail the workforce-housing need based on the Amherst entry-level (2018) salaries for firefighters (\$40-\$47,000), Department of Public Works level 1 (\$43,000-mid \$50s), clerical salaries step 1 in our schools (2016: \$23,294-mid \$40s). Thus, 16 of the 28 Valley CDC apartments will be available to mid-income workforce who have been squeezed out of Amherst's high-end rental market. Ten of the studio apartments will have a homeless preference and an income cap of \$18,650, and

might well serve those who have been rendered homeless for various reasons including the closing of the nearby Amherst Motel. Two units are reserved for people referred by the Massachusetts Department of Mental Health.

In its "Response to Neighbor's Concerns"

(<https://www.amherstma.gov/DocumentCenter/View/47733/Response-to-Neighbor-Concerns-and-FAQs?bidId=>)Valley CDC notes: "A person working full-time at the current MA minimum wage earns \$24,960 annually. The median per capita income in Amherst is \$20,336; the median single person household income is \$28,018; and the median rental household income (all size households) is \$28,290.

The best source for Valley CDC's proposal is posted on the Town of Amherst website. (<https://www.amherstma.gov/3489/Northampton-Road-Project>) The website explains the format for the June 24 open meeting of the residents that was called to address concerns about the project. According to the town:

"The purpose of the meeting is for the Town Council to hear from the public on funding recommended by the Community Preservation Act Committee and also to hear general observations, questions, or comments on other elements of the proposed project."

Readers who plan to make comments at that meeting might want to look at the website. It offers documents prepared by the Town and prepared by Valley CDC as well as letters from members of the community and media coverage. Especially useful are the documents provided by Valley CDC that address concerns raised by abutters and neighbors who object to the project. (<https://www.amherstma.gov/DocumentCenter/View/47733/Response-to-Neighbor-Concerns-and-FAQs?bidId=>)

By funding the \$500,000 Community Preservation Act bonding issue, Amherst can leverage \$4,000,000 in state funding to meet a desperate mid- and low-income rental shortfall. The June 24 open meeting will be a valuable opportunity to hear the facts of the proposal, engage with each other as neighbors, and support the bond issue. It is important that town residents be knowledgeable about what Valley CDC has proposed and CPAC has recommended. The documents assembled on the town website help to provide that clarity. There will be ample opportunity for the Zoning Board of Appeals, in the months ahead, to discuss details of the plan.

Tags: community preservation act (<http://www.amherstindy.org/tag/community-preservation-act/>), housing (<http://www.amherstindy.org/tag/housing/>)

OPINION

Michael Mc
Publisher

EDITORIAL

6/14/19

Advance SRO project in Amherst

When someone says, "I mean no disrespect, but ..." we pretty much know that something disrespectful is coming.

The same idea holds true for nimbyism. The most recent example of "not in my backyard" is coming from a group of Amherst residents who want to slow down the approval process for a much-needed affordable housing project at 132 Northampton Road, near Route 9.

"We are not saying 'not in our backyard...' about 50 residents wrote in a letter to the Town Council urging the council's Finance Committee to temporarily put off a recommendation to borrow \$500,000 from the Community Preservation Act account to support the single-room occupancy project.

But that's exactly what these residents are saying. They don't want this project in their backyard, but instead of saying that, they use health and safety concerns for both the tenants and residents who live nearby, primarily centered around "a large number of single people, mostly men, with a history of SUDs (substance-use disorders) and mental health problems in one building," according to a seven-page letter outlining their concerns.

The letter also outlines traffic-related concerns — a common NIMBY argument — and lists other worries related to the welfare and safety of tenants because of the site's location, and whether Amherst College will continue to allow the public to use the nearby Pratt/Gooding Field complex.

Neighbors call for Valley CDC to cut the project in half, particularly for tenants with a history of substance use and mental health disorders; provide live-in, 24-hour management; tailor the units toward families instead of single people; and consider placing it in a commercial or more urban district.

The upshot of these requests is essentially that the neighbors support public housing, but just not

next to them.

While it's true the single-room occupancy project being proposed by Valley Community Development Corporation will mean new neighbors for these residents, it's a leap to think this project will bring crime, violence and undesirable behavior to a roughly 1-acre site within a half-mile of town center.

The proposed building would provide apartments for 28 low-income individuals — the majority of whom will be employed and earn moderate incomes. Here's the breakdown of who will live in the small studio apartments that average 240 square feet in size: 10 studios will have a homeless preference and an income cap of \$18,650 a year; eight units will be rented to people with an income cap of \$31,050; another eight will go to people with an income cap of \$49,700; and two units will be for tenants from the Department of Mental Health with an income cap at \$18,650.

Like similar projects in other communities, Valley CDC doesn't take anyone who walks through the door. Tenants are screened and must meet certain criteria. In a response to neighborhood concerns, Valley CDC argues that neighbors are relying on profiling by "ascribing characteristics to individuals because they belong to a group," such as low income, homeless, and having a mental health disability.

We agree. One major flaw in the neighbors' research is they don't give Valley CDC credit for its track record in the communities it serves — Amherst, Northampton, Easthampton and Hadley. The agency has developed 224 units of affordable housing, including 53 SRO and enhanced SRO units.

The nonprofit says it has operated similar housing for three decades without any incident of violence to neighbors. Two of these properties are in Northampton, next to the Bridge Street Elementary School playground and the Smith College athletic area.

The organization is arguably the biggest producer of affordable housing that helps vulnerable people secure shelter. Not only is the nonprofit the type of developer that Amherst should partner with, this project checks the boxes on many of the town's identified housing needs. We can't see the benefit in delaying a funding vote.

Amherst currently has zero affordable studio apartments with support services in town. This critical piece of the housing puzzle would meet a top goal of the town's community development strategy, which was last updated in 2018 and posted on the town's website.

The Northampton Road site is an ideal spot, located close to Pioneer Valley Transit Authority bus stop and within walking distance to a populated downtown area where residents can shop and visit many of the types of support services that will come with living in the SRO building.

The town should advance Valley CDC's CPA request this summer, following a community discussion scheduled for June 24. Many concerns can be addressed and discussed through the permitting process in the coming months, but this project fills a major need in Amherst and should move ahead.

DAILY HAMPSHIRE GAZETTE

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Residents' meeting called on Amherst affordable apartments proposal



Amherst Town Hall —STAFF PHOTO/JERREY ROBERTS » [Buy this Image](#)

By [SCOTT MERZBACH \(/byline?byline=By SCOTT MERZBACH\)](#)

Staff Writer

Published: 6/15/2019 4:00:14 PM

AMHERST — A proposal to build 28 affordable studio apartments to help meet some of the demand in Amherst for housing for low- and moderate-income people has sparked the first Open Meeting of the Residents, a dedicated evening of discussion that will be held this month. The proposal has raised worry that its setting near residential neighborhoods may not be an appropriate location, and the meeting will give people an opportunity to talk about the \$5 million project being developed by Valley Community Development Corp. at 132 Northampton Road, adjacent to Amherst College's Pratt Field.

The meeting will be June 24 at 6:30 p.m. at the Bangs Community Center.

An Open Meeting of the Residents is a section of the town charter that allows a petition by at least 200 residents 18 and over, or members of the Town Council, School Committee or trustees for the Jones Library, to call a meeting focused on a single topic.

In this case, Council President Lynn Griesemer said the meeting is being called by the council to get feedback on the project. The meeting comes in advance of a decision by the council on whether to appropriate \$500,000 from the Community Preservation Act account to help get the project built.

The proposed apartments are sometimes referred to as enhanced single-room occupancy, or SRO, with each apartment having a kitchenette and bathroom. Amherst has no similar properties, though several have been built opened in Northampton.

Of the 28 units, which will be inside an existing residence that will be expanded, 10 studios will have a homeless preference and an income cap of \$18,650 a year. Another eight units will be rented to people with an income cap of \$31,050, eight more will go to people with an income cap of \$49,700, and two units will be for tenants from the Department of Mental Health with an income cap of \$18,650.

The meeting will include brief presentations by the Community Preservation Act Committee, the Amherst Affordable Housing Trust, Valley CDC, abutters and neighbors.

The location is seen as ideal by advocates: within walking and biking distance of shops, including Big Y Supermarket and CVS Pharmacy on University Drive, and the office of Amherst Community Connections, the John P. Musante Community Health Center and the resource center operated by Craig's Doors Inc., which also runs the town's seasonal homeless shelter.

Others, though, have questioned whether there would be a need for more on-site management. Neighbors have requested extended dialogue so as much information is available as possible.

Comments can be submitted in writing in advance by sending them to towncouncil@amherstma.gov.

Action by the Town Council is likely at its July 1 meeting.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

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CITIES & TOWNS

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Monday, June 17, 2019
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AMHERST

Apartments plan sparks residents' meeting

**Council calls first-ever
Open Meeting over
objections to affordable
housing proposal**

By **SCOTT MERZBACH**
Staff Writer

AMHERST — A proposal to build 28 affordable studio apartments to help meet some of the demand in Amherst for housing for low- and moderate-income people has sparked the first Open Meeting of the Residents, a dedicated evening of discussion that will be held this

month. The proposal has raised worry that its setting near residential neighborhoods may not be an appropriate location, and the meeting will give people an opportunity to talk about the \$5 million project being developed by Valley Community Development Corp. at 132 Northampton Road, adjacent to Amherst College's Pratt Field.

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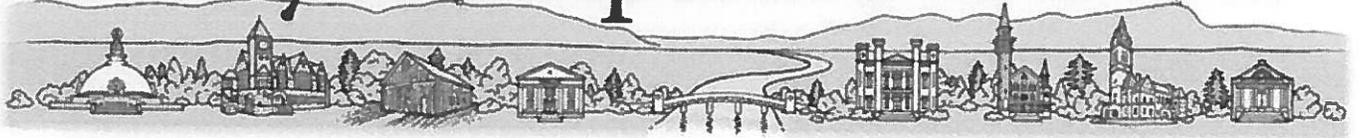
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Daily Hampshire Gazette



(<https://www.gazettenet.com>)

Opinion > Letters (/Opinion/Letters/)

Adrienne Terrizzi: League of Women Voters supports SRO project



(/byline?byline=)

Published: 6/19/2019 6:00:23 PM

The League of Women Voters has a long history of supporting policies and legislation that provide provisions for low- and moderate-income housing and a suitable living environment affordable for all.

LWV of Amherst has carefully followed the proposed project at 132 Northampton Road and is in strong support of its development. After several years of public meetings and forums, and an intense search for a suitable mixed-use location, we believe that the Valley Community Development Corporation's proposal to create studio-size units with related services and to provide stability of place to our lowest income individuals, the working poor, as a positive direction for local housing needs heretofore unavailable in Amherst.

Further, the League supports the renovation of existing houses whenever possible, another of the project's components. We have yet another opportunity to learn the details of this project and urge Amherst residents to attend the open meeting on June 24 , at 6:30 p.m., in the Town Room, Town Hall.

Adrienne Terrizzi

Amherst

Commentary (/Commentary/)

Ginny Hamilton: 'We don't get to choose our neighbors'

By Ginny Hamilton

Wednesday, June 19, 2019

Before moving to Amherst, we lived in a tidy residential neighborhood of Boston. Our one-block, one-way street was a mix of single-family homes, duplexes, and triple-decker condos, almost all of which were owner-occupied.

The exception was the shuttered Catholic elementary school on the corner and its accompanying parish house. We were the kind of neighbors who greeted each other from our postage-stamp gardens, and did it up for Halloween. When an early-morning kitchen fire trapped residents on their third-floor porch, neighbors had a ladder in place before the fire department arrived.

During our decade there, Pine Street Inn, the largest homeless shelter and supportive housing provider in Boston, took over management of the parish house. Even after Pine Street Inn developed the property into 26 single-room-occupancy (SRO) units — all for very low income individuals coming out of homelessness and back into permanent housing — neighborhood property values continued to rise.

According to Zillow, our two-bedroom condo is now worth almost twice what we sold it for six years ago, even though it's across the street from this supportive housing program.

The SRO residents were good neighbors. A multiracial mix of men and women, most kept to themselves. One had no choice but to be more visible, given his use of a wheelchair to get around. Come winter, he and I bonded over the frustrations of snow mounds hindering stroller wheels for me, and so much more for him.

Another resident was more outgoing, starting a dog-walking business. His gentle smile and pack of fluffy charges drew my toddler's attention and gained his trust and friendship. Good neighbors.

The problem neighbor? The 20-something next door who moved back in with his parents and seemed to be dealing drugs out of their living room. The disruptive neighbors? Those across the fence who blasted "Sweet Caroline" and sang along, drunkenly out of tune, during every Red Sox game.

We don't get to choose our neighbors, not by law and not by our professed moral code. Laws preventing housing discrimination protect the right of housing choice for people with disabilities, including mental health and substance abuse. Case law supports the integration of congregate living and supportive housing into residential neighborhoods.

Even municipalities and municipal officials have legal obligations to promote integrated housing, particularly municipalities that receive federal community development block grant funds, which Amherst does.

We don't get to choose who lives next door. Neighbors who start their Harleys at the crack of dawn on Sundays, or who set up the karaoke machine in the backyard, or who own a particularly yappy Chihuahua, may also lend a cup of sugar and take in your mail during vacation.

Neighbors who can't afford market rents nearby or who may be in recovery may also care for Fido, share tomatoes from their garden, and cheer your morning with friendly conversation.

What if homeowners propose significant structural changes? Yes, we get to have our say. And the neighbors of Valley CDC's project at 132 Northampton Road will have their say in the zoning process, just as if the new owner of the modest cape next door were proposing a McMansion.

But we don't get to have a say in who lives there.

Ginny Hamilton worked at the intersection of civil rights and housing for over 12 years, including as the director of public policy for Massachusetts Coalition for the Homeless and as the executive director of the Fair Housing Center of Greater Boston.

GUEST COLUMN

6/21/19

Valley CDC project a good fit for Amherst

By MAURIANNE ADAMS

Shortly after 2008, as the economy and housing market remained in recession, I read financial newsletters to better understand what was happening to the Amherst housing and rental market.

Investors, I discovered, were encouraged to invest in house purchases or rental development in college towns for the best bang for their buck, with a 6-9 percent projected return. No wonder out-of-town investors were buying up Amherst homes to turn into over-priced student rentals, creating a new high-end "normal" for Amherst housing.

More recently, as the economy has recovered, we've seen large residential developments marketed as high-end rentals at the same moment that Amherst is trying to maintain affordable rentals in Echo Hill and Rolling Green. Now the town is facing the loss of Amherst Motel and the eviction of its low-rent tenants to make room for something pricier. Where will those tenants live now that they are priced out of the Amherst rental market?

Amherst is a progressive town, even though off-campus student developments abutting Kendrick Park were approved without "inclusionary zoning" (meaning both affordable and market rate rental units) and the even larger North Square (Beacon) development has given us affordable units once the town approved 130 apartments, split 80/20 percent between market rate and affordable rents.

Into this picture enters Valley Community Development Corporation, an experienced nonprofit developer of affordable housing with a long track record of housing formerly homeless and low- and middle-income tenants.

Valley CDC deliberated with multiple Amherst bodies before proposing 28 mixed-income rentals that would house eight workforce individuals earning 50 percent of our area median income (AMI at \$31,050) and eight earning up to 80 percent AMI (\$49,700) — people with whom we interact with daily in town, in our schools and on our campuses. These people are entry level teachers, school aides, support staff and maintenance workers; dental technicians and medical assistants; clerks at downtown stores and offices, restaurants, pizza parlors and bars.

Thus, 16 of the 28 studio apartments will accommodate middle-income workforce and the remaining 12 units, at 30 percent AMI level (\$18,650), provides a preference for formerly homeless people and two set-asides for disabled residents.

All of this was clearly laid out in Valley CDC's proposal to Community Preservation Act Committee, and in its subsequent detailed responses to concerns raised by abutters and neighbors when the address of a building purchased by Valley CDC for this purpose, 132 Northampton Road, rang alarm bells for folks who

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considered the location of this project too close for comfort and who misunderstood the nature of the population to be served.

So how did the loaded term, SRO, or single-room occupancy, become the term of contention for opposition to this project? For better or worse, it was the technical or policy term overwhelmingly approved at spring 2017 Town Meeting, on the recommendation of the Planning Board.

Perhaps at that moment we were unaware of the stigma and stereotypes that had been attached over time, and in mainly urban settings, to SROs through their exaggerated identification with low-income or previously homeless individuals, assumed to be male, at times with racial overtones, and at times associated with drug or alcohol use and violence.

Thus, while the affirmative Town Meeting vote enabled Valley CDC to explore plans for an "enhanced SRO" facility to serve low- and extremely low-income individuals, the nonprofit has since settled on a different plan and developed its proposal for 28 mixed-income studio apartments for middle- and low-income rental housing.

Valley CDC's decision to offer studio apartments as mixed-income rentals ranging from 30-80 percent AMI is a plan in everyone's best interest: the town, the neighborhood and the tenants. And that's the plan they proposed to CPAC, that CPAC recommended to the Finance Committee of the new Town Council, and is now the subject of an open meeting to be held by the council on June 24.

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I write as a retired professor and lifelong educator who is shocked and disheartened by the absence of attention to what Valley CDC actually proposed and CPAC recommended, and which can readily be accessed on the town website for the Affordable Housing Trust, labeled under Northampton Road Project, Documents.

It is important that the council not prematurely enable abetter fears and concerns that have already been answered by Valley CDC's documents. There will be ample opportunity, once the council approves the proposed bond issue that will enable the town to leverage over \$4 million in state funding, for all interested parties to discuss the details of the project — size, dimension, safety, traffic, supervision, Valley-tenant-neighborhood liaison — as well as create opportunities to welcome to Amherst the workforce who have been priced out of the Amherst rental market.

But if we pre-empt this process, we are in danger of creating a double standard — one for profit-based developments and a different one for affordable mixed-income middle and low-income tenants.

Maurianne Adams is a 40-year Amherst resident and a retired UMA professor, active in neighborhood sustainability and affordable housing.

CITIES & TOWNS

6/22/19

Owen Tauscher, 4, of Southamptton, straddles a bump in the road on his new bike during a jaunt around Easthampton's Nonotuck Park with his mother, Julianne Tauscher, younger brother, Lydon, 20 months, and the family dog, Molly, 11, who enjoyed a dip in Nashawannuck Pond on the Tuesday afternoon trek. Both of Owen's parents are competitive cyclists.

AMHERST

Some object to single-room occupancy project

By SCOTT MERZBACH
Staff Writer

AMHERST — A proposed 28-room building that would house extremely low-income individuals, including some transitioning from homelessness, is beginning to raise concerns from some nearby residents about whether the size and scope of the project are right for the neighborhood.

At a Community Resources Committee meeting of the Town Council earlier this month, several residents advised councilors to be cautious about appropriating money to assist in converting a single-family home at

132 Northampton Road into what is known as a single-room occupancy, or SRO, project.

"This is a concerning development," said Steve George, of 23 Dana St.

George said that the project would be more suitable if it were housing a smaller number of tenants. Having 28 residents on a small parcel with limited open space will likely have impacts on neighboring homes, George said.

Valley CDC is depending on the town appropriating money from the Community Preservation Act account, which will be determined by the Town Council as part of the bud-

get process.

The CPA Committee is recommending that the town borrow \$500,000 to support the project, in which each unit will be about 240 square feet and have a kitchenette and bathroom, with the building also including common areas and a provider office.

Valley CDC would be responsible for coordinating ongoing on-site services to the residents, as well as community-based services for the individuals.

The agency will also seek money from the state Housing Innovations Fund and Affordable Housing Trust Fund, both for \$1 million, and then a

comprehensive permit under the state's chapter 40B law, which will require a Zoning Board of Appeals special permit hearing.

If all goes according to plan, the construction would begin in April 2021, with occupancy to start in May 2022 and full occupancy to be achieved in July 2022.

John Hornik, chairman of the Amherst Municipal Affordable Housing Trust, said even though Valley CDC is requesting town spending, the appropriateness of the project should not be a matter before councilors, but rather the ZBA when the

SEE CDC PROJECT B2

CDC project

6/22/19

FROM B1

project comes for review.

Hornik said there is an "overblown fear" of the people who would live at the SRO building, and that if the town backs away from its support, there would be no other places where similar development would be acceptable.

Kate Troast, of 99 Dana St., said such redevelopment of a property should fit into the neighborhood, but having 28 new beds may be too many.

"To me, the size of the structure will be out of scale with its surroundings," Troast said.

Tim Atteridge, of 143 Northampton Road, whose home is adjacent to the property, said told councilors he is not sure the project fits with the town's master plan, which encourages such developments to maintain the character of the street.

"I can't see how it's going to enhance the character of our neighborhood," Atteridge said.

Valley CDC brings extensive experience with similar projects, owning and operating

four sites with 53 studio apartments in Northampton and Florence. It has also worked in Amherst to create 11 family rental units at 683-687 Main St., completed in 2008, and eight homes on Charles Lane, sold to homeowners in 1996.

Councilors will have to make a decision, as with all spending and fiscal year 2020 budget matters, prior to July 1.

In District 4, Counselor Stephen Schreiber said he and Counselor Evan Ross earlier this week held a district meeting at which they heard both concerns and support for the project. Some of the concerns, he said, included the number of units, the hours of on-site management, the mix of prospective tenants, the distance from bus stops, and the proximity to the college's playing fields. The support for the project included integrating affordable housing into established neighborhoods, particularly if the housing is for families and will serve both men and women.

Scott Merzbach can be reached at smerzbach@gazettenet.com.

ere ever the cause of liberty is making its
e of its highest accomplishments is the
rantee of the freedom of the press"

—Calvin Coolidge

A6

Monday, June 24, 2019
gazettenet.com/opinion

GUEST COLUMN

SRO project provides chance to talk about homelessness

By DEENA RUBIN

Several weeks ago, my daughter Yael called me in a distressed tone. Her place of employment, Project PLASE, that serves homeless people, failed to find a home for a mother and her pregnant daughter.

Project PLASE provides housing and services for homeless citizens of Baltimore. I am so proud that my daughter is working on behalf of people in such grave need. I see a dire situation happening here in Amherst as well.

In Massachusetts we are the only state with a so-called "right-to-shelter" law, meaning that state and local officials must provide shelter to people experiencing homelessness who are requesting services. In Amherst, we are seeing increasing number of unsheltered homeless people.

Many people are one paycheck away from losing everything. Potentially, 47 percent of homeless women have a major untreated depressive disorder which makes group living in shelters challenging (Buckner, Beardsley, Bassuk, 2004).

Although there are services available, some individuals do not have the ability or skills to fill out the complicated forms required to maintain subsidized housing. That can lead to the unsheltered population that is extremely at risk in our community.

Craig's Place is a winter shelter here in Amherst led by Executive Director Rebeka Wilder. She says that wintertime is particularly rough for those living on the street. However, Craig's Place closed at the end of April for the warmer months. What these people need is permanent year-round housing.

I met a woman who heads the homeless program in Cape Cod. She said that once a person is given a home, their entire lifestyle changes positively and they continue to improve.

... once a person is given a home, their entire lifestyle changes positively and they continue to improve.

A partial solution to this extreme problem in Amherst has been proposed to provide housing for a chosen number of individuals at 132 Northampton Road at single-room occupancy (SRO).

Neighbors have expressed concern about the proposed number of 28 low-income individuals who would reside there.

John Hornick, chairman of the Amherst Municipal Affordable Housing Trust, said that there is an "overblown fear" of the SRO building. I agree. Fear of people in need is another form of prejudice and hatred, two issues that have expanded since the 2016 election. We need as a people to move toward inclusion and understanding.

In anticipation of problems, Amherst College Dean Gendron stated that access to Pratt Field may be shut off by the college if any difficulties develop. Why are we so worried about a small homeless population, but ignore the behavior of students and other neighbors?

Both communities can bring challenges and rewards to Amherst. I hope that Amherst College students will be able to use the opportunity to discuss homelessness and improve methods by sharing their space with people in need.

I encourage the neighbors and community to think of the best ways to welcome these carefully selected people to their new home.

Deena Rubin is an educator in Amherst.

News (/News/)

Amherst neighbors sound off on housing project

By BERA DUNAU
Staff Writer

Thursday, June 27, 2019

AMHERST — More than 100 people packed into the the Bangs Community Center Monday evening to weigh in on a proposed affordable housing project at 132 Northampton Road.

And while a number of neighbors were opposed to the proposed 28-unit Valley Community Development Corp. project as proposed, many residents also expressed support, including some neighbors.

The forum, held before Town Council, began with presentations from town committee members, representatives of the Valley CDC and neighbors opposing the project in its current form.

Then, after laying out a timeline for the project and some questions from the councilors, public comment was opened up.

All units in the approximately \$5 million project would be single-room occupancy units — studio apartments. Eight would be reserved for those making \$31,050 annually or less, eight would be reserved for those making \$49,700 or less, 10 would be reserved for those making \$18,650 or less, with a preference for the homeless, and two units would be reserved for those making \$18,650 or less who are clients of the Department of Mental Health.

The Town Council will likely vote July 1 on whether to approve borrowing \$500,000 in Community Preservation Act funds to help the project get built.

Nate Budington, the chairman of Amherst's Community Preservation Act Committee, said that about half of the committee's votes this year have been split. However, he said that the 132 Northampton Road proposal was endorsed unanimously and enthusiastically.

"The proposal gets to the heart of the CPA's affordable housing mandate," Budington said.

He also said the future residents of the development are already living in the community.

"This project will dramatically improve the lives of our most vulnerable neighbors," he said.

Most of those who spoke against the project stressed that they didn't oppose affordable housing, or even affordable housing at the site, but instead didn't support it as currently envisioned.

Neighborhood resident Stephen George said the current proposal would be "an extreme outlier" compared with what is in the neighborhood now.

Kate Sims, another neighborhood resident, said Valley CDC has not been receptive to neighbors' requests for round-the-clock supervision at the development, a smaller scale for the project or mixing in family-oriented units.

"Nothing has actually changed about their plan," she said.

She suggested the town acquire the site itself for affordable housing and provide a long-term lease to the developer. She said that this would allow development there to have neighborhood input from the start.

Neighborhood resident Michael Giles, however, backed the plan as it currently stands, and he said he knew of a large number of neighbors in favor of the project.

"One of the best ways to stop a project is to say that you are really in favor of it, except you want a little more time to consider it, and try to tweak it a little bit and make it a little bit better," he said.

Kathy Neale, who was a longtime resident of the neighborhood before moving to Amity Place, said she supported the project and noted that many teachers starting out travel an hour or more to work in Amherst schools because they can't afford to live in places like Amherst.

"Please don't just think of this as the homeless place," she said. "Please think of this as a place that is inclusive of people who have chosen to teach your children."

Neighborhood resident Kate Troast said that the process around the proposed development has been horrible and that the neighbors have been vilified for asking questions.

"I've been called all kinds of names," she said.

She also said that the developer has refused to change anything.

"Why should we trust that?" she said.

Pamela, a former resident of the Valley CDC's SRO in Northampton on Bridge Street, said she feels extremely safe in that community, and will be moving back once it is renovated.

On an SRO building coming to Amherst, Pamela said, "It's going to benefit your community."

Commentary (/Commentary/)

Guest column Lilly Gaev: Valley CDC's project a benefit to Northampton neighborhood

By Lilly Gaev

Wednesday, June 26, 2019

Since 2004, when I purchased and renovated the O'Connell Funeral Home at 94 King St. in Northampton, I have had the good fortune of participating in and enjoying the further development and thriving of a sense of community on the King and Trumbull block of Route 5.

This additional blossoming has been enhanced by Valley Community Development Corporation's beautiful renovation and development of a stately Victorian into 10 units of studio apartments — five for those out of homelessness, and five for lower income singles. Valley CDC had intended to build a 6 foot high fence, for our privacy, down the middle of the shared lawn that divides our two Northampton properties.

I insisted that not happen because it risked being a shaming statement of "otherness." We've split up lawn and hedge maintenance; we get to admire their attractive landscaping, including flowers, shrubs, and garden path lighting.

Valley CDC's building renovation displays a high quality of workmanship and commitment to the preservation of the architectural period. If anything, their building has offered a value-enhancing compliment to our King Street block.

I've owned the neighboring Queen Ann property at 94 King St. for over 15 years. Its heritage included its first 50 years where a family doctor practiced and raised his family. The O'Connell family followed suit, serving the community next as a funeral home while they too made it their family residence. Now it provides office nests for clinicians, including physicians, psychologists, and massage therapists; from which they nurture the growth and healing of their clients. Around the corner, on Trumbull Road, are single-family homes of the same period, with several that have long ago been attractively converted to two- or three-family homes.

When our plans to renovate the property next to ours in a similar vein required redirection in 2011; we chose to seek out a nonprofit that would benefit from the innately ideal housing potential of 98 King St. It had the unique historical and architectural distinctions of having been built in the Victorian-era as an intentional multifamily home. It was across the street from ServiceNet, on the bus line, and walk to town.

And most importantly, it was located in a thriving, pedestrian active, and increasingly flourishing neighborhood with lovely side streets of historical single and multifamily homes. From here, those of us who have been marginalized through life's vicissitudes could come out of shame and hiding into the mainstream of community life, saying hi to neighbors, being helpful, and finding jobs.

Route 9 in Amherst and Route 5 in Northampton share many features, in that their neighborhood attributes change along their extended routes. It makes the same community-building sense with the proposed Amherst housing as it has in Northampton — to create affordable living opportunities through mutually respectful, tastefully compatible, and compassionate neighborhood integration.

Amherst is generally liberal thinking and proactive, abutting neighbors now have an opportunity to walk their walk, as generous socially conscientious folks — literally to walk over and get to know someone from another walk of life who deserves every opportunity for healing and life success and who deserves to be seen and respected.

In eight years, not one of my professional tenants, nor any of their clients, have ever received anything less than pleasantness from our studio apartment dwelling neighbors. In contrast, surely every one of us has experienced everything from thoughtless oversights, to blatant rudeness, to raucous teenage house parties, to domestic violence outbursts from our well-heeled and highly valued real estate owning abutters.

And worthy of even more note is that their endeavor gives each of us an opportunity to share the neighborhood's graces as we rub shoulders with our fellow life travelers; teaching our children to be blind to false distinctions; reaching inward to access and grow our better selves.

In the words of Phil Ochs "There, but For Fortune, go You and I, You and I."

Lilly Gaev is a licensed social worker and clinical director Therapeutic Associates, PC in Northampton and Longmeadow.

SRO editorial dismisses concerns of neighbors

I write in response to the Gazette's editorial advocating the advance of the proposed SRO project in Amherst ("Advance SRO project in Amherst," June 14).

In embracing the proposal wholeheartedly, the editorial dismisses concerns neighbors have about its size and conception as typical NIMBYism, and notes that Valley CDC has operated similar projects in other communities "without any incident of violence to neighbors."

That standard for assessing the community impact of a significant SRO facility sets a pretty low bar, and I am left wondering: What precisely are the general effects of such projects in residential

areas? As we all consider how best to increase affordable housing in Amherst, which is a significant and important problem, I think it would be a real service to those considering this issue in good faith to know more about whether the concerns raised in the letter sent to Amherst Town Council have or have not been borne out in other nearby communities, particularly those noted in the editorial.

Trustworthy information, difficult to come by these days, can help to overcome the tendency to caricature differing opinions. At the least, I hope the Gazette's perspective on town politics in Amherst will remain committed to its usual clear-eyed and informative reportage as our new governance structure takes on difficult questions of this sort.

6/27/19

MARTHA UMPHREY
Amherst

Shameocracy in the town of Amherst

By DAVE HUBER
and ROSIE COWELL

On June 14, the editorial board of the Gazette labeled neighbors of the proposed housing development at 132 Northampton Road in Amherst as NIMBYs.

The editors claimed that substantive concerns raised by neighbors were a cover for their distaste for low-income housing, writing, "They don't want this project in their backyard, but instead of saying that, they use health and safety concerns for ... tenants and residents." Subsequently, this editorial was cited during a June 24 town meeting as evidence of neighbors' NIMBYism.

We are some of the neighbors who have been profiled in this way. Neighbors with concerns over the proposal in its current form recently completed a survey, answered anonymously, revealing that 91 percent are in favor of affordable housing in our neighborhood. But it turns out that, according to many in Amherst, it's morally reprehensible to raise questions or concerns over any detail of a proposal, if the goal of that proposal is admirable.

You might say to the neighbors who have been reprehended: sticks and stones may break your bones. But the real cost of this bullying is the health of our democracy. When the authors of alternative views are discredited based on their perceived moral position rather

than the merits of their views — when we critique people, rather than ideas — we edge toward Orwellian groupthink. Shame is a tool to enable groupthink, and the neighbors of 132 Northampton Road have been targeted by an effective shame campaign.

In a recent letter, Nicola Usher said "there aren't two sides to social justice." Concerning whether social justice is an admirable goal, we agree wholeheartedly. Concerning the most effective policy to achieve social justice, we strongly disagree.

The stifling of the democratic process squanders a critical opportunity. The goal of this major project is worthy — on that we all agree — but what if the proposal has flaws? When there is a high social cost to asking questions, flaws will never be identified. In this case, censure was not the only barrier to open dialogue: the proposal was approved by the Community Preservation Act Committee one day before the first informational meeting with neighbors.

But constructive criticism is healthy. Just as having two political parties is key to national democracy, we need voices that identify concerns; while some concerns will turn out to be unfounded, others will prompt crucial improvements.

How is democracy doing in the town of Amherst? In response to constructive criticism from neighbors, the developer produced

a document accusing neighbors of "bias" and "profiling" and the town posted it online. Town staff have written to neighbors, calling them "classist" and "racist." Community members have berated neighbors in the street.

Over 50 neighbors signed a letter to the Town Council stating: "We are not saying not in our backyard. We are saying please get this right, because it's our backyard."

The editors of the Gazette quoted just the first of these two sentences and followed it with, "But that's exactly what these residents are saying." The editors — important guardians of information in our local democracy — apparently printed this statement without any direct investigation of the neighbors' perspective.

Of course, in truth there is a diversity of neighborhood opinion regarding concerns and favored solutions. But, for a substantial number of us, the primary concern is that the plan will provide inadequate support for the vulnerable, formerly homeless tenants it hopes to serve, resulting in failure of this mixed-income development. The cost of failure will be steep.

The proposal assumes that individuals emerging from homelessness will thrive given little more than a roof, contradicting Housing and Urban Development guidelines for permanent supportive housing. In a letter to the town council supporting the project, an indi-

vidual who at one time experienced homelessness cautioned "you will need to hire enough trained, qualified house managers ... this new place won't succeed with a skeleton crew."

We asked whether this developer's existing housing in Northampton is living up to expectations. In April, Valley CDC told us that a typical week or month sees no emergency service calls to their Northampton single-occupancy properties, admitting that they'd have to verify this with their management company.

In fact, Northampton emergency services dispatch records revealed a high call volume indicative of safety concerns, with almost nine times the medical emergencies per tenant per year than in the city of Northampton. Many neighbors are requesting 24/7 support to mitigate safety risks to the tenants.

This is not babysitting; it is a support professional, like at Craig's Doors, UMass dorms, and many apartment buildings across the U.S. The development corporation has declined this request, which would impact their financial plan.

Amherst must do better than this. We cannot allow misguided intolerance of dissent to silence the voices demanding an open dialogue and a better plan for our new neighbors at 132 Northampton Road.

This column was co-authored by Anne Belt Ye, Barbara Gravin Wilbur and John Willoughby.

Where ever the cause of liberty is making its
one of its highest accomplishments is the
guarantee of the freedom of the press"

— Calvin Coolidge

A6

Monday, July 1, 2019

gazettenet.com/opinion

GUEST COLUMN

A true test for the Amherst Town Council

By KATE SIMS
and TIMOTHY ATTERIDGE

The proposed 28-unit single occupant development at 132 Northampton Road may end up being a good project. But when the new Town Council decides on Monday whether to support the project with Community Preservation Act funding, they face a true test of their support for meaningful neighborhood participation in development plans.

As it currently stands, this is a developer-driven model and project. At the town's 2017 forum on homelessness, the developer (Valley CDC), led a promotional event entitled "Studio Apartments coming to Amherst." They then lobbied for a change to town law that would allow them to build a development with lots of small apartments — a revenue-maximizing model — as long as they were affordable. They sought a grant from the town to select a site, and in January of this year, they purchased 132 Northampton Road.

In any true participatory planning process, a developer would then ask for feedback from key stakeholders. They would hold meetings with the most affected neighbors and next develop a plan. Amherst's Housing Production Plan calls specifically for this meaningful neighborhood input.

Instead, Valley CDC began a marketing campaign in coordination with town officials. After encountering questions at a Community Development Block Grant hearing, the Amherst Municipal Affordable Housing Trust spoke in February of a need to "quell the false concerns."

Valley CDC and Affordable Housing Trust lined up positive letters from related organizations.

The developer sought the key recommendation from the Council's Community and Resources Committee on the afternoon of April 24, before any hard questions were asked about their process or design (see CPAC and CRC minutes from April).

On the evening of April 24, Valley CDC announced its plans for a 12,000-square-foot building to neighbors, in a meeting that was informative but in no way participatory. Neighbors organized quickly and were able — with dozens of hours spent at town meetings — to get a single, open, adversarial meeting with Town Council in attendance earlier this week.

Given an analysis of emergency calls at comparable Valley CDC properties in Northampton, one of the changes suggested was for more on-site supportive care. Another was to explore alternative building designs, since the current plan is 20-30 percent above benchmark cost for affordable housing in the region. More people could be helped with the same money.

Yet online and print campaigns prior to and during the event characterized all opposition to the specific project design as prejudiced and against progressive values. No changes have been made to the developer's plan and the Town Council Finance Committee this week voted to recommend it.

Is this how the Town Council intends to proceed with the major building projects in town? They will accept developer-driven plans and models with no participatory process by neighborhoods? In the future, will anyone who speaks up with suggested improvements to a proposed plan for a new library or a new school be labeled as anti-education and anti-children?

If this is the way the Town Council intends to run process, it should concern every single member of the town.

We urge the Town Council to have the courage to vote no on CPA funding. Ask the developer and Affordable Housing Trust to reboot the process and engage neighbors and abutters of this site in a meaningful participatory process from the start. The fundamentals of town governance are at stake.

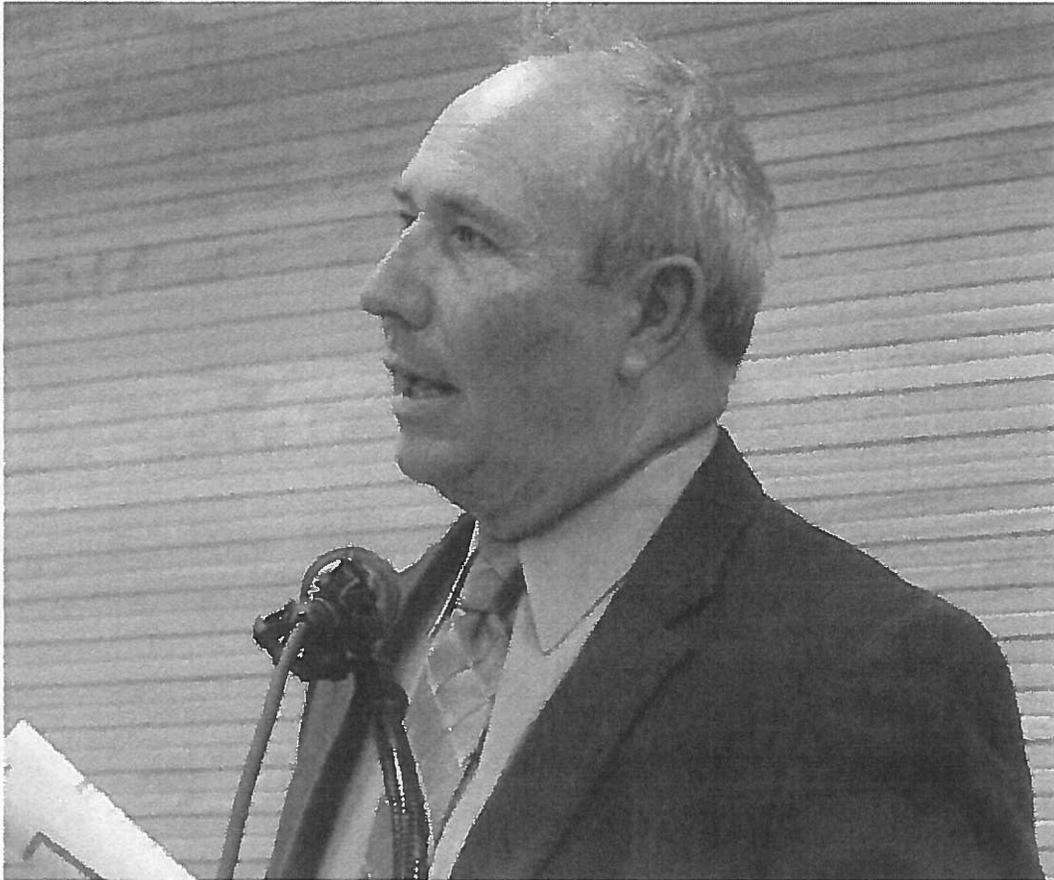
This column was co-authored by Stephen George, Aimee Gilbert Loinaz, Barbara Gravin Wilbur, Hallie Hughes, Will Loinaz, and Kate Troast. They live on Northampton Road, Orchard Street and Dana Street.

