



**Non-Price Proposal to the Affordable Housing Trust Fund, Alden Property Request for Proposals**

**Town of Great Barrington Affordable Housing Trust Fund**

**Table of Contents**

1. Letter of interest
2. Narrative Description includes Management Plan with Entity Structure
  - a. Affirmative Action Marketing Plan
  - b. Community Engagement Plan
3. Development team, individuals and organizations
  - a. Alden Woods Development Team overview
  - b. Carolyn Valli Resume, CEO CBHFH
  - c. Brent Getchell Resume, Construction Manager, CBHFH
  - d. Brian Kozaczek Resume, Construction Supervisor, CBHFH
  - e. Beth Frederick, Impact programming Manager, CBHFH
  - f. Elizabeth Boissy, Programs and Data Manager, CBHFH
  - g. Brent White, White Engineering, Site Engineering and Site Management  
(Statement of Qualifications available on flash drive 57 pages)
  - h. June Wolfe, Construct, Development Consultant
  - i. Board of Directors of Central Berkshire Habitat for Humanity
4. Organizational Chart with Proposer and authorized representative contact information
5. Development Financing Plan
  - a. Combined Pre-Development and development budget includes sources and uses
  - b. Assumptions
  - c. Affordability Calculations
  - d. Tax Revenues
6. List of relevant projects completed over the last 10 years with prior architect list
7. Letter of Support from Mayor Tyer of Pittsfield, List of 5 references with contact information
8. Amendment #1
9. Disclosure MGLc 7,
10. Certificate as to payment of state taxes and certificate of non-collusion
11. Certificate of Authority
12. Supplements: Homebuyer Selection Committee Manual

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Town of Great Barrington  
Affordable Housing Trust Fund  
c/o Christopher Rembold, Assistant Town Manager/Director  
of Planning  
334 Main Street  
Great Barrington, Massachusetts 01230

November 14, 2020

Re: Affordable Housing Development on the Alden Property

Dear Mr. Rembold,

Central Berkshire Habitat for Humanity is pleased to submit this proposal for the development of 14-20 affordable homes on the Alden Property in Housatonic. Central Berkshire Habitat for Humanity partners with families to help them build a place they can call home. Homeowners work alongside volunteers to help build their own homes, which they then purchase with an affordable mortgage. Founded in 1992, Central Berkshire Habitat for Humanity brings over 25 years of experience working alongside our neighbors to build strength, stability and self-reliance through affordable homeownership. Our unique approach combines a clearly defined vision with an unwavering commitment to deliver on our promises and maximize social, environmental, and financial returns for our residents. Bringing people together to build homes, communities and hope gives us the opportunity to engage with the community even before beginning the project. Community engagement and humble listening is a core value of our community development approach so that the people purchasing the homes are welcomed by the neighborhood and the neighborhood sees the new community members as an asset. It was a wonderful experience meeting over coffee hearing the stories of the community AND how important homeownership was to the people who currently live there.

In response to the Town of Great Barrington's Request for Proposals, Habitat for Humanity has assembled a team of experienced local and national professionals to help realize the Town's vision for the Alden property:

Developer: Central Berkshire Habitat For Humanity

Development Consultant: Construct, Inc

Contractor: Central Berkshire Habitat For Humanity

Engineer: White Engineering

Architect: Habitat has been blessed to have a cadre of architects that have designed homes for us. We look forward to engaging the Great Barrington Community of Architects in the Alden Woods Project.

We are available to provide any additional clarifications. You can readily contact me at 413-281-5051 or by emailing me at [cvalli@berkshirehabitat.org](mailto:cvalli@berkshirehabitat.org). We look forward to submitting a more detailed proposal if we move forward in your qualification process.

We are grateful for the time and consideration that the town of Great Barrington and the Great Barrington Affordable Housing Trust have dedicated to addressing the affordable housing needs of the town and we look forward to working with you to make this greatly needed affordable home ownership housing a reality at the Alden property.

