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## TOWN OF LENOX

### COMMUNITY PRESERVATION COMMITTEE

### APPLICATION FOR CPA FUNDING

This year, the Community Preservation Committee is conducting a one-step application process. To apply for CPA funding in the Town of Lenox, an applicant must submit a complete application request no later than October 23d at 4 p.m. Interested applicants are encouraged to discuss project ideas with the Town Planner and/or CPC Chairperson to confirm they are eligible projects under the Community Preservation Act

An electronic application must be submitted no later than 4 p.m. on October 23rd 2023 to [gmler@townoflenox.com](mailto:gmler@townoflenox.com). It is your responsibility to ensure the application is formatted and sized for e-mail transmittal. Two (2) paper copies have the same due-date and time. Late or incomplete applications will be rejected.

All applications must be typed. Handwritten applications will not be accepted. Please limit application material to documents and information specifically relevant to the funding request. Do not include marketing or promotional materials.

The CPC reserves the right to refuse to consider applications that are incomplete and/or to request additional information of any applicant. All applicants should be aware that awards are subject to all Town of Lenox policies and procedures. All funded projects are also subject to all liens, deed restrictions and other means of security necessary to preserve and secure public benefit.

All encumbrances must be completed in the fiscal year of the project, though extensions may be granted by the CPC upon request.

Prior to submitting an application, applicants should familiarize themselves with the Lenox CPA Bylaw (Chapter 23), the Community Preservation Master Plan (available on

the CPC page at [www.townoflenox.com](http://www.townoflenox.com)). Additional information is available on the Community Preservation Coalition website at [www.communitypreservation.org](http://www.communitypreservation.org).

## REVIEW AND APPROVAL PROCESS

The CPC will review all applications and make all decisions during open public meetings. Applicants will be informed of the meetings and are required to attend. For each application step, applicants should be prepared to clearly state their project goals, timeline, funding request, additional funding sources, and how the project fits in with other community goals as defined in existing planning documents such as the 2015 Open Space and Recreation Plan and the 2021 Master Plan<sup>1</sup>.

### All applications will be reviewed for:

1. Compatibility with CPA legislation and local CPC plans
2. Completeness of information
3. Impact of project to local community
4. Whether the CPA funds serve as a catalyst for leveraging other funding sources,
5. The breadth of impact on the lives of the citizens of the town,
6. The economic benefit to the town,
7. The long-term benefits to the town,
8. The long-term costs to the town if action is not taken,
9. Urgency of the project, and
10. Any other factors that may be relevant to a specific project.

After review, the Committee will recommend projects to Town Meeting for funding. Applicants, the Board of Selectmen and the Finance Committee will be notified of the decisions no later than March 8, 2024. The final decision to fund or not fund a project recommended by the Committee is in the hands of town voters at the May 2024<sup>1</sup> Town Meeting.

Non-municipal project applicants whose projects are funded by Town Meeting will be expected to enter into a contract with the Town of Lenox that will govern the project scope, timeline, deliverables, payment amount and timing, insurance, and other special conditions as may be required. The Committee may withhold some or all funds until applicable permits and approvals are in place. The Committee may also require performance or completion bonds and may withhold funds for nonperformance.

In special cases, the CPC may vote to accept applications requiring consideration outside of the normal funding cycle. Potential applicants who believe their specific

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<sup>1</sup> Available from the Town Planner's office.

circumstance call for this action may contact the Town Planner and CPC Chair to discuss the potential submission of an off-cycle application.

# TOWN OF LENOX

## COMMUNITY PRESERVATION COMMITTEE

### APPLICATION FOR CPA FUNDING

Date Received (office use only) \_\_\_\_\_

Applicant Name: **Lenox Affordable Housing Trust**

Project Name: **First Time Homebuyer Grant Program**

Project Address: **Homes around Lenox**

Contact Person: Title: **Marybeth Mitts, Chairperson of the Lenox Affordable Housing Trust**

Phone No.: 413-262-9729 E-Mail: mmitts@townoflenox.com

Brief Project Description (Attach up to 1 additional page if necessary)

The Lenox Affordable Housing Trust seeks \$37,000 to continue its First Time Homebuyer Grant Program, which provides a grant to income-eligible, first-time homebuyers purchasing a house in Lenox. Qualified first-time homebuyers will receive a zero-interest loan of up to \$20,000 toward the purchase of a single-family home, townhome, duplex, condominium or mobile home within the Town of Lenox.