When security forces violence

NEWS

Critics of Amherst housing project urge town to delay spending \$500K on it

Posted Jun 26, 2019



Amherst Police Chief Scott Livingstone speaking at Amherst Town Council 'Open Meeting of the Residents' on Monday, June 24, 2019. (Jim Russell photo)

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By Jim Russell | Special to The Republican

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on Route 9 when critics urged Town Council to delay spending an additional \$500,000 on it.

Proponents said the affordable housing project at 132 Northampton Road is needed, would not negatively impact the community, and that its location allows residents easy access to shopping and a bus route.

Critics who spoke and who reside near where it would be built, said more information is needed, and question whether it is accurate to say it would not impact the neighborhood surrounding it that includes many single family homes.

They said it would be a mistake for the Council to cede its financial leverage — that could be used to obtain more details about it — by approving the money at this time, and urged the Council to delay action.

The zoning district where the project is proposed prohibits a housing development with that degree of density.

Northampton-based Valley Community Development Corporation, the project developer, has requested the money. They are a private, not for profit organization established by Casa Latina in 1988, and have developed 224 units of affordable housing.

To date, \$250,000 of Amherst money has gone to this Valley CDC project.

Town Council, which convened the special “Open Meeting of the Residents,” is expected to decide on July 1 whether to approve the non-profit’s request for \$500,000, which come

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vote in favor was 5 to 0.

At the Monday night full council meeting, Councilor Dorothy Pam said, "many of us have asked for more specifics about the management."

She said, "we are just being asked to take it on trust," adding: "I don't know why we can't get more details" so "we can make an informed vote on this important issue."

Prior to last year's change from a town meeting to a town council form of government, the expenditure would have required town meeting's approval; now it is the council's duty to make the decision.

The charter allows for the council to convene an Open Meeting of the Residents as a means to get input, as the format specifically permits folks to make formal presentations or share their thoughts.

Council President Lynn Griesemer, at the start of Monday's meeting said "it is meant to be a conversation by residents."

The requested money, if approved, could potentially help the Valley CDC in their comprehensive permit application to the state, by showing that the community supports the project.

The 28 units proposed, in one building, are much more, in terms of density, than the zoning designation for the area allows -- so much so, that it exceeds any variance even a special permit would allow, according to the Amherst planning department.

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Consequently, the Valley is seeking state approval for the comprehensive permit, and if that is approved, local zoning bylaws would not apply, at which time, Valley could apply to the Amherst Zoning Board of Appeals for permission to build it. That process is expected to take many months.

The ZBA would retain authority to issue conditions that Valley must adhere to as a condition for approval. Should Valley CDC make an application with the ZBA, the board has six months to convene public hearings and eventually make a decision.

Resident Michael Giles of Blue Hill Road spoke in favor of the project.

"I trust the Valley Community Development Corporation," he said. "I have faith adjustments will be made" to the project if need be.

During Monday's meeting, Amherst Police Chief Scott Livingstone responded to a question about whether the 28-unit proposal could create problems.

If managed properly, "I don't anticipate many problems," he said.

According to Laura Baker, Valley CDC's Real Estate Property Manager, the current plan calls for a 20 hour per week resident services coordinator at the housing complex. There was much discussion at Monday's meeting on whether that would be adequate. She said potential tenants would be properly screened.

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Resident Stephen George of Dana St. said "the neighborhood itself is primarily one and two-family" dwellings. The area "is surrounded by residential" property, he said. "Right now, I don't support the proposal; there are problems," he said. "It will be an extreme outlier in the area."

Valley CDC bought the Northampton Road property for \$407,500 in January, with a mortgage in that amount from Community Economic Development Assistance Corporation.

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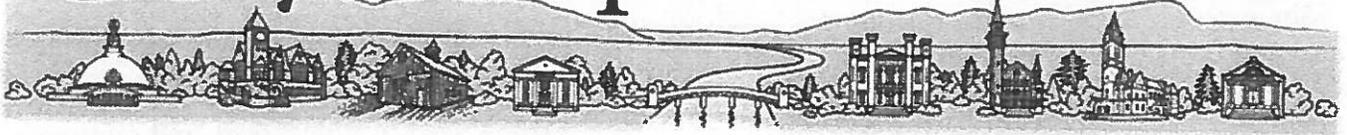


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Daily Hampshire Gazette



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News > Local (/News/Local/)

Amherst Town Council OKs affordable housing project



132 Northampton Rd in Amherst where the Single Occupancy Housing is proposed to go.

By [BERA DUNAU](#) (/byline?byline=By.BERA.DUNAU)

Staff Writer

Published: 7/2/2019 12:15:38 AM

AMHERST — By a nearly unanimous vote Monday, the Town Council approved Community Preservation Act funding for a proposed 28-unit affordable housing project at 132 Northampton Road. The vote was 11 in favor and one abstention to appropriate \$500,000 for the Valley Community Development Corp. project. District 5 Councilor Shalini Bahl-Milne was not in attendance at the meeting.

“We’re of course pleased that it got funded,” said Laura Baker, Valley CDC real estate project manager. Of the units in the proposed development, all of which would be single room occupancy units, eight would be reserved for those making \$31,050 annually or less; eight would be reserved for those making \$49,700 or less; 10 would be reserved for those making \$18,650 or less, with a preference for the homeless; and two units would be reserved for those making \$18,650 or less who are clients of the Department of Mental Health.

The project has drawn objections from several people in the neighborhood, some of whom used the public comment period on the matter to once again note their disapproval.

"I have never been against affordable housing," said abutting neighbor Barbara Gravin Wilbur.

She went on to suggest that the city focus on providing affordable housing for families over single people.

Neighborhood resident Aimee Gilbert Loinaz said she is a public health professional, and said there would be a need for 24-hour-a-day, seven-days-a-week services at the facility.

"Where is the programming expertise?" she asked.

She also criticized the development process for a lack of neighborhood outreach, and suggested that the screening process Valley CDC uses for tenants could be in danger of violating the law.

District 3 Councilor Dorothy Pam, who abstained in the final vote, suggested that the council wait on voting for the project.

"I am asking that we postpone this vote tonight," she said.

She expressed a desire to see more about the supervision plan for the site from Valley CDC, and expressed concern at the prospect of tenants not being able to have overnight guests. She also said that those who have asked questions have been shamed and accused of opposing affordable housing and hating homeless people.

"That's not true for me and I don't think it's true for the residents," she said.

Asked after the vote about the overnight guest policy, Baker said that no policy forbidding overnight guests has been decided on for the 132 Northampton Road property. Baker also said that none of Valley CDC's properties has 24-hour supervision.

"It is not typical in affordable housing," she said

Pam's suggestion to delay the vote didn't gain traction with her fellow councilors.

"I find it incredible that anyone would say that this has been rushed," said District 4 Councilor Evan Ross, who said he first learned about it in January.

"It's been consuming more time than any other singular issue," he said.

"To delay would be ridiculous," said District 2 Councilor Patricia De Angelis.

Nevertheless, De Angelis did say that both sides of the issue needed to find more ways to talk across distances and move forward together.

Some of the councilors also said that issues with the plan would be best figured out in the zoning process.

Speaking in favor of the project, resident John Page noted that he himself had grown up in affordable housing.

"Amherst needs the people that need affordable housing," he said, naming teachers, firefighters, people getting started in their careers, seniors and people with disabilities as beneficiaries.

Nate Buddington, who chairs the town's Community Preservation Act Committee, rejected the call for 24-hour-a-day supervision for the proposed development.

"This isn't a halfway house and it's not a mental health facility," he said. "It's housing for low-income people." Baker said the next step for the project will be to prepare a package to get a project eligibility letter from the state, after which an application would be submitted to the town's Zoning Board of Appeals.

Bera Dunau can be reached at bdunau@gazettenet.com.

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Amherst Town Council approves giving \$500K to developer planning 28 affordable studio units

Posted Jul 2, 2019



Laura Baker, Valley Community Development Corp.'s real estate property manager, speaks at the Amherst Town Council's meeting at Bangs Community Center on June 24, 2019. (Jim Russell photo)

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By **Jim Russell** | Special to The Republican

AMHERST — Against the objections of nearby homeowners, the Town Council voted Monday to allocate \$500,000 to a nonprofit planning to create 28 affordable studio apartments along Route 9 near the intersection with Route 116.

Amherst previously granted the developer, Valley Community Development Corp. of Northampton, \$250,000 to help fund the project slated for 132 Northampton Road, where

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But before that can happen, Valley CDC must obtain state approval. That is because the proposed housing complex does not meet the zoning requirements for that piece of land, and, according to Amherst's planning department, the density is so great that a special permit still might not allow it.



Critics of Amherst housing project urge town to delay spending \$500K on it

State approval would come in the form of a "comprehensive permit" that is part of Massachusetts General Laws, Chapter 40B. The law was intended to encourage affordable housing in communities with less than 10% affordable housing.

In a city or town under 10%, a developer who might be denied permits under local zoning has the option to apply for a state permit.

State approval of a 40B permit means that local zoning restrictions on density do not apply. The municipal zoning board keeps its authority to impose conditions on developers who receive comprehensive permits.

In Amherst, the state has deemed that 11% of the housing is affordable.

At a Town Council meeting last week, Valley CDC and town officials said it would take a while before the state issues a decision on any 40B application for this project. The

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According to a [June 17 document](#) prepared by Valley CDC posted on Amherst's website, "the Town was clear that housing persons who are homeless is a top priority. The Town was also clear that they did not favor a housing model that congregated only homeless persons at one location. The proposed mix of tenants at this property is intentionally diverse."

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7/12/19

Typical NIMBY tactics In play in Amherst

The recent guest columns published in the Gazette by critics of a proposed affordable housing project in Amherst reveal typical NIMBY (not in my backyard) tactics, which are as predictable as they are disingenuous. Those tactics include increasing the development costs and exerting pressure on funding sources, which includes town funding through the Community Preservation Act.

In the case of the Amherst project, NIMBY's are attempting to increase costs by demanding that there be around-the-clock supervision. They do so through prejudice informed by ignorance and fear. In this case, they cite emergency call logs for what they say is a comparable property in Northampton, as if it is valid and appropriate to generalize all people of a certain socio-eco-

omic status. This claim also seems to attempt to prejudice the Town Council, which has to consider what increased emergency calls will cost the town. These types of cost-increasing NIMBY tactics are so common that the Department of Housing and Urban Development cites them on their website.

A review of the literature about affordable housing NIMBYism also states that it is most common in homogenous and affluent neighborhoods, much like the Amherst site. NIMBYism is also described as a fear-based phenomenon.

The authors of the guest columns may claim that they are merely looking out for the well-being of the future occupants of the affordable housing project by demanding 24-hour supervision, but they are really speaking out for the well-being of themselves.

MICHAEL SEWARD
Shelburne

CITIES & TOWNS

Hefty grants boost Valley

By **SCOTT MERZBACH**
Staff Writer

Continued infrastructure improvements in the Admiral Street neighborhood in Easthampton, a multiuse path on East Hadley Road in Amherst, and rehabilitation and modernization of affordable housing in South Hadley are among projects in Hampshire County being supported by the state's federally funded Community Development Block Grant program.

Several local communities were

announced Friday among 63 across the state receiving \$34 million in grants to support housing and community and economic development projects.

"Community Development Block Grants help municipalities address important local needs including social service programs and infrastructure investments," Gov. Charlie Baker said in a statement.

For Easthampton, the \$551,958 received under the program will go toward the next phase of infrastructure improvements on and near Ad-

miral Street, including replacing streets, sidewalks, catch basins and sewer lines.

In Amherst, \$825,000 will be divided between the ongoing work of building a multiuse path on East Hadley Road, a siding project at Watson Farms apartments by the Amherst Housing Authority, and the predevelopment costs for Valley Community Development Corp.'s planned 28 single-room affordable housing project on Northampton Road. It also will provide support for a food pantry, youth mentoring, adult

A3

Tuesday, September 24, 2019

gazettenet.com

municipal projects

literacy, immigrant services and family stabilization services.

South Hadley is receiving \$550,000 to provide housing rehabilitation assistance to 15 units and for housing authority modernization.

Chesterfield, Cummington, Goshen, Plainfield, Worthington and Peru are sharing \$1.23 million for housing rehabilitation for 22 units, planning for a senior center, child care assistance, elder services and support for a food pantry.

Huntington will receive \$683,752

for infrastructure improvements to Kennedy Drive. Huntington is also sharing, with Russell and Middlefield, \$1.3 million for Pine Hill Road drainage improvements, a building reuse planning project, and for social services to support a food pantry, elder services, adult education and domestic violence prevention.

In southern Franklin County, Shutesbury, with Wendell, will receive \$985,000 to provide housing rehabilitation for 18 units.

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1/8/20

Affordable housing project readies request

28-unit development at house site moving slowly

By **SCOTT MERZBACH**
Staff Writer

AMHERST — A Northampton nonprofit planning a \$5 million affordable housing project on Route 9 will belatedly submit its application for needed state funding later this month.

Laura Baker, real estate project manager for the Valley Community Development Corp., informed the Town Council Monday that the agency remains "strongly committed" to the project in which 28 apartments would be created at an existing home and property it acquired at 132 Northampton Road a year ago.

But Baker acknowledged the project is falling behind its anticipated timeline of being ready for occupancy in 2022 or 2023, with a letter to the state's Department of Housing and Community Development seeking money from the state Housing Innovations Fund and the Affordable Housing Trust Fund not being submitted until late January.

The proposed development, which is being supported by \$200,000 from Amherst's Community Development Block Grant, \$500,000 the Amherst Town Council agreed to borrow from the Community Preservation Act account and \$50,000 from the Charlesbank Foundation, will feature exclusively studio apartments. Eight will be reserved for those making \$31,050 annually or less; eight reserved for

those making \$49,700 or less; 10 reserved for those making \$18,650 or less, with a preference for the homeless; and two reserved for those making \$18,650 or less who are clients of the Department of Mental Health.

Each unit will be about 240 square feet and have a kitchenette and bathroom, with the building also including common areas and a provider office.

Baker said the reasons for the delay in sending in the application, which was going to happen last fall, included the pending retirement of local architect Kathy Ford, with whom Valley CDC has worked. That forced the agency to seek a new partner to bring the project to completion.

"It was a delay we had not fore-

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for state funds

seen," Baker said.

Valley CDC is now working with Austin Design of Greenfield and Brattleboro, Vermont.

Baker said Valley CDC is also committed to developing and submitting with its application a supportive services plan for the property, which abutters have advocated for.

Baker said other concerns from neighbors have caused additional delays, and she received a number of requests related to the timing of the application, including from councilors who suggested it should be done at a time when most of Amherst's population is in town so people will be around during the 30-day comment period.

Those who live near the project

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site continue to hope for an informed process.

Kate Troast of Dana Street said she remains dismayed by a lack of specific site analysis and recognition of its challenges. "I think the council and the town are really going to hold responsibility for how this turns out," Troast said, adding that she was disappointed there had not been a public update for six months.

But District 4 Councilor

Evan Ross praised Valley CDC for keeping the council apprised of the project's progress and said no further presentation to the council was required.

In fact, the next time Valley CDC will have to engage the public about the project is when a comprehensive permit hearing is held by the Zoning Board of Appeals under the state's chapter 40B law.

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THE AMHERST STUDENT
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AMHERST COLLEGE STUDENT LETTERS

Nearby Affordable Housing Unit Planned Despite Pushback from Professors

Natalie De Rosa '21

Plans are underway for the development of a new affordable housing unit at 132 Northampton Road, a building adjacent to Pratt Field. The project, which will house 28 low-income and homeless individuals from the town of Amherst, has garnered mixed opinions from the neighborhood's residents, some of whom are affiliated with the college.

This past July, the town council of Amherst voted to provide \$500,000 in community development block grants to the project, currently in development by Valley Community Development Corporation (Valley CDC). Valley CDC is a Northampton-based organization that supports low-income people in the Pioneer Valley with affordable housing and other economic opportunities.

Under the approved plan, the project will begin construction in 2021. The site next to Pratt Field, a single-family home that will be converted into a single-room occupancy (SRO) complex, will be Valley CDC's first location in Amherst.

According to Laura Baker, real estate project manager at Valley CDC, the Town of Amherst has been considering a project of this sort for over a decade. "The town has been identifying the need for this kind of housing — these kinds of small, studio apartments for very low-income and vulnerable populations — for maybe the last 12 to 15 years," Baker said.

Lack of affordable housing is a pressing issue in the town of Amherst, a result of its booming college-aged population. According to an October [article](#) by Quinn Breen in the UMass student publication Amherst Wire, over 16,000 UMass students live off campus. The town's population comprises nearly 38,000 people. Amherst College also offers an application for students who wish to move off campus, though approval rates vary each year.

"Where does affordable housing go, and why are rent prices so high? It's a big question, but part of the answer is that low-income Amherst residents compete with a major demographic in the housing market: college students," Breen writes. His article was shared 62 times on Facebook.

Breen isn't wrong, Baker said; the housing market in a college town poses challenges when choosing a property for a SRO complex.

"There are a lot of credit-investor landlord types looking to buy single-family properties and convert them to student housing, because it's lucrative and there are a fair number of cash buyers," Baker said. "It was a challenging market to buy into because we're competing with people who can move faster than we can."

The location across from Pratt Field is optimal, Baker said, noting its access to the center of town and nearby grocery outlets. “Most of our tenants will be walking or biking or using buses, so we really prioritized having a location close to things and ideally [for tenants] to be able to walk to things,” Baker said.

The site’s proximity to the college is a particular benefit to tenants, Baker added. While the site is farther from the center of campus, the athletic fields are another amenity for residents.

“We know that people from the neighborhood are permitted to use the field. It’s usually pretty quiet there, except when there’s a big game,” Baker said. “We thought there could be some really positive interactions with students who might want to volunteer.” Such opportunities include tutoring tenants for the GED and hosting a housewarming event at the site to connect tenants with the surrounding community, Baker said.

Yet, the site’s adjacency to Pratt Field is a point of contention for some of the neighborhood’s residents. In a [letter](#) to Town Council drafted in May, 56 of the area’s residents expressed concerns that “the Pratt Field complex is currently open to the public for recreation when not in use for college events, and our research has identified that the project will most likely result in the closing of this recreational area to public access.”

Concerns from the neighborhood residents include a presumed increased crime and substance abuse from the site’s tenants. Drawing from statistics based on Valley CDC’s other SRO properties, the letter claimed that the Amherst site would yield 64 dispatch calls a year, with issues ranging from disturbances and criminal behavior to medical needs.

“A few of us are Amherst College professors, and we contacted college officials to determine what might happen if there are problematic incidents between the SRO and Amherst College students,” the letter continued, outlining “problematic incidents” as encounters with and proximity to potential drug users. “The college responded that they would shut down the athletic fields to public access.” The letter did not specify which officials were contacted. When asked in May, the college refused to offer public comments about the project, according to the Daily Hampshire Gazette.

Chief of Campus Operations Jim Brassord disputed the letter’s contents. If the property is abused in any way, the college limits access to athletic fields. This procedure is longstanding, he said. He does not anticipate that the college will need to close the fields to the public.

Valley CDC also has a “solid record” of serving its tenants, Brassord noted. “The organization has strong relationships with community partners [like social workers and other community-based organizations] that provide the range of services to help their tenants succeed in their new circumstances,” he said in an email interview. “While the Valley CDC properties serve low-income tenants who rely more on public services than the general population, it’s not clear — as some community members have voiced concern — that low-income or near-homeless status necessarily translates to crime or substance abuse that is a public safety threat to the surrounding community.”

“It should be also noted that this property will also potentially serve the needs of college staff who wish to live near the college but are unable to do so because of the lack of affordable housing,” he added.

Several of the college’s faculty members have signed on to the letter or submitted their own to the town council — signatories include Dean of New Students Rick Lopez, Professor of History Sean Redding, Chair of French Laura Katsaros, Chair of Art and the History of Art Samuel Morse, Professor of Physics William Loinaz, Visiting Professor of Classics Dale Sinos and Professor of Biology Jeeyon Jeong.

Chair of Classics Rebecca Sinos submitted her own letter in addition to signing onto the letter representing the 56 residents.

“Children come to the Amherst College fields regularly, sometimes from the childcare center that is just beyond the adjacent bike path, on Woodside, and sometimes just because people find these fields and their walkways a good place to push a stroller while another child toddles along,” Sinos wrote. “And even if the college closes the fields and restricts entry to those affiliated with Amherst College, the college athletic events themselves attract families with children who should not be exposed to this potential hazard. Is it fair to expect Amherst College groundsmen to deal with needles on the Amherst fields as a regular part of their job?”

Katsaros wrote that while she supports low-income housing, Valley CDC should implement better supports for the site. “I wholeheartedly agree that the lack of affordable family housing in our town should be one of the key priorities of the town government,” Katsaros said. “As you know, in the current project, a manager would be present on site 20 hours a week only; no medical, social or psychological support would be provided for the residents in the 10 allocated units who are transitioning from homelessness or the residents in the two units who are under the care of the Department of Mental Health. I believe providing more consistent on-site support for residents would be a good way to move forward.”

Professor of History and American studies Frank Couvares submitted a letter to the town council in “strong support” of the project. “The track record of facilities like this for clients like [formerly homeless or housing secure persons] is very good,” Couvares said. “Our town has long needed such a residential project, and I am very glad that the funding and a suitable site are available.”

Baker isn’t surprised, however, by the divides on the project. “What we find generally is that people love the idea of affordable housing, but they get pretty nervous if you’re going to build it near them,” Baker said.

Affordable Housing Dispute Prompts Student Outcry

Natalie De Rosa '21

Last week, The Student published an [article](#) on the new affordable housing project near Pratt Field — and its opposition from some Amherst College professors — consequently prompting a wide range of reactions. The article spurred open letters to the community and a public hearing by the Association of Amherst Students (AAS) on the issue.

In July, Amherst Town Council approved \$500,000 of funding for a new affordable housing project at 132 Northampton Rd. Valley Community Development Corporation (Valley CDC), the developer of the unit, is a Northampton-based nonprofit that has erected similar projects across the Pioneer Valley. The site at 132 Northampton Rd. will house 28 “extremely low-income and near-homeless individuals” in single-room occupancy (SRO) residencies after construction begins in 2021, according to the Valley CDC.

In May, prior to the Town Council’s decision, multiple professors and staff members signed on to a joint letter written by neighborhood residents that articulated concerns about a lack of support structures for the site’s tenants as well as potential drug use. Though a few professors wrote letters to the council in support of the proposed project, faculty members also submitted their own letters expressing reservations about the proposed project.

After The Student reported on the letters on Nov. 13, the AAS sent an email to students on Nov. 17, noting that “in their actions as private citizens, professors do not speak on behalf of the student body.” The email invited students to attend AAS’s weekly meeting to share their thoughts during public comment. Students could also submit comments via an anonymous form or email the AAS.

AAS President Avery Farmer ’20 said that AAS members agreed to discuss the issue to gauge campus climate. “AAS can’t take a stand on the substance of what was said [in the letters]. We can’t argue for or against affordable housing on behalf of the whole student body without doing some kind of outreach in seeing what the student body thinks first,” Farmer said. “But what we can say is there was an implicit assumption in the way that the professors signed on to those letters ... that somehow Amherst students were part of the weight that was making up their arguments. If you’re acting as a private citizen in a town matter, you can’t really cite Amherst students as one of the reasons for your concern if the students themselves have not expressed some kind of concern about that.”

Eliza Brewer ’22, president of Questbridge, an organization for low-income students, opened public comment by drawing attention to low-income students’ distrust after seeing the professors’ stances on affordable housing.

“I do think that there are important conversations to be had about first-generation, low-income students here and how they’re being advocated for,” Brewer said. “Personally, as a president of a student organization and a resident counselor, I’m very nauseated by the fact that if a student comes to me and says, ‘I’m having this problem and I need an advocate to help me,’ I have to

think twice before I refer them to their dean or refer them to their professor.”

Senator Ilyssa Forman '22 added that AAS's role in representing students — including low-income students — should encourage senators to act. “I want to echo that we are a representing body and that it is our job to act on behalf of what the students feel and think, and this is definitely within our jurisdiction,” she said in the senate forum on Monday. “I just want to emphasize that on senate there are low-income people who hear you and feel you and who are on your side.”

Ben Gilsdorf '21, another senator, encouraged the AAS to consider ways in which the organization could take action in response to the comments received. “One thing that I think that is really good is that they lost, that the people who were against this lost,” Gilsdorf said, underscoring the fact that the Town Council still voted in favor of the development. “I think the best way to respond is to throw our whole support behind it.” Gilsdorf also suggested writing letters to Valley CDC or hosting a public forum for members of the town and college community to continue dialogue on the issue.

After collecting students' comments, the AAS will determine the best method to address concerns. Possible actions include reaching out to involved professors, sending a letter to Valley CDC reflective of the student body's opinions or increasing funding for programs tailored to first-generation and low-income students. But exact next steps currently remain unclear. “We have to find a way to [take action] so it reflects our values and students' but also stays within the boundaries of what AAS purview is,” Farmer said.

First-generation and low-income (FLI) student groups have also organized to write letters and opinion pieces in response to the professors' letters to town council. One group of about 30 students, led by Isiaha Price '21, met in Frost Cafe on Nov. 14 to brainstorm ways to demonstrate their dissatisfaction with the professors' opposition to the housing project. The group drafted a cover letter, set to publish on a to-be-decided date, so that students can submit personal stories relating to affordable housing.

In a draft of the cover letter, the group pushed back against the joint letter's correlation between drug use and poverty and noted the disparity between the college's promotion of its socioeconomic diversity and professors' impressions of the project's potential low-income tenants.

“We need look no further than the boundaries of Jenkins or the Triangle and the fact that 20 percent of Amherst College's student population is from the richest echelons of society to see that drugs have always been on this campus and it never had anything to do with poverty,” the cover letter states. Jenkins Dormitory and the Triangle — a set of dorms comprised of Mayo-Smith Dormitory, Hitchcock Dormitory and Seelye Dormitory — are popular party locations at the college. The group plans to submit the compilation of stories to the professors listed in the joint letter so that they “can realize that sure, they have a legal right to petition ... but also understand that you're not voting against these nebulous abstract poor people. This could easily be any number of students and their families who may have been homeless themselves,” Price said.

Another group of FLI students, led by Brewer, submitted an [op-ed](#) to The Student outlining similar concerns. The group's opinion piece criticizes the residents' letter for promoting the profiling of tenants and leveraging their occupations — ranging from professors to medical doctors to psychologists — to decide the fate of the tenants.

“I think that in terms of the professors who say that they stand with the school’s mission, which part of that mission is ... upward mobility and helping students from first-generation, low-income backgrounds to excel and to be able to support themselves in the future ... I just think it’s hypocritical for them to say they align with the school’s mission,” Brewer said. She added that the group hopes the professors who signed and wrote letters to Town Council will reconsider and reflect on their position. “We [evoke] a call to action to the professors and say, ‘Look, we hope you sit with these words. We hope you educate yourselves,’” Brewer said. “We hope that you ask for grace because I think that will be given if you do. We’re not meaning to attack anyone, but we are wanting to take a critical look at the roles that we play as people who are in positions of power.”

Low-income students particularly expressed disappointment in Dean of New Students Rick Lopez — who has organized programming for FLI students, including summer bridge, a three-week pre-college program for incoming first years — in his decision to sign the joint letter from the residents.

“It’s appalling to me that in public and in his role as a dean, he comes in and tells students every summer that they belong here, and then as a private citizen endorses something that pretty clearly says that they don’t,” Brewer said. Price added that he was upset “the dean that talked to me at [the summer science bridge program] and welcomed me to this school and gave me a speech about how being first-generation and low-income added to the experience of Amherst ... would then go sign that petition.”

In emails obtained by The Student, Lopez said in an exchange with Brewer that the initial dissent against Valley CDC’s project did not oppose affordable housing as a whole, but the use of SROs rather than family units. He stressed that the residents had hoped for increased on-site support for tenants with drug addictions.

According to Laura Baker, real estate project manager at Valley CDC, these concerns often contradict each other.

“Oftentimes people are asking us for competing things,” she said. “It’s impossible to do that because they conflict with each other. For example, folks who live nearby wanted to have more on-site support and more supervision of the property. So that drives increased operating costs. At the same time, they wanted less housing units there, which lowers the economic ability of the project to pay for staff.”

In the email exchange with Brewer, Lopez wrote that “it is unfortunate that you might feel that you no longer can turn to me for support, because in this debate about the unit development my goal was to advocate for housing for homeless families and to create structures of support for them.”

Outstanding concerns from FLI students in part instigated conversations about affordable housing in the AAS, according to Farmer. “I’ve been hearing a lot of reports of low-income and first-gen students ... feeling like the professors who signed on to the letter were effectively making some kind of statement of hostility towards that kind of housing. Their families might have lived in them at one point or people they know may have taken advantage of [affordable housing],” Farmer said.

Residents of Humphries House — a dorm informally known as the Zu that sits across the street from Pratt Field — also pushed back at professors’ opposition to the housing project.

“We do not condone the classism implied in the concern over affordable housing in Amherst. We here at Zu live very close to the planned building and welcome new neighbors regardless of their incomes,” the Zu residents wrote in a statement to The Student. “It’s disturbing how quickly the conversation veered toward needles and halfway houses when there has been no mention of a drug rehabilitation center in the local coverage of the planned project. We ask those involved to remember that many Amherst students come from low-income households ... In an expensive area like Amherst where many people have to commute to work, access to affordable housing is long overdue.”

Some students noted there is more nuance to the situation than what is seen at face value. While Michael Du '20 disagrees with the sentiments expressed in the professors' letters, he says he understands that the professors on the list signed on because “they want to preserve, for a lack of better words, the integrity of their community.”

Samuel Melcher '22 said that the campus' reaction was harsher than needed to be. “I think the reaction of Amherst students has generally been unfair to the residents and professors. I’ve seen personal attacks against them online, especially against Professor Sinos. As people who live in the area, their concerns are both understandable and legitimate. And as students who do not live here, it is not our place to belittle their concerns,” he said.

Several comments discussed at the AAS public hearing said that students' outrage is unprecedented. Comments presented in front of the AAS addressed concerns including students' approaches to criticizing professors who signed and submitted letters in opposition, potential drug abuse at the site and students' lack of recognition of their privilege when speaking on the issue.

Dear Amherst Faculty: An Open Letter about the Letter

Eliza Brewer '22, Yosef Ibrahim '23, Helen Knott '23 and Alexis Scalese '22

As students of Amherst College and members of the Amherst town community, we do not exist in a vacuum. Our actions have an effect on the greater community within the Town of Amherst. We, as a group of low-income student advocates, are of the opinion that our student body owes it to the non-student community to think about how we affect the lives of people outside of the college.

As an institution that benefits from high property taxes, the college and its community need to think critically about the people who have been physically and systematically displaced. In our opinion, the letter endorsed by neighbors and professors in the Amherst area is fraught with thinly veiled classism and an abuse of privilege. A number of places in the letter where we find a lack of self-education and an abundance of fear-mongering include:

1. *“Moreover, the Pratt Field complex is currently open to the public ... and our research has indicated that the project will most likely result in the closing of this recreational area to public access.”*

This blatantly classist response to the situation, endorsed by some college faculty, is appalling and the fact that it is met with frightening submission instead of critical questioning on the part of the signees is doubly so. The assumptive power that has been asserted by certain members of Amherst College over this public facility is unjust and requires more examination on the part of the letter's signees.

2. *“Our group includes individuals with a diverse set of expertise relevant for the assessment of this proposal.”*

The list of “diverse” individuals who were consulted include only people who were afforded the privileges of making lofty judgements about people in immediate distress. If people who represent the experience of someone in crisis were consulted, it was not mentioned in the letter.

3. *“No neighbor used these statistics to form and promulgate negative opinions of specific individuals, nor ever would we. Instead we use this valuable data ... to reach the conclusion that the Valley CDC’s plan is inadequate, failing to provide around-the-clock support for this vulnerable population.”*

This passage ignores the privilege held by many of the people on that list, claiming that because this project is in their backyard, they deserve special concessions, including an overnight supervisor for the complex.

This kind of watch might be necessary for individuals living in a prison or a halfway house, not people with agency who are paying their rent and living independent lives. These residents also don’t consider the limited resources from which nearly all public housing nonprofits suffer. We are upset at the immediate impulse of college affiliates to reject rather than welcome. In the future, we hope these residents recognize that they have agency in the proper development of these initiatives through donations to Valley CDC and similar nonprofits.

4. *“This record of police activity at Valley CDC properties indicates that despite the screening processes by Valley CDC, many problems remain.”*

We are shocked at the lack of consideration given to the role of profiling, which causes increased calling and policing around areas of low-income housing. We are saddened to believe that this is exactly what will happen when these new residents move in.

In conclusion, our goal as a group is not to reject or attack those who endorsed this letter. Instead, it is to invite the larger Amherst community to take a critical look at the roles we all play as people occupying positions of privilege in meeting needs and encouraging empathy across all types of barriers. According to the joint letter, it took 21 hours for the individuals who signed the petition to decide that 28 people in immediate need should not receive housing. We hope they will take longer than 21 hours to consider our concerns and carefully examine their actions.

A Response to Opposition on Affordable Housing

Colin Weinstein '22

As letters flowed in opposing a town proposal to allocate \$500,000 toward the development of a single-room occupancy (SRO) affordable housing development at 132 Northampton Road, Amherst finally got its chance to take part in a time-honored national tradition: good ol' American NIMBY-ism (which stands for "Not In My Backyard" for those unacquainted with the acronym).

Luckily, Amherst is really making up for lost time, as the breadth of complaints so well demonstrates. In a few, we've seen the classic "Poor people are dangerous!" and "Think of the children!" arguments — insinuating that drug addiction and alcoholism would be rampant among future tenants. Some residents frame their NIMBY-ism not as personal concern, but rather as a selfless interest in "the good of the public," citing fears of lost access to Pratt Field due to improper (implied drug) use by the new residents.

To be fair, not all the complaints are so black or white. There are plenty of arguments which actually seem to posit useful critiques — for example, Professor of Economics and Environmental Studies Katherine Sims proposes using town funds more efficiently to maximize support for the project's beneficiaries. Still, even these critiques usually conclude that the project shouldn't continue at its current site or with its current intended occupancy.

Thus it's hard to determine whether these residents are genuinely seeking better housing options for vulnerable Amherst residents or are simply looking for justifications to move the development away from their own backyards.

However, whether these arguments amount to sincere critique or disguised aporophobia isn't my main concern. After all, who am I to assign intention to residents' words? Rather, I want to discuss some problems with one of the more salient complaints put forth: the letter sent to the Town Council by 56 residents from Amherst's Districts 3 and 4.

If you haven't read the letter, I'll provide a brief summary. Overall the residents take a defensive stance, emphasizing that they "are not saying 'not it our backyard,'" but rather 'please get this right, because it's our backyard.' Thus they land on the conclusion that the development doesn't necessarily need to be moved, but rather that Valley Community Development Corporation (Valley CDC), the developer and manager of the property, should pledge more professional support for residents — for their own benefit and the neighborhood's. They add briefly at the end of their letter that the development should also be reduced in size (perhaps a NIMBY concession?).

Fair enough. I'm all for allocating more resources to empower the homeless and treat addiction and mental illness. But who's to say this development won't

already provide enough resources — especially when Valley CDC has a proven track record of managing similar SRO developments (e.g. 82 Bridge St., Northampton)?

It's on this point that the letter takes a turn. Though the authors aren't literally saying "not in my backyard," they do justify their conclusions using some NIMBY arguments: worries about drug use and concern for "the public."

"Hmmm... That smells like profiling!," you might think. Well fear not, because according to the authors, "this is a wholly inaccurate description of the situation." They go on to tout their academic credentials and "rigorous use of data" as unassailable proof of their lack of bias. Moreover, they argue that their data prove the shortcomings of Valley CDC's management strategies.

Yes, I'd agree that arguments based on presentation of evidence generally don't count as profiling. I'd also say that the letter's argument lacks the "rigorous use of data" which the authors claim. This comes down to two examples, the first of which is worth a mention, and the second of which merits a full discussion.

In the first case, while the authors don't explicitly reference numbers, they do mention reading "surveys and scientific research detailing the expected rates of history of substance use disorders, the rates of relapse, and the statistics regarding social/behavioral outcomes given substance abuse." The implication is that these data (though not provided) support the authors' proposal and provides the reader with a baseline of knowledge on the effects of the proposed development. But considering the authors' argument, these data seem wholly irrelevant. They wouldn't actually make any claims about the sufficiency of Valley CDC's tenant services — just about the general population of people suffering from addiction. If the letter's argument is that Valley CDC's tenant services aren't sufficient, how would these data support that point?

Right off the bat, the evidence seems a bit dubious, but then we get to the authors' real data. Analyzing police calls made from other Valley CDC residences (four of which use the SRO model and one of which doesn't), the authors found that 2,669 calls were placed "over a period of several years." They placed these calls into five complaint categories of which "criminal" was the largest (22 percent of calls).

I'll discuss a number of issues with these data and their presentation, but there's one important point to make off the bat: calls to the police don't constitute crime.

It's pretty simple: police calls are complaints until the case is proven criminal. For example, I could call the police on any of the letter's signatories to complain about its contents; does that mean they committed a crime? No. If anything, these data simply show that people like to call the cops on the poor and the mentally ill. The authors, trying to reject accusations of profiling, define it using a classic example: "a law enforcement officer pulling over a vehicle simply because the driver is of a certain race." Ironically, they don't seem to realize that calling the cops on someone because you believe they committed a crime counts too. Despite the authors' claims of objectivity, their data might actually be the result of rampant profiling.

In all fairness to the authors, they do mention that John Hornik, chair of the Amherst Municipal Affordable Housing Trust Fund, had suggested they investigate call data. But that still doesn't justify basing their argument in unsupported data.

Let's say for a moment, however, that every call made to the police in these data reported a crime (or other emergencies/disturbances) that actually occurred. These data are still irrelevant to the case of 132 Northampton Road for a number of reasons. For one, the authors include non-SRO housing (specifically three-bedroom units) in the dataset, while the proposed development is exclusively SRO units. These two occupancy layouts are certainly not interchangeable, given the fundamental differences in social relations among tenants. Similarly, the developments in the dataset don't provide the same tenant services as the proposed one — most notably, a 20-hour per week on-site social worker. Generally, the data cited don't include cases comparable to the proposed development.

Let's give the letter another concession and say that the data do use comparable cases. Even then, the letter still presents the data in a misleading way. For example, the authors might throw out ostensibly high numbers of calls — such as 2,669 “over several years” and 2.07 to 3.06 “per resident per year” — but they don't provide a control for comparison. What's the average number of calls per resident per year throughout that neighborhood? In neighborhoods with similar demographics? For market-rate studio apartments, etc.? No comparison is given, and without comparison, these data don't actually lend to an argument about Valley CDC's management capability. For all we know, when put in context, that's a reasonable number of calls for those scenarios.

Still, let's be even more generous and give the letter that last concession, too. In total, we're assuming that calls to the police constitute actual incidents, that the data are comprised of developments comparable to the proposed CDC development and that the number of calls connected to these residences is inordinately high. Given all of these, the authors' presentation of the data still doesn't support their argument, because they don't indicate who is placing the calls. Why is this important? If neighbors were calling to complain about Valley CDC's tenants, that would support the letter's argument, because it shows how the tenants' actions might affect the neighborhood. On the other hand, if the calls originated from within the development, that doesn't do much for the argument that the tenants will have an adverse effect on the neighborhood; rather it exemplifies the need for services for tenants' sakes, not neighborhood residents.