Respectfully submitted,

*Carolyn Valli*

Carolyn Valli, CEO

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## Alden Woods Affordable Homeownership Development: Narrative

*Working together we make a difference*

Alden Woods is a mixed income, family-centric, inclusive neighborhood of 14-20 simple, decent, affordable houses in 10-16 buildings. The households we serve are diverse and dynamic; our homes are too.

Central Berkshire Habitat for Humanity builds for families and individuals, for joint households and multi-generational households, for flexible households and homes that often welcome additional friends and family. The better we can build accommodation and flexibility into the design, the better we serve those households. Mission-Aligned Design is all about balancing decent and affordable. It's about balancing high-performance systems, pride of ownership, and the ability to adapt and improve strong base designs into what best fits future households.

The maximum number of units practical for the site has been determined by (a) the residential neighborhood context, (b) site constraints, (c) estimated market and absorption capacity and (d) financial feasibility.

### **Site and Building Design**

Habitat strongly believes in infill development that matches the density and the character of the surrounding neighborhood. Therefore, Habitat intends to limit the development to 14, with no more than 20 affordable homes clustered toward the central part of the lot. Some of the units will be freestanding and others will be built in a townhouse style, contributing to the cluster effect and adding diversity to the building style. This will also facilitate a buffer of green space between the new development and the old.

The style of the buildings will be based on the neighborhood style in Housatonic, an eclectic mix from bungalows to Ranch houses that are in accord with CBHFH's vision of simple, decent homes.

The approach to the site will be from a new curb cut, closer to the west boundary line. (See site plan draft). This will simplify the intersection of Main Street and Route 41 and improve visibility of the entrance from the West. It will also prevent glare from outgoing headlights into the home across from the current curb cut.

The roadway will circle around the back of the houses, with parking behind each house. The front yards of the houses will end in walkable sidewalks, with the center forming an uninterrupted common "green" maintained by the community.



Community artist rendering of Alden Woods by Dawn Schober.

## **Affordability and Bedroom Mix**

In 2019, the South Berkshire County Residential Real Estate Report showed the median sales price of a single family house in Great Barrington as \$339,000. From March to November of 2019, 52 houses were sold. During the same period in 2020, 90 single family homes were sold, there are two months' inventory left in the market and the median price has risen to \$469,000. That price is affordable to local families at 223% of Area Median Income, making it unaffordable to 100% of Great Barrington renters.

All of the Alden Woods houses will be affordable at or below 100% AMI with a distribution that reflects, to the extent possible, the affordability gap illustrated in the 2020 Great Barrington Housing Needs Assessment:

- \_10%\_ Units 100% AMI
- \_45%\_ Units 80% AMI
- \_15%\_ Units 60% AMI
- \_30%\_ Units 40% AMI

These units will be deed restricted and affordable in perpetuity. They will be listed on Great Barrington's affordable housing inventory through the local initiatives program.

For these homes, the target population is local first-time homebuyers. Most likely, these families are currently renting. Moving these families into home ownership units will have the added benefit of increasing the availability of rental units.

Like most houses in the neighborhood, they will mostly be three-bedroom houses, maximizing the number of family housing in the development and ensuring salability when the family moves on. Most houses will have a Covid-adaptive space that can be used for office or classroom use, or as an additional bedroom.

CBHFH and Construct will work with the town of Great Barrington and the Department of Housing and Community Development to implement a Local Initiatives Program. This Program will identify the houses built at Alden Woods as Affordable Housing and determine their listing as part of Great Barrington's Affordable Housing Inventory.

## **Accessibility and Adaptive Design**

10% of the houses will be ADA compliant but all of the houses will be visitable and the walkability of the development will be paramount. All Habitat homes are built with universal design and aging in place features.