One-fifth (20%) of the original amount will be "forgiven" each year. After five years the entire loan is erased.

This is for the purchase of an owner's *primary and sole residence*, and it must be the only home they own. Buyers may live anywhere when they apply, as long as they will be moving to Lenox when they buy their new home. Funds may be used toward down payment, closing costs, homeowner insurance and/or necessary repairs for safe habitation.

To date, the Trust has granted 17 (seventeen) of these awards, providing essential support to income-eligible homeowners seeking their first-time home purchase in Lenox—often members of the Lenox workforce and community already either through family, their volunteer service, their work place, or the local schools. The grants have ranged from \$4,875.00 to \$10,000, and are determined as 5% of the purchase price, not to exceed \$10,000.

Amount of CPA funding to be requested: **\$37,000**

The property is current with all payments to the town (taxes, water/sewer bills, etc.): n/a

Property Owner (if different from applicant)

Owner's Name: \_\_\_\_\_

Owner's Address: \_\_\_\_\_

Phone No.: \_\_\_\_\_ E-Mail: \_\_\_\_\_

If the Owner is different from the applicant, you must include a letter signed by the Owner giving permission to apply for funds for the specified project on the Owner's property.

**In the following chart, mark the box(es) which best describe your project.**

Boxes indicating "NO" are not CPA eligible activities.

<b>Allowable Uses Chart</b> Check applicable category to the right.	<input type="checkbox"/> <b>OPEN SPACE</b>	<input type="checkbox"/> <b>HISTORIC RESOURCES</b>	<input type="checkbox"/> <b>RECREATIONAL LAND</b>	<input checked="" type="checkbox"/> <b>COMMUNITY HOUSING</b>
<b>Definitions</b> (G.L. c. 44B, §2)	Land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and salt water marshes and other wetlands, ocean, river, stream, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve and land for recreational use	Building, structure, vessel, real property, document or artifact listed on the state register of historic places or determined by the local historic preservation commission to be significant in the history, archeology, architecture or culture of the city or town.	Land for active or passive recreational use including, but not limited, the use of land for community gardens, trails, and noncommercial youth and adult sports, and the use of land as a park, playground or athletic field.  Does not include horse or dog racing or the use of land for a stadium, gymnasium or similar structure.	Housing for low- and moderate-income individuals and families, including low or moderate income seniors.  Moderate income is less than 100%, and low income is less than 80% of US HUD Area Wide Median Income.
<b>ACQUISITION</b> Obtain property interest by gift, purchase, devise, grant, rental, rental purchase, lease or otherwise. Only includes eminent domain taking as provided by G.L.c. 44B.	YES	YES	YES	YES
<b>CREATION</b> To bring into being or cause to exist. <i>Sedeman v. City of Newton</i> , 452 Mass. 472 *200*)	YES	NO	YES	YES
<b>PRESERVATION</b> Protect personal or real property from injury, harm or destruction.	YES	YES	YES	YES
<b>SUPPORT</b> Provide grants, loans, rental assistance, security deposits, interest-rate write downs or other forms of assistance directly to individuals and families who are eligible for community housing or to entity that owns, operates or manages such housing, for the purpose of making housing affordable.	NO	NO	NO	YES, INCLUDES FUNDING FOR COMMUNITY'S AFFORDABLE HOUSING TRUST.
<b>REHABILITATION AND RESTORATION</b> Make capital improvements, or extraordinary repairs to make assets functional for intended use, including improvements to comply with federal, state or local building or access codes or federal standards for rehabilitation of historic properties.	YES, IF ACQUIRED OR CREATED WITH CP FUNDS.	YES	YES	YES, IF ACQUIRED OR CREATED WITH CP FUNDS