My final concern with the residents' letter doesn't have to do with their data analysis; rather it concerns their lack of understanding of the project. While SRO housing often implies temporary housing for the homeless, 132 Northampton Road seeks to provide permanent housing to 10 formerly homeless tenants using project-based Section 8 vouchers (federally subsidized rent). These tenants won't be strangers in the neighborhood; they'll be neighbors. They, just as much as the writers of the letter, will have a stake in the community.

Moreover, for all the authors' concerns about mentally ill tenants, only two units are allocated for residents with mental illness. And what about the 16 remaining

units? They're reserved for tenants earning 50 percent and 80 percent of area median income who are not using rental vouchers. Thus the majority of units are allocated to tenants who aren't homeless and don't have severe mental illness; they simply don't make as much money as professors. Given this tenant makeup, some of the fears expressed in the letter seem a bit unfounded.

All of this isn't to say that Valley CDC's plan is perfect; there are useful critiques made, and for all I know, insufficient tenant services could end up being one of them. What frustrates me is the way the authors of this letter tout their academic credentials and "scientific analyses" as absolution from bias while providing a botched analysis of data. In the end, while the use of these data to advocate for more tenant services isn't inherently problematic, it still obstructs funding for the project without proving any issues with it as is. If this isn't the quintessence of the bubble of academia, I don't know what is.

My goal here isn't just to lambast some academics for what looks like NIMBY-ism. I'd much rather assume that they really do care about the success of this development and its tenants. If they really care about success, the residents' goal shouldn't be to defund the project before it even starts. Rather, they should actively contribute to the success of the project. Get to know the new tenants! If they're having issues, help them out instead of calling the cops! Volunteer your time and money! Be a neighbor to your neighbors. After all, this is their backyard, too.

OPINION

Ideals Beyond the Brochure

By The Editorial Board || Issue 149-11

Last Wednesday, on Nov. 13, The Student published a story about the Valley Community Development Corporation’s plan to build 28 affordable housing units at 132 Northampton Road. The Town of Amherst has identified the project as long overdue, investing \$500,000 into the complex in July.

Despite the necessity of affordable housing, the venture received resistance from town residents. A letter endorsed by 56 Amherst residents, 15 of whom work at Amherst College, called for a delay of the proposed affordable units.

The opposition by faculty and other community members prompted responses from the student body, especially considering the relatively significant population of low-income students here at the college. A 2017 study from The New York Times estimated that about 4.7 percent of Amherst students come from the bottom 20 percent of

MEET THE AUTHOR



The Editorial
Board

TOP ARTICLES

***Life(-giving)
Sentences:
Movement Through
Intimacy***

by Seoyeon Kim '21

***Netflix’s
“Unbelievable”
Portrays Effects of
Rape in New Way***

by Olivia Luntz '21 and
Paige Reddington '21

***Views from
Sparrow’s Nest:***

income brackets, one of the highest percentages in the NESCAC. Moreover, according to the college's website, Amherst offered over \$56 million in financial aid to about 57 percent of the student body last year.

Thus over the past week, the campus community has engaged in a dialogue about college affiliates' obligation to represent the values typically attached to the college.

A follow-up letter from the Chair of Classics Rebecca Sinos provided a concrete dispute. She wrote, "The optimism that holds that no residents of the CDC residence would resort to substance abuse seems to me ill-considered and all-together unpersuasive." She argued that the presence of needles from drug use near/on Amherst's Pratt Field would pose a threat to the safety of residents. The Amherst Muckrake, a publication dedicated to college-specific satire, offered one interpretation of Sinos' dissent in a post: "'Anyone Who Needs Low-Income Housing is a Heroin Addict' Claims Classics Professor at College With Radically Progressive Financial Aid Program." The post spurred conversations about the hypocrisy of the situation

Colin Kaepernick

by Matthew Sparrow '21

Affordable Housing Dispute Prompts Student Outcry

by Natalie De Rosa '21

Possible Racist Incident in Cohan Under Investigation

by Shawna Chen '20

but also about the issue with denouncing someone who shared her opinion as a private citizen.

Just six days before The Student's article was released, The New York Times wrote a feature on Amherst's efforts to diversify its athletics program. The piece detailed the college's efforts to attract underrepresented groups, including the Diversity Open House weekend during which the school provides an all-expenses-paid trip to over 100 prospective underrepresented minority students so they can experience Amherst firsthand. The article quotes President Bidy Martin saying, "What matters more than money to travel is the effort, the awareness and the commitment to diversity." Coming from the president, this sentiment reflects a general ideal of the college, one sold to prospective families on the college's website and other admissions materials.

The college's outward commitment to diversity is thus no secret. However, what is the duty of its employees in upholding these values in their own lives? Contractually and legally, there is none. But morally, there is some. The faculty of the college makes implicit contributions to the culture of the school — which decides whether or not our values

become actualized. If professors show up to work expected to make decisions with inclusion in mind but go home and advocate to keep their neighborhood homogenous, then an undeniable tension arises.

This does not mean that the faculty who signed this letter deserve to be demonized for their views.

Human beings are inherently prone to contradiction. It is unrealistic to assume that people will practice what they preach 100 percent of the time. However, this human tendency simply explains; it does not excuse. When we find ourselves in an instance of hypocrisy, which is inevitable for anyone, it is necessary to face it.

This Editorial Board understands that the actions of Amherst College affiliates as private citizens should not be under relentless scrutiny — they deserve a work-home divide. But it is necessary to acknowledge that their actions at home do have an impact on the culture of the school. For students from low-income backgrounds, being taught by professors whom they now know might not want them as their neighbor creates a rift that ultimately impacts students' relationships with their professors. It is only one of many consequences.

So what are the next steps? First, the college faculty who opposed the Valley CDC project engage in the current dialogue with the student body. As much as Amherst College advocates for socioeconomic diversity, it also champions diversity of opinion. No perspective should be demonized without the opportunity for explanation. Thus, these faculty members should explain their positions more openly and work to reconcile them with the values they are expected to subscribe to in their workplace. Secondly, they should try to make amends with students who have been hurt by their actions. It is critical that these professors do not let socioeconomic disparities on campus turn into harmful social divides.

Finally, the Editorial Board recommends that the relevant faculty consider changing their minds. Even though the town's funding proposal ultimately passed, the pushback makes it harder for Valley CDC to diversify the socioeconomic landscape of Amherst. We can talk about the contradiction of these faculty members' stance with the Amherst College admissions brochure, but at the end of the day, these 15 votes of resistance pose real obstacles to getting people off the streets and helping them

exit the vicious cycle of systemic poverty.

Conversation is a good first step, but it doesn't tangibly do much for people who are not sure where they are going to sleep or eat for dinner. It's cold enough outside — let's not give homeless and low-income people the cold shoulder, too.

Unsigned editorials represent the Editorial Board

(assenting: 12; dissenting: 0; abstaining: 1)

The Amherst Student Comment Policy

We welcome all relevant, and respectful comments. Irrelevant comments will be deleted.

Comments

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1

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OPINION

Risk and Reward

By Holden Lee '22 || Issue 149-11

Everything comes with a price. Most of us have learned this lesson in one way or another. To gain one thing is to sacrifice another. In the case of Valley Community Development Corporation's (Valley CDC) affordable housing project, the price of building such a complex takes a certain amount of risk.

As Chair of Classics Rebecca Sinos' letter to the Town Council argues, establishing this housing unit has the real possibility of harm — in the form of used hypodermic needles in the Amherst College fields — which can pose a very real threat to anyone who stumbles upon them, especially children.

Let's not mince words over whether Professor Sinos says all low-income or homeless people are drug addicts. That's not what she writes in her letter. Her point is that an opioid-using population exists and

MEET THE AUTHOR



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'22

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that a housing unit near the fields means it is possible a part of that population will occupy a part of the unit and bring needles with them. Sinos deals in possibilities, not absolutes, nor does she make any sweeping generalizations.

At the same time, Professor Sinos' argument is not the most compelling. Her letter is largely rooted in her own experiences and anecdotal argument, with little hard evidence to back up her claims. However, the fact that her case is certainly lacking is itself a separate issue. More important is her perception of the possibility of danger.

This is what defines risk. After all, "taking a risk" doesn't mean you are guaranteed any kind of harm; it only means that harm appears possible or likely.

A certain degree of risk comes with investing in and building such a housing project. Sinos has determined that there exists a risk associated with the housing project, and that this risk is not worthwhile.

While her stance is unfortunate, looking for the potential drawbacks of the Valley CDC project is wise. However, the brief analysis in her letter to the

Colin Kaepernick

by Matthew Sparrow '21

**Affordable Housing
Dispute Prompts
Student Outcry**

by Natalie De Rosa '21

**Possible Racist
Incident in Cohan
Under Investigation**

by Shawna Chen '20

Amherst Town Council is woefully incomplete:

Sinos speaks only to the potential for harm and fails to acknowledge the equally real potential for good.

Within our communities, the value of actions should be measured based on the good they can achieve for society — especially for those in need.

We should seek to take action because it may do good, rather than refraining from taking action simply because it may bring harm. We should be willing and prepared to accept risks for the sake of more vulnerable populations in our communities.

If we are unwilling to invest in providing such support, then the only remaining option is to stop pretending as though we actually care about our community. And, naturally, if any among us don't care about the community, then those individuals have no business involving themselves in community affairs.

At the same time, there is a limit to how much risk is acceptable. How much is too much? What price is reasonable? Recklessly ignoring or denying the potential risks of a new endeavor is just as shortsighted as refusing to take action solely because of risk. An assessment of the consequences

of action demands a discussion of whether the good consequences outweigh the bad, or vice versa.

While it is somewhat regrettable that Sinos has chosen such a narrow position on this issue, her opinion absolutely has value — she was bold enough to acknowledge a point that many would be unwilling to address.

We should all be careful to avoid crass ad hominem attacks on Professor Sinos, regardless of whether her concerns are substantiated or not. To deride her character as a poor-hating monster is unnecessary and unproductive. Instead, her letter should be taken as a starting point for a greater conversation about the merits and repercussions of Valley CDC's plan.

Fallout From Affordable Housing Dispute Leads President Martin, AAS to Weigh in

Shawna Chen '20

Fallout from the affordable housing controversy continued through Thanksgiving break, with President Bidy Martin sending an email on the low-income housing project at the center of the debate to a group of students who identify as first-generation and low-income (FLI).

Backlash on campus began after *The Student* published an article on Nov. 13 that revealed details of a joint letter signed by 56 neighborhood residents — including numerous professors — opposing the development of a single-room occupancy low-income housing unit across the street from Pratt Field. The planned project, located at 132 Northampton Rd., underwent public comment in July before the Town Council voted to fund it.

Reaction to *The Student's* report about the professors' signatures was swift, with FLI student organizations mobilizing and *The Amherst Muck-Rake*, a satirical online publication, posting about the letter. Four days after the article's publication, the Association of Amherst Students (AAS) sent an email to the student body distancing itself from the professors' position.

Martin entered the fray on Nov. 21, when a group of students received an email from Casey Jo Dufresne, the program director of the Meiklejohn Fellows program, which offers workshops, internship funding and other resources for FLI students.

In the letter, Martin expressed the college's support for the housing project and "what the project seeks to accomplish." She wrote that the college has been in communication with the executive director and project manager of the Valley Community Development Corporation (Valley CDC) — the developer of the housing project — and that the college had compiled information about the project to send to neighbors who contacted the college with their concerns.

"I understand why many members of our community have found some of the now public comments in resistance to the project to be surprising and upsetting and I feel badly that some of the comments that emerged in town discussions have had that impact," Martin wrote.

Dufresne's addendum to Martin's letter stated that Martin had reached out to her with the message and encouraged students to contact Dufresne if they needed support.

Isiaha Price '21, an AAS senator who was one of the first to publicly speak out against the joint letter, said he didn't know Martin's email had been sent only to students who identify as FLI until he talked to other students and realized they

hadn't received the email.

"When I was just reading it myself, I was like, 'I'm happy,'" Price said. "It was an important sentiment: just because you have some head administrators and powerful faculty on this petition doesn't mean it's the official stance of the school. That was important for me; I liked hearing that."

The nature of the letter's delivery, however, made Price feel "a little bit weird." The FLI community may be the group most affected by the professors' opposition, but "we're also the group that already knows this should be supported," he said. He'd hoped for a community-wide email affirming support for low-income students and low-income people in the town of Amherst.

Helen Knott '23, who identifies as FLI, said Martin's email was both appreciated and "a little bit distancing" because of its delivery through Dufresne. The letter also seemed like a "political move," Knott said.

"She made it sound like the institution believed in the affordable housing project and that these professors and staff were just lone wolves doing their own thing, basically throwing them under the bus," Knott said. "And while I don't particularly have a problem with that, ... I don't know how disingenuous it might be."

When admitted to the college, Knott was "100 percent sold" on the idea that she deserved her place and that low-income students like her were welcome and wanted. With this new academic degree, she'd make her way in the world — it would be her chance at a new life, she thought. "Getting hit with the 'you were chosen because of optics' — that hurts," Knott said, referring to the professors' letters. Now, she doesn't know how much faith to put into Martin's message.

In a separate interview with *The Student*, Martin said she reached out to Dufresne and Tenzin Kunor, director of the Center for Diversity and Student Leadership, after she heard FLI students were offended by some of the commentary. She was concerned for the students who felt directly implicated but didn't have an email list, so she asked Dufresne and Kunor to pass along her message. The college, according to Martin, has been holding informational meetings with Valley CDC since May.

Eliza Brewer '21, president of Questbridge, an organization for FLI students, said she was glad Martin reached out. "It's more than I expected from her, but I do wish it had been sent to the entire community," Brewer said. "By sending it out only to FLI students, she's sort of making this into a FLI students issue. That's not the conversation. This is very much a confirmation of what we already know, which is that a lot of the staff and faculty here are quite classist and just don't understand FLI issues. If they're going to be teaching us, they need to understand that these people that they're talking about are their students. And that's one discussion that for sure needs to be had, but not the big discussion I think that needs to be found or the only discussion needs to be had."

The bigger discussion that needs to be had, she said, is that Amherst is "failing its most vulnerable population."

“As people of privilege, I think it is our responsibility to have those conversations and not just live in our own little bubble of Amherst students,” she said. “And I think by sending that email to FLI students only, [Martin] restricts the conversation only to: ‘Oh, this is a FLI student issue,’ which it’s not. Our greater community is suffering. It’s not receiving the sort of aid it needs and it’s continuously coming up against these obstacles — elitism and classism and just like failures of justice in so many senses.”

After hearing from students at a senate meeting, the AAS sent a second email to the student body on Nov. 20, writing that “while the AAS acknowledges these professors’ fundamental right to express themselves and their opinions, we believe that many of their comments and those comments’ implications are not only problematic and contrary to Amherst College’s mission, but also deeply harmful to many members of our community.”

Affirming Valley CDC’s work, the AAS addressed low-income students, emphasizing that the AAS hears their concerns, recognizes the challenges they face at Amherst and will “do everything in our power to advocate” for them. The letter ended with a request that the faculty who wrote in opposition consider the impact of their words.

“We ask that you think about the power imbalance in your classrooms, and how low-income students must feel to know that their professors have insinuated that people like them don’t belong in this neighborhood,” the email stated.

A Sense of Misunderstanding

Across the student body, one of the most surprising signatories of the joint letter was Dean of New Students Rick Lopez, who is also the chair of Latinx and Latin American Studies (LLAS).

Lopez was one of Knott’s first friendly faces at Amherst. During Summer Bridge, a three-week program dedicated to helping first-year FLI students navigate the college, Lopez was one of the people who “sold me on the idea that I deserve to be here, I am valued as a person, my background and identities are valued.”

Now, maybe Lopez shouldn’t be the one talking to first-year students about being first-gen low-income, Knott said. “I don’t mind if he’s still tenured or if he still has a position, [as long as] he moves on to somewhere else so he doesn’t have as much power,” she added. “If I need any sort of help, that oftentimes can be like, ‘I’m low on money and I need help getting some money from financial aid. Could you help me with this?’ And for accommodations: ‘Because I’m poor, I didn’t have this, so I’ll need it.’” Now that her trust in Lopez has been broken, she said she is unsure she can rely on him.

On Nov. 20, LLAS majors received an email from Lopez in which he referenced his experience growing up poor in a “minority and low-income neighborhood.”

“I have seen, from close up, low-income housing models that work well for the people who live in them, and models that do not work as well,” he wrote. “In the conversations regarding the development on Northampton Road, I sought an open conversation in the planning phase, but when it became clear that the developer was not open to a conversation about the details of the model they

were using, and given some of my concerns, I agreed to sign the letter asking the Town Council not to approve the specific proposal.”

Despite his opposition to the project, he wrote, he became “committed to the success of the project” after the Town Council approved its development. He took issue with his neighbors’ choice to “use certain statistics” in the joint letter but noted that “the letter sought to address the input of more than 50 individuals, so it falls short for any of us.”

At the time that the letter was being written and signed, he added, he was in El Paso, Texas trying to help his sister, who is disabled, out of her current lease so she could move near their parents. “I did not have the time or energy in that context to get involved in the details of the letter,” Lopez wrote. “I figured that the inclusion of the text stating that the signers were not uniform in our views and that our main goal was to get the project right were sufficient to signal heterogeneity in perspective.”

In a separate interview with *The Student*, Lopez referred to a low-income housing complex in his neighborhood during his childhood that through its design isolated its residents and led to violence and drug dealing. Other people in his neighborhood who also lived in low-income housing didn’t experience the same kind of unhappiness, he said. After many years, the complex was declared a disaster. When it was rebuilt about a decade ago, its residents no longer felt unsafe or unsupported.

Lopez pointed to this example as the reason he signed the joint letter, noting that his opposition was to the proposal and not the creation of the unit itself. The housing unit on Northampton Road will offer single-room occupancy residencies, which Lopez said will be a “tower of isolation.”

“What people were wondering was why not make it mixed [housing]? Why not make it have on-site support?” Lopez said, adding that he was invested in incorporating permeability and community-building into the conceptualization of the project. “There were no channels for people to feel integrated into the neighborhood ... And to not offer robust support to help residents succeed requires a conversation.” He did not agree with the joint letter’s use of the call data, however, which cited calls to the police at Valley CDC’s Northampton low-income housing sites evidence the Amherst project would be poorly managed.

The residents wanted to vote down the proposal of that version of the model, Lopez said, not the project itself. After the town voted to fund it, “everyone moved on and committed to making it a success.”

The ongoing backlash from the college community is not his concern, however.

“The fallout of this misunderstanding — I wouldn’t want this to make the students I’m committed to serving hesitate to reach out for support,” he said. He has been reaching out to individual students to meet and talk in person about the controversy.

Moving Forward

After the *The Student*’s initial article was published, Brewer contacted Lopez and

engaged in conversation about his signature on the letter. They reached a mutual understanding, she said.

“I still don’t really agree with his methods, ... but the one thing that we both agreed on very strongly was that, especially in a low-income community, it can be hard for students to find champions,” Brewer said. “We’re very good at self-advocacy, and so when someone says they’re going to be an advocate for us, we take that very seriously and we keep them accountable. Our fear was that this would be seen as a betrayal for a lot of students, so they wouldn’t seek out resources in the future. And that’s something that neither of us wanted.”

Whether or not FLI students seek out Lopez doesn’t matter to him or Brewer, she said, “just that they do seek someone out.” She noted that Lopez has received numerous emails from people calling him a racist and classist, but she disagrees, saying instead that he made a decision with “poor judgment.”

“I think that he should ask for grace, ... but I don’t believe that he is deserving of all the hate that’s coming his way,” Brewer said.

She is planning a collaboration with FLI students at UMass Amherst to find ways to support low-income people in the Amherst area.

Professor of History Frank Couvares, one of the faculty members who submitted a letter in support of the project in July, defended his colleagues in an interview with *The Student*, emphasizing that people can have “honest disagreements about this” and that he didn’t think the opposing professors have been “threatening or insensitive to low-income students.”

Nobody should be demonized, he said, especially when the dialogue was “well within ordinary discourse, occasionally elevated in emotion.” Couvares himself maintained his continued support for the project and noted that “we need to see this project built.”

Chair of Classics Rebecca Sinos, who submitted a letter to the Town Council asking if it’s “fair to expect Amherst College groundsman to deal with needles on the Amherst fields,” declined to comment for the article. Price, however, said she needs to be held accountable for her words.

“When your opinions are attacking someone, that deserves to be talked about,” he said. “I feel like it fell on low-income students to have to defend ourselves when we shouldn’t have had to defend this sort of rhetoric, because it should have been instantaneous from the college and from other people: you get to have opinions on topics but you don’t get to have opinions against people’s existence.”

Growing up, Knott had long felt that her middle and high school administrators didn’t care about her as a person who was poor and had home life issues. “You don’t really enjoy it but you get used to it,” Knott said. “But it hurts just a little more that I have to get used to it now that I’m here because I really did hope that things would be a lot better on this campus. I don’t have to worry about whether or not I’ll eat because I know there’s always going to be food for me, or whether or not the lights will stay on or whether or not I go homeless.”

It’s a bit saddening, she said, to realize she will still have to play the “political

game” of making sure she makes a big enough fuss to get her problems solved, but not enough that she has to deal with potential ramifications.

“It’s a systematic problem,” she said with a sigh.

Faculty and the Affordable Housing Project

Elizabeth Aries and Allen Hart

Many students are extremely upset about the views expressed by some professors about the likely occupants of the affordable housing project at 132 Northampton Rd., as first reported in *The Student* on Nov. 13.

The linked letters submitted to the Town Council represent the voices of a small number of faculty members who, except for one, opposed the affordable housing project. These voices were upsetting and harmful to low-income students' sense of belonging and respect in our campus community.

Not surprisingly, many low-income students have felt demeaned by the assumptions made about the occupants, people with whom they identify.

Regardless of the intentions of the signatories, students have taken these assumptions personally as an indication of how they might also be viewed by the faculty of this college. It was easy for them to quickly conclude that they, too, may be seen as "other," as "them" and not as "us."

When asked by our class, "What do other faculty think?" we were embarrassed to admit that outside of faculty meetings, there are no structures in place for faculty to regularly have important conversations about issues that we as a community face, and so we could only speculate.

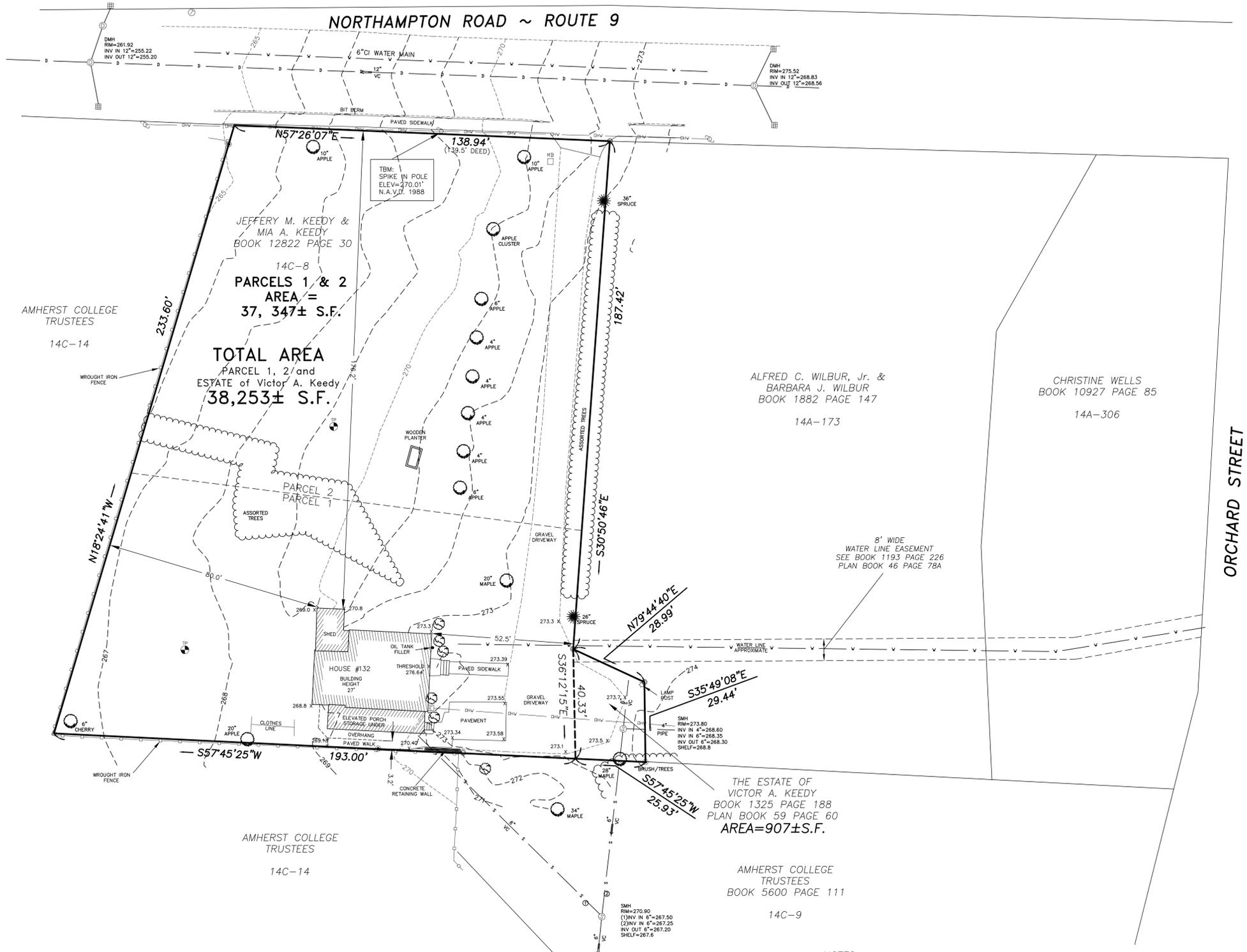
The full faculty has not met since this story came out and is unlikely to meet before the semester ends, but we have spoken informally with many members of the faculty who want students to know that the views expressed in letters to the Town Council are not representative of their views.

If the college is committed to ensuring that every student here feels included, then clearly we have much more work to do. Individually, we must think more deeply about the beliefs we may unwittingly carry and how those beliefs may be harming others. Even if the "controversy" over the housing project "blows over" there has been harm done that needs repair.

Among the many things that this situation has revealed about the community is that students are longing for and need to hear the voices of more faculty.

We need to create opportunities for dialogue among and between students and faculty before the semester ends. We hope that other faculty members will add their voices to the conversation.

**EXISTING CONDITIONS
SURVEY**



LEGEND			
BOUND FOUND	□	UTILITY POLE	⊕
IRON PIPE FOUND	○	LIGHT POLE	☆
IRON ROD FOUND	●	HYDRANT	⊗
IRON PIPE SET	⊙	WATER GATE	⊕
CATCH BASIN	⊞	ELECTRIC METER	⊞
DRAINAGE MANHOLE	⊕	TEST PIT	⊕
SANITARY MANHOLE	⊕	SPOT GRADE	202x00
ELECTRIC MANHOLE	⊕	CONTOUR	---200---
		SHRUB	⊗
WATER LINE	— W —		
OVERHEAD WIRES	— OHW —		
STORM WATER DRAIN	— S —		
SANITARY SEWER	— S —		

ADDRESS:
132 NORTHAMPTON ROAD
AMHERST, MA. 01002

TO: VALLEY COMMUNITY DEVELOPMENT CORPORATION, FIRST AMERICAN TITLE INSURANCE COMPANY,
(OTHERS SPECIFIED BY CLIENT).

THIS IS TO CERTIFY THAT THIS MAP AND SURVEY ON WHICH IT IS BASED WERE MADE IN ACCORDANCE WITH THE 2016 MINIMUM STANDARD DETAIL REQUIREMENTS FOR ALTA/NSPS LAND TITLE SURVEYS, JOINTLY ESTABLISHED AND ADOPTED BY ALTA AND NSPS, AND INCLUDES ITEMS 1-4, 7c, 8, 11, 13, & 16-19 OF TABLE "A" THEREOF. THE FIELD WORK WAS COMPLETED ON 11/29/2018.

12/10/19
DATE
Bruce A. Coombs
REGISTRATION NO. 27814

- NOTES:
- FOR REFERENCE TO ENCLOSED PERIMETER SEE BOOK 12822 PAGE 30, PLAN BOOK 59 PAGE 60 AND PLAN BOOK 46 PAGE 78A.
 - UNDERGROUND UTILITY LOCATIONS SHOWN HEREON ARE BASED UPON SURFACE FEATURES AS LOCATED BY SURVEY AND AVAILABLE RECORD DATA, AND ARE APPROXIMATE. ACTUAL LOCATIONS SHOULD BE VERIFIED WITH THE APPROPRIATE UTILITY COMPANY AND/OR MUNICIPAL DEPARTMENT PRIOR TO FINAL DESIGN AND/OR CONSTRUCTION.
 - ELEVATIONS ARE BASED ON THE 1988 N.A.V.D. SYSTEM.
 - THE SURVEYED PARCEL DOES NOT LIE IN A FLOOD HAZARD AREA AS DEFINED BY NATIONAL FLOOD INSURANCE RATE MAP COMMUNITY PANEL No. 250 156 0005C, DATED 12/15/83.
 - THERE WERE NO WETLAND FLAGS OBSERVED ON THE SURVEYED PARCEL.

ALTA/NSPS LAND TITLE SURVEY OF LAND IN
AMHERST, MASSACHUSETTS
SURVEYED FOR
VALLEY COMMUNITY DEVELOPMENT CORPORATION

SCALE: 1" = 20'

DATE: DECEMBER 5, 2018
REVISED DATE: DECEMBER 10, 2019

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SITE PLAN**

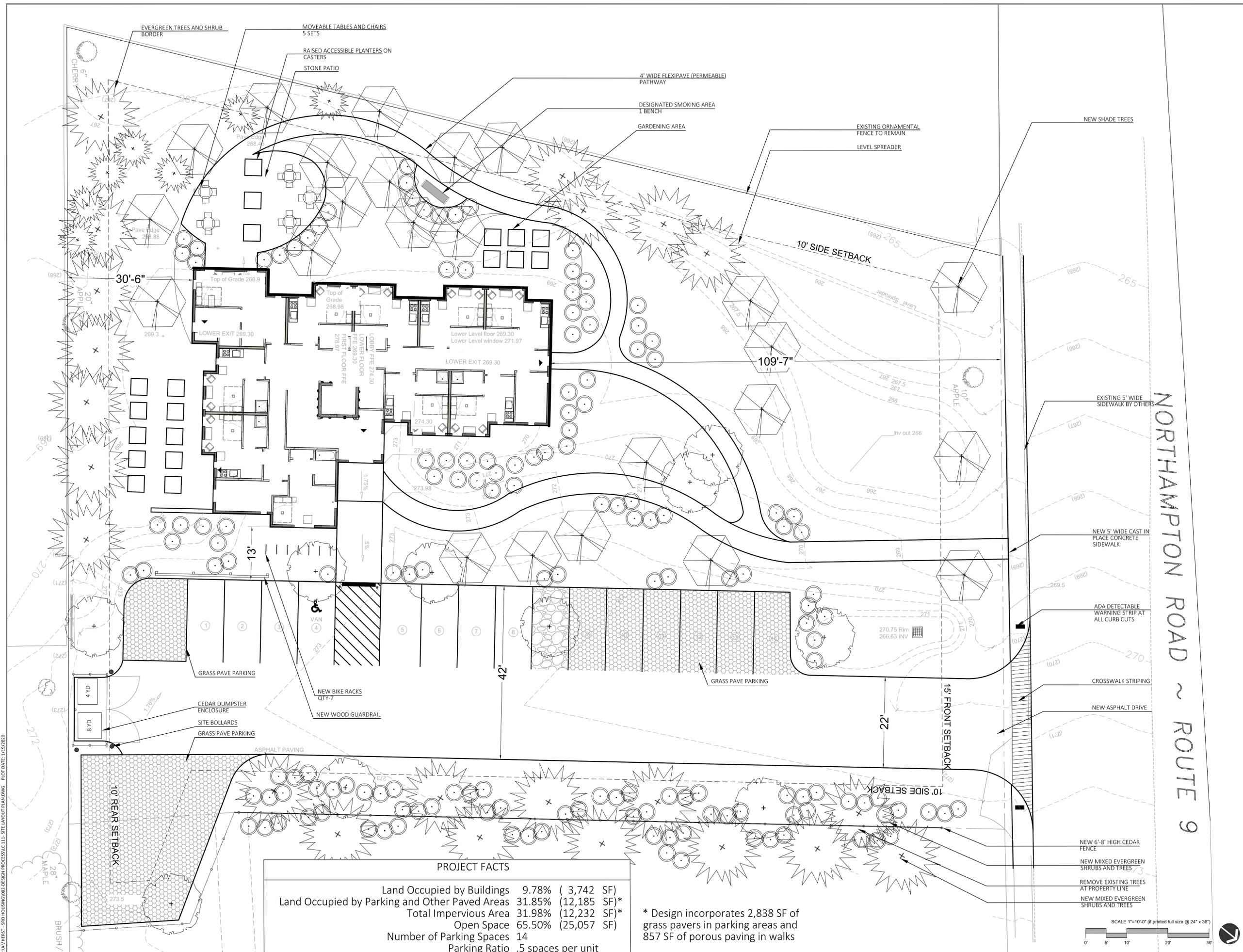
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132 Northampton Rd.
Amherst, MA

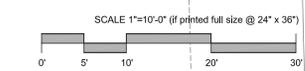
SITE PLAN

NORTHAMPTON ROAD ~ ROUTE 9



PROJECT FACTS		
Land Occupied by Buildings	9.78%	(3,742 SF)
Land Occupied by Parking and Other Paved Areas	31.85%	(12,185 SF)*
Total Impervious Area	31.98%	(12,232 SF)*
Open Space	65.50%	(25,057 SF)
Number of Parking Spaces	14	
Parking Ratio	.5 spaces per unit	

* Design incorporates 2,838 SF of grass pavers in parking areas and 857 SF of porous paving in walks



Revisions	

Date:	01.16.2020	Sheet Number	
Scale:	1" = 10'		
Drawn By:	RL		
Checked By:	MBD		

LC 1

AMHERST - SRO HOUSING/003-DESIGN PROCESS/111-SITE LAYOUT PLAN.DWG - PLOT DATE: 01/16/2020

This drawing is not intended nor shall it be used for construction purposes unless the signed professional seal of a registered landscape architect, civil engineer or land surveyor employed by The Berkshire Design Group, Inc. is affixed above. Do not scale drawing for quantity take-offs or construction. Use written dimensions only. If dimensions are incomplete, contact The Berkshire Design Group, Inc. for clarification.