## **Sustainability**

Sustainability is extremely important to CBHFH and the following guidelines will be followed to ensure the energy efficiency and conservation mindedness of the buildings:

**Providing buildings that are environmentally sustainable, durable, require minimal maintenance, and are economical to operate.** Energy efficient features include: compliance with Stretch code and zero energy ready status; all exterior walls are cellulose insulated wood frame walls; all EnergyStar LED lighting in units and common spaces; all EnergyStar rated appliances including refrigerators, dishwashers, clothes washers, clothes dryers, etc.; all exterior glazing and windows are fiberglass frame, double glazed, low-E, argon filled to achieve an R5.1 value; all programmable thermostats with upset limits; extraordinary sealant/caulking measured during construction; window and other glass shading on southern and western sides of building to minimize excessive summer heat gain; insulated fiberglass doors; motion detectors on all common area lighting to minimize electricity use; motion detectors in all bathrooms to minimize use of fans and lighting.

**Creating a “Green” Community.** Features include solar/PV-ready buildings: Low VOC paints, mastics, and interior finishes are used. There are programmable low-sone (quiet) bathroom fans to maintain healthy air inside the living units. All units have water saving devices such as aerators on all sinks and lavatories, low-flow shower heads, 1.3 gallon toilets, etc. A Construction – Recycle Program will be required. There will be a total exclusion of carpets throughout the development to assist those with respiratory difficulties. There is full on-site storm-water retention with surface, open-air containment. Provision of a recycling system will be made for owners during occupancy. Exterior features include: composite exterior decking, sustainable vinyl siding and exterior trim; the installation of exterior solar lighting that minimizes the pollution of the dark night.

**Design Assumptions:**

- Simple, Decent, Affordable.
- No garages or outbuildings.
- A New curb cut will be permitted and a lighted pedestrian crosswalk.
- Solar Ready, but no PV unless new programs are introduced.
- MassWorks grant will provide water, sewer hook-up, gas lines and roadways.
- Electrical Lines run underground.
- Bedroom mix will be determined by the Families who join the Habitat Team.
- No one or two bedroom houses.
- Habitat standard house size and design: universal design.

## Alden Woods Village Management Plan and Management Entity

No matter who we are or where we come from, we all deserve to have a decent life. We deserve to feel strength and stability day after day. We deserve to know we have the power to take care of ourselves and build our own futures. At Habitat for Humanity, this is what unites us. Through shelter, we empower. Our shared vision is a world where everyone has a decent place to live.

The point of our program isn't providing a house; it is empowering buyers to own *that home*, and that includes equipping them with the education, tools and experience to make good decisions for their home and that of the Homeowners Association.

The management plan begins the day the site belongs to Habitat. We bring the community, neighbors, volunteers and potential homeowners into creating the Alden Woods Village Community. Building a community of care for the property, the homes and the people who will live there is the ultimate goal. Through our proven model of volunteer and homeowners building side by side, together we reduce barriers, improve communication and build lasting relationships.

As the homes are being built so are the skills of the future homeowners. Homeowners are learning how to build, maintain and care for their homes. They grow their skills in financial management, planning and leadership in the Building for Tomorrow Homeownership Enrichment Program which includes budgeting, coaching and financial training on personal finance and homeowner association management. Through our learning modules homeowners create a “mock budget, price compare for insurance, evaluate proposals, create the rules of the association, host discussions and make decisions about green space usage, creation of a calendar of meetings and events of the association.

They are also trained on advocacy, conflict resolution, mediation, and de-escalation skills. Together they create expectations of the norms for the community and the written guidelines that include enforcement of the guidelines.

If when you just read this you thought WOW that is a lot, you are correct. Habitat walks beside them during the process sharing 25 years of condo management experience. Habitat will be the property Management Company and association accounting support for five years post full project completion.

Habitat has a seat at the HOA for the life of the association. Our program is about people empowerment. The outcomes over 25+ years has shown that Habitat can lessen our role over time from active partner to supportive behind the scenes partner and advisor to the group.