# TOWN OF LENOX

## COMMUNITY PRESERVATION COMMITTEE

### APPLICATION FOR CPA FUNDING

Date Received (for office use only) \_\_\_\_\_

This application contains thirteen (13) questions which must be answered by ALL applicants. Category specific projects must also answer the specific category sections provided. If your project can be categorized into multiple CPA categories, you must provide responses to ALL pertinent category specific questions.

You may attach additional sheets as necessary to answer the numbered questions. Please clearly organize and mark your additional sheets for the Committee's review with your project name, contact information, and headings indicating which questions and category of project you are referencing in your narrative sheets. Please include page numbers.

Address: \_\_\_\_\_

Map \_\_\_\_\_ Lot \_\_\_\_\_

Deed Book/Page \_\_\_\_\_/\_\_\_\_\_

- 1) Existing use or deed restrictions, permanent easements, historic designations, special permits, etc. if any:
- 2) Project Budget (list all sources and uses, including grants, fundraising, etc.)

Project Category	Community Housing	Historic Preservation	Open Space	Recreation	
	Y1	Y2	Y3	Y4	Y5
Source Name					
Amount					
% of Total					
Used for					
Committed?					
<b>Total Project Budget:</b>	\$20,000 max/grant				
<b>CPC Request:</b>	\$37,000				

The Trust currently has \$ 282,686.11 in their account. They have increased the grant amount to \$20,000; they typically give about two of these grants/fiscal year.

Attach additional budget sheets or project budget as necessary. Include project management, oversight, engineering, and administrative costs that may be incurred.

- 3) Timing of Funds: Describe when CPA funds and other funding sources are to be received.  
**The funds will be available to the Trust on July 1, 2024. They will be able to give grants prior to July 1, and the CPA award will provide opportunity to additional households as they apply.**
  
- 4) Proposed Use or Deed Restrictions after Project Completion (in accordance w/ CPA rules):  
**The First-Time Homebuyer Grants will secure a 10-year deed restriction enforced with a lien against the property.**

- 5) Describe the project team:

**The Lenox Affordable Housing Trust is a volunteer group of appointed volunteers, tasked with implementing the Trust's Charter (see attached). Current membership is:**

**Marybeth Mitts, Chairperson**

**Kate McNulty-Vaughan**

**Olga Weiss**

**William "Smitty" Pignatelli**

**Julie DiGrigoli**

**Christopher Fenton**

**Don Weber**

**They receive staff support from Town Hall staff.**

**Multiple local banks work with the staff at Town Hall to send forward qualified applications for the First-Time Homebuyer Grant program. These banks include:**

**Lee Bank**

**Adams Community Bank**

**Greylock Federal Credit Union**

**Other banks can partner with the Town as well; so long as they participate in the**

- 6) Additional Information: Attach, as necessary, additional material including photographs, maps, letters of support, feasibility studies, ownership letters or site control verification, engineer or architect drawings. For Historic Preservation projects, if the project is not state register listed, the applicant must provide a letter from the Historical Commission which details the significant of the project to Lenox's history, culture, architecture or archeology.

## **Funding Considerations**

**(All applicants must fill out this section)**

- 7) In what way is CPA funding a catalyst for leveraging other funding sources?

**CPA funds will supplement the existing Affordable Trust balance and allow them to assist additional income eligible households in buying their first home in Lenox.**

- 8) What is the breadth of impact on the lives of the citizens of the Town?

**There are many stories one could tell of households and families who have received a First-Time Homebuyer Grant from the Lenox Affordable Housing Trust, including members of the Fire Department and long-time members of the local workforce who grew up in the community and were able to find their first home in Lenox thanks to the grant program, as well as new residents who have worked in the community for many years or have children in the local school system.**

- 9) What is the economic benefit to the Town?