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Amherst SRO Housing
132 Northampton Rd.
Amherst, MA

SITE PLAN

Revisions

Rev	Description

Date:	Sheet Number
Scale:	LC 1
Drawn By:	
Checked By:	MBD



AMHERST - SRO HOUSING/003 DESIGN PROCESS/11-11 SITE LAYOUT PLAN DWG. PLOT DATE: 1/7/2020



**PRELIMINARY
ARCHITECTURAL
PLANS**



DRAWING INDEX

COVER

A1.10	NOTES, CODE SUMMARY
A1.20	FINISH SCHEDULE, WALL TYPES
A1.30	DOOR SCHEDULE, TYPES AND DETAILS
A1.40	WINDOW SCHEDULE, TYPES AND DETAILS
A2.00	SITE SURVEY
A2.10	SITE PLAN
A3.00	BASEMENT FLOOR PLAN
A3.10	1ST FLOOR PLAN
A3.20	2ND FLOOR PLAN
A3.30	ROOF PLAN
A4.00	BASEMENT REFLECTED CEILING PLAN
A4.10	1ST FLOOR REFLECTED CEILING PLAN
A4.20	2ND FLOOR REFLECTED CEILING PLAN
A5.10	EXTERIOR ELEVATIONS
A5.20	EXTERIOR ELEVATIONS
A5.30	EXTERIOR ELEVATIONS
A5.40	EXTERIOR ELEVATIONS
A6.10	BUILDING SECTIONS
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A7.10	DETAILS
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A8.10	LARGE SCALE PLANS
A8.20	INTERIOR ELEVATIONS
A9.10	FOUNDATION & FRAMING PLANS
A9.20	FOUNDATION & FRAMING PLANS
A10.00	BASEMENT MEP PLAN
A10.10	1ST FLOOR MEP PLAN
A10.20	2ND FLOOR MEP PLAN

9 January 2020 - 132 Northampton Rd.



WESTERN VIEW



NORTHEAST PERSPECTIVE



SOUTHERN VIEW



EASTERN VIEW



NORTHERN VIEW



NORTHWEST PERSPECTIVE



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167 Main St
Brattleboro VT 05301
802 451 5966

PROJECT:
132 Northampton Rd.
Amherst, MA. 01002

schematic design

8 Jan 2020

Valley
Community
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A0.1

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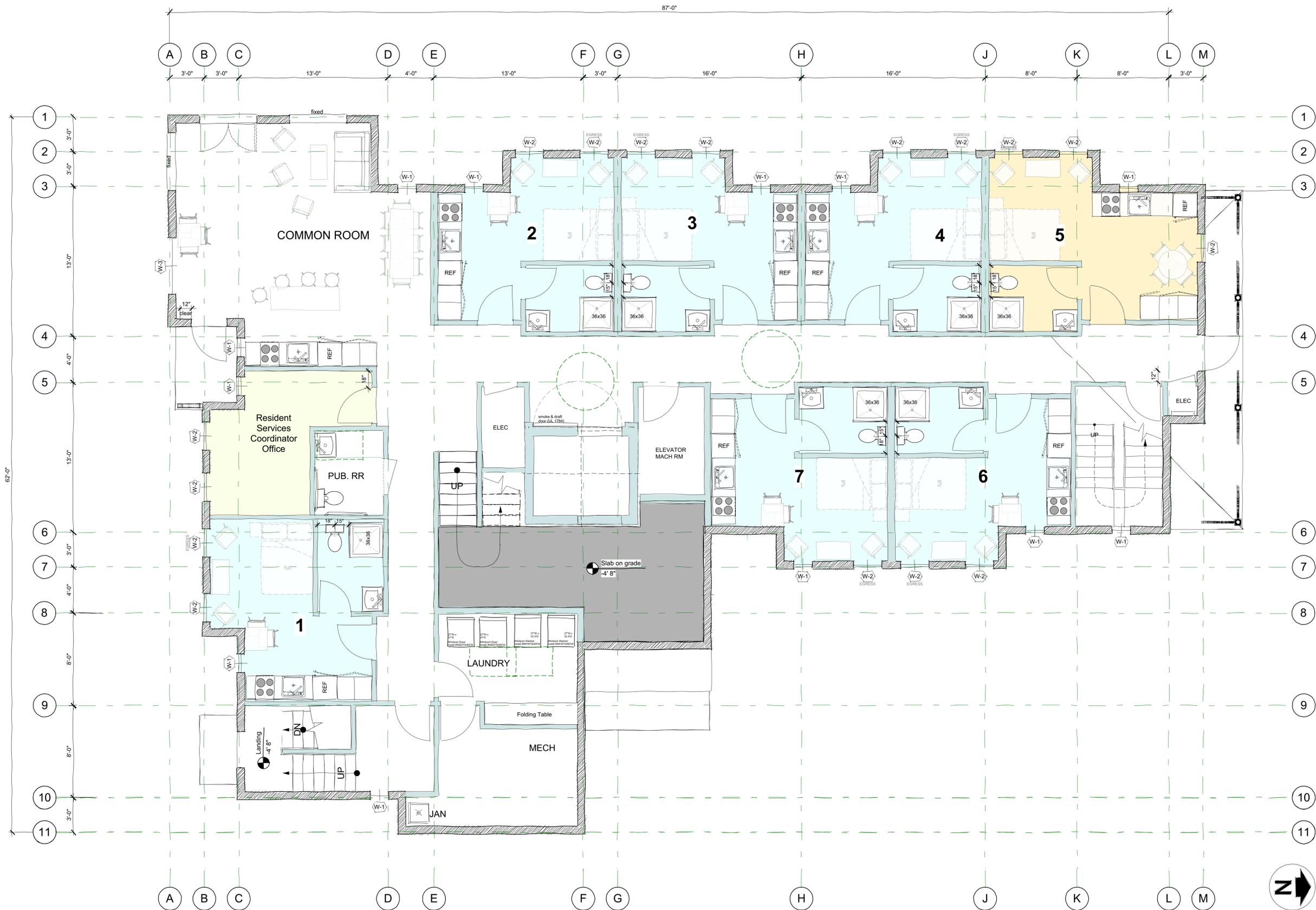


STAMP

Basement Floor Plan

A3.0

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1 Basement Floor Plan
Scale: 1/4" = 1'-0"





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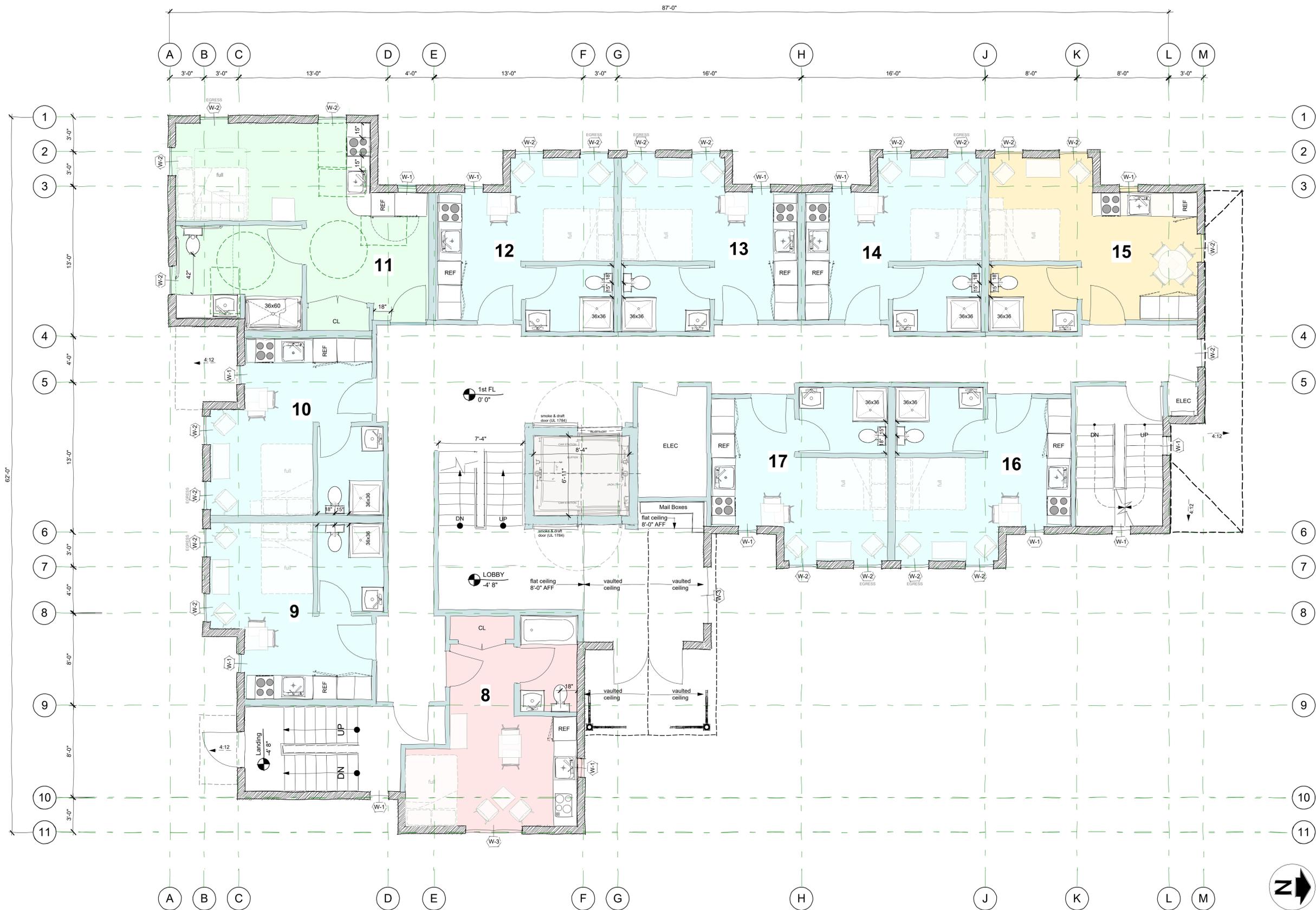


STAMP

1st Floor Plan

A3.1

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1 1st Floor Plan
A3.10
Scale: 1/4" = 1'-0"





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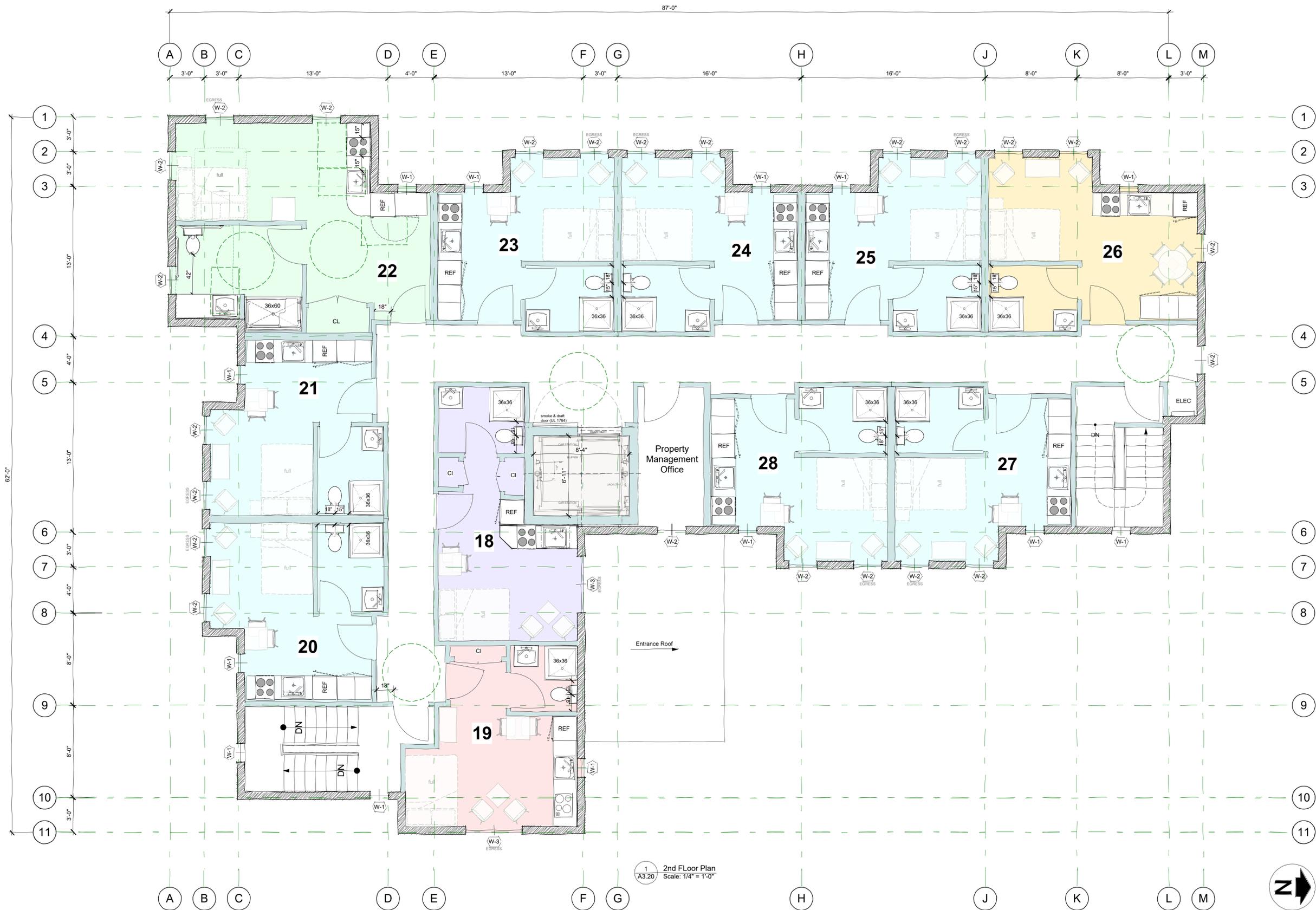


STAMP

2nd Floor Plan

A3.2

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1 2nd Floor Plan
A3.20 Scale: 1/4" = 1'-0"





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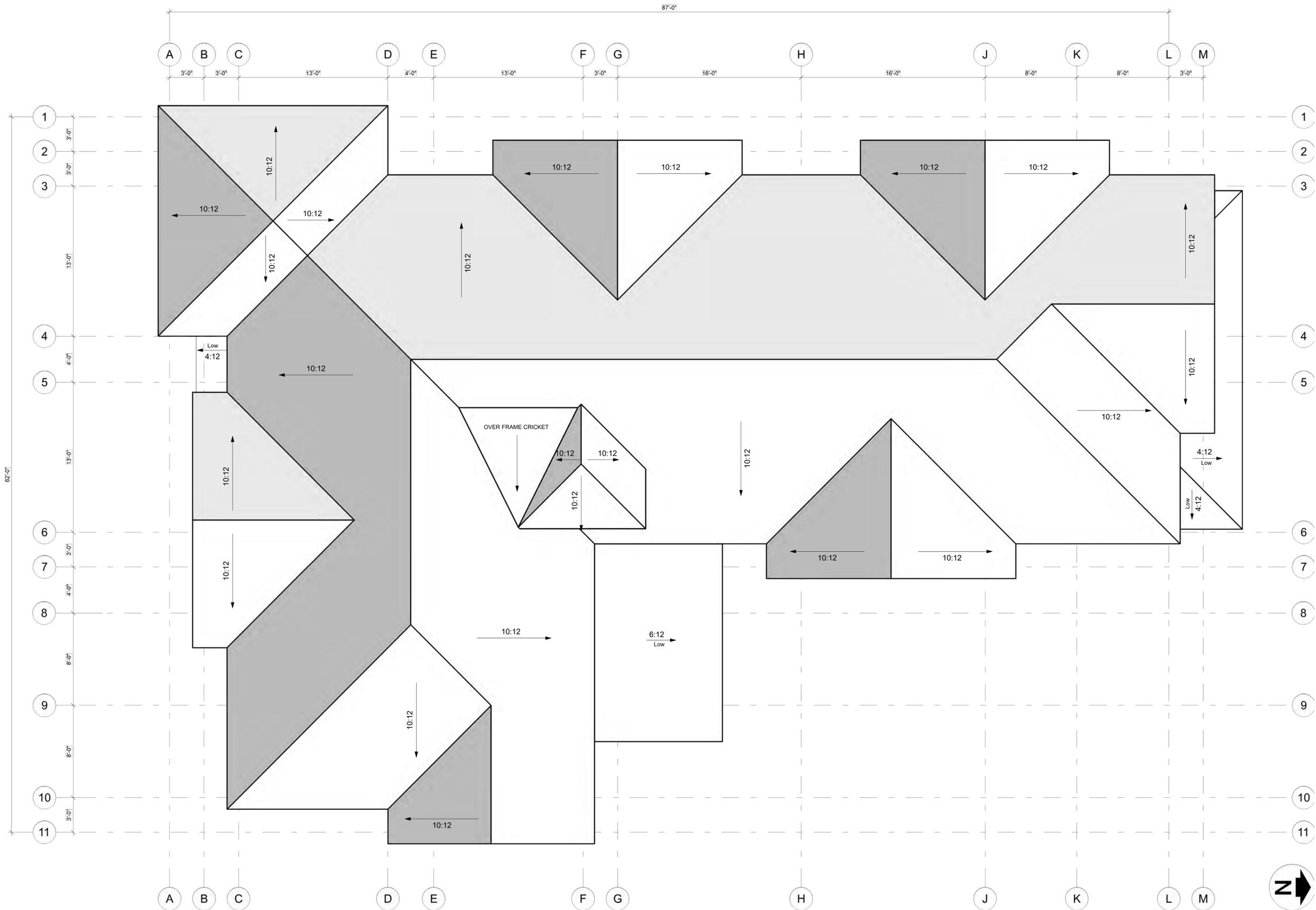


STAMP

Roof Plan

A3.3

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1 Roof Plan
A3.30 Scale: 1/4" = 1'-0"



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A5.1

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1 West Elevation
A5.10 Scale: 1/4" = 1'-0"





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A5.2

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1 East Elevation
A5.10 Scale: 1/4" = 1'-0"





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A5.3

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1 North Elevation
A5.10 Scale: 1/4" = 1'-0"





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8 Jan 2020



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A5.4

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1 South Elevation
A5.10 Scale: 1/4" = 1'-0"





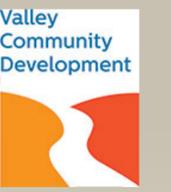
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Brattleboro VT 05301
802 451 5966

PROJECT:
132 Northampton Rd.
Amherst, MA. 01002

schematic design

8 Jan 2020

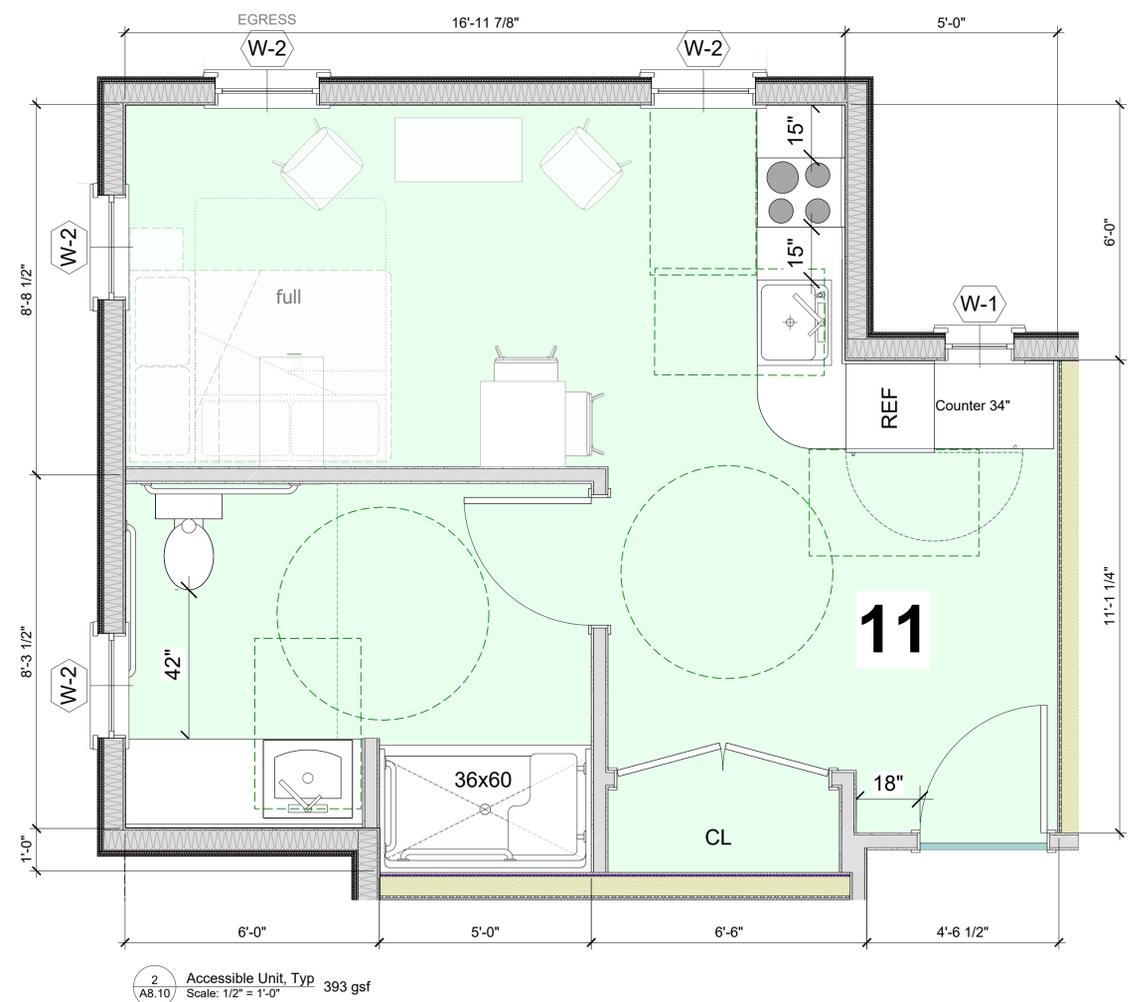
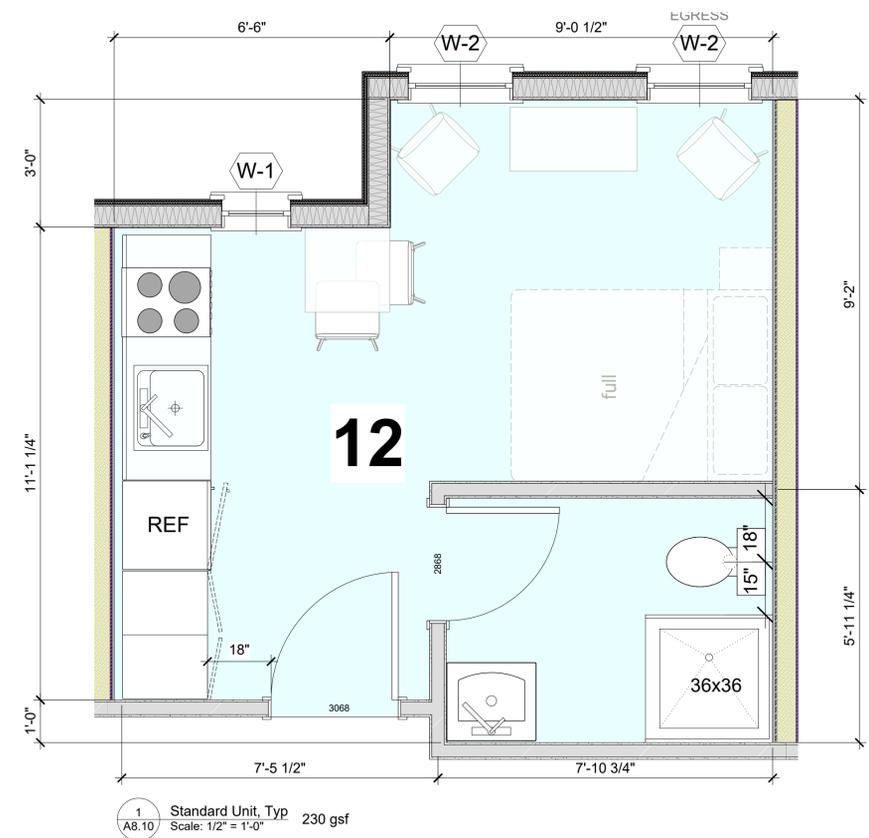
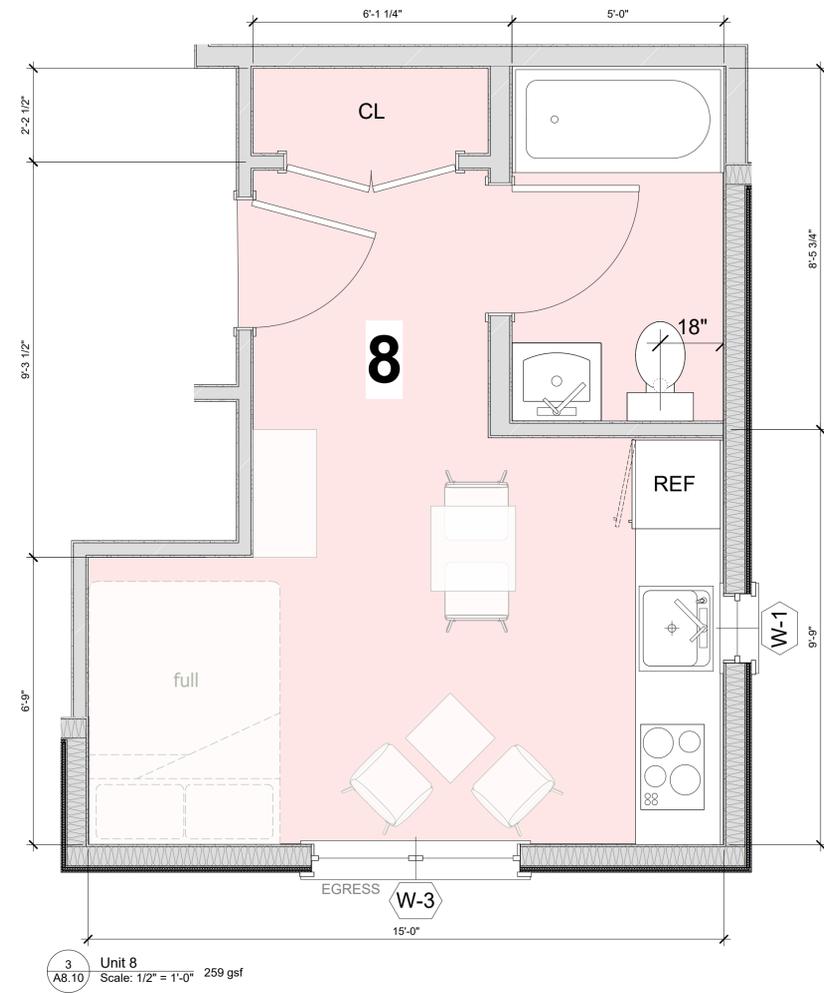


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LARGE SCALE VIEWS

A8.1

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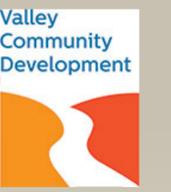
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schematic design

8 Jan 2020

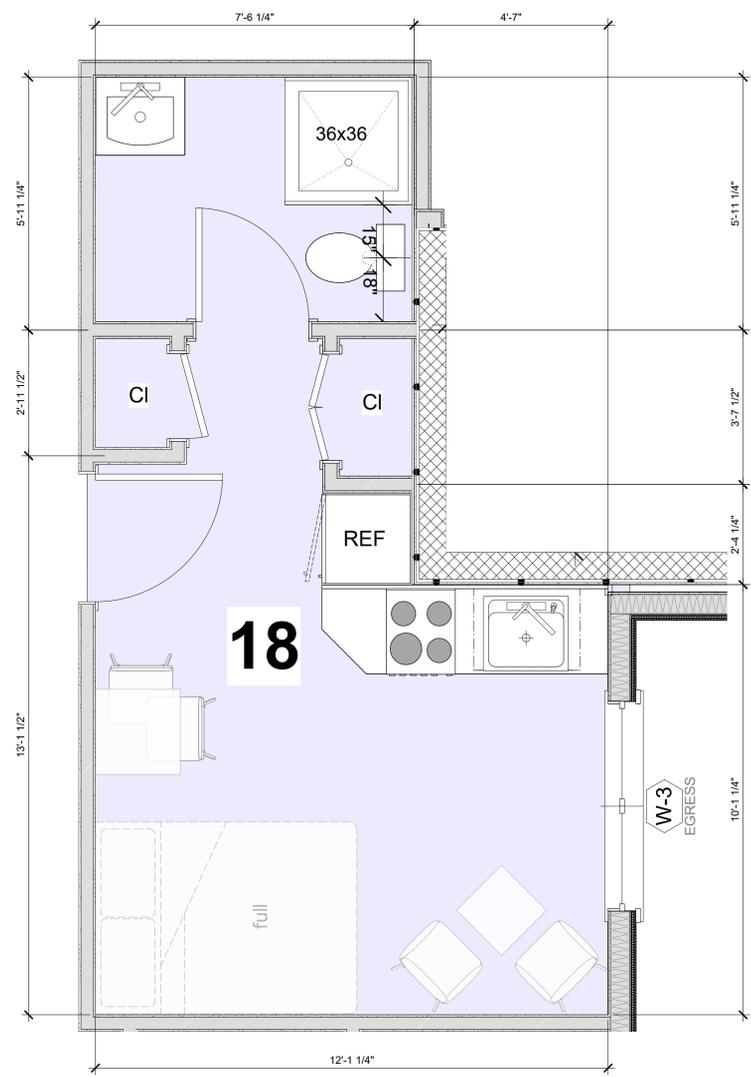


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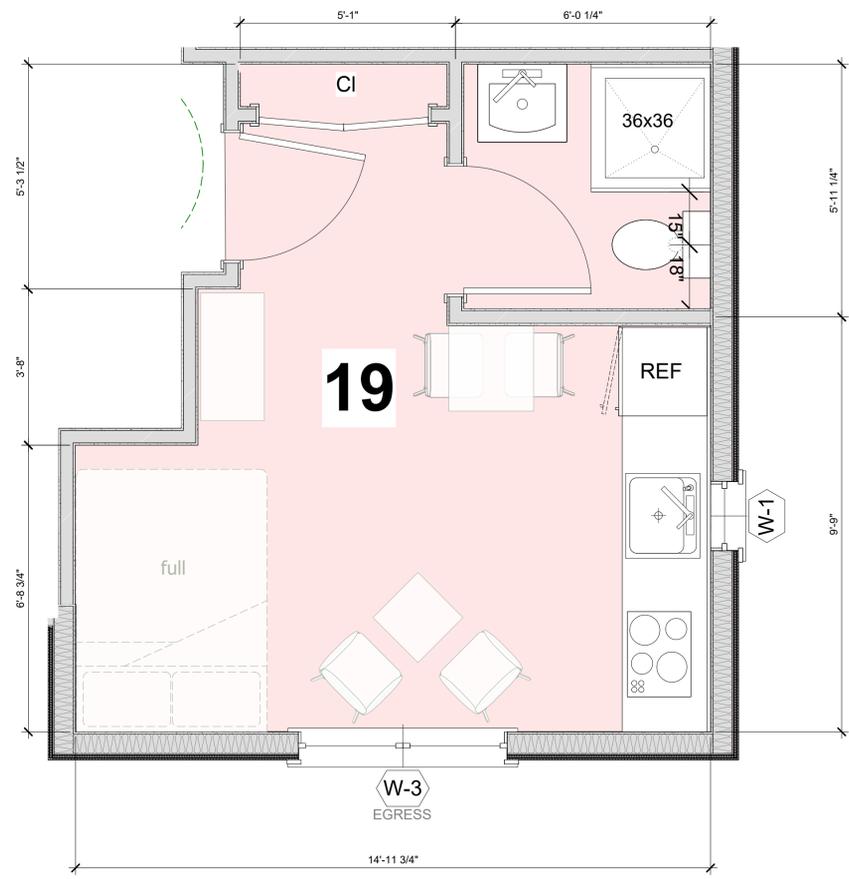
LARGE SCALE VIEWS

A8.2

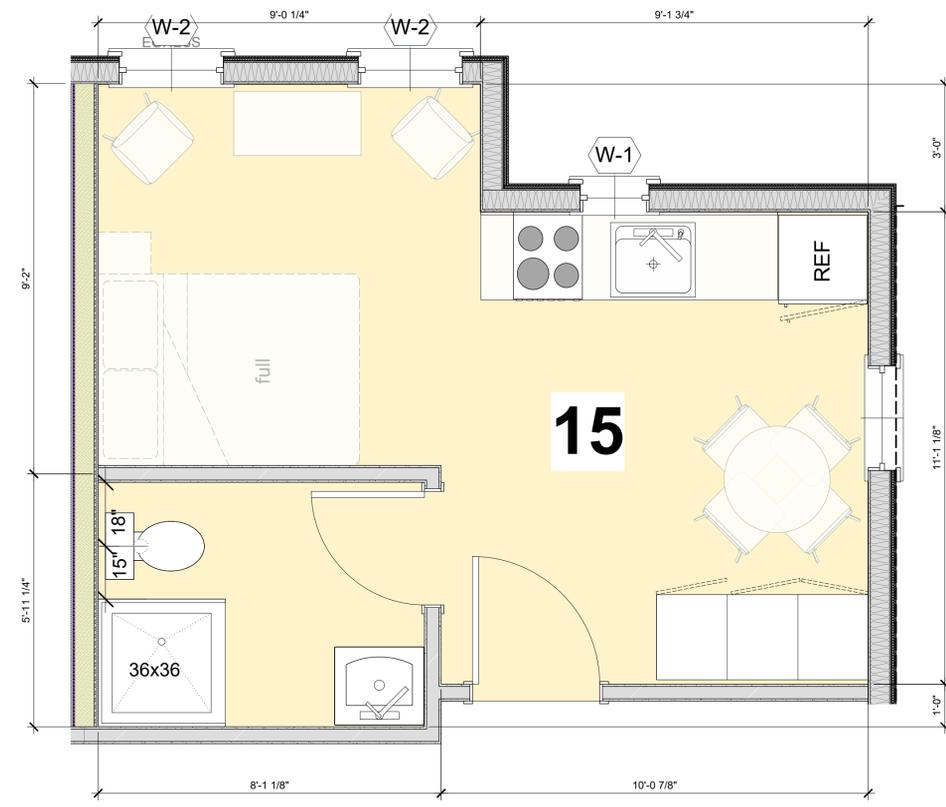
© Austin Design Inc.



3 Unit 18
A8.20 Scale: 1/2" = 1'-0" 225 GSF



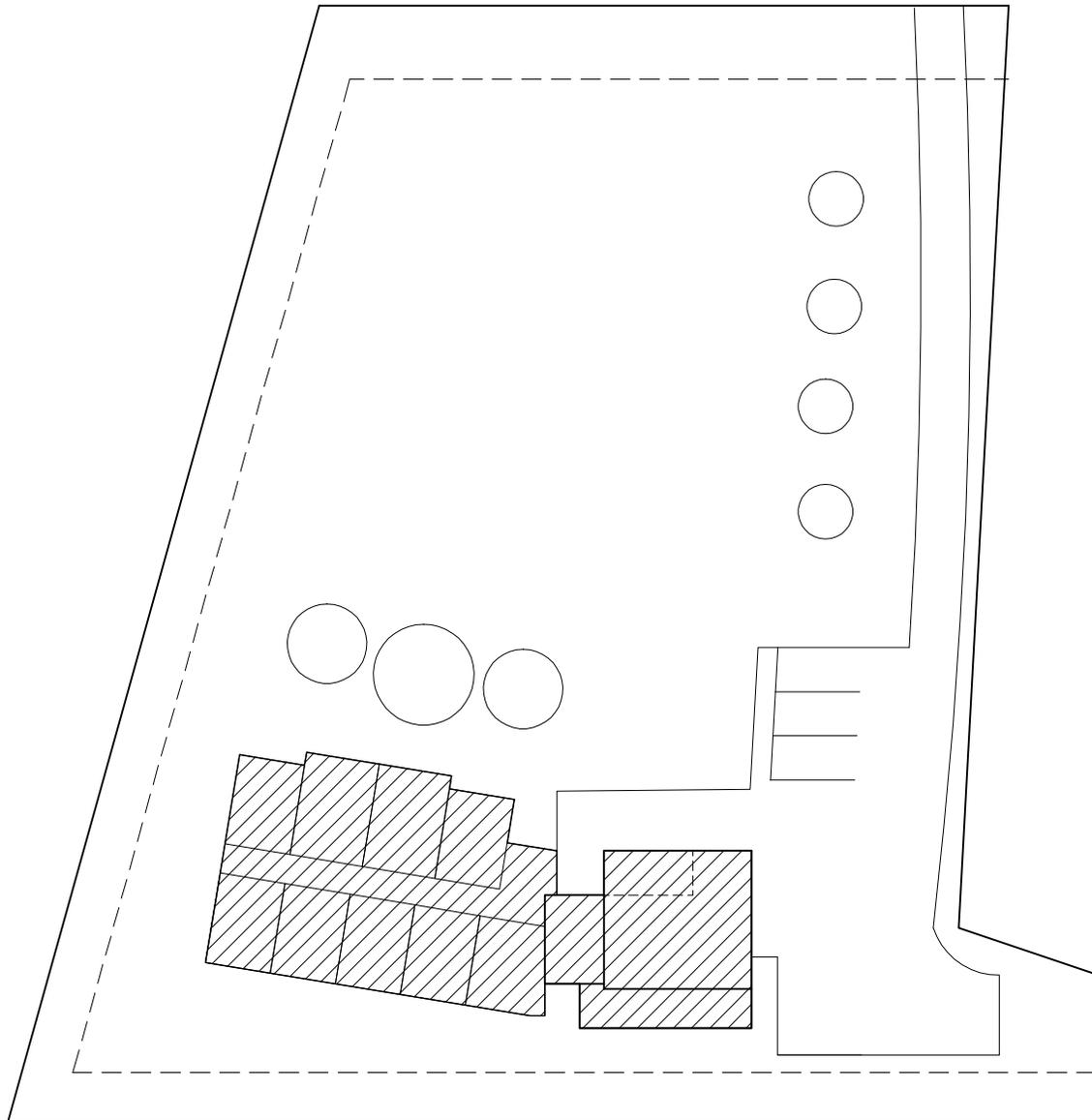
2 Unit 19
A8.20 Scale: 1/2" = 1'-0" 230 GSF



1 NE Corner Unit
A8.20 Scale: 1/2" = 1'-0" 266 GSF

INITIAL SITE FIT TESTS

NORTHAMPTON RD



OPTION A

2 STORIES - 19 UNITS (2) HC ACCESSIBLE
3 STORIES - 28 UNITS (2) HC ACCESSIBLE
3-5 PARKING

TOTAL BLDG. FOOTPRINT = 4,220 SF
TOTAL IMPERVIOUS SURFACE = 5,200
9,420

11% BLDG. COVERAGE (25% ALLOWABLE)
24.8% LOT COVERAGE (40% ALLOWABLE)

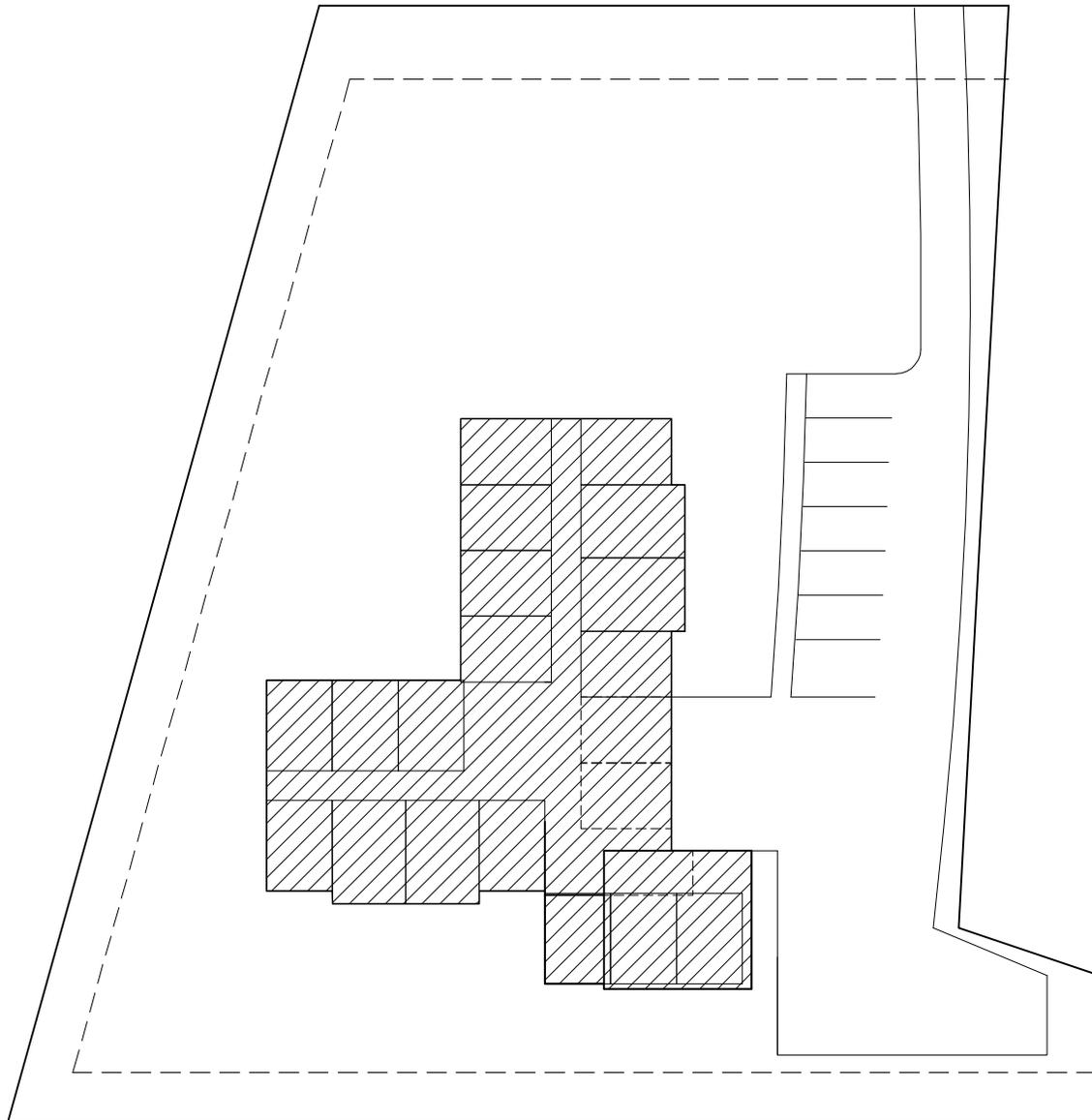
132 NORTHAMPTON RD AMHERST, MA

SITE PLAN

SCALE 1" = 40'

VALLEY COMMUNITY DEVELOPMENT
KATHLEEN FORD, ARCHITECT 8-16-18

NORTHAMPTON RD



OPTION B

2 STORIES - 36 UNITS (4) HC ACCESSIBLE
3 STORIES - 53 UNITS (4) HC ACCESSIBLE
7 PARKING

TOTAL BLDG. FOOTPRINT = 6,900 SF
TOTAL IMPERVIOUS SURFACE = 6,700
13,600

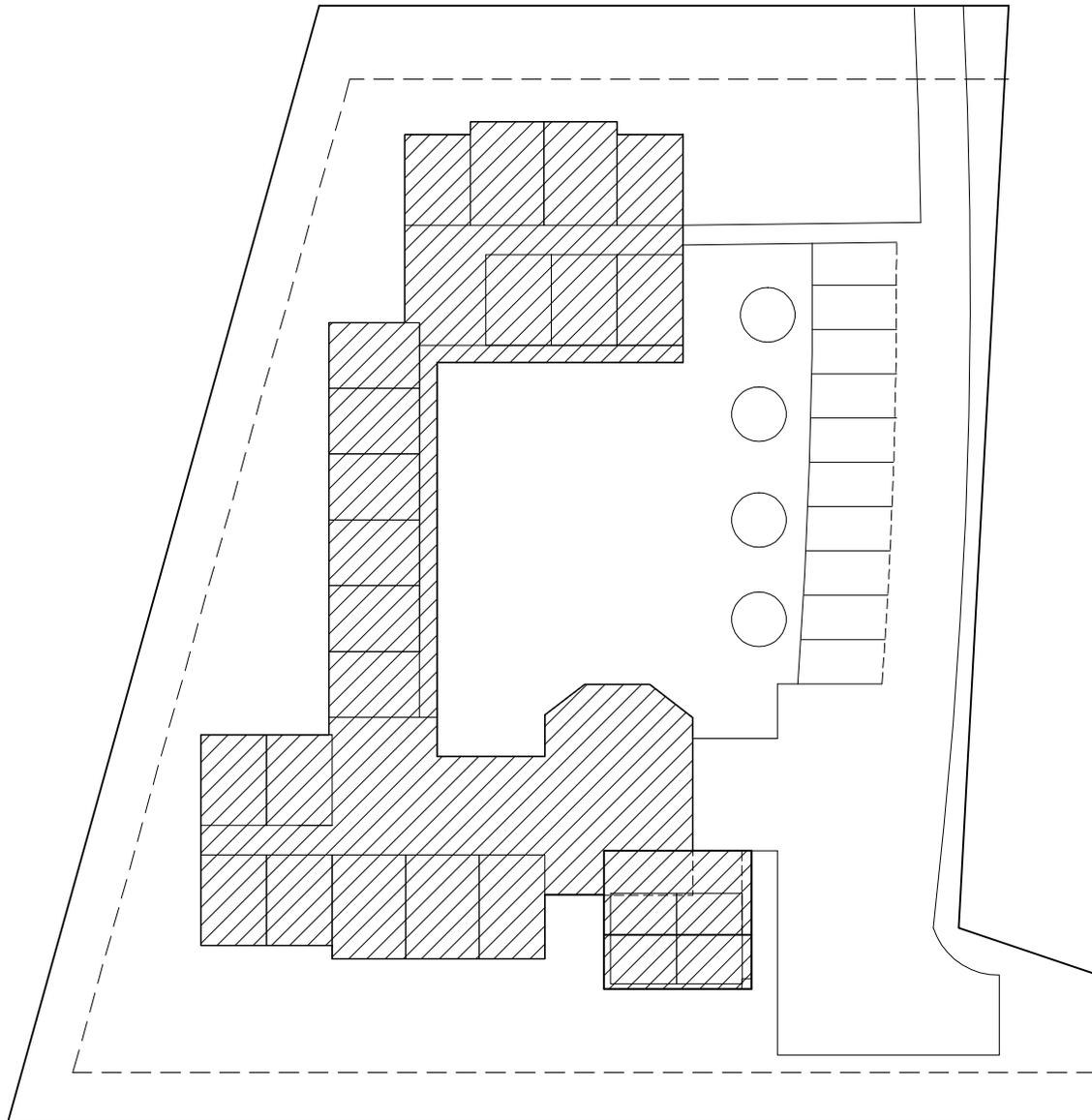
18% BLDG. COVERAGE (25% ALLOWABLE)
35.8% LOT COVERAGE (40% ALLOWABLE)

132 NORTHAMPTON RD AMHERST, MA

SITE PLAN SCALE 1" = 40'

VALLEY COMMUNITY DEVELOPMENT
KATHLEEN FORD, ARCHITECT 8-16-18

NORTHAMPTON RD



OPTION C

2 STORIES
44-45 UNITS (4) HC ACCESSIBLE
10 PARKING (ON PERVIOUS PAVING)

TOTAL BLDG. FOOTPRINT = 9,400 SF
TOTAL IMPERVIOUS SURFACE = 6,600
14,550

24.7% BLDG. COVERAGE (25% ALLOWABLE)
38% LOT COVERAGE (40% ALLOWABLE)

132 NORTHAMPTON RD AMHERST, MA

SITE PLAN SCALE 1" = 40'
VALLEY COMMUNITY DEVELOPMENT
KATHLEEN FORD, ARCHITECT 8-16-18

**SITE CONTROL:
PROPERTY DEEDS
APPRAISAL**



2019 00001050

Bk: 13182Pg: 330 Page: 1 of 4
Recorded: 01/18/2019 12:41 PM

MASSACHUSETTS EXCISE TAX
Hampshire District ROD #13 001
Date: 01/18/2019 12:41 PM
ctrl# 043232 19167 Doc# 00001050
Fee: \$1,855.92 Cons: \$407,000.00

Affected Premises:
132 Northampton Road
Amherst, Massachusetts

QUITCLAIM DEED

KNOW ALL PERSONS BY THESE PRESENTS

That We, **JEFFREY M. KEEDY and MIA A. KEEDY**, husband and wife,
both of 49 Rocky Hill Road, Hadley, Hampshire County,
Massachusetts

for consideration paid, and in full consideration of FOUR HUNDRED
SEVEN THOUSAND . and 00/100 (\$407,000.00) DOLLARS

grant to **VALLEY COMMUNITY DEVELOPMENT CORPORATION**, a
Massachusetts Corporation with a principal address of 30 Market
Street, Northampton, Hampshire County, Massachusetts

with QUITCLAIM COVENANTS

The land in Amherst, Hampshire County, Massachusetts, bounded
and described on Exhibit "A" attached hereto and incorporated
herein.