**Habitat for Humanity:** We build strength, stability and self-reliance through shelter. Stability requires predictability and reliability. Families can be confident that their homes won't need major corrections, replacements, or upgrades immediately—or even for a while. They can trust the workmanship, the materials and the design. The Mission-Aligned Design Standards of Durability, Sustainability and Accessibility together into the home's overall design and ensures that the *long-term affordability* of the home is an equal priority alongside its affordable upfront cost.



# Affirmative Fair Housing Marketing Plan

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CENTRAL BERKSHIRE HABITAT FOR HUMANITY

Homebuyer Services  
CBHFH | DECEMBER 1, 2020

## Contents

<b>1. Overview</b> .....	2
<b>1.1 Mission</b> .....	2
<b>1.2 Information Access</b> .....	2
<b>2. Marketing Plan</b> .....	2
<b>2.1 Announcement of Homeownership Opportunity</b> .....	3
<b>2.2 Application Distribution</b> .....	3
<b>2.3 Public Information Sessions</b> .....	3
<b>2.4 Application Deadline</b> .....	4
<b>2.5 Application Review, Lottery Process, &amp; Selection</b> .....	4
<b>3. Resales</b> .....	4
<b>3.1 Resale Marketing</b> .....	4

## 1. Overview

### 1.1 Mission

**Central Berkshire Habitat for Humanity** (hereinafter referred to as “**Habitat**” in the policy documents) is an independent affiliate of Habitat for Humanity International, a global nonprofit housing organization working in communities across the United States and in 70 countries around the world. Founded in 1992, Habitat has been providing homeownership opportunities for residents of Central and Southern Berkshire County for more than 25 years. Our vision is a world where everyone has a decent place to live. Our mission is to build strength, stability, and self-reliance through affordable homeownership.

Habitat’s guiding principles embrace people from all walks of life to partner in serving and creating a greater quality of life for everyone who lives here.

- **Diversity and inclusiveness:** Habitat welcomes people from all backgrounds to partner with us as volunteers, donors, employees, and homebuyers. We celebrate and value our diversity, welcome differences and leverage the collective strengths of all people.
- **A hand up, not a hand out:** Habitat does not build homes for people but with them as equal partners. Habitat homebuyers build alongside volunteers to complete “sweat equity” and pay an affordable mortgage. Each homebuyer provides a minimum of 325 hours of service to the Habitat mission.
- **Focus on community:** Habitat is committed not just to building homes, but to building community. We prioritize our construction efforts within focus neighborhoods to maximize our impact.
- **Non-proselytizing policy:** Habitat for Humanity International and its affiliates do not proselytize. Habitat will not offer assistance to the expressed or implied condition that people must either adhere to or convert to a particular faith, or listen and respond to messaging designed to induce conversion to a particular faith.

### 1.2 Information Access

Habitat is committed to ensuring fair and open access to affordable housing opportunities and does not discriminate on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant is old enough to legally enter into a contract), receipt of public assistance, or because the applicant has in good faith exercised any right under the Federal Consumer Credit Protection Act. Additionally, chapter 151B of the Massachusetts General Law further protects mortgage applicants on the basis of gender identity, sexual orientation, genetic information, ancestry, or handicap. Further, persons with disabilities are entitled to request reasonable accommodation in rules, policies, practices, or services, or to request modification in the housing, when such accommodations or modifications may be necessary.

Habitat conducts continuous outreach in order to share information with potential homebuyers who may be interested in pursuing the Habitat Homeownership Program. General program information is available 24/7 online at the affiliate’s webpage, [www.berkshirehabitat.org](http://www.berkshirehabitat.org). Inquiries can be made online at any time or by calling the Habitat office during business hours at (413)442-3181. Application packets are available in both English and Spanish.

Specific homeownership opportunities for each property are shared over a 60-day period to ensure affirmative fair housing guidelines are met and information is available in an open access forma as outlined below.