**Lenox is a vibrant community with world-class services; assisting households in buying their first home in Lenox, where they often work and have strong community and familial ties helps strengthen the community, and also helps to maintain the local workforce, supporting local businesses and local services.**

- 10) What is the long-term benefit to the Town?

**In a region where the population demographic skews older, communities are in competition for younger households to help maintain services and the local workforce. The long-term benefit to Lenox in providing these first-time homebuyer grants is that it helps maintain a diverse community, and bring younger households into the community.**

11) What is the long-term cost to the town if action not taken?

**Without these grants, it is more likely that available homes for sale will go to seasonal home-owners.**

12) What is the urgency of the project?

**The Trust has limited resources, and relies mostly on outside sources for funding. It is not often a household meets the income requirements and is able to secure a mortgage through the federal program administered by local banks, so the timing is pretty specific. Ensuring the Trust has funds to administer the program when the banks have their federal home loan funds and have eligible candidates is important.**

13) Explain any other factors which may be relevant to your specific project.

**Lenox clearly is a desirable place to live for so many, and first-time home buyers may find the current real estate market and economy particularly challenging. This grant program provides additional support to a critical part of the Lenox community and long-term sustainability.**

## Community Housing Projects

(Only Community Housing projects must fill out this section)

- 14) Please explain how this community housing project meets CPC goals, and goals expressed in other community planning documents:

The 2021 Master Comprehensive Plan presents the following goal as the number one priority goal for housing in Lenox:

GOAL H 1: INCREASE THE AVAILABILITY OF HOUSING AFFORDABLE FOR YOUNG FIRSTTIME HOME BUYERS.

Housing in Lenox is in high demand and often unattainable for median-income or middle-income earning households. In response, the Affordable Housing Trust created a grant program to aid first time home buyers, by “piggy-backing” onto a Federal Home Loan Bank Program (FHLB) aimed at those buyers. Lenox can expand upon this effort to increase housing attainability by easing the eligibility requirements for grant program, promoting infill development on vacant nonconforming lots for deeded affordable housing eligible units, and reducing regulatory restrictions on accessory apartments to allow elder residents the opportunity to “age in place” more affordably.

Objective H 1.1: Ensure that the Affordable Housing Trust has adequate resources to support its mission and efforts.

Action Item 1: Maximize the allocation of Community Preservation Act (CPA) funds for affordable housing.

Action Item 2: Determine the feasibility of using town-owned sites for the development of affordable housing.

Action Item 3: Adopt special legislation to create a seasonal and weekend rentals excise tax; a portion of which would be allocated to the Affordable Housing Trust.

Objective H 1.2: Help expand the Affordable Housing Trust’s first-time homebuyer grant program.

Action Item 1: Expand program to household earning between 80% and 100% AMI.

Action Item 2: Work with regional financial institutions and real estate agencies to raise awareness of the program throughout the region.

- 15) Please Identify Affordability Level(s):

60 % of area median income    no. of units           

80 % of area median income    no. of units           

100 % of area median income    no. of units

- 16) Please describe any additional aspects to the project, including existing site conditions, remediation, permitting, zoning regulations, whether it is the adaptive reuse of an existing building or site, whether the site is close to community services (such as schools or transportation) etc. and how your project will address these:

**These grants go to home buyers seeking an existing home in Lenox.**

- 17) Community housing projects should provide a letter of support from the Lenox Housing Trust and Committee indicating support of the project.

**This application is being submitted and has support from the Lenox Affordable Housing Trust.**

## Certification


24) This application was prepared, reviewed, submitted by:

Name: Marybeth Mitts

Phone No.: 413-262-9729

E-Mail: mmitts@townoflenox.org

*I hereby certify that all of the above and included information is true and correct to the best of my knowledge. [for non-municipal applicants only: I further declare my willingness to enter into a Contract with the Town of Lenox, including liens, deed restrictions and other means of security to govern the use and expenditure of CPA funds.]*

Signature: 

Date: 10/23/23