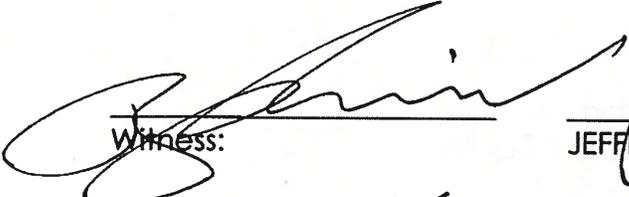
As per M.G.L. c 188 sec 13, the Grantors herein, under oath and
subject to the pains and penalties of perjury, do hereby depose,
state and certify that: (i) we release all rights of Homestead in the
subject realty, (ii) that no spouse, no non-owner spouse, former
spouse, or any other person resides in the home, and (iii) at the time
of delivery of this deed, no spouse, former spouse, or any other
person is entitled to claim the benefit of an existing estate of
homestead.

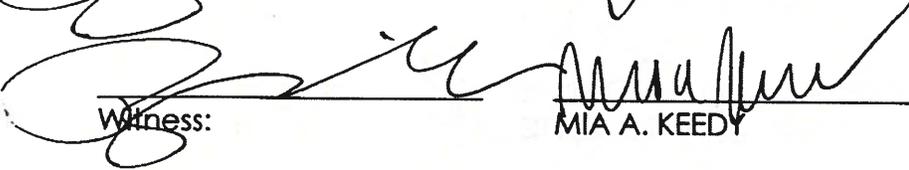
NO NEW BOUNDARIES ARE CREATED AS A RESULT OF THIS
CONVEYANCE.

BEING the same premises conveyed to the Grantors herein by Deed

recorded with the Hampshire County Registry of Deeds in Book 12822, Page 30. (See also Deed recorded with the Hampshire County Registry of Deeds in Book 11764, Page 221.)

Witness our hands and seals this 18 day of January, 2019.


Witness: _____ JEFFREY M. KEEDY


Witness: _____ MIA A. KEEDY

COMMONWEALTH OF MASSACHUSETTS

County of Hampshire

On this 18 day of January, 2019, before me, the undersigned notary public, personally appeared **Jeffrey M. Keedy and Mia A. Keedy**, proved to me through satisfactory evidence of identification, which were Massachusetts Drivers Licenses as to each, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose as their free act and deed.

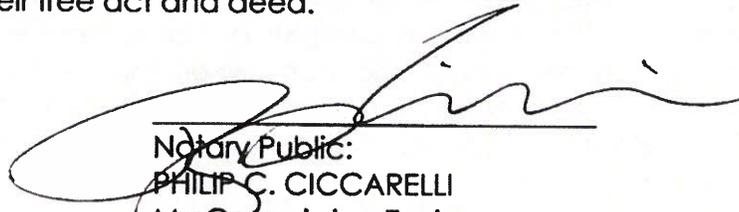

Notary Public:
PHILIP C. CICCARELLI
My Commission Expires:
February 21, 2025

EXHIBIT "A"

132 Northampton Road
Amherst, MA 01002

The land in Amherst, bounded and described as follows:

PARCEL 1:

Beginning at an iron post marking the southwest corner of the land herein conveyed; said iron post marks the southwest corner of the land conveyed to Vincent Grandonico and Maria Grandonico by deed of Sarah D. Morse Baker, dated January 5, 1945, recorded in Hampshire County Registry of Deeds, Book 987, Page 177;

Thence from said iron post, northerly along an iron fence marking the easterly line of land of Amherst College, one hundred (100) feet to an iron pipe;

Thence N. 74° 45' E. along land now or formerly of Maria Grandonico, one hundred sixty-six (166) feet to an iron pipe;

Thence S. 20° 30' E. along land now or formerly of Maria Grandonico, eighty-four (84) feet to an iron pipe set in the northerly line of land owned by Amherst College;

Thence westerly along land of Amherst College one hundred ninety-three (193) feet to the place of beginning; together with a fifteen (15) foot wide right of way for any and all purposes, including the right to lay and maintain sewer, water and drain pipe, and electric and telephone wires, on the poles or in the ground, from the northeasterly corner of the land conveyed to the southerly line of Northampton Road, bounded and described as follows:

Beginning at an iron pipe marking the northeast corner of the land conveyed;

Thence N. 20° 30' W. along land now or formerly of Maria Grandonico to a point in the southerly line of Northampton Road;

Thence westerly along the southerly line of Northampton Road fifteen (15) feet to a point;

Thence S. 20° 30' E. along land now or formerly of Maria Grandonico to a point in the northerly line of the land by this deed conveyed;

Thence N. 74° 45' E along the northerly lone of the land conveyed fifteen (15) feet to the iron pin marking the point of beginning of the right of way herein described;

PARCEL 2:

Beginning at an iron pipe set in the southerly line of Northampton Road, said iron pipe marks the northeasterly corner of the land herein described and the northwesterly corner of land conveyed by Maria Grandonico to Robert R. Ullman et ux;

Thence S. 17° 20" E. along land now or formerly of said Ullman, to an iron pipe marking the northeasterly corner of land now or formerly owned by Victor A. Keedy;

Thence S. 74° 30" W. along land now or formerly of said Keedy, one hundred sixty-six (166) feet to an iron pipe and land owned by Amherst College; said iron pipe marks the northwesterly corner of land owned by said Keedy and the southwesterly corner of the land herein described.

Thence northerly along land of said Amherst College, one hundred thirty-three and six tenths (133.6) feet to an iron pipe and the southerly line of Northampton Road; thence easterly, along Northampton Road, one hundred thirty-nine and five tenths (139.5) feet to the point of beginning.

ATTEST: HAMPSHIRE, Mary Colberding, REGISTER
MARY COLBERDING



Bk: 13182Pg: 334 Page: 1 of 3
Recorded: 01/18/2019 12:41 PM

MASSACHUSETTS EXCISE TAX
Hampshire District ROD #13 001
Date: 01/18/2019 12:41 PM
ctrl# 043233 21103 Doc# 00001051
Fee: \$2.28 Cons: \$500.00

Affected Premises:
132 Northampton Road
Amherst, Massachusetts

QUITCLAIM DEED

KNOW ALL PERSONS BY THESE PRESENTS

That We, **JEFFREY M. KEEDY**, as Personal Representative of the Estate of Victor A. Keedy, Hampshire County Probate and Family Court Docket #HS18P0635EA, a married man, of 49 Rocky Hill Road, Hadley, Hampshire County, Massachusetts, joined by his spouse **MIA A. KEEDY**, also of 49 Rocky Hill Road, Hadley, Hampshire County, Massachusetts

for consideration paid, and in full consideration of FIVE HUNDRED and 00/100 (\$500.00) DOLLARS

grant to **VALLEY COMMUNITY DEVELOPMENT CORPORATION**, a Massachusetts Corporation with a principal address of 30 Market Street, Northampton, Hampshire County, Massachusetts

with QUITCLAIM COVENANTS

The land in Amherst, Hampshire County, Massachusetts, bounded and described on Exhibit "A" attached hereto and incorporated herein.

As per M.G.L. c 188 sec 13, the Grantors herein, under oath and subject to the pains and penalties of perjury, do hereby depose, state and certify that: (i) we release all rights of Homestead in the subject realty, (ii) that no spouse, no non-owner spouse, former spouse, or any other person resides in the home, and (iii) at the time of delivery of this deed, no spouse, former spouse, or any other person is entitled to claim the benefit of an existing estate of homestead.

NO NEW BOUNDARIES ARE CREATED AS A RESULT OF THIS CONVEYANCE.

BEING the same premises conveyed to Victor A. Keedy and Itala Grandonico Keedy by Deed recorded with the Hampshire County Registry of Deeds in Book 1325, Page 188.

Witness our hands and seals this 18 day of January, 2019.


Witness:


JEFFREY M. KEEDY, As Personal
Presentative of the Estate of
Victor A. Keedy


Witness:


MIA A. KEEDY

COMMONWEALTH OF MASSACHUSETTS

County of Hampshire

On this 18 day of January, 2019, before me, the undersigned notary public, personally appeared **Jeffrey M. Keedy, as Personal Representative of the Estate of Victor A. Keedy and Mia A. Keedy**, proved to me through satisfactory evidence of identification, which were Massachusetts Drivers Licenses as to each, to be the persons whose names are signed on the preceding or attached document, and acknowledged to me that they signed it voluntarily for its stated purpose as their free act and deed.


Notary Public:
PHILIP C. CICCARELLI
My Commission Expires:
February 21, 2025

EXHIBIT "A"

132 Northampton Road
Amherst, MA 01002

The land in Amherst, bounded and described as follows:

Beginning at an iron pin at the southwesterly corner of the premises hereby conveyed at the southeasterly corner of other land now or formerly of said Victor A. Keedy et ux, forty (40) feet to an iron pin; thence running easterly along other land of said Robert E. Ullman et ux, thirty (30) feet to an iron pin; thence running southeasterly along said land of Robert E. Ullman et ux, twenty-nine and five-tenths (29.5) feet to an iron pin at land of Amherst College; thence running southwesterly along land of said Amherst College, twenty-eight (28) feet to the place of beginning.

ATTEST: HAMPSHIRE, *Mary Olberding*, REGISTER
MARY OLBERDING

FSI Appraisal Company, Inc.
100 King Street/P.O. Box 1267
Northampton, MA 01061
(413) 586-5252

CEDAC
71 King Street
Northampton, MA 01060

Re: Property: 132 Northampton Rd
Amherst, MA 01002
Borrower: Valley Community Development Corp.
File No.: 980438

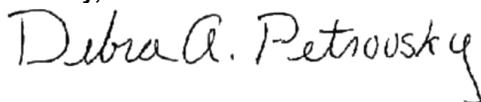
In accordance with your request, I have appraised the above referenced property. The report of that Appraisal is attached.

The Purpose of this Appraisal is to provide an opinion of the Market Value for the property described in this Appraisal Report, as improved, in unencumbered fee simple title of ownership. The Intended Use of the Appraisal Report is to assist the client in offering an opinion of Market Value for financing purposes.

This report is based on a physical analysis of the site and improvements, a locational analysis of the neighborhood and city/town and an economic analysis of the market for properties such as the subject. The Appraisal was developed and the report was prepared in accordance with the Uniform Standards of Professional Appraisal Practice.

The Value Conclusions reported are as of the Effective Date stated in the body of the report and Contingent upon the Certification and Limiting Conditions attached. It has been a pleasure to assist you. Please do not hesitate to contact me if I can be of additional service to you.

Sincerely,



Debra A. Petrovsky
MA CRREA #75553
Expires: 12/09/2018

Borrower	Valley Community Development Corp.	File No. 980438
Property Address	132 Northampton Rd	
City	Amherst	County Hampshire State MA Zip Code 01002
Lender/Client	CEDAC	

APPRAISAL AND REPORT IDENTIFICATION

This Report is one of the following types:

- Appraisal Report (A written report prepared under Standards Rule 2-2(a), pursuant to the Scope of Work, as disclosed elsewhere in this report.)
- Restricted Appraisal Report (A written report prepared under Standards Rule 2-2(b), pursuant to the Scope of Work, as disclosed elsewhere in this report, restricted to the stated intended use by the specified client or intended user.)

Comments on Standards Rule 2-3

I certify that, to the best of my knowledge and belief:

- The statements of fact contained in this report are true and correct.
- The reported analyses, opinions, and conclusions are limited only by the reported assumptions and limiting conditions and are my personal, impartial, and unbiased professional analyses, opinions, and conclusions.
- Unless otherwise indicated, I have no present or prospective interest in the property that is the subject of this report and no personal interest with respect to the parties involved.
- Unless otherwise indicated, I have performed no services, as an appraiser or in any other capacity, regarding the property that is the subject of this report within the three-year period immediately preceding acceptance of this assignment.
- I have no bias with respect to the property that is the subject of this report or the parties involved with this assignment.
- My engagement in this assignment was not contingent upon developing or reporting predetermined results.
- My compensation for completing this assignment is not contingent upon the development or reporting of a predetermined value or direction in value that favors the cause of the client, the amount of the value opinion, the attainment of a stipulated result, or the occurrence of a subsequent event directly related to the intended use of this appraisal.
- My analyses, opinions, and conclusions were developed, and this report has been prepared, in conformity with the Uniform Standards of Professional Appraisal Practice that were in effect at the time this report was prepared.
- Unless otherwise indicated, I have made a personal inspection of the property that is the subject of this report.
- Unless otherwise indicated, no one provided significant real property appraisal assistance to the person(s) signing this certification (if there are exceptions, the name of each individual providing significant real property appraisal assistance is stated elsewhere in this report).

Reasonable Exposure Time

(USPAP defines Exposure Time as the estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal.)

My Opinion of Reasonable Exposure Time for the subject property at the market value stated in this report is: _____

See attached Addendum.

Comments on Appraisal and Report Identification

Note any USPAP-related issues requiring disclosure and any state mandated requirements:

This is an Appraisal Report, which is intended to comply with the reporting requirements set forth under Standards Rule 2-2(a) of the Uniform Standards of Professional Appraisal Practice for an Appraisal Report. As such, it presents only summary discussions of the data, reasoning and analyses that were used in the Appraisal Process to develop the appraiser's opinion of value.

Supporting documentation that is not provided within the report concerning the data, reasoning and analyses is retained in the appraiser's file. The depth of discussion contained in this report is specific to the needs of the client and for the Intended Use stated in this report. The appraiser is not responsible for unauthorized use of this report.

Scope of the work rule:

The Development of this Appraisal included, but was not limited to, the following:

- An inspection of the interior and exterior of the subject property on 08/02/2018
- Research of the Market Area and current Market Conditions relative to the subject property
- Researched Zoning Regulations as it relates to the Current Use for the subject property
- Determined the subject's Highest and Best Use
- Confirmed and analyzed the data and applied the Sales Comparison Approach
- Determined that the Income Approach and Cost Approach were not applicable
- Arrived at a Conclusion and Market Value Opinion and the writing of this Appraisal Report

APPRAISER:

Signature: Debra A. Petrovsky
 Name: **Debra A. Petrovsky**

State Certification #: **MA CRREA #75553**
 or State License #: _____
 State: **MA** Expiration Date of Certification or License: **12/09/2018**
 Date of Signature and Report: **08/14/2018**
 Effective Date of Appraisal: **08/02/2018**
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): **08/02/2018**

SUPERVISORY or CO-APPRAISER (if applicable):

Signature: Gary L. Aldrich
 Name: **Gary L. Aldrich**

State Certification #: **MA CGREA #75488**
 or State License #: _____
 State: **MA** Expiration Date of Certification or License: **05/14/2020**
 Date of Signature: **08/14/2018**
 Inspection of Subject: None Interior and Exterior Exterior-Only
 Date of Inspection (if applicable): _____

SUMMARY OF SALIENT FEATURES

SUBJECT INFORMATION	Subject Address	132 Northampton Rd
	Legal Description	Book 12822, Page 30, Dated 12/01/2017
	City	Amherst
	County	Hampshire
	State	MA
	Zip Code	01002
	Census Tract	8205.00
	Map Reference	44140
SALES PRICE	Sale Price	\$ 407,500
	Date of Sale	07/26/2018
CLIENT	Borrower	Valley Community Development Corp.
	Lender/Client	CEDAC
DESCRIPTION OF IMPROVEMENTS	Size (Square Feet)	1,744
	Price per Square Foot	\$ 233.66
	Location	Good/Busy Rd
	Age	72 Years
	Condition	Average
	Total Rooms	7
	Bedrooms	4
	Baths	1
APPRAISER	Appraiser	Debra A. Petrovsky
	Date of Appraised Value	08/02/2018
VALUE	Opinion of Value	\$ 410,000

Appraisal Report

Uniform Residential Appraisal Report

File # 980438

The purpose of this summary appraisal report is to provide the lender/client with an accurate, and adequately supported, opinion of the market value of the subject property.

SUBJECT

Property Address **132 Northampton Rd** City **Amherst** State **MA** Zip Code **01002**
 Borrower **Valley Community Development Corp.** Owner of Public Record **Jeffrey M. & Mia A. Keedy** County **Hampshire**
 Legal Description **Book 12822, Page 30, Dated 12/01/2017**
 Assessor's Parcel # **14C-8** Tax Year **2018** R.E. Taxes \$ **5,270**
 Neighborhood Name **None** Map Reference **44140** Census Tract **8205.00**
 Occupant Owner Tenant Vacant Special Assessments \$ **0** PUD HOA \$ **0** per year per month
 Property Rights Appraised Fee Simple Leasehold Other (describe)
 Assignment Type Purchase Transaction Refinance Transaction Other (describe)
 Lender/Client **CEDAC** Address **71 King Street, Northampton, MA 01060**
 Is the subject property currently offered for sale or has it been offered for sale in the twelve months prior to the effective date of this appraisal? Yes No
 Report data source(s) used, offering price(s), and date(s). **DOM 13;The subject was listed on 07/17/2018 for \$425,000, MLSPIN #72363599 and ultimately went under agreement for \$405,700.**

CONTRACT

I did did not analyze the contract for sale for the subject purchase transaction. Explain the results of the analysis of the contract for sale or why the analysis was not performed. **Arms length sale;The appraiser analyzed the Offer to Purchase agreement with an agreed sale price of \$407,500.**
 Contract Price \$ **407,500** Date of Contract **07/26/2018** Is the property seller the owner of public record? Yes No Data Source(s) **Registry of Deeds**
 Is there any financial assistance (loan charges, sale concessions, gift or downpayment assistance, etc.) to be paid by any party on behalf of the borrower? Yes No
 If Yes, report the total dollar amount and describe the items to be paid.

NEIGHBORHOOD

Note: Race and the racial composition of the neighborhood are not appraisal factors.

Neighborhood Characteristics		One-Unit Housing Trends		One-Unit Housing		Present Land Use %	
Location	<input type="checkbox"/> Urban <input checked="" type="checkbox"/> Suburban <input type="checkbox"/> Rural	Property Values	<input type="checkbox"/> Increasing <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Declining	PRICE	AGE	One-Unit	55 %
Built-Up	<input checked="" type="checkbox"/> Over 75% <input type="checkbox"/> 25-75% <input type="checkbox"/> Under 25%	Demand/Supply	<input type="checkbox"/> Shortage <input checked="" type="checkbox"/> In Balance <input type="checkbox"/> Over Supply	\$ (000)	(yrs)	2-4 Unit	15 %
Growth	<input type="checkbox"/> Rapid <input checked="" type="checkbox"/> Stable <input type="checkbox"/> Slow	Marketing Time	<input type="checkbox"/> Under 3 mths <input checked="" type="checkbox"/> 3-6 mths <input type="checkbox"/> Over 6 mths	225	Low 1	Multi-Family	10 %
Neighborhood Boundaries	Western MA. bordered to the north by Sunderland and Leverett, to the east by Shutesbury, Pelham and Belchertown, to the south by Granby and the west by Hadley.			1,500	High 165	Commercial	20 %
Neighborhood Description	A suburban area 15 miles north of Springfield, with a strong service industry base along with jobs from local colleges, The University of Massachusetts, Amherst College and Hampshire College. Routes 91, 9 and 202 provides access to other cultural, recreational, employment and educational opportunities outside the neighborhood. See additional comments.			450	Pred. 50	Other	%

Market Conditions (including support for the above conclusions) **Properly priced properties are selling in 3-6 months. Market values are relatively stable at the present time in the subjects price range based on land recorded data and MLSPIN statistics. Financing and sellers concessions are presently not a factor in this current market.**

SITE

Dimensions **139.5'x 236.60'x221'x30'x30'x206.60'** Area **38,114 sf** Shape **Irregular** View **N;Res;**
 Specific Zoning Classification **RG-Single Family** Zoning Description **100' Frontage x 12,000 sf minimum lot size**
 Zoning Compliance Legal Legal Nonconforming (Grandfathered Use) No Zoning Illegal (describe)
 Is the highest and best use of subject property as improved (or as proposed per plans and specifications) the present use? Yes No If No, describe
 Utilities Public Other (describe) Public Other (describe) Off-site Improvements - Type Public Private
 Electricity Water Street **Asphalt**
 Gas None Sanitary Sewer Alley **None**
 FEMA Special Flood Hazard Area Yes No FEMA Flood Zone **C** FEMA Map # **2501560005C** FEMA Map Date **12/15/1983**
 Are the utilities and off-site improvements typical for the market area? Yes No If No, describe
 Are there any adverse site conditions or external factors (easements, encroachments, environmental conditions, land uses, etc.)? Yes No If Yes, describe
No adverse easements or encroachments known. No special assessments.

IMPROVEMENTS

General Description	Foundation	Exterior Description	materials/condition	Interior	materials/condition
Units <input checked="" type="checkbox"/> One <input type="checkbox"/> One with Accessory Unit	<input type="checkbox"/> Concrete Slab <input type="checkbox"/> Crawl Space	Foundation Walls	Brick/Average	Floors	Wood/Lino /Lam/Gd
# of Stories 1.75 Stories	<input checked="" type="checkbox"/> Full Basement <input type="checkbox"/> Partial Basement	Exterior Walls	Vinyl/Average	Walls	Drywall/Wood/Good
Type <input checked="" type="checkbox"/> Det. <input type="checkbox"/> Att. <input type="checkbox"/> S-Det./End Unit	Basement Area 1,068 sq.ft.	Roof Surface	Asphalt/Average	Trim/Finish	Wood/Average
<input checked="" type="checkbox"/> Existing <input type="checkbox"/> Proposed <input type="checkbox"/> Under Const.	Basement Finish 30 %	Gutters & Downspouts	Aluminum/Avg	Bath Floor	Tile/Good
Design (Style) Cape	<input checked="" type="checkbox"/> Outside Entry/Exit <input type="checkbox"/> Sump Pump	Window Type	DbI Hung/Average	Bath Wainscot	Fiberglass/Avg
Year Built 1946	Evidence of <input type="checkbox"/> Infestation	Storm Sash/Insulated	Yes/Yes/Average	Car Storage	<input type="checkbox"/> None
Effective Age (Yrs) 20 Years	<input type="checkbox"/> Dampness <input type="checkbox"/> Settlement	Screens	Yes/Average	<input checked="" type="checkbox"/> Driveway	# of Cars 8
Attic <input type="checkbox"/> None	Heating <input type="checkbox"/> FWA <input type="checkbox"/> HWBB <input type="checkbox"/> Radiant	Amenities	<input type="checkbox"/> Woodstove(s) # 0	Driveway Surface	Asphalt/Gravel
<input checked="" type="checkbox"/> Drop Stair <input type="checkbox"/> Stairs	<input checked="" type="checkbox"/> Other Steam Fuel Oil	<input type="checkbox"/> Fireplace(s) # 0	<input type="checkbox"/> Fence None	<input type="checkbox"/> Garage	# of Cars 0
<input type="checkbox"/> Floor <input type="checkbox"/> Scuttle	Cooling <input type="checkbox"/> Central Air Conditioning	<input type="checkbox"/> Patio/Deck None	<input checked="" type="checkbox"/> Porch En Porch	<input type="checkbox"/> Carport	# of Cars 0
<input type="checkbox"/> Finished <input type="checkbox"/> Heated	<input type="checkbox"/> Individual <input type="checkbox"/> Other	<input type="checkbox"/> Pool None	<input checked="" type="checkbox"/> Other None	<input type="checkbox"/> Att.	<input type="checkbox"/> Det. <input type="checkbox"/> Built-in

Appliances Refrigerator Range/Oven Dishwasher Disposal Microwave Washer/Dryer Other (describe)
 Finished area above grade contains: **7** Rooms **4** Bedrooms **1** Bath(s) **1,744** Square Feet of Gross Living Area Above Grade
 Additional features (special energy efficient items, etc.). **Additional features includes an enclosed side porch and a partially finished basement consisting of 1 room and a bathroom.**
 Describe the condition of the property (including needed repairs, deterioration, renovations, remodeling, etc.). **The subject is a Cape with 7 rooms, 4 bedrooms and 1 bathroom. Recent improvement consists of, but not limited to, newer boiler and interior paint, partially finished basement with 1 room and 1 bathroom. No functional or external inadequacies observed.**
 Are there any physical deficiencies or adverse conditions that affect the livability, soundness, or structural integrity of the property? Yes No If Yes, describe
None noted. The oil tank is located in the basement with no sign of leakage at the time of the inspection.
 Does the property generally conform to the neighborhood (functional utility, style, condition, use, construction, etc.)? Yes No If No, describe
The property conforms to the neighborhood.

Uniform Residential Appraisal Report

File # 980438

There are **4** comparable properties currently offered for sale in the subject neighborhood ranging in price from \$ **350,000** to \$ **550,000**
 There are **8** comparable sales in the subject neighborhood within the past twelve months ranging in sale price from \$ **350,000** to \$ **550,000**

FEATURE	SUBJECT	COMPARABLE SALE # 1			COMPARABLE SALE # 2			COMPARABLE SALE # 3		
Address	132 Northampton Rd Amherst, MA 01002	155 E Pleasant St Amherst, MA 01002			43 Butterfield Ter Amherst, MA 01002			116 Blue Hills Rd Amherst, MA 01002		
Proximity to Subject		0.96 miles NE			1.13 miles N			0.11 miles W		
Sale Price	\$ 407,500	\$ 382,500			\$ 395,000			\$ 475,000		
Sale Price/Gross Liv. Area	\$ 233.66 sq.ft.	\$ 279.20 sq.ft.			\$ 191.19 sq.ft.			\$ 316.67 sq.ft.		
Data Source(s)		MLSPIN #72097465/DOM 188			MLSPIN #72260384/DOM 91			MLSPIN #72305065/DOM 25		
Verification Source(s)		Broker/Street Inspection			Broker/Street Inspection			Broker/Street Inspection		
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment		DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Conventional None Known			Conventional None Known			Conventional Clng/Cst \$500		
Date of Sale/Time		08/18/2017			06/29/2018			06/28/2018		
Location	Good/BusyRd	Good/BusyRd			Good/BusyRd			Good		
Leasehold/Fee Simple	Fee Simple	Fee Simple			Fee Simple			Fee Simple		
Site	38,114 sf	25,939 sf			24,774 sf			11,434 sf		
View	Res/Ath Field	Residential			0 Res/U Mass			Residential		
Design (Style)	Cape	Cape			Colonial			Cape		
Quality of Construction	Average/Low	Average/Low			Average/Low			Average/Good		
Actual Age	72 Years	76 Years			103 Years			78 Years		
Condition	Average	Average			Average			+10,330		Average/Good
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths			Total Bdrms. Baths			Total Bdrms. Baths		
Room Count	7 4 1	7 4 1.5			9 4 2.5			8 4 2		
Gross Living Area	1,744 sq.ft.	1,370 sq.ft.			2,066 sq.ft.			1,500 sq.ft.		
Basement & Finished Rooms Below Grade	Full Fin/1 Room/1Bath	Full Unfinished			Full Unfinished			Full Fin/2 Rooms		
Functional Utility	Average	Average			Knob/Tube			+5,000		
Heating/Cooling	Steam/None	Fwa/Central			-5,000			Hwbb/None		
Energy Efficient Items	None	None			None			None		
Garage/Carport	None	1 Car Attached			-5,000			None		
Porch/Patio/Deck	Enclosed Pch	Enclosed Pch			En Pch/Patio			-2,000		Patio
Fireplace	None	None			1 Fireplace			-1,000		1 Fireplace
Other	None	None			None					
Net Adjustment (Total)		<input checked="" type="checkbox"/> + <input type="checkbox"/> - \$ 10,330			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -3,660			<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -51,020		
Adjusted Sale Price of Comparables		Net Adj. 2.7 % Gross Adj. 9.2 % \$ 392,830			Net Adj. 0.9 % Gross Adj. 11.7 % \$ 391,340			Net Adj. 10.7 % Gross Adj. 17.0 % \$ 423,980		

SALES COMPARISON APPROACH

I did did not research the sale or transfer history of the subject property and comparable sales. If not, explain **The subject and comparable sales histories were researched.**

My research did did not reveal any prior sales or transfers of the subject property for the three years prior to the effective date of this appraisal.

Data Source(s) **Assessors/Banker and Tradesman/MLSPIN**

My research did did not reveal any prior sales or transfers of the comparable sales for the year prior to the date of sale of the comparable sale.

Data Source(s) **Assessors/Banker and Tradesman/MLSPIN**

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE #1			COMPARABLE SALE #2			COMPARABLE SALE #3		
Date of Prior Sale/Transfer	12/01/2017	11/03/2016			None			None		
Price of Prior Sale/Transfer	\$1.00	\$1.00			N/A			N/A		
Data Source(s)	Assessor/Deed	Assessor/Deed			Assessor/Deed			Assessor/Deed		
Effective Date of Data Source(s)	08/02/2018	08/02/2018			08/02/2018			08/02/2018		

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject property transferred on 12/01/2017 for \$1.00 as a transfer of convenience between related parties. No other recorded transfers within the past three years. Comparable sale 1 transferred on 11/03/2016 for \$1.00 as a transfer of convenience. All other prior sale or transfer of the other comparables occurred more than one year from the date of the comparable sale.**

Summary of Sales Comparison Approach **See Additional comparables 4-6 page.**

Indicated Value by Sales Comparison Approach \$ **410,000**

Indicated Value by: Sales Comparison Approach \$ **410,000** Cost Approach (if developed) \$ **N/D** Income Approach (if developed) \$ **N/D**

Through inspection and Sales Comparison Analysis, it is my opinion the final value is the probable market value of the subject property. The Cost Approach was not considered reliable due to the age of the subject property. The Income Approach was not utilized due to the lack of rental data as single family homes are typically owner occupied.

This appraisal is made "as is", subject to completion per plans and specifications on the basis of a hypothetical condition that the improvements have been completed, subject to the following repairs or alterations on the basis of a hypothetical condition that the repairs or alterations have been completed, or subject to the following required inspection based on the extraordinary assumption that the condition or deficiency does not require alteration or repair:

Based on a complete visual inspection of the interior and exterior areas of the subject property, defined scope of work, statement of assumptions and limiting conditions, and appraiser's certification, my (our) opinion of the market value, as defined, of the real property that is the subject of this report is \$ **410,000**, as of **08/02/2018**, which is the date of inspection and the effective date of this appraisal.

RECONCILIATION

Uniform Residential Appraisal Report

File # 980438

ADDITIONAL COMMENTS

The subject property is located in an adequately maintained neighborhood comprised of mostly single family style homes. The subject is well buffered from the street having a long driveway. The subject abuts the Amherst College Athletic playing fields. The subject property is within easy access to most amenities. Schools are reached primarily by bus. The subject is located along Route 9, which provides access to major highways and employment centers. Commercial land use supports the neighborhood, not adverse. The local economy is relatively stable at the present time. The subject property has good market appeal. No adverse factors affecting marketability observed.

No personal property included in the appraised value.

Comparable sale 2 exceeds the recommended 1 mile radius due to the lack of sales in closer proximity to the subject. This is not uncommon as the typical buyer would extend their buying alternatives to nearby neighborhoods that offers similar amenities.

Comparable sales 1 and 4 are older than six months from the subject property appraisal date due to the lack of recent sales similar in size, age, condition and appeal. Market values have remained stable over the period in question and these sales were considered reliable market value indicators.

Assessor records indicates the subject has 1,277 sf of GLA. However, based on actual measurements taken by the appraiser at the time of inspection, the subject contains 1,744 sf of GLA.

The appraiser performed only a visual inspection of the accessible areas of the property and this appraisal cannot be relied upon to disclose any hidden conditions and/or any defects in the property. The appraiser is not a home inspector and is therefore qualified only to conduct an inspection of the improvements to the property to a degree sufficient to gain enough information to complete an appraisal report.

See attached Supplemental Addendum.

COST APPROACH TO VALUE (not required by Fannie Mae)

Provide adequate information for the lender/client to replicate the below cost figures and calculations.

Support for the opinion of site value (summary of comparable land sales or other methods for estimating site value) **Site value was concluded from analysis of recent land sales, current buildable site listings and the extraction method. When land sales were not available from the subjects town, sales from the most comparable abutting towns were utilized and adjusted for varying factors. Common factors for land adjustments are location, size, view, topography and utilities to the site.**

COST APPROACH

ESTIMATED <input type="checkbox"/> REPRODUCTION OR <input checked="" type="checkbox"/> REPLACEMENT COST NEW	OPINION OF SITE VALUE	=\$
Source of cost data Marshall & Swift & Local Builders	DWELLING Sq.Ft. @ \$	=\$
Quality rating from cost service Avg Effective date of cost data Current	Sq.Ft. @ \$	=\$
Comments on Cost Approach (gross living area calculations, depreciation, etc.)	=\$
The cost approach was not considered reliable due to the age of the subject property.	Garage/Carport Sq.Ft. @ \$	=\$
	Total Estimate of Cost-New	=\$
	Less Physical Functional External	
Estimated Remaining Economic Life: 50-55 Years.	Depreciation	= \$()
	Depreciated Cost of Improvements	=\$
	"As-is" Value of Site Improvements	=\$
Estimated Remaining Economic Life (HUD and VA only) _____ Years	INDICATED VALUE BY COST APPROACH	=\$

INCOME APPROACH TO VALUE (not required by Fannie Mae)

Estimated Monthly Market Rent \$ _____ X Gross Rent Multiplier _____ = \$ _____ Indicated Value by Income Approach

Summary of Income Approach (including support for market rent and GRM) **Typically, this type of property is owned as a primary residence and not as rental income property. Due to a lack of rent and lease information the Income Approach was not developed.**

PROJECT INFORMATION FOR PUDs (if applicable)

PUD INFORMATION

Is the developer/builder in control of the Homeowners' Association (HOA)? Yes No Unit type(s) Detached Attached

Provide the following information for PUDs ONLY if the developer/builder is in control of the HOA and the subject property is an attached dwelling unit.

Legal Name of Project _____

Total number of phases _____ Total number of units _____ Total number of units sold _____

Total number of units rented _____ Total number of units for sale _____ Data source(s) _____

Was the project created by the conversion of existing building(s) into a PUD? Yes No If Yes, date of conversion. _____

Does the project contain any multi-dwelling units? Yes No Data Source _____

Are the units, common elements, and recreation facilities complete? Yes No If No, describe the status of completion. _____

Are the common elements leased to or by the Homeowners' Association? Yes No If Yes, describe the rental terms and options. _____

Describe common elements and recreational facilities. _____

Uniform Residential Appraisal Report

File # 980438

This report form is designed to report an appraisal of a one-unit property or a one-unit property with an accessory unit; including a unit in a planned unit development (PUD). This report form is not designed to report an appraisal of a manufactured home or a unit in a condominium or cooperative project.

This appraisal report is subject to the following scope of work, intended use, intended user, definition of market value, statement of assumptions and limiting conditions, and certifications. Modifications, additions, or deletions to the intended use, intended user, definition of market value, or assumptions and limiting conditions are not permitted. The appraiser may expand the scope of work to include any additional research or analysis necessary based on the complexity of this appraisal assignment. Modifications or deletions to the certifications are also not permitted. However, additional certifications that do not constitute material alterations to this appraisal report, such as those required by law or those related to the appraiser's continuing education or membership in an appraisal organization, are permitted.

SCOPE OF WORK: The scope of work for this appraisal is defined by the complexity of this appraisal assignment and the reporting requirements of this appraisal report form, including the following definition of market value, statement of assumptions and limiting conditions, and certifications. The appraiser must, at a minimum: (1) perform a complete visual inspection of the interior and exterior areas of the subject property, (2) inspect the neighborhood, (3) inspect each of the comparable sales from at least the street, (4) research, verify, and analyze data from reliable public and/or private sources, and (5) report his or her analysis, opinions, and conclusions in this appraisal report.

INTENDED USE: The intended use of this appraisal report is for the lender/client to evaluate the property that is the subject of this appraisal for a mortgage finance transaction.

INTENDED USER: The intended user of this appraisal report is the lender/client.

DEFINITION OF MARKET VALUE: The most probable price which a property should bring in a competitive and open market under all conditions requisite to a fair sale, the buyer and seller, each acting prudently, knowledgeably and assuming the price is not affected by undue stimulus. Implicit in this definition is the consummation of a sale as of a specified date and the passing of title from seller to buyer under conditions whereby: (1) buyer and seller are typically motivated; (2) both parties are well informed or well advised, and each acting in what he or she considers his or her own best interest; (3) a reasonable time is allowed for exposure in the open market; (4) payment is made in terms of cash in U. S. dollars or in terms of financial arrangements comparable thereto; and (5) the price represents the normal consideration for the property sold unaffected by special or creative financing or sales concessions* granted by anyone associated with the sale.

*Adjustments to the comparables must be made for special or creative financing or sales concessions. No adjustments are necessary for those costs which are normally paid by sellers as a result of tradition or law in a market area; these costs are readily identifiable since the seller pays these costs in virtually all sales transactions. Special or creative financing adjustments can be made to the comparable property by comparisons to financing terms offered by a third party institutional lender that is not already involved in the property or transaction. Any adjustment should not be calculated on a mechanical dollar for dollar cost of the financing or concession but the dollar amount of any adjustment should approximate the market's reaction to the financing or concessions based on the appraiser's judgment.