## 2. Marketing Plan

## 2.1 Announcement of Homeownership Opportunity

**Step 1:** Following confirmation of a new building site and homeownership opportunity, the site information and application requirements are shared generally with the public.

- Informational flyers are sent by mail or e-mail (based on contact preferences) to all persons that have requested program information or completed the application process in the prior 12 months.
- Press Releases are sent to area newspapers and other relevant media outlets.
- Public Service Announcements are sent to local radio and access cable stations.
- Informational flyers are provided for public access to the town hall, public libraries, community centers, school system, housing & social service agencies, places of worship, and the chamber of commerce within Habitat's geographic service area.
- Online postings will be updated on state housing sites, CHAPA ([massaccesshousingregistry.org](http://massaccesshousingregistry.org)) and Mass Access ([mahahome.org](http://mahahome.org)).
- Online postings will be updated on Habitat's social media and website outlets.

## 2.2 Application Distribution

**Step 2:** The application packets will be available in both English and Spanish at multiple locations and formats throughout the year. Application packages include the following documents and disclosures.

1. Cover letter, including income guidelines and application instructions.
2. Homeownership application.
3. Background screening release.
4. Initial privacy notice.
5. Right to Receive Copy of the Appraisal disclosure.
6. Borrower's authorization.

Locations where applications are available include:

- Central Berkshire Habitat for Humanity Office – 314 Columbus Ave., Pittsfield MA
- [www.berkshirehabitat.org](http://www.berkshirehabitat.org)
- Local housing authority sites
- At least two public access locations, i.e Libraries, Town Hall
- Upon request by mail or email

Habitat is committed to upholding the spirit and requirements of the Fair Housing Act by:

- Displaying the "Equal Housing Opportunity" logo on all application material, advertisements, marketing material, affiliated websites, online communications, and letterhead.
- Displaying an "Equal Housing Lender" poster whenever applicants are met or wherever applications are taken.
- Ensuring all potential applicants have equal access to the Habitat homeownership programs by refraining from statements that would generally discourage a potential applicant.

## 2.3 Public Information Sessions

**Step 3:** To disseminate general program information and specific site details to potential homebuyers Habitat will host public information sessions in the communities where the building sites are located. Sessions will be held in-person when possible or via virtual services when appropriate. Physical locations will be handicap accessible and meeting times will vary (daytime & evening) to reach a wide variety of residents. Every effort will be made to provide necessary translation services to potential applicants or homebuyers during the application and origination process. If an interested person cannot attend a public information session or a translator cannot be acquired in time for the information session, a one-on-one meeting can be scheduled

with Homebuyer Services staff at a mutually agreeable time and location. Topics covered in public or private information sessions include:

- Overview of Habitat homeownership program goals.
- Requirements for potential applicants.
- Expectations of both Habitat and applicants.
- Timeline for homeownership process as it relates to a general or specific homeownership opportunity.

Habitat staff or representatives cannot discuss specific application or mortgage origination questions in reference to a single applicant's situation during information sessions.

## **2.4 Application Deadline**

**Step 4:** The deadline for receipt of applications for a specific homeownership opportunity or property will be set no earlier than 60 days from the public announcement of the opportunity and the availability of applications. Applications are accepted for review on a rolling basis and applicants can direct their application towards a specific property during the open acceptance period. Marketing for available homes is scheduled so that homebuyers can complete the application and selection process in the time slot provided before the completion of home construction.

## **2.5 Application Review, Lottery Process, & Selection**

**Step 5:** Applications will be reviewed once complete by a designated Mortgage Loan Originator through Habitat Homebuyer Services following the Homeowner Selection Criteria as outlined in the Homebuyer Selection & Loan Origination Policies. Applications that meet selection criteria will be eligible to enter the lottery phase (if required by town or state mandate). All applicants must comply with a sex offender registry check, a Massachusetts state criminal background check, and show proof of legal residency or citizenship.

The lottery phase will be conducted according to the Department of Housing and Community Development's comprehensive permit guidelines for residential housing lotteries. Selected applicants must then complete the selection processing requirements and enter into a homebuyer partnership agreement detailing their commitment to the Habitat homeownership program and Habitat's responsibilities to the approved homebuyer(s).

## **3. Resales**

### **3.1 Resale Marketing**

As outlined in the deed restriction or lease, the monitoring agent will be responsible for calculating the maximum resale price, marketing the property to an eligible buyer, and determining the eligibility of potential buyers after a conveyance notice is received from the homeowner.

Resale marketing will include:

- Announcement of Homeownership Opportunity.
- Application Distribution.
- Open house or private showings on request.
- The monitoring agent will accept applications on a rolling basis and notify any and all applicants who meet program eligibility criteria. The homeowner and eligible homebuyer will then enter into purchase and sales agreement.



## Housatonic Community Engagement Plan

Habitat and Construct have hosted community listening sessions as part of the Alden Land pre purchase feedback loop. We have engaged community members in hearing their concerns, ideas and desires for the community.

It was from those listening sessions that the project size and density was determined. The initial site plan took into consideration concerns about road safety and helped determine new entry points and signage that will improve safety for the neighborhood.

Moving forward if Habitat is selected we will begin monthly Zoom meetings (Covid adaption) where we continue soliciting feedback from community as well as inviting community members to the Habitat committees of Building, Finance, and Homeowner Selection. One seat (minimum) on the board of directors will be open for a town resident which will ensure that community voice is incorporated into all decisions.

Habitat brings people together to build homes, communities and hope by engaging volunteers and professional local tradesman along with the future homeowners into the creation of the homes.

Habitat uses a feedback methodology that allows for continuous improvement and engagement.

When it is safe to do so, Habitat will host in person community events including visioning meetings on site, ground breaking celebration, house dedications, and community coffees.

We will invite the Housatonic community to participate in our financial education and hands on workshops for construction.



## *Alden Woods Development Team*

Carolyn Valli, CEO, proposer 314 Columbus Ave, Pittsfield, MA 01201 413-281-5051 (direct line) authorized representative and primary correspondence contact.

### **Development team:**

Central Berkshire Habitat for Humanity

Carolyn Valli, Overall Project responsibility

Brent Getchell, Construction Services Manager and Project Supervision

Brian Kozaczek, Construction Supervisor

Hannah Ferguson: Construction Crew leader and trainer

Libby Boissy: Programs and Data manager oversees homebuyer selection process and affirmative marketing plan

Dubois Thomas: Neighborhood Revitalization Manager oversees community engagement.

Beth Frederick, Impact Program Manager oversees volunteer and team builds.

Building Committee provides advisory skills and connections to the trades and supports the construction team.

Peter Samsel, Chair, General Dynamics Retired

Louis E Allegrone, Allegrone Construction

John Pariseau, Pariseau Heating and Cooling

John Levesque, Ram Electric

Linda Shafiroff, Creative Building Solutions

Charles Cook, City Planner, Retired

Finance Committee of the Board provides financial leadership, connection to resources and project financial oversight.

Michele Decepida, General Dynamics, Board Treasurer

Chris Moon, Greylock Federal Credit Union

Louis Allegrone, Allegrone Construction

Lou Coelho, General Dynamics Systems Engineer

Ann Miller, Iredale Cosmetics

Diane Sturtevant, Town of Hinsdale, Treasurer

### **External Partners**

June Wolfe, Development Consultant, Housing Director, Construct Inc

Brent White of White Engineering: will be providing engineering site plans and services.

Architect support will come from a variety of local architects. (see Project list of prior architects)

Finance partners: USDA Rural Development, Lee Bank, Berkshire Bank, Greylock Federal Credit Union, Adams Community Bank.