STATEMENT OF ASSUMPTIONS AND LIMITING CONDITIONS: The appraiser's certification in this report is subject to the following assumptions and limiting conditions:

1. The appraiser will not be responsible for matters of a legal nature that affect either the property being appraised or the title to it, except for information that he or she became aware of during the research involved in performing this appraisal. The appraiser assumes that the title is good and marketable and will not render any opinions about the title.
2. The appraiser has provided a sketch in this appraisal report to show the approximate dimensions of the improvements. The sketch is included only to assist the reader in visualizing the property and understanding the appraiser's determination of its size.
3. The appraiser has examined the available flood maps that are provided by the Federal Emergency Management Agency (or other data sources) and has noted in this appraisal report whether any portion of the subject site is located in an identified Special Flood Hazard Area. Because the appraiser is not a surveyor, he or she makes no guarantees, express or implied, regarding this determination.
4. The appraiser will not give testimony or appear in court because he or she made an appraisal of the property in question, unless specific arrangements to do so have been made beforehand, or as otherwise required by law.
5. The appraiser has noted in this appraisal report any adverse conditions (such as needed repairs, deterioration, the presence of hazardous wastes, toxic substances, etc.) observed during the inspection of the subject property or that he or she became aware of during the research involved in performing the appraisal. Unless otherwise stated in this appraisal report, the appraiser has no knowledge of any hidden or unapparent physical deficiencies or adverse conditions of the property (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) that would make the property less valuable, and has assumed that there are no such conditions and makes no guarantees or warranties, express or implied. The appraiser will not be responsible for any such conditions that do exist or for any engineering or testing that might be required to discover whether such conditions exist. Because the appraiser is not an expert in the field of environmental hazards, this appraisal report must not be considered as an environmental assessment of the property.
6. The appraiser has based his or her appraisal report and valuation conclusion for an appraisal that is subject to satisfactory completion, repairs, or alterations on the assumption that the completion, repairs, or alterations of the subject property will be performed in a professional manner.

Uniform Residential Appraisal Report

File # 980438

APPRAISER'S CERTIFICATION: The Appraiser certifies and agrees that:

1. I have, at a minimum, developed and reported this appraisal in accordance with the scope of work requirements stated in this appraisal report.
2. I performed a complete visual inspection of the interior and exterior areas of the subject property. I reported the condition of the improvements in factual, specific terms. I identified and reported the physical deficiencies that could affect the livability, soundness, or structural integrity of the property.
3. I performed this appraisal in accordance with the requirements of the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
4. I developed my opinion of the market value of the real property that is the subject of this report based on the sales comparison approach to value. I have adequate comparable market data to develop a reliable sales comparison approach for this appraisal assignment. I further certify that I considered the cost and income approaches to value but did not develop them, unless otherwise indicated in this report.
5. I researched, verified, analyzed, and reported on any current agreement for sale for the subject property, any offering for sale of the subject property in the twelve months prior to the effective date of this appraisal, and the prior sales of the subject property for a minimum of three years prior to the effective date of this appraisal, unless otherwise indicated in this report.
6. I researched, verified, analyzed, and reported on the prior sales of the comparable sales for a minimum of one year prior to the date of sale of the comparable sale, unless otherwise indicated in this report.
7. I selected and used comparable sales that are locationally, physically, and functionally the most similar to the subject property.
8. I have not used comparable sales that were the result of combining a land sale with the contract purchase price of a home that has been built or will be built on the land.
9. I have reported adjustments to the comparable sales that reflect the market's reaction to the differences between the subject property and the comparable sales.
10. I verified, from a disinterested source, all information in this report that was provided by parties who have a financial interest in the sale or financing of the subject property.
11. I have knowledge and experience in appraising this type of property in this market area.
12. I am aware of, and have access to, the necessary and appropriate public and private data sources, such as multiple listing services, tax assessment records, public land records and other such data sources for the area in which the property is located.
13. I obtained the information, estimates, and opinions furnished by other parties and expressed in this appraisal report from reliable sources that I believe to be true and correct.
14. I have taken into consideration the factors that have an impact on value with respect to the subject neighborhood, subject property, and the proximity of the subject property to adverse influences in the development of my opinion of market value. I have noted in this appraisal report any adverse conditions (such as, but not limited to, needed repairs, deterioration, the presence of hazardous wastes, toxic substances, adverse environmental conditions, etc.) observed during the inspection of the subject property or that I became aware of during the research involved in performing this appraisal. I have considered these adverse conditions in my analysis of the property value, and have reported on the effect of the conditions on the value and marketability of the subject property.
15. I have not knowingly withheld any significant information from this appraisal report and, to the best of my knowledge, all statements and information in this appraisal report are true and correct.
16. I stated in this appraisal report my own personal, unbiased, and professional analysis, opinions, and conclusions, which are subject only to the assumptions and limiting conditions in this appraisal report.
17. I have no present or prospective interest in the property that is the subject of this report, and I have no present or prospective personal interest or bias with respect to the participants in the transaction. I did not base, either partially or completely, my analysis and/or opinion of market value in this appraisal report on the race, color, religion, sex, age, marital status, handicap, familial status, or national origin of either the prospective owners or occupants of the subject property or of the present owners or occupants of the properties in the vicinity of the subject property or on any other basis prohibited by law.
18. My employment and/or compensation for performing this appraisal or any future or anticipated appraisals was not conditioned on any agreement or understanding, written or otherwise, that I would report (or present analysis supporting) a predetermined specific value, a predetermined minimum value, a range or direction in value, a value that favors the cause of any party, or the attainment of a specific result or occurrence of a specific subsequent event (such as approval of a pending mortgage loan application).
19. I personally prepared all conclusions and opinions about the real estate that were set forth in this appraisal report. If I relied on significant real property appraisal assistance from any individual or individuals in the performance of this appraisal or the preparation of this appraisal report, I have named such individual(s) and disclosed the specific tasks performed in this appraisal report. I certify that any individual so named is qualified to perform the tasks. I have not authorized anyone to make a change to any item in this appraisal report; therefore, any change made to this appraisal is unauthorized and I will take no responsibility for it.
20. I identified the lender/client in this appraisal report who is the individual, organization, or agent for the organization that ordered and will receive this appraisal report.

Uniform Residential Appraisal Report

File # **980438**

21. The lender/client may disclose or distribute this appraisal report to: the borrower; another lender at the request of the borrower; the mortgagee or its successors and assigns; mortgage insurers; government sponsored enterprises; other secondary market participants; data collection or reporting services; professional appraisal organizations; any department, agency, or instrumentality of the United States; and any state, the District of Columbia, or other jurisdictions; without having to obtain the appraiser's or supervisory appraiser's (if applicable) consent. Such consent must be obtained before this appraisal report may be disclosed or distributed to any other party (including, but not limited to, the public through advertising, public relations, news, sales, or other media).

22. I am aware that any disclosure or distribution of this appraisal report by me or the lender/client may be subject to certain laws and regulations. Further, I am also subject to the provisions of the Uniform Standards of Professional Appraisal Practice that pertain to disclosure or distribution by me.

23. The borrower, another lender at the request of the borrower, the mortgagee or its successors and assigns, mortgage insurers, government sponsored enterprises, and other secondary market participants may rely on this appraisal report as part of any mortgage finance transaction that involves any one or more of these parties.

24. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

25. Any intentional or negligent misrepresentation(s) contained in this appraisal report may result in civil liability and/or criminal penalties including, but not limited to, fine or imprisonment or both under the provisions of Title 18, United States Code, Section 1001, et seq., or similar state laws.

SUPERVISORY APPRAISER'S CERTIFICATION: The Supervisory Appraiser certifies and agrees that:

1. I directly supervised the appraiser for this appraisal assignment, have read the appraisal report, and agree with the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
2. I accept full responsibility for the contents of this appraisal report including, but not limited to, the appraiser's analysis, opinions, statements, conclusions, and the appraiser's certification.
3. The appraiser identified in this appraisal report is either a sub-contractor or an employee of the supervisory appraiser (or the appraisal firm), is qualified to perform this appraisal, and is acceptable to perform this appraisal under the applicable state law.
4. This appraisal report complies with the Uniform Standards of Professional Appraisal Practice that were adopted and promulgated by the Appraisal Standards Board of The Appraisal Foundation and that were in place at the time this appraisal report was prepared.
5. If this appraisal report was transmitted as an "electronic record" containing my "electronic signature," as those terms are defined in applicable federal and/or state laws (excluding audio and video recordings), or a facsimile transmission of this appraisal report containing a copy or representation of my signature, the appraisal report shall be as effective, enforceable and valid as if a paper version of this appraisal report were delivered containing my original hand written signature.

APPRAISER

Signature Debra A. Petrovsky
 Name **Debra A. Petrovsky**
 Company Name **FSI Appraisal Co, Inc.**
 Company Address **P.O. Box 1267, Northampton, MA 01061**
 Telephone Number **(413) 586-5252**
 Email Address **debra@fsiappraisal.com**
 Date of Signature and Report **08/14/2018**
 Effective Date of Appraisal **08/02/2018**
 State Certification # **MA CRREA #75553**
 or State License # _____
 or Other (describe) _____ State # _____
 State **MA**
 Expiration Date of Certification or License **12/09/2018**

ADDRESS OF PROPERTY APPRAISED

132 Northampton Rd
Amherst, MA 01002
 APPRAISED VALUE OF SUBJECT PROPERTY \$ **410,000**
LENDER/CLIENT
 Name **No AMC**
 Company Name **CEDAC**
 Company Address **71 King Street, Northampton, MA 01060**
 Email Address _____

SUPERVISORY APPRAISER (ONLY IF REQUIRED)

Signature Gary L. Aldrich
 Name **Gary L. Aldrich**
 Company Name **FSI Appraisal Company, Inc.**
 Company Address **P.O. Box 1267, Northampton, MA 01061**
 Telephone Number **(413) 586-5252**
 Email Address **gary@fsiappraisal.com**
 Date of Signature **08/14/2018**
 State Certification # **MA CGREA #75488**
 or State License # _____
 State **MA**
 Expiration Date of Certification or License **05/14/2020**

SUBJECT PROPERTY

- Did not inspect subject property
 Did inspect exterior of subject property from street
 Date of Inspection _____
 Did inspect interior and exterior of subject property
 Date of Inspection _____

COMPARABLE SALES

- Did not inspect exterior of comparable sales from street
 Did inspect exterior of comparable sales from street
 Date of Inspection _____

Uniform Residential Appraisal Report

File # **980438**

FEATURE	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Address	132 Northampton Rd Amherst, MA 01002	155 Northampton Rd Amherst, MA 01002								
Proximity to Subject		0.06 miles W								
Sale Price	\$ 407,500	\$ 545,000								
Sale Price/Gross Liv. Area	\$ 233.66 sq.ft.	\$ 230.35 sq.ft.								
Data Source(s)		MLSPIN #72220312/DOM 6								
Verification Source(s)		Broker/Street Inspection								
VALUE ADJUSTMENTS	DESCRIPTION	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	DESCRIPTION	+(-) \$ Adjustment	
Sales or Financing Concessions		Conventional None Known								
Date of Sale/Time		09/18/2017								
Location	Good/BusyRd	Good/BusyRd								
Leasehold/Fee Simple	Fee Simple	Fee Simple								
Site	38,114 sf	16,400 sf								
View	Res/Ath Field	Res/Ath Field								
Design (Style)	Cape	Colonial								
Quality of Construction	Average/Low	Good			-47,320					
Actual Age	72 Years	108 Years								
Condition	Average	Average/Good			-23,660					
Above Grade	Total Bdrms. Baths	Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		Total Bdrms. Baths		
Room Count	7 4 1	10 4 2.5			-7,500					
Gross Living Area	1,744 sq.ft.	2,366 sq.ft.			-27,990					
Basement & Finished Rooms Below Grade	Full Fin/1 Room/1Bath	Full Unfinished			+6,000					
Functional Utility	Average	Average								
Heating/Cooling	Steam/None	Fwa/Central			-5,000					
Energy Efficient Items	None	None								
Garage/Carport	None	1 Car Attached			-5,000					
Porch/Patio/Deck	Enclosed Pch	Porch/Patio								
Fireplace	None	None								
Other	None	None								
Net Adjustment (Total)		<input type="checkbox"/> + <input checked="" type="checkbox"/> - \$ -110,470			<input type="checkbox"/> + <input type="checkbox"/> - \$			<input type="checkbox"/> + <input type="checkbox"/> - \$		
Adjusted Sale Price of Comparables		Net Adj. 20.3 % Gross Adj. 22.5 % \$ 434,530			Net Adj. 0.0 % Gross Adj. 0.0 % \$ 0			Net Adj. 0.0 % Gross Adj. 0.0 % \$ 0		

SALES COMPARISON APPROACH

Report the results of the research and analysis of the prior sale or transfer history of the subject property and comparable sales (report additional prior sales on page 3).

ITEM	SUBJECT	COMPARABLE SALE # 4			COMPARABLE SALE # 5			COMPARABLE SALE # 6		
Date of Prior Sale/Transfer	12/01/2017	None								
Price of Prior Sale/Transfer	\$1.00	N/A								
Data Source(s)	Assessor/Deed	Assessor/Deed								
Effective Date of Data Source(s)	08/02/2018	08/02/2018								

SALE HISTORY

Analysis of prior sale or transfer history of the subject property and comparable sales **The subject property transferred on 12/01/2017 for \$1.00 as a transfer of convenience between related parties. No other recorded transfers within the past three years. Comparable sale 1 transferred on 11/03/2016 for \$1.00 as a transfer of convenience. All other prior sale or transfer of the other comparables occurred more than one year from the date of the comparable sale.**

ANALYSIS / COMMENTS

The sales cited are the most recent and similar to the subject for which verifiable information could be obtained at the time of this appraisal and were considered arms length transactions. No sale concession adjustment warranted on sale 3 due to it not being necessary to facilitate the sale. Location adjusted on sale 3 at \$10,000 to reflect being located along a less traveled street. Quality adjusted on sales 3 and 4 at \$20/sf to reflect superior finishes. Condition adjusted at \$5/sf on sale 2 and \$10/sf sales 3 and 4 to reflect inferior/superior/superior condition. GLA differences adjusted at \$45/sf. Bathrooms adjusted at \$5,000 and lavs at \$2,500 where necessary. Basements adjusted to reflect the difference in finished area. Functional utility adjusted on sale 2 at \$5,000 to reflect the markets reaction to knob and tube wiring based on the cost to cure. All other adjustments made as per grid based on market reaction. All Comparable Sales were considered in final value opinion with the subject's value being closest to Sale 1 - Sale 3 as they are most similar, having the least amount of net and gross adjustments. Additional consideration was given to sale 4 as it is located across the street from the subject. The appraisers considered relevant competitive listings/contract offerings in performing the appraisal and any trend indicated by that data has been considered in the analysis.

Supplemental Addendum

File No. 980438

Borrower	Valley Community Development Corp.				
Property Address	132 Northampton Rd				
City	Amherst	County	Hampshire	State	MA Zip Code 01002
Lender/Client	CEDAC				

EXPANDED SCOPE OF WORK STATEMENT

The appraiser attempted to obtain an adequate amount of information in the normal course of business regarding the subject and comparable properties. Some of the standardized responses, especially those in which the appraiser has NOT had the opportunity to verify personally or measure, could mistakenly imply greater precision and reliability in the data than is factually correct or typical in the normal course of business. Examples include condition and quality ratings as well as comparable sales and listing data. The appraiser makes no representations, guarantees or warranties, express or implied, regarding building materials, their fitness, quality, condition or remaining economic life. Not every element of the subject property was viewable. The appraiser did not move any personal property, due to liability concerns for potential damage to the property, to disclose or reveal any unapparent or hidden defects to the structure, nor did the appraiser dismantle or probe the structure to observe enclosed, encased or otherwise concealed areas. Comparable data was generally obtained from third-party sources including but not limited to the local MLS, city/town Assessors', online resources and additional public data sources. Consequently, this information should be considered an "estimate" unless otherwise noted by the appraiser.

Comparable photos may have been taken from online data sources including, but not limited to, MLSPIN, public records, town/city assessors' and/or appraiser's work files and may not reflect the current season.

INTENDED USER CLARIFICATION

The Intended User of this appraisal report is the Lender/Client. The Intended Use is to evaluate the property that is the subject of this appraisal for financing purposes, subject to the stated Scope of Work, purpose of the appraisal, reporting requirements of this appraisal report form, and Definition of Market Value. No additional Intended Users are identified by the appraiser." Any other party receiving a copy of this report for any reason is not an intended user; nor does receiving a copy of this report result in an appraiser-client relationship. Use of this report by any other party(ies) is not intended by the appraiser.

REASONABLE EXPOSURE TIME

Exposure time is always presumed to precede the effective date of the appraisal. It is the estimated length of time the property would have been offered on the market, prior to the hypothetical sale, at the appraised value, on the effective date of the appraisal. It is a retrospective opinion based on an analysis of past events assuming a competitive and open market. This includes not only adequate, sufficient and reasonable time, but adequate, sufficient and reasonable effort. It is often expressed as a range and is based on the following:

1. Statistical information about days on the market, most commonly obtained from the local Multiple Listing Service.
2. Information gathered through sales verification.
3. Interviews with market participants.

As defined by USPAP 2018-2019 as the "estimated length of time that the property interest being appraised would have been offered on the market prior to the hypothetical consummation of a sale at market value on the effective date of the appraisal".

Under current market conditions, the reasonable exposure time for the subject property is approximately three to six months. This is based on the analyses of current market trends in the general area and takes into account the size, condition and price range of the subject property and surrounding area. It presupposes that the listed price would be at or near the appraised value. It also assumes adequate professional marketing by reputable local real estate offices.

HIGHEST AND BEST USE ANALYSIS

The highest and best use of the subject is considered to be its present use as a single family residential dwelling. The remaining economic life of the structure coupled with the subject site's residential zoning result in the present use as the only logical highest and best use conclusion.

USPAP COMPLIANCE ADDENDUM

It should be noted that although the preprinted Freddie Mac Form 70 March 2005 / Fannie Mae Form 1004 March 2005 form states this is a "Summary Appraisal Report" on the top of Page 1, this is an "Appraisal Report" in compliance with USPAP 2018-2019 reporting requirements.

Supplemental Addendum

File No. 980438

Borrower	Valley Community Development Corp.				
Property Address	132 Northampton Rd				
City	Amherst	County	Hampshire	State	MA Zip Code 01002
Lender/Client	CEDAC				

DISCLOSURE AND DISCUSSION OF PAIRED DATA ANALYSES AND ADJUSTMENTS

Not all adjustments in the Sales Comparison Approach can be directly extracted or supported by the available market data with a high degree of accuracy. Some adjustments have an element of subjectivity and professional judgment, which the appraiser has applied, based on prior observations of the reactions of typical/knowledgeable buyers and sellers in the marketplace. This method is a standard and well-accepted practice within the appraisal industry. All interested parties are encouraged to have an understanding of basic valuation practices when appraising atypical or complex properties; or where there is an extreme absence of like elements of comparison; or in instances where the market data is inconsistent on which to base better supported adjustments and/or overall value conclusions. Individual adjustments can not be relied on independently.

Appraising Residential Properties, 4th Edition, Appraisal Institute, Page 342, "Limitations of Paired Data Analyses" states: "...This brief discussion of paired data analysis may seem to suggest that identifying the effects of property differences from market data is a straightforward procedure that can produce accurate, complete mathematical results in all appraisals. Such an impression would be misleading. Appraisers develop an opinion of market value by applying their judgment to the analysis and interpretation of data. Paired data analysis is a tool that an appraiser can apply to market data in some circumstances. When used in conjunction with other analytical tools, this type of analysis supports and guides the appraiser's judgment, but it does not take its place. Perfect sets of comparables that vary in a single, identifiable respect are rarely found.

Because properties that are sufficiently similar to the subject are usually limited in number, the decision to apply paired data analysis in a given situation is a matter of judgment. Often the sampling size may not be large enough to provide a solid statistical foundation for the appraiser's conclusions. Nevertheless, paired data procedures are important valuation tools that appraisers should use whenever possible. Identifying matched data sets and isolating the effects of variables is a practical methodology for studying market data, even if a comprehensive paired data analysis cannot be performed. When only a narrow sampling of market data is available, which would not lend itself to statistical analysis, paired data analysis can be used to test the results of other analytical procedures..."

For example, say an appraiser finds three sales that are nearly identical in a tract/production built subdivision, with the sole exception being that one sale has a three-car garage, while the others have two-car garages, yet their was no selling price differences. Another example is when the available data has multiple dissimilarities with different prices, it often becomes impossible to determine how much each individual variable has contributed to the price differences. In theory and in perfect markets, using a market grid and paring the sales should result in a relatively close value range after the extracted and applied adjustments. Factor in transitional market trends and it often becomes virtually impossible to derive identifiable individual units of comparison.

The Appraising Residential Properties, 4th Edition, Appraisal Institute, Page 344, "Other Quantitative Adjustment Techniques further states that in " instances where paired sales analysis is not conclusive, the appraiser may apply judgment to resolve the problem." The adjustments resulting from the appraiser's judgment is based on a study and understanding of historic or past buyer preferences. It further suggests that cost and depreciated cost data may be used with the appraiser arriving at the value contribution (not cost new) of certain amenities. In effect, the sales grid found in any pre-printed residential reporting forms afford every appraiser a convenient 'paired sale format' and should make paring the sales very easy. Yet, when comparing two appraisals done by two different appraisers for the same property seldom are the adjustments all the same.

Typical underwriting guidelines require bracketing in the sales grid. There were a limited amount of recent similar sales available to bracket the subject's major components. In the opinion of the appraiser extending the search parameters in order to bracket would not increase the credibility of the report and could cause the report to be misleading.

Subject Photo Page

Borrower	Valley Community Development Corp.				
Property Address	132 Northampton Rd				
City	Amherst	County	Hampshire	State	MA Zip Code 01002
Lender/Client	CEDAC				



Subject Front

132 Northampton Rd
Sales Price **407,500**
Gross Living Area **1,744**
Total Rooms **7**
Total Bedrooms **4**
Total Bathrooms **1**
Location **Good/BusyRd**
View **Res/Ath Field**
Site **38,114 sf**
Quality **Average/Low**
Age **72 Years**



Subject Rear



Subject Street

Photograph Addendum

Borrower	Valley Community Development Corp.				
Property Address	132 Northampton Rd				
City	Amherst	County	Hampshire	State	MA Zip Code 01002
Lender/Client	CEDAC				



Kitchen

Comments:



Living room

Comments:



Bathroom

Comments:



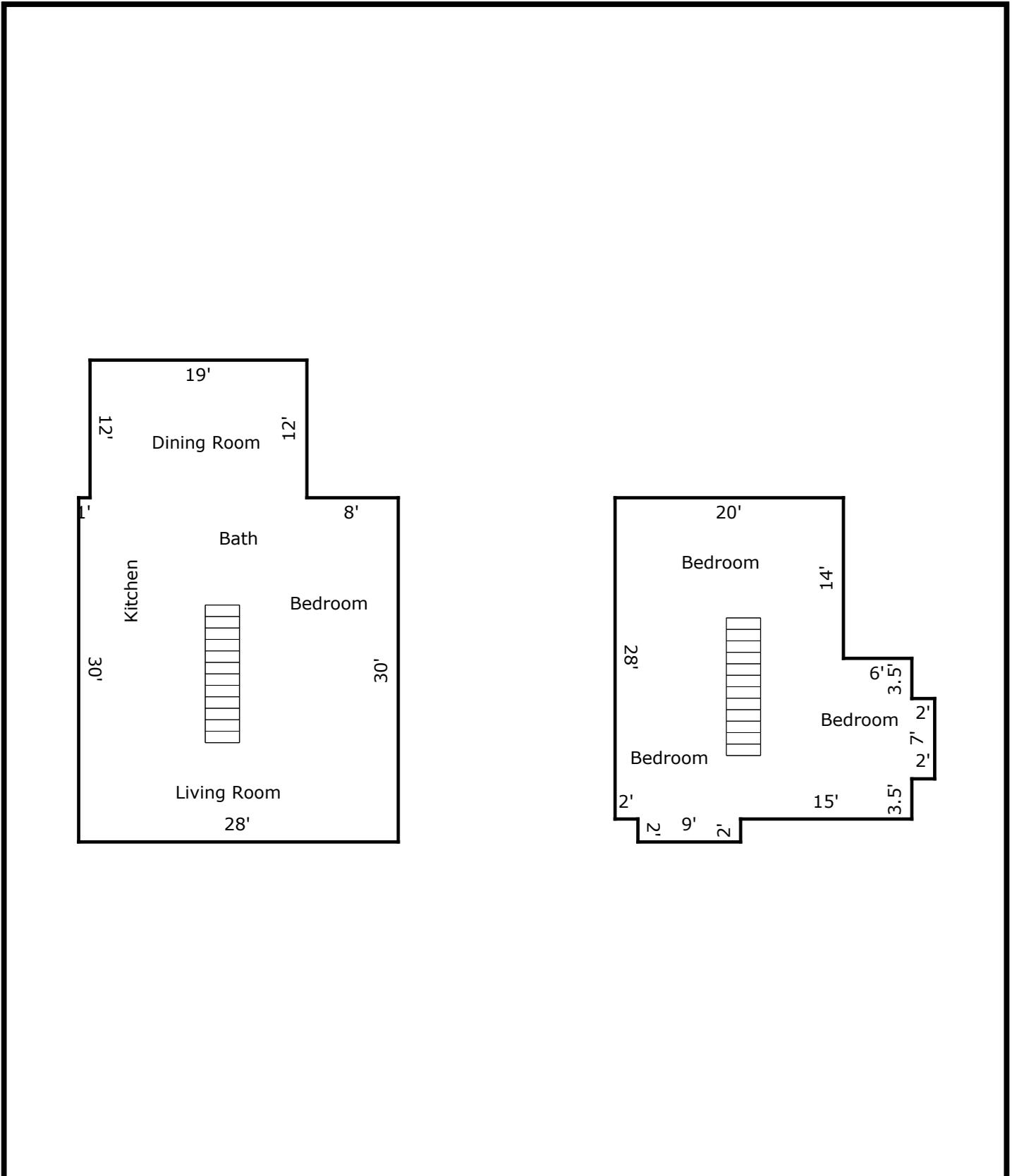
Lower level

Comments:

Building Sketch

Borrower	Valley Community Development Corp.			
Property Address	132 Northampton Rd			
City	Amherst	County	Hampshire	State MA Zip Code 01002
Lender/Client	CEDAC			

Not To Scale
Layout Approximate
Dimensions Rounded



TOTAL Sketch by a la mode, inc.

Area Calculations Summary

Living Area	Calculation Details	
First Floor	1068 Sq ft	19 × 12 = 228 30 × 28 = 840
Second Floor	676 Sq ft	9 × 2 = 18 7 × 2 = 14 28 × 20 = 560 14 × 6 = 84
Total Living Area (Rounded):	1744 Sq ft	

Comparable Photo Page

Borrower	Valley Community Development Corp.						
Property Address	132 Northampton Rd						
City	Amherst	County	Hampshire	State	MA	Zip Code	01002
Lender/Client	CEDAC						



Comparable 1

155 E Pleasant St	
Prox. to Subject	0.96 miles NE
Sale Price	382,500
Gross Living Area	1,370
Total Rooms	7
Total Bedrooms	4
Total Bathrooms	1.5
Location	Good/BusyRd
View	Residential
Site	25,939 sf
Quality	Average/Low
Age	76 Years



Comparable 2

43 Butterfield Ter	
Prox. to Subject	1.13 miles N
Sale Price	395,000
Gross Living Area	2,066
Total Rooms	9
Total Bedrooms	4
Total Bathrooms	2.5
Location	Good/BusyRd
View	Res/U Mass
Site	24,774 sf
Quality	Average/Low
Age	103 Years



Comparable 3

116 Blue Hills Rd	
Prox. to Subject	0.11 miles W
Sale Price	475,000
Gross Living Area	1,500
Total Rooms	8
Total Bedrooms	4
Total Bathrooms	2
Location	Good
View	Residential
Site	11,434 sf
Quality	Average/Good
Age	78 Years

Comparable Photo Page

Borrower	Valley Community Development Corp.						
Property Address	132 Northampton Rd						
City	Amherst	County	Hampshire	State	MA	Zip Code	01002
Lender/Client	CEDAC						



Comparable 4

155 Northampton Rd
 Prox. to Subject **0.06 miles W**
 Sale Price **545,000**
 Gross Living Area **2,366**
 Total Rooms **10**
 Total Bedrooms **4**
 Total Bathrooms **2.5**
 Location **Good/BusyRd**
 View **Res/Ath Field**
 Site **16,400 sf**
 Quality **Good**
 Age **108 Years**

Comparable 5

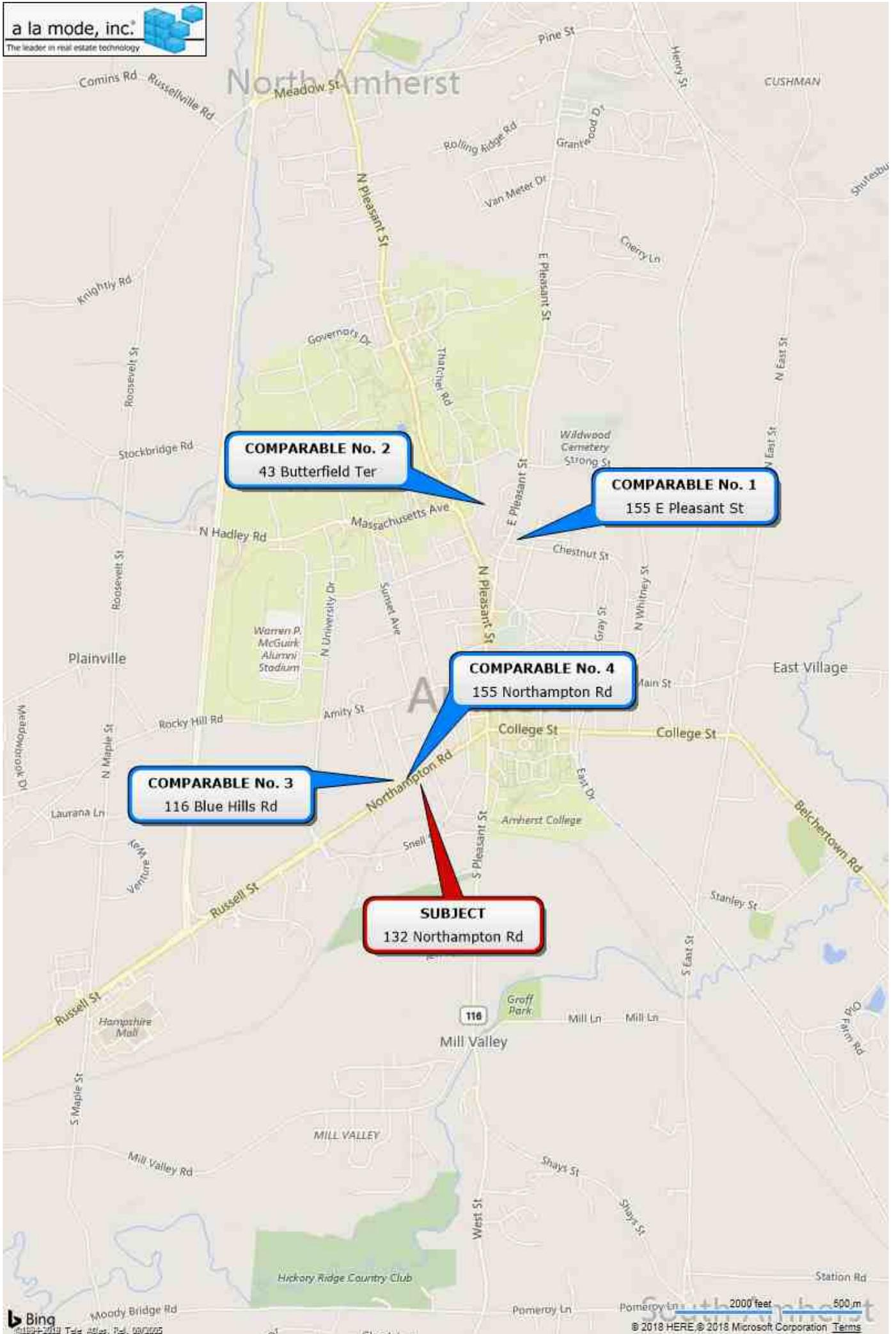
Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Comparable 6

Prox. to Subject
 Sale Price
 Gross Living Area
 Total Rooms
 Total Bedrooms
 Total Bathrooms
 Location
 View
 Site
 Quality
 Age

Location Map

Borrower	Valley Community Development Corp.						
Property Address	132 Northampton Rd						
City	Amherst	County	Hampshire	State	MA	Zip Code	01002
Lender/Client	CEDAC						



Deed

Borrower	Valley Community Development Corp.			
Property Address	132 Northampton Rd			
City	Amherst	County	Hampshire	State MA Zip Code 01002
Lender/Client	CEDAC			

Bk: 12822 Pg: 30



2017 00025316

Bk: 12822Pg: 30 Page: 1 of 3
Recorded: 12/01/2017 03:07 PM

Affected premises: 132 Northampton Road
Amherst, MA 01002

QUITCLAIM DEED

I, JEFFREY M. KEEDY, of 132 Northampton Road, Amherst, Massachusetts;

in consideration of One (\$1.00) Dollars to me paid,

grant, with **QUITCLAIM COVENANTS**,

to JEFFREY M. KEEDY, and MIA A. KEEDY of 132 Northampton Road, Amherst, Massachusetts, a married couple as Tenants by the Entirety;

The land in Amherst, with the buildings thereon, bounded and described on the attached Exhibit A.

Being the same premises conveyed to Jeffrey M. Keedy by deed of Ashley D. Keedy and Jeffrey M. Keedy recorded in Hampshire County Registry of Deeds in Book 11805, Page 124.

Jeffrey M. Keedy hereby reserves any and all homestead rights previously acquired or declared in the property being transferred hereunder.

Witness my hand and seal this 27 day of November, 2017.



Witness



Jeffrey M. Keedy

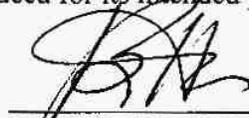
COMMONWEALTH OF MASSACHUSETTS

Hampshire, ss.

November 27 2017

Then personally appeared the above-named Jeffrey M. Keedy, known to me through sufficient evidence of identification, which was driver's license, who acknowledged he signed the foregoing instrument as his free act and deed for its intended purpose, before me.





Notary Public: Barbara L. Hawley
My Commission Expires: 07/13/23

Deed

Borrower	Valley Community Development Corp.						
Property Address	132 Northampton Rd						
City	Amherst	County	Hampshire	State	MA	Zip Code	01002
Lender/Client	CEDAC						

Bk: 12822 Pg: 31

Exhibit A

The land in Amherst, bounded and described as follows:

PARCEL 1

Beginning at an iron post marking the southwest corner of the land herein conveyed; said iron post marks the southwest corner of the land conveyed to Vincent Grandonico and Maria Grandonico by deed of Sarah D. Morse Baker, dated January 5, 1945, recorded in Hampshire County Registry of Deeds, Book 987, Page 177;

Thence from said iron post, northerly along an iron fence marking the easterly line of land of Amherst College, one hundred (100) feet to an iron pipe;

Thence N. 74° 45' E. along land now or formerly of Maria Grandonico, one hundred sixty-six (166) feet to an iron pipe;

Thence S. 20° 30' E. along land now or formerly of Maria Grandonico, eighty-four (84) feet to an iron pipe set in the northerly line of land owned by Amherst College;

Thence westerly along land of Amherst College one hundred ninety-three (193) feet to the place of beginning; together with a fifteen (15) foot wide right of way for any and all purposes, including the right to lay and maintain sewer, water and drain pipe, and electric and telephone wires, on the poles or in the ground, from the northeasterly corner of the land conveyed to the southerly line of Northampton Road, bounded and described as follows:

Beginning at an iron pipe marking the northeast corner of the land conveyed;

Thence N. 20° 30' W. along land now or formerly of Maria Grandonico to a point in the southerly line of Northampton Road;

Thence westerly along the southerly line of Northampton Road fifteen (15) feet to a point;

Thence S. 20° 30' E. along land now or formerly of Maria Grandonico to a point in the northerly line of the land by this deed conveyed;

Thence N. 74° 45' E along the northerly lone of the land conveyed fifteen (15) feet to the iron pin marking the point of beginning of the right of way herein described;

PARCEL 2

Beginning at an iron pipe set in the southerly line of Northampton Road, said iron pipe marks the northeasterly corner of the land herein described and the northwesterly corner of land conveyed by Maria Grandonico to Robert R. Ullman et ux;

Deed

Borrower	Valley Community Development Corp.			
Property Address	132 Northampton Rd			
City	Amherst	County	Hampshire	State MA Zip Code 01002
Lender/Client	CEDAC			

Bk: 12822 Pg: 32

Thence S. 17° 20" E. along land now or formerly of said Ullman, to an iron pipe marking the northeasterly corner of land now or formerly owned by Victor A. Keedy;

Thence S. 74° 30" W. along land now or formerly of said Keedy, one hundred sixty-six (166) feet to an iron pipe and land owned by Amherst College; said iron pipe marks the northwesterly corner of land owned by said Keedy and the southwesterly corner of the land herein described.

Thence northerly along land of said Amherst College, one hundred thirty-three and six tenths (133.6) feet to an iron pipe and the southerly line of Northampton Road; thence easterly, along Northampton Road, one hundred thirty-nine and five tenths (139.5) feet to the point of beginning.

ATTEST: HAMPSHIRE, *Mary Olberding*, REGISTER
MARY OLBERDING

July 6, 2018

Gary L. Aldrich
President
FSI Appraisal Co., Inc.
100 King Street/PO Box 1267
Northampton, MA 01061-1267

Re: 132 Northampton Road, Amherst, MA

Dear Gary:

By this engagement letter, Community Economic Development Assistance Corporation ("CEDAC") formally requests the services of FSI Appraisal Co., Inc. ("Appraiser") to conduct a complete As-is appraisal of that certain parcel of land, together with the buildings thereon, located at 132 Northampton Road, Amherst, MA (the "Property").

Please address the appraisal to CEDAC, its successors and assigns as their interests may occur. The Appraiser must not enter or inspect the Properties without first obtaining permission from the owner. Contact Laura Baker at 413-586-5855 x100 or lb@valleycdc.com to arrange access to the property.

CEDAC requires this appraisal in connection with the CEDAC's consideration of an application by Valley Community Development Corporation to obtain an acquisition loan from CEDAC to be secured by a first priority mortgage on the Property. The appraisal will be used to establish the collateral and market value of the Property and to gather property information to be used for loan underwriting purposes.

This appraisal and appraisal report must comply with Title XI of the Financial Institution Reform Recovery and Enforcement Act of 1989 ("FIRREA"), as amended, and the regulations thereunder at 12 C.F.R., Part 34. The appraisal report must conform to the Uniform Standards of Professional Appraisal Practice ("USPAP"), as most recently amended, adopted by the Appraisal Standards Board of the Appraisal Foundation. The appraisal must be conducted by a "State certified appraiser," as defined in 12 C.F.R. §34.42 (i), and the appraisal report must include a statement certifying the Appraiser's standing as a State certified appraiser.

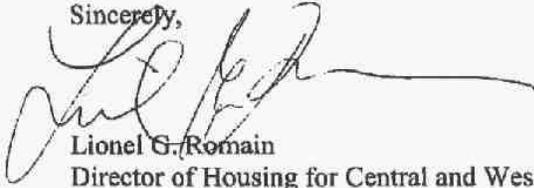
Please deliver a draft report to Lionel G. Romain by no later than August 8, 2018. A final report will be needed by August 15, 2018.

The invoice for this appraisal should be sent directly to CEDAC, attention Lionel G. Romain with a copy to the Borrower at Valley Community Development Corporation, Attn: Laura Baker,

30 Market Street, Northampton, Massachusetts 01060. The fee for all the above described services, including expenses, shall be \$450.

Thank you for your assistance in this matter. Kindly acknowledge your acceptance and agreement to the terms of this engagement letter by signing and returning it to my attention. Please do not hesitate to contact me at (413) 585-0031 if you have any questions or concerns.

Sincerely,



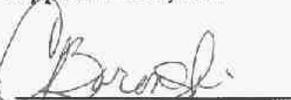
Lionel G. Romain
Director of Housing for Central and Western Massachusetts

cc: Jaclyn Pacejo

AGREED & ACCEPTED:

FSI Appraisal Co., Inc.

By:



Name:

Its: office mgr.

Date:



VALLEY COMMUNITY
DEVELOPMENT CORP.

BYLAWS

ARTICLES OF
INCORPORATION

BYLAWS
Valley Community Development Corporation

ARTICLE I: Name, Target Area, and Location

Section 1. Name. The name of this organization shall be the Valley Community Development Corporation, a private non-profit organization established under Chapter 180 of the General Laws of Massachusetts, henceforth referred to as the "Corporation".