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# Carolyn Valli

89 Raymond Drive  
Dalton, MA 01226

cvalli@berkshirehabitat.org

Home: 413-281-5051  
Cell: 413-281-5051

- **Dedicated CEO managing a Capacity building affiliate non-profit organization.** High satisfaction rankings, improvements to the bottom line. Grew affiliate from an all-volunteer organization to a 28 person staff.
- **Innovative problem solver:** Opened ReStore as a revenue generating initiative of the affiliate. Created Habitat Build and Repair Corps to bridge the growing gap in the construction trade.
- **Respected builder and leader of customer-focused groups;** instill a shared, enthusiastic commitment to customer service as a key driver of organization goal attainment. Lead by example and ensure the execution of all safety, security, quality and office operations policies.

## Areas of Expertise

- |  |            |                                     |                             |
|--|------------|-------------------------------------|-----------------------------|
| • Community Specialist                   | Engagement | • Customer Satisfaction Enhancement | • Teambuilding& Training    |
| • Strategic Vision                       |            | • Program Design and Improvement    | • Cost-Reduction Strategies |
| • Operations Management                  |            | • Client Financial Counseling       | • Volunteer Management      |
| • Strategic Planning                     |            | • Grant Writing                     | • Fund Raising              |
| • Government compliance and fair lending |            | • Qualified loan originator         | • Community Development     |
|  |            |                                     | • Financial Management      |

## Professional Experience

Central Berkshire Habitat for Humanity— Pittsfield, MA

11/07 to Present

### CEO

- Exceeded identified priorities for the affiliate over the last thirteen years.
- Organizational oversight to reach long term goals.
- Focus on strategy, finance, board management, fundraising and program delivery
- Affordable housing advocate and Community Development Specialist
- Grant writing and new area development.
- Backbone lead for the Berkshire Bridges Working Cities Challenge
- Strategic Planning

Accessible Mortgage Corp

Executive Vice President (1990-2007)

## Certification and Licenses

Home Improvement License HIC197562

American Banking Association Certification for Loan Origination and Mortgage Procedures December 2020 annual renewal.

Bridges out of Poverty Lifetime Trainer (renewed 2020)

Center for Financial Social Work- Financial Social Work Certification June 2011

Good Sense Financial Counseling Trainer.

Qualified Loan Originator

### **Harvard School of Business- Strategic Perspectives in Non- Profit Management 2015**

Performance Measurement for Effective Management of Nonprofit Organizations 2017

### **Columbia Greene Community College — Hudson, NY Business Administration and accounting degree.**

#### Affiliate Partnerships and Accomplishments

Habitat for Humanity International; Neighborhood Revitalization Affiliate Quality of Life Framework Learning Cohort. One of ten communities nationwide selected.

Habitat for Humanity International Veterans Affiliate

Habitat for Humanity International Advisory Boards

Measurement, Evaluation, Assessment & Learning;

COVID Response TaskForce

Collaborative Operating Model Task Force

Diversity, Equity and Inclusion Task Force.

Fund for Shared Insight Feedback Loop PILOT

Federal Reserve Bank of Boston Berkshire Bridges Working Cities Challenge Back Bone

Berkshire Taconic Community Foundation Program Committee

Berkshire Taconic Community Foundation N2N agency

General Program Advisory Taconic Career, Educational and Technical Career School

Mass Hires Berkshire Training and Employment Board Member

Former City of Pittsfield Community Development Board Member

President Board of Directors RSVP (former)

Head Start Board Member (former)

#### Awards

**2019 She Knows Where She Is Going Award**

**2018 Non Profit Leader Finalist**

**2017 Trustco Bank Hall of Fame**

**2009 Unsung Heroine Award Winner**

# Brent Getchell

Authorized to work in the U.S.

Sheffield, MA  
(413) 248-1302  
[bgetchell29@gmail.com](mailto:bgetchell29@gmail.com)

## EXPERIENCE

### **Central Berkshire Habitat for Humanity**

#### *Construction Manager*

SEPTEMBER 2019 - PRESENT

Manage affordable residential home construction projects. Supervise skilled and unskilled labor including associated professionals, staff members, and volunteers.