Section 2. Target Area. The Target Area of the Corporation shall be composed of the towns of Amherst and Hadley, and the Cities of Northampton and Easthampton, all in the Commonwealth of Massachusetts, USA.

Section 3. Location. The principal office of the Corporation shall be located within the Target Area as described in Article I, Section 2. Within the Target Area, the principal office may be changed by the Directors, effective upon filing a certificate with the Secretary of the Commonwealth.

ARTICLE II: Purpose and Functions

The Corporation is organized exclusively for educational and charitable purposes. The general purpose of the Corporation shall be to improve the quality of life of low and moderate income residents of the Target Area by addressing economic, educational, and social needs, and to promote community-wide interest, involvement, and leadership in Community Development. More specifically, the Corporation shall be primarily engaged in the following functions:

Section 1. Housing. The provision of decent housing that is affordable to low and moderate income people through the creation/preservation of such housing as well as through housing counseling services.

Section 2. Economic Development. To foster economic development and stabilization.

Section 3. Employment. To reduce the level of unemployment and underemployment.

Section 4. Community Involvement and Leadership Development. As a component of all activities, to promote broad interest and leadership in Community Development, especially among those persons who are directly affected by the Corporation's services.

ARTICLE III: Membership and Meetings of the Corporation

Section 1. Types of Membership. There shall be two types of membership: individual and organizational.

A. Individual Membership. All persons eighteen years of age or older who reside in the Target Area or whose principal place of work is in the Target Area may become Members. Each individual Member shall have one vote in all matters in which the membership is entitled to vote.

B. Organizational Membership. Organizations, institutions, and other corporations who wish to support the work of the Corporation may elect to become Non-Voting Members.

Section 2. Requirements of Membership.

A. Application. Membership is effective upon receipt by the Corporation of a completed membership application; and

B. Dues. The payment of annual dues, as established by the Board of Directors; or

C. Waiver. A request to waive dues due to hardship;

D. Duration. Membership shall continue as long as the member resides or works in the Target Area, pays the annual membership dues by the date and in the amount set by the Board or receives a waiver of such dues, and presents no cause for suspension or removal.

E. Suspension or Removal. A Member may be suspended or removed with cause by a vote of a majority of the Directors, but only after such member has been given reasonable notice of such suspension or removal and an opportunity to be heard.

F. Resignation. A Member may resign by submitting a written resignation to the Directors which indicates the date on which the resignation is to be effective.

Section 3. Powers of Membership. Voting Members of the Corporation shall, as dictated by law, the Articles of Organization, or these Bylaws, elect Directors, and hold such additional powers and rights as the Directors may designate. Members, including representatives of member organizations, may, at the request of the Board, serve on committees and provide leadership of other types in the service of the Corporation's purposes.

Section 4. Meetings of the Membership.

A. Annual Meeting. An annual meeting shall be held for purposes of hearing annual reports, electing Directors, and other business as may be appropriate. The meeting shall take place in a location within the Target Area to be determined by the Board of Directors, and shall be held annually during the month of November. The President or Vice-President shall send all members of the Corporation written notice of the meeting at least twenty (20) days prior to the date of the meeting. Timely notice stating the date,

time, location, and agenda shall also be placed in a conspicuous location at the Corporation's headquarters, in such local media as judged appropriate by the Board.

B. Special Meetings. Special meetings may be called by the Board of Directors, and may be held at any time and at any place within the Target Area. The President or Vice-President shall send all Members of the Corporation written notice of the meeting at least seven (7) days prior to the date of each meeting, and shall post the announcement of the meeting in a conspicuous location at the Corporation's headquarters, and/or in such local media as judged appropriate by the Board of Directors.

C. Quorums. At any meeting of the Members, the lesser of twenty (20) Members or one-fourth (1/4) of the membership shall constitute a quorum.

D. Action by Vote. When a quorum is present at any meeting, a majority of the votes properly cast by Members present in person shall decide any question, unless otherwise provided by law or these Bylaws.

ARTICLE IV: Board of Directors

Section 1. Size. Election. Composition. Term of Office. and Removal.

A. Size. The Board of Directors of the Corporation shall consist of up to fifteen (15) Directors.

B. Election. Directors shall be elected by the Members of the Corporation present at the Annual Meeting, following upon a nomination procedure established by the Board.

C. Composition. Directors shall be Members of the Corporation either at the time of election or immediately thereafter. The Corporation will endeavor to create a Board that is broadly representative of the constituencies and values of the Corporation. Specifically:

1. At least one-third of the board must be representatives of the low-income community, which includes residents of low-income neighborhoods in the community, low-income residents of the community, or elected representatives of low-income neighborhood organizations;
2. Not more than one-third of the board may be representatives of the public sector, which include elected officials, appointed public officials, public employees, or individuals appointed by a public official;
3. The balance is unrestricted.

D. Term of Office. Each term of office shall be three years. Each Director shall hold office until the expiration of his or her term, or until he or she resigns, dies, is removed, or becomes disqualified.

E. Resignation. A Director may resign by delivering his or her written resignation to the Corporation at its principal office.

F. *Suspension or Removal.* A Director may be suspended or removed by a vote of a majority of the serving Directors. Such a vote may be taken at any meeting called for such purpose or at any regular meeting of the Board. A Director may be removed for cause, for absence from three (3) consecutive or six (6) total regular meetings within the fiscal year, or for a change in residence or primary employment to a location outside of the Target Area. A Director may be removed only after reasonable notice and an opportunity to be heard.

G. *Vacancies.* If an elected Board position becomes vacant, the Board may appoint a person to fill the position until the next Annual Meeting at which time a Board Member shall be elected to a three (3) year term.

H. *Compensation.* No compensation, loans, or other payments shall be made to any Directors. The Board, by majority vote, may however, see fit to reimburse reasonable and necessary expenses incurred by its Directors.

Section 2. Powers and Responsibilities of the Board. The Board of Directors shall have the general authority to conduct the affairs of the Corporation, which shall always be consistent with the Corporation's educational and charitable purposes. This authority includes, but is not limited to, the following powers:

A. *The appointment and oversight of the Executive Director,* who shall administer the Corporation, direct its daily operations, and execute the policies of the Board. The Board shall determine the qualifications, duties, and compensation of the Executive Director. All other staff personnel shall be appointed by the Executive Director with the advice of the Board. The Board shall, periodically, formally evaluate the work of the Executive Director and shall hold the authority to remove the Executive Director from the position in accordance with its policies, *with reasonable notice and an opportunity to be heard.*

B. *The final, absolute power of the Corporation,* including the power to enter into agreements, contracts, and partnerships, to purchase, sell, and lease property, to make loans and grants, to borrow funds, and to purchase equity.

C. *Determination of major fiscal, program, and personnel policies,* subject to applicable laws and regulations of the Federal and State governments.

D. *Final approval of all program proposals and budgets.*

E. *Enforcement of compliance* with all applicable conditions of grants and contributions.

F. *All Powers of the Corporation* except those otherwise reserved to Members by law, the Articles of Incorporation, or these Bylaws. The Board shall have the authority to authorize projects which will benefit low and moderate income persons or other constituencies identified in Article II in the Corporation's Target Area even when such projects will also benefit such persons outside the Corporation's Target Area.

Section 3, Meetings of the Board.

A. *Regular Meetings.* Regular meetings of the Board may be held at such times and at such places within the Target Area as the Directors may determine, and may be called by the President or by any two or more of the Directors. No more than seventy-five (75) days shall pass between regular meetings.

B. *Special Meetings.* Special meetings of the Board may be held at any time and at any location within the Target Area when called by the President of the Board of Directors or by two or more of the Directors.

C. *Minutes.* The Board shall keep, for each meeting, written minutes that include a record of votes on all motions.

D. *Quorums.* At any meeting of the Board, a majority of the Directors currently serving shall constitute a quorum for the transaction of business. There shall be no voting by proxy.

E. *Notice.* Notice of all the regular meetings of the Board for the calendar year, stating date, time, and location shall be given at the January Board meeting.

An agenda for all regular meetings of the Board will be given at least two (2) business days in advance of the meeting date.

Notice of all special meetings of the Board, stating date, time, location, and purpose, shall be given at least 48 hours or two (2) business days in advance by mail, facsimile or email.

F. *Action by Vote.* When a quorum is present at any meeting a majority of the Directors present and voting shall decide any question, including election of Officers, unless otherwise prohibited by law, the Articles, or the Bylaws.

G. *Action by Writing.* Any action required or permitted to be taken at any meeting of the Directors may be taken without a meeting if no discussion or further discussion is required and if all the Directors consent to the action in writing and the written consents are filed with the records of the Meetings of the Directors. Such consents may be by mail, facsimile or email and shall be treated for all purposes as a vote at a meeting.

Section 4. Officers and Agents of the Board

A. *Number, Title, and Qualifications.* There shall be four (4) Officers of the Corporation: President, Vice President, Treasurer, and Clerk. All Officers shall be members of the Board of Directors, and no person may hold two (2) offices simultaneously.

B. *Election and Term.* All Officers shall be elected annually by the Directors, at the January meeting of the Board of Directors. Officers shall serve for one year or until replaced.

C. *Duties.* The duties of each Officer shall be as follows:

a. **President.** The President shall preside at all meetings of the Membership and the Board, shall sign, on behalf of the Corporation, all deeds, contracts and other formal instruments; shall appoint committees, and shall have such other powers and duties as may be determined by the Directors.

b. **Vice-President.** The Vice-President shall exercise all of the powers and duties of the President during the absence or incapacity of the President.

c. **Treasurer.** The Treasurer shall, subject to the direction and control of the Board, have oversight responsibility for the financial management and condition of the Corporation. S/he shall serve as Chairperson of the Finance/Audit Committee and will convene regularly scheduled committee meetings to review, with staff, timely financial reports, including but not limited to, Cash Flow reports, YTD Income Statements and Annual Budget reports. The Treasurer will assure that appropriate fiscal policies and procedures are in place to account for and protect the assets of the Corporation.

d. **Clerk.** The Clerk shall give notice of meetings of Members and of the Board as required by these Bylaws, and shall be responsible for the official minutes of the Corporation. Such minutes shall be kept at the principal office of the Corporation and shall be open at all reasonable times to inspection.

D. *Resignation.* An Officer may resign by delivering his or her written resignation to the Corporation at its principal office.

E. *Suspension or removal.* An Officer may be suspended or removed by a majority of Directors at any meeting called for such purpose or any regular meeting of the Board. An Officer may be removed only after reasonable notice and an opportunity to be heard.

F. *Vacancies.* If an Office becomes vacant, the Directors may elect a successor at any regular or special meeting to fill the position until the next January meeting.

Section 5. Execution of Papers. All deeds, leases, transfers, contracts, bonds, notes, checks, drafts, and other obligations made, accepted or endorsed by the Corporation shall be signed by the President, or by the Vice-President, or by the Executive Director, at the direction of the Board or as the Board of Directors may generally or in particular cases authorize the execution thereof in some other manner.

Section 6. Committees of the Board. The President shall appoint several standing committees, including an Executive Committee, Finance Committee, Nominating

Committee, Personnel Committee, Real Estate Committee, Economic Development Committee, Fundraising Committee, and Property Management Committee and shall appoint such other ad hoc committees as are determined by the Board to be needed to conduct the affairs of the Corporation.

- A. *The Executive Committee* shall consist of the President, Vice President, Treasurer, and Clerk. It shall have the power to act for the Board between Board meetings. It shall hold meetings as required at the call of any one or more of its members. Any action taken by the *Executive Committee* shall be subject to ratification by the Board at its next meeting.
- B. *The Finance Committee* shall consist of the Treasurer and at least two other Directors, and shall recommend financial goals and policies for the agency; develop and recommend annual operating budgets; monitor the financial position of the organization; monitor the budget and recommend modifications as required; develop and recommend financial management policies; recommend selection of the auditor; direct the annual audit; and arrange audit presentations to the Board by the auditor.
- C. *The Nominating Committee* shall consist of at least two Directors, and shall make nominations of Members, Directors, and Officers of the Board. Provisions shall be made for individuals to nominate themselves.
- D. *The Personnel Committee* shall consist of at least two Directors, and shall develop, review and propose new or modified personnel policies, salary structures and benefits packages; monitor personnel issues and handle personnel matters (such as grievances) that may be assigned to the Board; and direct the annual evaluation of Executive Director.
- E. *The Real Estate Committee* shall consist of at least two Directors, and shall review, monitor and recommend housing development activities to the Board.
- F. *The Economic Development Committee* shall consist of at least two Directors and shall review, monitor on recommend economic development activities to the Board.
- G. *The Fundraising Committee* shall consist of at least three Directors, and shall develop, review and propose an annual fundraising plan to the Board.
- H. *The Property Management Committee* shall consist of at least two Directors, and shall review and monitor on a regular basis the physical assets of the properties owned by the Corporation and managed by an outside management company.
- H. *Ad hoc Committees* may consist of Directors and Members, including representatives of Member Organizations. Their mandates shall be reviewed

periodically by the Board. Such committees shall be advisory and recommending in nature, and shall report to the Board.

I. *Committee Reports.* The reports of all committees shall be read into the minutes of the Board meetings at which they are presented.

Section 7. Conflict of Interest.

All members of the Board of Directors of the Corporation have accepted the responsibility for making decisions in the best interests of the agency. To protect the integrity of Valley CDC's decision making process, any perceived, potential, or real conflicts between the interests of Valley CDC and the personal, professional, business, or financial interests of any individual member of the Board of Directors shall be scrupulously avoided. Please refer to Conflict of Interest Policy adopted on March 7, 2007.

In addition the following shall apply:

A. *Gifts, Monies, and Gratuities.* Directors shall be prohibited from accepting gifts, monies, or gratuities from (i) persons receiving benefits or services under any program of the Corporation financed by local, state, or federal funds, (ii) any person or agency performing services under contract, or (iii) persons who are otherwise in a position to benefit from the actions of a Director.

B. *Contracts and Other Transactions.* No contract or other transaction of the Corporation shall, in the absence of fraud, be affected or invalidated by the fact that any Director of the Corporation or any corporation, firm, or association of which he or she may be a director, officer, stockholder, or member may be a party to or have a pecuniary or other interest, in any such contract or other transaction, provided that the nature and extent of his or her interest was disclosed to, or known by, the entire Board of Directors before action on such contract or other transaction.

A Director who is a party to or who has such interest may not be counted in determining the existence of a quorum at any meeting of the Board of Directors which shall authorize any such contract or such transaction, and such Director shall not participate or be present in the discussion or the vote to authorize any such contract or transaction.

Article V: Operating Directives

Section 1. Robert's Rules of Order. Robert's Rules of Order will resolve differences over the conduct of motions, discussions, and votes at meetings of the Corporation.

Section 2. Fiscal year. The fiscal year of the Corporation shall begin on July 1 and end on the subsequent June 30 of each year, unless otherwise decided by the Directors.

Article VI: Personal Liability and Indemnification

Section 1. Personal Liability. The Members, Directors and Officers of the Corporation shall not be personally liable for any debt, liability or obligation of the Corporation. All persons, corporations or other entities extending credit to, contracting with, or having any claim against the Corporation may look only to the funds and property of the Corporation for the payment of any such contract or claim, or for the payment of any debt, damages, judgment or decree, or of any money that may otherwise become due or payable to them from the Corporation.

Section 2. Indemnification. The Corporation shall, to the extent legally permissible, indemnify each of its Directors and Officers, former Directors and former Officers, and may indemnify all employees or agents of the Corporation against all liabilities and expense, including amounts paid in satisfaction of judgment, in compromise or as fines and penalties, and counsel fees reasonably incurred by him or her in connection with the defense or disposition of any action, suit, or other proceeding, whether civil or criminal, in which he or she may be involved, or with which he or she may be threatened while in office or thereafter, by reason of having been such a Director, Officer, employee or agent, except with respect to any matter as to which he or she shall have been adjudicated in any proceeding not to have acted in good faith in the reasonable belief that his or her action was in the best interests of the Corporation

Provided, however, that as to any matter disposed of by a compromise payment by such Director, Officer, employee, or agent, pursuant to a consent decree or otherwise, no indemnification either for said payment or for other expenses shall be provided unless such compromise shall be approved as in the best interests of the Corporation, after notice that it involves such indemnification: (a) by a disinterested majority of the Directors then in office; or (b) by a majority of the disinterested Directors then in office, provided that there has been obtained an opinion in writing of independent legal counsel to the effect that such Director, Officer, employee or agent appears to have acted in good faith in the reasonable belief that his or her action was in the best interests of the Corporation; or (c) by a majority of the disinterested members entitled to vote, voting as a single class of individuals. Expenses, including counsel fees, reasonably incurred by any such Director, Officer, employee or agent in connection with the defense or disposition of any such action, suit or other proceeding may be paid from time to time by the Corporation in advance of the final disposition thereof upon receipt of an undertaking by such individual to repay the amounts paid by the Corporation if he shall be adjudicated to be not entitled to indemnification under Massachusetts General Laws, Chapter 180, Section 6. The right of indemnification hereby shall not be exclusive of or affect any other rights to which any Director, Officer, employee, or agent may be entitled. As used in this paragraph, the terms "Director", "Officer", "employee", and "agent" include their respective heirs, executors and administrators, an "interested" Director or Officer is one against whom, in such capacity the proceedings in question or another proceeding on the same or similar grounds, is then pending.

Article VII: Amendments to the Bylaws

Section 1. Periodic Reviews. These Bylaws shall be reviewed at least once every five (5) years by an *ad hoc* committee which shall recommend to the Board any amendments that should be made.

Section 2. Authority to Amend. These Bylaws may at any time be amended or repealed, in whole or in part, by a vote of a majority of the Directors, provided that the substance of any proposed change must be stated in the notice of the meeting at which such action is to be taken, except that no amendment or repeal may be made by the Directors which effects the power of the Members to elect Directors, or which by law or the Articles of Organization require action by Members. Not later than the time of giving notice of the meeting of Members next following the making, amending or repealing by the Directors of the power of the Members to elect Directors, Bylaw notice thereof stating the substance of such change shall be given to all Members entitled to vote, and any Bylaw adopted by the Directors may be amended or repealed by the Members.

Article VIII: Dissolution of the Corporation

If, in the opinion of two-thirds (2/3) of the Board of Directors, it becomes necessary or desirable to dissolve the Corporation, the assets of the Corporation shall be applied and distributed as follows:

- A. All liabilities and obligations of the Corporation shall be paid, satisfied, and discharged or adequate provision shall be made thereof
- B. Assets held by the Corporation under conditions requiring return, transfer or conveyance, which condition occurs by reason of the dissolution, shall be returned, transferred or conveyed in accordance with such requirements.
- C. All other assets shall be transferred to corporations, persons, groups, or organizations engaged in activities which substantially carry out the purposes of the Corporation, as then stated in its Charter and Bylaws and which are exempt from taxation under Section 501 (c) (3) of the Internal Revenue Code of 1954, or successor provisions thereto.

Approved: 2/9/11

Examiner

The Commonwealth of Massachusetts

William Francis Galvin
Secretary of the Commonwealth
One Ashburton Place, Boston, Massachusetts 02108-1512

04

ARTICLES OF AMENDMENT (General Laws, Chapter 180, Section 7)

Name
Approved

We, ~~William Francis Galvin~~ Fran Van Treese ~~Secretary of the Commonwealth~~ President ~~of the Commonwealth~~

and Debra Hertz, *Clerk ~~of the Commonwealth~~

of Valley Community Development Corporation
(Exact name of corporation)

located at 16 Armory Street, Northampton, MA 01060
(Address of corporation in Massachusetts)

do hereby certify that these Articles of Amendment affecting articles numbered:

Article 3 - Class of Members
(Number those articles 1, 2, 3, and/or 4 being amended)

of the Articles of Organization were duly adopted at a meeting held on October 27, 1999, by vote

20 members, _____ directors, or _____ shareholders

being at least two-thirds of its members ~~or directors~~ legally qualified to vote in meetings of the corporation ~~or~~
~~the case of a corporation having capital stock by the holders of at least two-thirds of the capital stock having~~
~~right to vote therein~~

The one class of members has been amended to include two classes of members. One class of members includes individuals who live or work in Valley CDC's target area (Amherst, Easthampton, Hadley, Northampton) and complete a membership enrollment form. Fee may be waived. Membership is based on annual renewal. Individuals have voting rights as detailed in the by-laws. The second class of members is an associate non-voting type. Membership is for organizations, agencies and businesses in any geographic area and there is a required annual fee. Membership is based on an annual renewal basis.

C
P
M
R.A.

*Delete the inapplicable words.

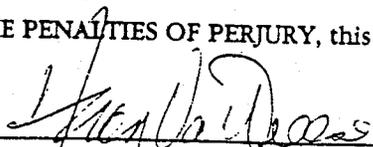
Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on one side only of separate 8 1/2 x 11 sheets of paper with a left margin of at least 1 inch. Additions to more than one article may be made on a single sheet so long as each article requiring each addition is clearly indicated.

3

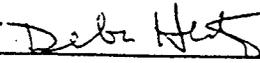
The foregoing amendment(s) will become effective when these Articles of Amendment are filed in accordance with General Laws, Chapter 180, Section 7 unless these articles specify, in accordance with the vote adopting the amendment, a later effective date not more than *thirty days* after such filing, in which event the amendment will become effective on such later date.

Later effective date: _____

SIGNED UNDER THE PENALTIES OF PERJURY, this 22 day of March, ~~XX~~ 2000



~~XXXXXXXXXXXXXXXXXXXX~~ Fran Van Treese ~~XXXX~~, *President ~~XXXXXXXXXXXX~~



Debra Hertz, *Clerk ~~XXXXXXXXXXXX~~

*Delete the inapplicable words.

15274

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NO APR 13 PM 2:15

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF AMENDMENT
(General Laws, Chapter 180, Section 7)

I hereby approve the within Articles of Amendment and, the filing fee in the amount of \$ 15.00 having been paid, said articles are deemed to have been filed with me this 13th day of April 1980.

Effective date: _____



WILLIAM FRANCIS GALVIN
Secretary of the Commonwealth

TO BE FILLED IN BY CORPORATION
Photocopy of document to be sent to:

Joanne Campbell

Valley Community Development Corporation

16 Armory Street, Northampton, MA 01060

Telephone: (413) 586-5855 ext. 19



miner

The Commonwealth of Massachusetts

Office of the Secretary of State
One Ashburton Place, Boston, MA 02108

Michael Joseph Connolly, Secretary

ARTICLES OF ORGANIZATION (Under G.L. Ch. 180)

Incorporators

NAME	RESIDENCE
Joseph Agundez	342 Puffton Village, Amherst, MA 01002
Jeanette Rodriguez	Old Belchertown Rd. Amherst, MA 01002
Barbara Kelly	11A Hampshire Heights Northampton, MA 01002

88 083009

3937

The above-named incorporator(s) do hereby associate (themselves) with the intention of forming a corporation under provisions of General Laws, Chapter 180 and hereby state(s):

ne
proved

1. The name by which the corporation shall be known is:

Valley Community Development Corporation

2. The purposes for which the corporation is formed is as follows:

- A. To preserve existing housing stock which is affordable to low and moderate income people in the towns of Easthampton, Amherst and Hadley and the city of Northampton; to develop additional housing if necessary.
- B. To create job and business opportunities for low-income and minority residents of the area.
- C. To enhance and promote opportunities for the development of low-income and minority leadership within the area and to encourage broad participation from these groups in the resolution of community problems.

D. Exclusively for charitable and educational purposes within the meaning of Section 501 (c) (3) of the Internal Revenue Code of 1954, as from time to time amended, and within the meaning of General Laws Chapter 180, S 4.

-
-
-
-

6

- 3.
- J. If the corporation has more than one class of members, the designation of such classes, the manner of election or appointment, the duration of membership and the qualification and rights, including voting rights, of the members of each class, are as follows: -

The Corporation has only one class of members.

4. Other lawful provisions, if any, for the conduct and regulation of the business and affairs of the corporation, for its voluntary dissolution, or for limiting, defining, or regulating the powers of the corporation, or of its directors or members, or of any class of members, are as follows:-

See attached sheet.

THE COMMONWEALTH OF MASSACHUSETTS

ARTICLES OF AMENDMENT

(General Laws, Chapter 180, Section 7)

I hereby approve the within articles of amendment and, the filing fee in the amount of \$ 15.00 having been paid, said articles are deemed to have been filed with me this 21st day of June, 1993

Michael Joseph Connolly

MICHAEL J. CONNOLLY

Secretary of State

TO BE FILLED IN BY CORPORATION
PHOTO COPY OF AMENDMENT TO BE SENT

TO: Norman J. Guz, Jr.
Murphy, McCoubrey, Murphy
Gelinis & Auth
272 Exchange Street
Chicopee, MA 01020
Telephone (413) 592-6106

Copy Mailed

5. By-laws of the corporation have been duly adopted and the initial directors, president, treasurer and clerk or other presiding, financial or recording officers whose names are set out below, have been duly elected.
6. The effective date of organization of the corporation shall be the date of filing with the Secretary of the Commonwealth or if later date is desired, specify date, (not more than 30 days after date of filing).

7. The following information shall not for any purpose be treated as a permanent part of the Articles of Organization of the corporation.

a. The post office address of the initial principal office of the corporation in Massachusetts is:

219 Main Street, Northampton, MA 01060

b. The name, residence, and post office address of each of the initial directors and following officers of the corporation are as follows:

NAME	RESIDENCE	POST OFFICE ADDRESS
------	-----------	---------------------

President: Joseph Agundez 342 Puffton Village, Amherst, MA 01002

Treasurer: Barbara Kelly 11A Hampshire Heights, Northampton, MA 01060

Clerk: Jeanette Rodriguez Old Belchertown Rd., Amherst, MA 01002

Directors: (or officers having the powers of directors)

Joseph Agundez 342 Puffton Village, Amherst, MA 01002

Barbara Kelly 11A Hampshire Heights, Northampton, MA 01060

Jeanette Rodriguez Old Belchertown Rd., Amherst, MA 01002

c. The date initially adopted on which the corporation's fiscal year ends is:

June 30

d. The date initially fixed in the by-laws for the annual meeting of members of the corporation is:

~~Final Wednesday in April~~ changed to "sometime in October" *See members meeting of 4/2*

e. The name and business address of the resident agent, if any, of the corporation is:

none

IN WITNESS WHEREOF, and under the penalties of perjury the INCORPORATOR(S) sign(s) these Articles of Organization this 18th day of March 19, 88

I/We the below signed INCORPORATORS do hereby certify under the pains and penalties of perjury that I/We have not been convicted of any crimes relating to alcohol or gaming within the past ten years; I/We do hereby further certify that to the best of my/our knowledge the above named principal officers have not been similarly convicted. If so convicted, explain.

Joseph Agundez
Barbara Kelly
Jeanette Rodriguez

The signature of each incorporator which is

CONTINUATION SHEET 4

The corporation shall have the following powers in furtherance of its corporate purposes:

- (a) The Corporation may do business, carry on its operations, and have offices and exercise the powers granted by Massachusetts General Laws, specifically, but not limited to, Chapter 180, as now in force or as hereafter amended, in any jurisdiction within or without the United States, although the Corporation shall not be operated for the primary purpose of carrying on for profit a trade or business unrelated to its tax exempt purposes.
- (b) The Corporation may make no contribution for other than religious, charitable, scientific, literary or educational purposes.
- (c) Meetings of the Members may be held anywhere in the United States.
- (d) No part of the assets of the Corporation and no part of any net earnings of the Corporation shall be divided among or inure to the benefit of any officer or director of the Corporation or any private individual or be appropriated for any purposes other than the purposes of the Corporation as herein set forth; and no substantial part of the activities of the Corporation shall be the carrying on of propaganda, or otherwise attempting, to influence legislation, and the Corporation shall not participate in, or intervene in (including the publishing or distributing of statements), any political campaign on behalf of any candidate for public office. It is intended that the Corporation shall be entitled to exemption from federal income tax under Section 501 (c) (3) of the Internal Revenue Code and shall not be a private foundation under Section 509(a) of the Internal Revenue Code.
- (e) Upon the liquidation or dissolution of the Corporation, after payment of all of the liabilities of the Corporation or due provision therefor, all of the assets of the Corporation shall be disposed of to one or more organizations exempt from federal income tax under Section 501 (c) (3) of the Internal Revenue Code (or the corresponding provision of any future United State Internal Revenue Law).
- (f) In the event that the Corporation is a private foundation as that term is defined in Section 509 of the Internal Revenue Code, then notwithstanding any other provisions of the articles of organization or the by-laws of the Corporation, the following provisions shall apply:

The Corporation shall distribute the income for each taxable year at such time and in such manner as not to become subject to the tax on undistributed income imposed by Section 4942 of the Internal Revenue Code.

The Corporation shall not engage in any act of self-dealing as defined in Section 4941(d) of the Internal Revenue Code; nor retain any excess business holdings as defined in Section 4943(c) of the Internal Revenue Code; nor make any investments in such manner as to incur tax liability under Section 4944 of the Internal Revenue Code; nor make any taxable expenditures as defined in Section 4945(d) of the Internal Revenue Code.

32108

RECEIVED

MAR 22 1988

THE COMMONWEALTH OF MASSACHUSETTS

SECRETARY OF STATE
CORPORATION DIVISION

ARTICLES OF ORGANIZATION
GENERAL LAWS, CHAPTER 180

I hereby certify that, upon an examination of the within-written articles of organization, duly submitted to me, it appears that the provisions of the General Laws relative to the organization of corporations have been complied with, and I hereby approve said articles; and the filing fee in the amount of \$30.00 having been paid, said articles are deemed to have been filed with me this 23rd day of March 1988

Effective date

Michael J. Connolly
MICHAEL JOSEPH CONNOLLY
Secretary of State

TO BE FILLED IN BY CORPORATION
PHOTO COPY OF ARTICLES OF ORGANIZATION TO BE SENT

TO: Valley Community Development Corporation

.....
219 Main St.
.....

Northampton, MA 01060
.....

Telephone... 413-586-1569
.....

Filing Fee \$30.00

Copy Mailed

The Commonwealth of Massachusetts

MICHAEL J. CONNOLLY

Secretary of State

FEDERAL IDENTIFIC

ONE ASHBURTON PLACE, BOSTON, MASS. 02108

NO. ~~ADD FOR~~ 22-29064

ARTICLES OF AMENDMENT

00-10039

General Laws, Chapter 180, Section 7

This certificate must be submitted to the Secretary of the Commonwealth within sixty days after the date of vote of members or stockholders adopting the amendment. The fee for filing this certificate is \$10.00 as prescribed in General Laws, Chapter 180, Section 11C(b). Make check payable to the Commonwealth of Massachusetts.

We, Joseph Agundez
~~Christina Scharhair~~
NANCY MARTINEZ

, President/Vice President,
, Clerk/Assistant Clerk

VALLEY COMMUNITY DEVELOPMENT CORPORATION

(Name of Corporation)

00/00393

219 Main Street, Northampton, Massachusetts 01060

located at do hereby certify that the following amendment to the articles of organization of the corporation was duly adopted a meeting held on March 14, 19 89, by vote of 37 members

shareholders, being at least two thirds of its members legally qualified to vote in meetings of the corporation, ~~(or, in the case of a corporation having capital stock, by the holders of at least two thirds of the capital stock having right to vote thereon):~~

The Purposes of the Corporation are amended to read as set forth in the attached Appendix A.

Examined

N/A
Name/ approved

P.C.

Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on separate 8 1/2 sheets of paper leaving a left hand margin of at least 1 inch for binding. Additions to more than one article may be continuous on a single sheet so long as each article requiring each such addition is clearly indicated.

1-23-1988

VALLEY COMMUNITY DEVELOPMENT CORPORATION

APPENDIX A

CORPORATE PURPOSES
Adopted March 14, 1989

The purposes of the Valley Community Development Corporation shall be to initiate and administer programs exclusively for charitable and educational purposes within the meaning of IRC § 501(c) (3), and in furtherance of such purposes, but not in limitation thereof:

1. To aid in the acquisition, improvement (through rehabilitation, new construction, or otherwise), and make available (through ownership, acquisition, development, or otherwise,) at the lowest possible cost to low-income persons and families of every race, religion, and nationality, decent, safe, and sanitary housing in the Corporation's operating area (which includes the Towns of Amherst, Easthampton, Hadley, and Northampton, Massachusetts), and to stimulate, by example, or otherwise, the construction, renovation, or improvement of properties in the Corporation's operating area, and generally promote neighborhood improvement for the benefit of persons of limited means who desire to live and raise their families and to enjoy safe, sanitary, and attractive homes in the Corporation's operating area. It is the purpose of the Corporation in providing these facilities and services to relieve the poor, distressed, underprivileged, and indigent of every race, religion, and nationality by enabling them to secure the basic human rights to a decent living environment and thus lessen the burdens of government.
2. To promote the social welfare by providing such housing through construction of new facilities in the place of blighted, vacant, substandard, or decadent sites. It is the purpose of the Corporation thereby to combat the deterioration of the Corporation's operating area and to contribute to its physical improvement.
3. To expand the opportunities available to low-income and minority individuals and groups within the operating area to own and operate or to be employed by business enterprises.
4. To enhance and promote the development of low-income and minority leadership within the operating area and to encourage broad participation from these groups in the resolution of community problems.

5. To engage in other such activities and purposes as are permissible for (a) a corporation which is organized under Chapter 180 of the General Laws of the Commonwealth of Massachusetts and exempt from federal income taxation pursuant to IRC §501(c)(3), as now in force or hereinafter amended, or the corresponding provisions of any subsequent federal tax laws; and (b) a corporation contributions to which are deductible under IRC §170(c)(2) or the corresponding provisions of any subsequent federal tax law.

The foregoing amendment will become effective when these articles of amendment are filed in accordance Chapter 180, Section 7 of the General Laws unless these articles specify, in accordance with the vote adopted amendment, a later effective date not more than thirty days after such filing, in which event the amendment will come effective on such later date.

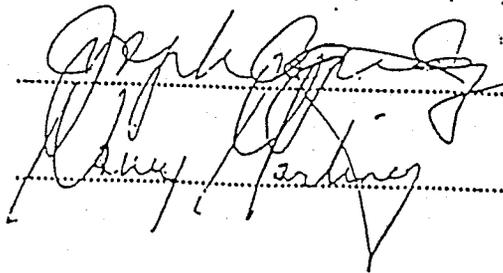
IN WITNESS WHEREOF AND UNDER THE PENALTIES OF PERJURY, we have hereto signed our name

Fourteenth

day of

March

in the year 19 89



Joseph Agundez

President/Vice Pres

~~Christina~~

~~Christina Soharbaji~~

Clerk/Assistant

NANCY MARTINEZ

The Commonwealth of Massachusetts

MICHAEL J. CONNOLLY

Secretary of State

FEDERAL IDEN

NO. 2229

ONE ASHBURTON PLACE, BOSTON, MASS. 02108

ARTICLES OF AMENDMENT

General Laws, Chapter 180, Section 7

044

This certificate must be submitted to the Secretary of the Commonwealth within sixty days after the date of vote of members or stockholders adopting the amendment. The fee for filing this certificate is \$15.00 as prescribed in General Laws, Chapter 180, Section 11C(b). Make check payable to the Commonwealth of Massachusetts.

We, SCOTT M. GIRARD, President/Vice President
SANTIA RODRIGUEZ, Clerk/Assistant

VALLEY COMMUNITY DEVELOPMENT CORPORATION

(Name of Corporation)

located at 16 Armory Street, Northampton, MA
do hereby certify that the following amendment to the articles of organization of the corporation was duly adopted at a meeting held on June 16, 1993, by vote of 28 members being at least two thirds of its members legally qualified to vote in meetings of the corporation (or, in the case of a corporation having capital stock, by the holders of at least two thirds of the capital stock having the right to vote thereon):

VOTED: That the following additional power be added to Article 4 of the Articles of Organization of the Corporation:

The Corporation may be a partner in any business enterprise it would have the power to conduct by itself.

C
P

3

P.C.

Note: If the space provided under any article or item on this form is insufficient, additions shall be set forth on separate sheets of paper leaving a left hand margin of at least 1 inch for binding. Additions to more than one article may be set forth on a single sheet so long as each article requiring each such addition is clearly indicated.

2-23-1988

The foregoing amendment will become effective when these articles of amendment are filed in accordance with Chapter 180, Section 7 of the General Laws unless these articles specify, in accordance with the vote and the amendment, a later effective date not more than thirty days after such filing, in which event the amendment shall become effective on such later date.

IN WITNESS WHEREOF AND UNDER THE PENALTIES OF PERJURY, we have hereto signed our names

16th day of June, in the year 196

Scott M. Girard

President/Vic

Jeanette A. Rose

Clerk/Assi

**ONE STOP
SECTIONS 1-5**

OPERATING PRO FORMA

Section 1 PROJECT DESCRIPTION

Name and Address of Project			
1 . Project Name:	<input style="width: 100%;" type="text" value="Amherst Supportive Studio Housing"/>		
1a . Application Completed By:	<input style="width: 100%;" type="text" value="Valley Community Development Corporation"/>		
1b . Original Application Date:	<input style="width: 100%;" type="text" value="N/A"/>	Application Revision Date:	<input style="width: 100%;" type="text" value="N/A"/>
2 . Project Address:	<input style="width: 100%;" type="text" value="132 Northampton Road"/>		
3 . Neighborhood	<input style="width: 100%;" type="text"/>		
4 . City/ Town	<input style="width: 60%;" type="text" value="Amherst"/>	<input style="width: 100%;" type="text" value="MA"/>	<input style="width: 100%;" type="text" value="01002"/>
	<small>(state)</small>	<small>(zip code)</small>	
5 . County	<input style="width: 100%;" type="text" value="HAMPSHIRE"/>		
6 . <input type="checkbox"/> Scattered sites	<input style="width: 100%;" type="text"/>		
7 . Is this a qualified census tract?	<input style="width: 100%;" type="text" value="No"/>	Enter a census tract	<input style="width: 100%;" type="text"/>
8 . Difficult to develop area	<input style="width: 100%;" type="text"/>	QCT information last updated on:	<input style="width: 100%;" type="text" value="12/10/2019"/>

Development Plan

9 . Development Type (Please check all that apply.)

<input type="checkbox"/> Yes	New construction
<input type="checkbox"/> No	Acquisition, substantial rehab of existing housing
<input type="checkbox"/> No	Acquisition, moderate rehab of existing housing
<input type="checkbox"/> No	Acquisition, minimal or no rehab of existing housing
<input type="checkbox"/> No	Adaptive re-use of non-residential structure

10 . Proposed Housing Type

11 . **Project Description:** Number of buildings:

Project includes acquisition of an existing, developed site; demolition of existing single-family home; construction of one building containing 28 units of small studio apartments, each having its own bathroom and kitchenette; common areas; and elevator. Tenant incomes will range from 30% AMI to 80% AMI, with 10 units having homeless preference and 2 FCF units. Supportive services will be provided.

12 . **Development Schedule:**

	<i>Original</i>	<i>Revised</i>	<i>Optional user comments</i>
Application Date	N/A		<div style="border: 1px solid black; height: 100%; width: 100%;"></div>
Construction Loan Closing	9/2021		
Initial Loan Closing (MHFA only)	N/A		
Construction Start	10/2021		
50% Construction Completion	4/2022		
Construction Completion	11/2022		
First Certificate of Occupancy	11/2022		
Final Certificate of Occupancy	11/2022		
Sustained Occupancy	6/2023		
Permanent Loan Closing	9/2023		

13 . Unit Mix:

	<i>Low-Income Rental Assisted</i>	<i>Low-Income below 50%</i>	<i>Low-Income below 60%</i>	<i>Other Income 80%</i>	<i>Market Rate</i>	<i>Total Units</i>
SRO						0
0 bedroom	12	8		8		28
1 bedroom						0
2 bedrooms						0
3 bedrooms						0
4 bedrooms						0
Total Units	12	8	0	8	0	28
Home Units*						0

*HOME units included in the above totals. Other Income=Below 80% of median income

14 . Unit Size in square feet:

	<i>Low-Income Rental Assisted</i>	<i>Low-Income below 50%</i>	<i>Low-Income below 60%</i>	<i>Other Income 80%</i>	<i>Market Rate</i>	<i>Average All Incomes</i>
SRO						N/A
0 bedroom	245.0	245.0		245.0		245
1 bedroom						N/A
2 bedrooms						N/A
3 bedrooms						N/A
4 bedrooms						N/A

15 . Number of bathrooms in each unit:

	<i>Low-Income Rental Assisted</i>	<i>Low-Income below 50%</i>	<i>Low-Income below 60%</i>	<i>Other Income 80%</i>	<i>Market Rate</i>	<i>Average All Incomes</i>
SRO						N/A
0 bedroom	1.0	1.0		1.0		1.0
1 bedroom						N/A
2 bedrooms						N/A
3 bedrooms						N/A
4 bedrooms						N/A

16 . Funding Applied For:

Please check all the funding that is being applied for at this time, with this application:

DHCD Tax Credit Allocation Yes

Category Federal

Category State

HOME Funding through DHCD No

Massachusetts Housing Finance Agency (select all that apply):

Official Action Status No

Construction Financing/Bridge Financing..... No

Permanent Financing No

Massachusetts Housing Partnership (MHP) Fund:

Permanent Rental Financing Program No

Massachusetts Housing Investment Corporation (select all that apply):

Debt Financing No

Tax Credit Equity Investment No

Boston Department of Neighborhood Development (DND): No

Other Yes

Other..... HIF

Other..... FCF

Other..... MA AHTF

Financing from MassDevelopment No

17 . Number of buildings planned	Total	New	
		Construction	Rehabilitation
a. Single-Family	0		
b. 2-4 Family	0		
c. Townhouse	0		
d. Low/Mid rise	1	1	
e. High-rise	0		
f. Other	0		
TOTAL	1	1	0

18 . Number of units:

19 . Gross Square Footage

a. Residential	10,941	10,941	
b. Commercial	-		

20 . Net Rentable Square Footage:

	Total	s.f.	Percent of Gross
a. Residential	6,860	s.f.	63%
b. Commercial		s.f.	N/A

21 . Number of handicapped accessible units Percent of total

22 . Fire Code Type

23 . Will building(s) include elevators? How many?

24 . Are the following provided with the housing units:

a. Range?	Yes	Gas or electric? <input type="text"/>
b. Refrigerator?	Yes	
c. Microwave?	Yes	
d. Dishwasher?	No	
e. Disposal?	No	
f. Washer/Dryer Hookup?	No	
g. Washer & Dryer?	No	
h. Wall-to-wall Carpet?	No	
i. Window Air Conditioner? ..	No	
j. Central Air Conditioning? ..	Yes	

Optional user comments

Square foot size for units given above is an average. Some units are slightly smaller and some (particularly accessible units) are larger.

25 . Are the following included in the rent:

a. Heat?	Yes
b. Domestic Electricity?	Yes
c. Cooking Fuel?	Yes
d. Hot Water?	Yes
e. Central A/C, if any?	Yes

26 . Type of heating fuel:

27 . Total no. of parking spaces: Outdoor: Enclosed:

28 . Number of parking spaces exclusively for the use of tenants:

a. Residential	Total:	<input type="text" value="14"/>	Outdoor:	<input type="text" value="14"/>	Enclosed:	<input type="text"/>
b. Commercial	Total:	<input type="text" value="0"/>	Outdoor:	<input type="text"/>	Enclosed:	<input type="text"/>

29 . Will rehabilitation require the relocation of existing tenants?

30 . Scope of rehabilitation: Please describe the following (or type N/A).

a. Major systems to be replaced:

b. Substandard conditions and structural deficiencies to be repaired:

c. Special features/adaptations for special needs clients to be housed:

31 . Are energy conservation materials in excess of the Building Code?

a. Insulation	<input type="text" value="Yes"/>	R-Value or type?	
b. Windows	<input type="text" value="Yes"/>	R-Value or type?	<input type="text" value="R-38 or better"/>
c. Heating system	<input type="text" value="Yes"/>	R-Value or type?	<input type="text" value="VRF Mini-split"/>

Information On Site And Existing Buildings

	<i>Square Feet</i>	<i>Acres</i>
32 . Size of Site:	<input type="text" value="38,253"/>	<input type="text" value="0.88"/>
33 . Wetlands area:	<input type="text" value="0"/>	<input type="text"/>
34 . Buildable area:	<input type="text" value="38,253"/>	<input type="text" value="0.88"/>

Existing Conditions:

35 . What is the present use of the property?

36 . Number of existing structures:

37 . Gross s.f. of existing structures:

38 . If rehabilitation:

	number of units	num. of bedrooms
a. Number of existing residential units/bedrooms:	<input type="text"/>	<input type="text"/>
b. Number of units/bedrooms currently occupied:	<input type="text"/>	<input type="text"/>

39 . If site includes commercial space:

a. Square footage of existing commercial space:	<input type="text"/>	square feet
b. Square footage currently occupied:	<input type="text"/>	square feet

40 . What are the surrounding land uses?

Utilities:

41 . Are the following utilities available on the site:

a. Sanitary sewer?	<input type="text" value="Yes"/>	
b. Storm sewer?	<input type="text" value="No"/>	Distance from site (ft.) <input type="text"/>
c. Public water?	<input type="text" value="Yes"/>	
d. Electricity?	<input type="text" value="Yes"/>	
e. Gas?	<input type="text" value="No"/>	Distance from site (ft.) <input type="text"/>

If any of the above are not available, is plan attached explaining how such service will be extended to the site?

Please attach as part of Exhibit 2

Zoning:

Please include information on the property zoning in Exhibit 3. This should include a zoning map, highlighting any special use or dimensional restrictions on the property. If the present zoning does not allow for the proposed use, please explain current status and how approvals will be obtained.

42 . Does the present zoning allow the proposed development? Yes No

43 . Have you applied for a zoning variance, change, special permit or subdivision? Yes No

44 . Do you anticipate applying for a comprehensive permit under Chapter 77? Yes No

Site Control:

45 . What form of site control do you have?

Include copies of the appropriate site control documents as part of Exhibit 4.

46 . Please provide details about your site control agreement.

a. Name of Seller:	Jeffrey and Mia Keedy
b. Principals of seller corporation:	N/A
c. Type of Agreement:	P & S that was executed
d. Agreement Date:	8/16/18
e. Expiration Date:	1/18/19
f. Purchase price if under agreement:	\$407,500
g. Is there any identity of interest between buyer and seller?	<input type="text" value="No"/>

47 . In the past three years, have there been any defaults on any mortgage on the property or any other forms of financial distress?

48 . Are there any outstanding liens on the property?

Amenities and Services:

49 . Please indicate distance from site and locate on city/town map (Exhibit 1).

	<i>Distance</i>	
a. Shopping facilities	0.60	miles
b. Schools	1.40	miles
c. Hospitals	8.00	miles
d. Parks and recreational facilities	0.60	miles
e. Police station	0.60	miles
f. Fire station	0.60	miles
g. Public transportation	0.40	miles
h. Houses of worship	0.40	miles
i. City/Town Hall	0.60	miles

Environmental Information

- | | |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------|
| 50 . Is there any evidence of underground storage tanks or releases of oil or hazardous materials, including hazardous wastes, on the site or within close proximity to the site? | <input type="text" value="No"/> |
| 51 . Has a Chapter 21E assessment been performed?
<i>Please include a copy as Exhibit 2</i> | <input type="text" value="Yes"/> |
| 52 . Does the project consist of either: (a) new construction of more than 100 units; or (b) substantial rehabilitation of more than 200 units, or where more than 10% new floor space is added? | <input type="text" value="No"/> |
| 53 . Does the building require lead paint abatement?
<i>Lead inspection and a plan for abatement are required and should be included in Exhibit 2. Include information on how the budget will cover expense of deleading all units, except SRO's.</i> | <input type="text" value="Yes"/> |
| 54 . Does the building require asbestos abatement?
<i>An asbestos report and a plan for abatement are required and should be included in Exhibit 2</i> | <input type="text" value="Yes"/> |
| 55 . Do radon tests show radon levels exceeding four picocuries/liter? | <input type="text" value="No"/> |
| 56 . Is there any evidence that the premises are insulated with urea formaldehyde foam (UFFI)? | <input type="text" value="No"/> |
| 57 . Is the site located in an historic district, or contain buildings listed or eligible for listing in the State Register of Historic Places? | <input type="text" value="No"/> |
| 58 . Are there any above ground storage containers with flammable or explosive petroleum products or chemicals within 1/2 mile of the site? | <input type="text" value="No"/> |
| 59 . Is the site located in a floodplain or wetlands area? | <input type="text" value="No"/> |
| 60 . Does the site contain endangered animal or plant species? | <input type="text" value="No"/> |
| 61 . Is the site subject to noise impact from jet airports within five miles, major highways within 1,000 feet, or rail traffic within 3,000 feet? | <input type="text" value="No"/> |

Section 2 DEVELOPMENT TEAM SUMMARY

<p>62 . Developer/Sponsor Type</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="text-align: center;">Non-profit corporation (Chapter 180)</td> </tr> </table>	Non-profit corporation (Chapter 180)																	
Non-profit corporation (Chapter 180)																			
<p>63 . Developer/Sponsor:</p> <p>Form of Legal Entity</p> <p>Legal Name</p> <p>Address</p> <p>Contact Person</p> <p>E-mail</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">501(c)(3) non-profit corporation</td> </tr> <tr> <td colspan="2">Valley Community Development Corporation</td> </tr> <tr> <td colspan="2">256 Pleasant Street, Suite A</td> </tr> <tr> <td colspan="2">Northampton, MA 01060</td> </tr> <tr> <td colspan="2">Laura Baker</td> </tr> <tr> <td style="width: 70%; text-align: center;">(413)-586-5855, ext 100</td> <td></td> </tr> <tr> <td colspan="2">lb@valleycdc.com</td> </tr> </table>	501(c)(3) non-profit corporation		Valley Community Development Corporation		256 Pleasant Street, Suite A		Northampton, MA 01060		Laura Baker		(413)-586-5855, ext 100		lb@valleycdc.com					
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Laura Baker																			
(413)-586-5855, ext 100																			
lb@valleycdc.com																			
<p>64 . Owner/Mortgagor:</p> <p>Legal Name</p> <p>Address</p> <p>Has this entity already been formed?</p> <p>Principals</p> <p>Principals</p> <p>Contact Person</p> <p>Telephone No. / Fax. No.</p> <p>E-mail</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">TBD LP</td> </tr> <tr> <td colspan="2">c/o Valley Community Development Corporation</td> </tr> <tr> <td colspan="2">256 Pleasant Street, Suite A, Northampton, MA 01060</td> </tr> <tr> <td style="width: 50%; text-align: center;">No</td> <td></td> </tr> <tr> <td colspan="2"> </td> </tr> </table>	TBD LP		c/o Valley Community Development Corporation		256 Pleasant Street, Suite A, Northampton, MA 01060		No											
TBD LP																			
c/o Valley Community Development Corporation																			
256 Pleasant Street, Suite A, Northampton, MA 01060																			
No																			
<p>65 . General Partner:</p> <p>Legal Name</p> <p>Address</p> <p>Has this entity already been formed?</p> <p>Principal (if corporate)</p> <p>Contact Person</p> <p>% of Ownership</p> <p>Telephone No. / Fax. No.</p> <p>E-mail</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2">TBD LLC</td> </tr> <tr> <td colspan="2">c/o Valley Community Development Corporation</td> </tr> <tr> <td colspan="2">256 Pleasant Street, Suite A, Northampton, MA 01060</td> </tr> <tr> <td style="width: 50%; text-align: center;">No</td> <td></td> </tr> <tr> <td colspan="2"> </td> </tr> </table>	TBD LLC		c/o Valley Community Development Corporation		256 Pleasant Street, Suite A, Northampton, MA 01060		No											
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No																			
<p>66 . General Partner:</p> <p>Legal Name</p> <p>Address</p> <p>Has this entity already been formed?</p> <p>Principal (if corporate)</p> <p>Contact Person</p> <p>% of Ownership</p> <p>Telephone No. / Fax. No.</p> <p>E-mail</p>	<table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td colspan="2"> </td> </tr> <tr> <td style="width: 50%; text-align: center;">No</td> <td></td> </tr> <tr> <td colspan="2"> </td> </tr> </table>							No											
No																			

67 . Development Consultant:

Legal Name	MBL Housing & Development, LLC	
Address	256 Pleasant Street, Suite B	
	Northampton, MA 01060	
Contact Person	Peter Graham	
Telephone No. / Fax. No.	413-727-8370	
E-mail	pgraham@mblddevelopment.com	

68 . Contractor:

Name	TBD	
Address		
Fed Tax ID #		
Contact Person		
Telephone No. / Fax. No.		
E-mail		

69 . Architect:

Name	Austin Design, Inc.	
Address	2 Mead Street	
	Greenfield, MA 01301	
Contact Person	Tom Chalmers	
Telephone No. / Fax. No.	413-624-9669	
E-mail	tom@austin.design	

70 . Management Agent:

Name	Housing Management Resources, Inc.	
Address	16C North Maple Street	
	Florence, MA 01062	
Contact Person	Liz Reno	
Telephone No. / Fax. No.	413-570-4916	413-586-9060
E-mail	lreno@HMRProperties.com	

71 . Attorney (Real Estate):

Name	Fierst, Bloomberg, OHM LLP	
Address	64 Gothic Street, Suite 4	
	Northampton, MA 01060	
Contact Person	David Bloomberg	
Telephone No. / Fax. No.	413-584-8067	413-586-9060
E-mail	david@fierstbloomberg.com	

72 . Attorney (Tax):

Name	Klein Hornig	
Address	101 Arch Street, Suite 1101	
	Boston, MA 02110	
Contact Person	Steve Paul	
Telephone No. / Fax. No.	617-224-0610	617-224-0610
E-mail	spaul@kleinhornig.com	

73 . Syndicator:

Name	TBD (preliminary conversations with MHIC and RedStone)	
Address		
Contact Person		
Telephone No. / Fax. No.		
E-mail		

74 . **Guarantor:**

Name	Valley Community Development Corporation	
Address	256 Pleasant Street, Suite A	
	Northampton, MA 01060	
Contact Person	Joanne Campbell, Executive Director	
Telephone No. / Fax. No.	413-586-5855, ext 190	
E-mail	jc@valleycdc.com	

75 . **Service Provider or Coordinator:**

Name	Resident Services Coordinator (subcontracted by Valley Comm	
Address	256 Pleasant Street, Suite A	
	Northampton, MA 01060	
Contact Person	Joanne Campbell, Executive Director	
Telephone No. / Fax. No.	413-586-5855, ext 190	
E-mail	jc@valleycdc.com	

76 . **Marketing Agent:**

Name	Housing Management Resources, Inc.	
Address	16C North Maple Street	
	Florence, MA 01062	
Contact Person	Liz Reno	
Telephone No. / Fax. No.	413-570-4916	413-586-9060
E-mail	lreno@HMRProperties.com	

77 . **Direct Service Provider - homel**

Other role Name
Address

Contact Person
Telephone No. / Fax. No.
E-mail

Name	Elliot CHS Homeless Service	
Address	1 Prince Street	
	Northampton, MA 01060	
Contact Person	Jay Levy, Regional Manager	
Telephone No. / Fax. No.	413-587-6427	
E-mail	jay.levy@state.ma.us	

78 . **Service Provider - FCF Units**

Other role Name
Address

Contact Person
Telephone No. / Fax. No.
E-mail

Name	Department of Mental Health	
Address	1 Prince Street	
	Northampton, MA 01060	
Contact Person	Christopher Zabik	
Telephone No. / Fax. No.	413-586-6301	413-587-6240
E-mail	christopher.zabik@state.ma.us	

79 . Is there any identity of interest between any members of the development team?

Yes

No

80 . Please describe the relationship of the development entity to sponsoring organizations. Is the entity newly-formed or to-be-formed? Is it a single-purpose corporation? How will the parent corporation provide support to this entity? Include an organizational chart showing other affiliates of the parent corporation, as appropriate, and principals of each.

Valley Community Development expects to establish a single-purpose LLC of which it will be the sole member to serve as General Partner within a Limited Partnership to be established with tax credit investor(s).

Uses of Funds

The Contractor certifies that, to the best of their knowledge, the construction estimates, and trade-item breakdown on this page are complete and accurate.

Direct Construction:

105 . Who prepared the estimates? Laura Baker, w/ input from Tom C
Name Signature

106 . Basis for estimates? Square Foot Estimate based on early schematic plans (comparable used: Sergeant House)

	DV	Trade Item	Amount	Description
107 .	3	Concrete		
108 .	4	Masonry		
109 .	5	Metals		
110 .	6	Rough Carpentry		
111 .	6	Finish Carpentry		
112 .	7	Waterproofing		
113 .	7	Insulation		
114 .	7	Roofing		
115 .	7	Sheet Metal and Flashing		
116 .	7	Exterior Siding		
117 .	8	Doors		
118 .	8	Windows		
119 .	8	Glass		
120 .	9	Lath & Plaster		
121 .	9	Drywall		
122 .	9	Tile Work		
123 .	9	Acoustical		
124 .	9	Wood Flooring		
125 .	9	Resilient Flooring		
126 .	9	Carpet		
127 .	9	Paint & Decorating		
128 .	10	Specialties		
129 .	11	Special Equipment		
130 .	11	Cabinets		
131 .	11	Appliances		
132 .	12	Blinds & Shades		
133 .	13	Modular/Manufactured		
134 .	13	Special Construction		
135 .	14	Elevators or Conveying Syst.		
136 .	15	Plumbing & Hot Water		
137 .	15	Heat & Ventilation		
138 .	15	Air Conditioning		
139 .	15	Fire Protection		
140 .	16	Electrical		
141 .		Accessory Buildings		
142 .		Other/misc	\$3,280,000	
143 .		Subtotal Structural	\$3,280,000	
144 .	2	Earth Work	\$120,000	all site work
145 .	2	Site Utilities		
146 .	2	Roads & Walks		
147 .	2	Site Improvement		
148 .	2	Lawns & Planting		
149 .	2	Geotechnical Conditions		
150 .	2	Environmental Remediation	\$35,000	
151 .	2	Demolition	\$55,600	
152 .	2	Unusual Site Cond	\$73,000	PV Rooftop Solar Panels
153 .		Subtotal Site Work	\$283,600	
154 .		Total Improvements	\$3,563,600	
155 .	1	General Conditions	\$7,300	
156 .		Subtotal	\$3,570,900	
157 .	1	Builders Overhead	\$232,109	
158 .	1	Builders Profit		
159 .		TOTAL	\$3,803,009	

160 Total Cost/square foot: \$347.59 Residential Cost/s.f.: \$347.59

Development Budget:

	<i>Total</i>	<i>Residential</i>	<i>Commercial</i>	<i>Comments</i>
161 . Acquisition: Land	\$187,450	\$187,450		Total value based on purchase price / appraisal;
162 . Acquisition: Building	\$220,050	\$220,050		land / bldg value split based on assessor records
163 . Acquisition Subtotal	\$407,500	\$407,500	\$0	
164 . Direct Construction Budget	\$3,803,009	\$3,803,009		(from line 159)
165 . Construction Contingency	\$380,301	\$380,301		10.0% of construction
166 . Subtotal: Construction	\$4,183,309	\$4,183,309	\$0	

General Development Costs:

167 . Architecture & Engineering	\$446,320	\$446,320		
168 . Survey and Permits	\$20,552	\$20,552		
169 . Clerk of the Works	\$40,000	\$40,000		
170 . Environmental Engineer	\$15,000	\$15,000		
171 . Bond Premium	\$0	\$0		
172 . Legal	\$140,000	\$140,000		
173 . Title and Recording	\$22,000	\$22,000		
174 . Accounting & Cost Cert.	\$30,000	\$30,000		
175 . Marketing and Rent Up	\$20,000	\$20,000		
176 . Real Estate Taxes	\$26,350	\$26,350		
177 . Insurance	\$35,000	\$35,000		
178 . Relocation	\$0	\$0		
179 . Appraisal	\$27,500	\$27,500		Appraisal & Market Study
180 . Security	\$0	\$0		in construction budget
181 . Construction Loan Interest	\$225,000	\$225,000		
182 . Inspecting Engineer	\$47,000	\$47,000		Lendor inspection & construction testing
183 . Fees to: DHCD	\$20,000	\$20,000		
184 . Fees to: Construc Len	\$45,000	\$45,000		
185 . MIP	\$0			
186 . Credit Enhancement Fees	\$0			
187 . Letter of Credit Fees	\$0			
188 . Other Financing Fees	\$35,000	\$35,000		syndicator legal
189 . Development Consultant	\$250,000	\$250,000		
190 . Other: Interest	\$100,000	\$100,000		Pre-Dev and Acquisition Loans
191 . Other: Utilities	\$64,500	\$64,500		Includes other carrying costs
192 . Soft Cost Contingency	\$128,739	\$128,739		8.0% of soft costs
193 . Subtotal: Gen. Dev.	\$1,737,961	\$1,737,961	\$0	

194 . Subtotal: Acquis., Const and Gen. Dev.	\$6,328,770	\$6,328,770	\$0	
-----------------------------------------------------	-------------	-------------	-----	--

195 . Capitalized Reserves	\$527,600	\$527,600		\$196,500 Operating; \$50,000 Replacement; \$281,100 Se
196 . Developer Overhead	\$280,000	\$280,000		
197 . Developer Fee	\$280,000	\$280,000		

198 . Total Development Cost	\$7,416,370	\$7,416,370	\$0	TDC per unit \$264,870
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199 . TDC, Net	\$6,888,770	\$6,888,770	\$0	TDC, Net per unit \$246,028
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Additional Detail on Development Pro-Forma:

200 . Gross Syndication Investment	
Off-Budget Costs:	
Syndication Costs:	
201 . Syndication Legal	\$35,000
202 . Syndication Fees	
203 . Syndication Consultants	
204 . Bridge Financing Costs	
205 . Investor Servicing (capitalized)	
206 . Other Syndication Expenses	
207 . Total Syndication Expense	\$35,000
208 . Current Reserve Balance	
Reserves (capitalized):	
209 . Development Reserves	
210 . Initial Rent-Up Reserves	
211 . Operating Reserves	\$196,500
212 . Net Worth Account	
213 . Other Capitalized Reserves	\$331,100
214 . Subtotal: Capitalized Reserves	\$527,600
215 . Letter of Credit Requirements	
216 . Total of the Above	\$527,600

Check: Line 214 is the same as line 195.

Please Answer The Following	Dev. Reserves	Initial Rent-Up	Op. Reserves	Net Worth	Other	Letter of Credit
Who requires the reserves?			Investor		Funders	
Who administers the reserves?			Managing Partner		Managing Partner Support Resident Services	
When and how are they used?			Operating Short-fall		Coordinator position; major capital repairs	
Under what circumstances can they be released?			Funder / Investor approval		Funder / Investor approval	

Unit Sales (For Sale Projects Only):

217 . Gross Sales From Units	\$
218 . Cost of Sales (Commissions, etc.)	\$
219 . Net Receipt from Sales	\$0

Debt Service Requirements:

220 . Minimum Debt Service Coverage	N/A
221 . Is this Project subject to HUD Subsidy Layering Review?	No

Optional user comments

HUD Layering Review not anticipated at this time.

Section 4 OPERATING PRO-FORMA

Operating Income				
Rent Schedule:	<i>Contract</i>	<i>Utility</i>	<i>Total</i>	<i>No. of</i>
	<i>Rent</i>	<i>Allowance</i>	<i>Gross Rent</i>	<i>Units</i>
222 . Low-Income (Rental Assisted):				
SRO			\$0	0
0 bedroom	\$737	\$0	\$737	12
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0
223 . Low-Income (below 50%):				
SRO			\$0	0
0 bedroom	\$740	\$0	\$740	8
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0
224 . Low-Income (below 60%):				
SRO			\$0	0
0 bedroom			\$0	0
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0
225 . Other Income 80%	Below 80% of the median income for the region			
SRO			\$0	0
0 bedroom	\$795	\$0	\$795	8
1 bedroom			\$0	0
2 bedrooms			\$0	0
3 bedrooms			\$0	0
4 bedrooms			\$0	0
226 . Market Rate (unrestricted occupancy):				
SRO				0
0 bedroom				0
1 bedroom				0
2 bedrooms				0
3 bedrooms				0
4 bedrooms				0
Commercial Income:				
227 . Square Feet:	0	@	(average)	/square foot =
				\$0
Parking Income:				
228 . Spaces:	14	@	(average)	/month x 12 =
			\$0.00	\$0

Operating Expenses				
Annual Operating Exp.:	<i>Total</i>	<i>Residential</i>	<i>Commercial</i>	<i>Comments</i>
250 . Management Fee	\$13,245	\$13,245		
251 . Payroll, Administrative	\$19,600	\$19,600		
252 . Payroll Taxes & Benefits, Admin.	\$0	\$0		included in line 251
253 . Legal	\$3,200	\$3,200		
254 . Audit	\$10,000	\$10,000		
255 . Marketing	\$0	\$0		
256 . Telephone	\$8,000	\$8,000		
257 . Office Supplies	\$0	\$0		included in line 256
258 . Accounting & Data Processing	\$0	\$0		included in line 256
259 . Investor Servicing	\$0			\$2,000 asset mngmnt fee below the line
260 . DHCD Monitoring Fee	\$1,400	\$1,400		
261 .	\$0			
262 . Training & Travel	\$1,154	\$1,154		
263 . Subtotal: Administrative	\$43,354	\$43,354	\$0	
264 . Payroll, Maintenance	\$16,800	\$16,800		
265 . Payroll Taxes & Benefits, Admin.	\$0	\$0		included in line 264
266 . Janitorial Materials	\$4,000	\$4,000		
267 . Landscaping	\$6,500	\$6,500		
268 . Decorating (inter. only)	\$868	\$868		
269 . Repairs (inter. & ext.)	\$13,384	\$13,384		
270 . Elevator Maintenance	\$5,500	\$5,500		
271 . Trash Removal	\$5,000	\$5,000		
272 . Snow Removal	\$7,500	\$7,500		
273 . Extermination	\$500	\$500		
274 . Recreation	\$0	\$0		
275 . Licenses, Permits, Fees, Misc	\$2,900	\$2,900		
276 . Subtotal: Maintenance	\$62,952	\$62,952	\$0	
277 . Resident Services	\$45,000	\$45,000		Resident Services Coordinator: on-site 27.5 - 30 hours per week
278 . Security	\$1,316	\$1,316		
279 . Electricity	\$17,200	\$17,200		
280 . Natural Gas	\$2,800	\$2,800		propane
281 . Oil	\$0			
282 . Water & Sewer	\$8,000	\$8,000		
283 . Subtotal: Utilities	\$28,000	\$28,000	\$0	
284 . Replacement Reserve	\$13,382	\$13,382		
285 . Operating Reserve	\$0			
286 . Real Estate Taxes	\$21,000	\$21,000		
287 . Other Taxes	\$0			
288 . Insurance	\$15,000	\$15,000		
289 . MIP	\$0	\$0		
290 . Other:	\$0			
291 . Subtotal: Taxes, Insurance	\$36,000	\$36,000	\$0	
292 . TOTAL EXPENSES	\$243,249	\$243,249	\$0	

Other Operating Expense Assumptions

Trending Assumptions for Expenses

	Year 2	Year 3	Years 4-5	Years 6-20
293 . Sewer & Water	3.0%	3.0%	3.0%	3.0%
294 . Real Estate Taxes	2.5%	2.5%	2.5%	2.5%
295 . All Other Operating Expenses	3.0%	3.0%	3.0%	3.0%

Reserve Requirements:

296 . Replacement Reserve Requirement	\$350.00	per unit per year
297 . Operating Reserve Requirement		per unit per year

Debt Service:

		Annual Payment
298 . MHFA	MHFA Program 1	N/A
299 . MHFA	MHFA Program 2	N/A
300 . MHP Fund Permanent Loan		N/A
301 . Other Permanent Senior Mortgage		N/A
	Source: N/A	
302 . Other Permanent Senior Mortgage		N/A
	Source: N/A	
303 . Total Debt Service (Annual)		\$0
304 . Net Operating Income		\$13,885 (in year one)
305 . Debt Service Coverage		N/A (in year one)

Affordability: Income Limits and Maximum Allowable Rents

306 . County MSA

This MSA does not match the county you have chosen

307 . **Maximum Allowed Rents, by Income, by Unit Size:** Income Limits last updated on

	Maximum Income			Maximum Rent (calculated from HUD income data)		
	50%	60%	80%	50%	60%	80%
SRO	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
0 bedroom	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
1 bedroom	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
2 bedrooms	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
3 bedrooms	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
4 bedrooms	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!	#VALUE!
Area median income for a family of	#VALUE!					

308 . **H.U.D. "Fair Market Rents" (Maximum):**

0 bedroom	#VALUE!
1 bedroom	#VALUE!
2 bedrooms	#VALUE!
3 bedrooms	#VALUE!
4 bedrooms	#VALUE!
5 bedrooms	#VALUE!

FMR Information last updated on

Operations before this transaction:				Operations after:		
Type	Number	Current Rent	Annualized Income	Number	Future Rents	Market Rent GPR
309 . SRO	0	0	0	0	0	0
310 . 0 bedroom	28	0	0	28	754	253,488
311 . 1 bedroom	0	0	0	0	0	0
312 . 2 bedrooms	0	0	0	0	0	0
313 . 3 bedrooms	0	0	0	0	0	0
314 . 4 bedrooms	0	0	0	0	0	0
315 . Gross Potential Rental Income			0			253,488
316 . Vacancy		0%	0	Vacancy	5%	-12,674
317 . Other Income			0	Other Income		16,320
318 . Effective Gross Income			0	Effective Gross Income		257,134
Operating Expenses				Year	Reason	% Change
319 . Management fee			0			13,245
320 . Administration			0			43,354
321 . Maintance/Operations			0			62,952
322 . Resident Services			0			45,000
323 . Security			0			1,316
324 . Utilities			0			28,000
325 . Replacement Reserve			0			13,382
326 . Operating Reserve			0			0
327 . Real Esate Taxes			0			21,000
328 . Insurance			0			15,000
329 . Total Expenses			0			243,249
330 . Net Operating Income			0	Net Operating Income		13,885
331 . Transaction Description:	<div style="border: 1px solid black; padding: 10px; min-height: 100px;"> "Future rent" listed above is the average of rent amounts for different income tiers, since all units are 0 bedroom </div>					
<i>Optional user calculations</i>						

Section 5 LOW INCOME HOUSING TAX CREDITS

Percent of Project Which Qualifies for Tax Credit

332 . Low-Income Units	20	Total Units:	28
333 . Percent of Units	71.4%		
334 . Low-Income Square Feet	4,900	s.f.	Total Area: 6,860 s.f.
335 . Percent of Area	71.4%		
336 . Applicable Percentage	71.4%	<i>(This is the lower of lines 333 and 335 above.)</i>	
337 . Is the project utilizing tax-exempt financing?	No		
338 . Does the project qualify for an acquisition credit?	No		
339 . Does the rehabilitation qualify for a 9% rather than 4% credit?	Yes		
340 . How much financing is nonqualified (federally subsidized?)	\$1,714,870		
341 . What grant funds must be subtracted from acquisition basis?	\$		
342 . What grant funds must be subtracted from rehabilitation basis?	\$		
343 . Will the project have a minimum of 20% of units for households earning less than 50% of median, or 40% for less than 60% of median?	40% Of Units		

Historic Tax Credit:

344 . Does the project qualify for historic tax credits?	No
345 . What are the rehabilitation costs which are not qualified for historic credits?	Not Applicable

Project Qualification for 130%:

346 . Is the project located in a "qualified census tract" or in a "difficult to develop" area? Will seek basis boost of 130%

Calculation of Maximum Tax Credit Amount

	Acquisition Credit	Rehabilitation Credit
347 . Total Eligible Development Costs	\$220,050	\$6,197,661
348 . Less: Portion of Grants Allocated to Basis	\$0	\$0
349 . Less: 20% Historic Rehab Credit Basis Reduction	\$0	\$0
350 . Less: Nonqualified source of financing	\$0	\$1,714,870
351 . Subtotal: Eligible Basis	\$220,050	\$4,482,791
352 . "Hard to develop" area	130%	130%
353 . Percent Low-Income	71.4%	71.4%
354 . Applicable Rate	3.66%	9.00%
355 . <i>Maximum Annual Tax Credit Amount</i>	\$0	\$374,483
356 . <i>Total Annual Tax Credit Amount</i>		\$374,483
357 . Estimated Net LIHTC Syndication Yield \$ 0.90 rate per \$		\$3,370,350
358 . Est. Net Historic Tax Credit Syndication Yield \$ - rate per \$		\$0
359 . Total Estimated Net Tax Credit Syndication Yield (based on above)		\$3,370,350
360 . Applicant's Estimate of Net Tax Credit Equity.		\$3,240,000 <i>(from line 82)</i>

[Note: This page represents a rough estimate of low income credits for which this project may be eligible. It does not represent a final determination.]

	Total Residential	Percentage of Costs Not in Depreciable Basis	Acquisition Credit Basis	Rehabilitation Credit Basis	Not In Basis
361 . Acquisition: Land	\$187,450				\$187,450
362 . Acquisition: Building	\$220,050		\$220,050	\$0	\$0
363 . Acquisition Subtotal	\$407,500		\$220,050	\$0	\$187,450
364 . Direct Construction Budget	\$3,803,009		\$0	\$3,803,009	
365 . Construction Contingency	\$380,301		\$0	\$380,301	
366 . Subtotal: Construction	\$4,183,309		\$0	\$4,183,309	\$0
General Development Costs:					
367 . Architecture & Engineering	\$446,320	0%		\$446,320	\$0
368 . Survey and Permits	\$20,552	0%		\$20,552	\$0
369 . Clerk of the Works	\$40,000	0%		\$40,000	\$0
370 . Environmental Engineer	\$15,000	0%		\$15,000	\$0
371 . Bond Premium	\$0	0%		\$0	\$0
372 . Legal*	\$140,000	20%	\$0	\$112,000	\$28,000
373 . Title and Recording	\$22,000	0%	\$0	\$22,000	\$0
374 . Accounting & Cost Certificat.	\$30,000	0%	\$0	\$30,000	\$0
375 . Marketing and Rent Up*	\$20,000	100%			\$20,000
376 . Real Estate Taxes*	\$26,350	50%	\$0	\$13,175	\$13,175
377 . Insurance	\$35,000	50%	\$0	\$17,500	\$17,500
378 . Relocation	\$0	0%	\$0	\$0	\$0
379 . Appraisal	\$27,500	20%	\$0	\$22,000	\$5,500
380 . Security	\$0	0%	\$0	\$0	\$0
381 . Construction Loan Interest*	\$225,000	0%	\$0	\$225,000	\$0
382 . Inspecting Engineer	\$47,000	0%	\$0	\$47,000	\$0
383 . Financing Fees* DHCD	\$20,000	0%	\$0	\$20,000	\$0
384 . Financing Fees* Construc Lender	\$45,000	0%	\$0	\$45,000	\$0
385 . MIP	\$0	0%	\$0	\$0	\$0
386 . Credit Enhancement Fees	\$0	0%	\$0	\$0	\$0
387 . Letter of Credit Fees*	\$0	0%	\$0	\$0	\$0
388 . Other Financing Fees*	\$35,000	100%	\$0	\$0	\$35,000
389 . Development Consultant	\$250,000	0%	\$0	\$250,000	\$0
390 . Other*Interest	\$100,000	100%	\$0	\$0	\$100,000
391 . Other*Utilities	\$64,500	50%	\$0	\$32,250	\$32,250
392 . Soft Cost Contingency*	\$128,739	25%	\$0	\$96,554	\$32,185
393 . Subtotal: Gen. Dev.	\$1,737,961		\$0	\$1,454,351	\$283,610
394 . Subtotal: Acquis., Const., and Gen. Dev.	\$6,328,770		\$220,050	\$5,637,661	\$471,060
395 . Developer Overhead	\$280,000		\$0	\$280,000	\$0
396 . Developer Fee/Profit	\$280,000		\$0	\$280,000	\$0
397 . Capitalized Reserves	\$527,600		\$0	\$0	\$527,600
398 . Total Development Cost	\$7,416,370				
399 . Total Net Development Cost	\$6,888,770				
400 . Total Eligible Tax Credit Basis	\$6,417,711		\$220,050	\$6,197,661	

* Some or all of these costs will typically be allocated to intangible assets or expensed.

<u>Year 17</u>	<u>Year 18</u>	<u>Year 19</u>	<u>Year 20</u>	<u>Year 21</u>	
\$121,409.17	\$123,837.35	\$126,314.10	\$128,840.38	\$131,417.19	
\$24,281.83	\$24,767.47	\$25,262.82	\$25,768.08	\$26,283.44	
\$97,522.70	\$99,473.15	\$101,462.61	\$103,491.87	\$105,561.70	
\$104,771.01	\$106,866.43	\$109,003.75	\$111,183.83	\$113,407.51	
\$347,985	\$354,944	\$362,043	\$369,284	\$376,670	
\$17,399	\$17,747	\$18,102	\$18,464	\$18,833	
\$330,585	\$337,197	\$343,941	\$350,820	\$357,836	
\$27,000.00	\$31,500.00	\$36,000.00	\$41,000.00	\$43,000.00	\$196,500.00
\$1,812.08	\$1,848.32	\$1,885.29	\$1,922.99	\$1,961.45	
\$15,000	\$15,000	\$15,000	\$15,000	\$15,000	
\$15,000	\$15,000	\$15,000	\$15,000	\$18,000	\$281,100.00
\$389,398	\$400,545	\$411,826	\$423,743	\$435,798	
\$18,182	\$18,546	\$18,917	\$19,295	\$19,681	
\$16,047.06	\$16,528.48	\$17,024.33	\$17,535.06	\$18,061.11	
\$5,135.06	\$5,289.11	\$5,447.79	\$5,611.22	\$5,779.56	
\$12,837.65	\$13,222.78	\$13,619.46	\$14,028.05	\$14,448.89	
\$31,452.25	\$32,395.81	\$33,367.69	\$34,368.72	\$35,399.78	
\$72,211.79	\$74,378.14	\$76,609.49	\$78,907.77	\$81,275.01	
\$2,166.35	\$2,231.34	\$2,298.28	\$2,367.23	\$2,438.25	
\$808.77	\$833.04	\$858.03	\$883.77	\$910.28	
\$1,043.06	\$1,074.35	\$1,106.58	\$1,139.78	\$1,173.97	
\$159,884	\$164,499	\$169,248	\$174,137	\$179,168	
\$1,392.89	\$1,434.67	\$1,477.71	\$1,522.04	\$1,567.70	
\$802.35	\$826.42	\$851.22	\$876.75	\$903.06	
\$2,246.59	\$2,313.99	\$2,383.41	\$2,454.91	\$2,528.56	
\$10,430.59	\$10,743.51	\$11,065.81	\$11,397.79	\$11,739.72	
\$6,418.83	\$6,611.39	\$6,809.73	\$7,014.02	\$7,224.44	
\$26,959.07	\$27,767.84	\$28,600.88	\$29,458.90	\$30,342.67	
\$21,477.39	\$22,121.71	\$22,785.36	\$23,468.93	\$24,172.99	
\$8,825.89	\$9,090.66	\$9,363.38	\$9,644.28	\$9,933.61	
\$12,035.30	\$12,396.36	\$12,768.25	\$13,151.30	\$13,545.83	
\$8,023.53	\$8,264.24	\$8,512.17	\$8,767.53	\$9,030.56	
\$2,111.79	\$2,175.15	\$2,240.40	\$2,307.61	\$2,376.84	
\$2,407.06	\$2,479.27	\$2,553.65	\$2,630.26	\$2,709.17	
\$103,131	\$106,225	\$109,412	\$112,694	\$116,075	
\$27,600.95	\$28,428.98	\$29,281.85	\$30,160.30	\$31,065.11	
\$12,837.65	\$13,222.78	\$13,619.46	\$14,028.05	\$14,448.89	
\$4,493.18	\$4,627.97	\$4,766.81	\$4,909.82	\$5,057.11	
\$44,932	\$46,280	\$47,668	\$49,098	\$50,571	
\$31,174.62	\$31,953.98	\$32,752.83	\$33,571.65	\$34,410.95	\$570,849
\$24,070.60	\$24,792.71	\$25,536.50	\$26,302.59	\$27,091.67	
\$55,245	\$56,747	\$58,289	\$59,874	\$61,503	
\$13,382	\$13,382	\$13,382	\$13,382	\$13,382	\$13,382.00
\$227,494	\$240,876	\$254,258	\$267,640	\$281,022	
\$376,574	\$387,133	\$398,000	\$409,185	\$420,699	
\$13,449	\$13,826	\$14,214	\$14,614	\$15,025	
\$10,870	\$11,170	\$11,478	\$11,796	\$12,122	
\$12,823	\$13,413	\$13,827	\$14,557	\$15,099	
\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	