### **Town of Sheffield, Fire Marshal**

JUNE 2014 - AUGUST 2019

Perform fire inspections, issue related permits, and enforce fire code.

### **O'Niel & Associates Inc., Construction Supervisor**

MARCH 2007 - AUGUST 2019

Manage commercial and residential construction projects. Supervise employees and subcontractors. Work with architects, engineers, and building officials.

### **Town of Sheffield, Assistant Fire Inspector**

2000 - 2013

### **Michael White Contracting, Construction Supervisor**

2005 - 2007

### **Town of Sheffield, Building Official/Zoning Enforcement**

2000 - 2006

## SKILLS

Blueprint Reading (10+ yrs).

Large-scale Construction Management (10+ yrs).

Building Code Compliance.

OSHA Regulatory Compliance.

Strong Work Ethic.

Fire Fighter (24+ yrs).

## CERTIFICATIONS

CPR / AED first aid training.

First Responder emergency aid training.

OSHA 30 construction safety training.

Certified Forklift Operator classes 1, 2, 4, & 5.

Power Actuated Tool Certification

Construction Supervisor License 1995 - 2019.

## EDUCATION

### **Monument Mountain Regional, Great Barrington, MA High School Diploma**

1987

# Brian Kozaczek

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7 Hall Pl, Pittsfield, MA 01201 | 413-579-2597 | bkozaczek@berkshirehabitat.org

## Objective

To Help Families and Communities Build Strength, Stability, and Self-reliance through Shelter.

## Skills & Abilities

### RESIDENTIAL CONSTRUCTION

- Massachusetts Construction Supervisor License (CSL) CS-114693
- Home Improvement Contractor (HIC)
- Carpentry - Wood Construction; Floors, Walls, Roofs, Structural Sheathing, Finish Carpentry
- Exterior Siding Installation; Vinyl
- Window and Door Installation; flashing and interior/exterior trim
- Green Building, DOE Net-Zero Energy Ready Building Proficiency
- OSHA 30 Certified - Competent Person and CPR/First Aid Certified

### PLANNING AND PROJECT MANAGEMENT

- Certified Habitat Construction Manager (CHCM) Certification
- Reading/Creating Construction Documents and Plans
- Cost Estimating, expense tracking and budgeting
- Working with a diverse team

### SOFTWARE

- Windows
- Microsoft Word
- Microsoft Excel
- Procore

## Professional Experience

### CONSTRUCTION CREW LEADER | CENTRAL BERKSHIRE HABITAT FOR HUMANITY | 7/2016 - CURRENT

- Training, and direct leadership and development of volunteers in all aspects of residential construction, rehabilitation, preservation and repair, and demolition
- Planning, design, and building and energy code compliance in residential construction
- Development and implementation of construction site safety program
- Existing structure evaluation and inspection reporting
- Building materials supply logistics and management
- Cost estimating, and expense tracking and budgeting
- Community engagement and affordable housing advocacy

## **Military and National Service Experience**

### **UNITED STATES COAST GUARD RESERVE - DC3 | 4/2019 - CURRENT | USCG BASE BOSTON, BOSTON, MA**

- Damage Controlman: Third Class Petty Officer - responsible for watertight integrity, emergency equipment associated with firefighting and flooding, plumbing repairs, welding fabrication and repairs, chemical, biological and nuclear-warfare detection, and decontamination.
- ASVAB: 93
- 2019 Active Security Clearance
- 2019 A School: Damage Controlman – Yorktown, VA
- 2020 Deployment; COVID-19 Contingency, Portsmouth, VA - Armed Forces Reserve Medal with Mobilization
- 2020 Rifle Marksman Award
- 2020 Pistol Marksman Award

### **AMERICORPS NATIONAL SERVICE MEMBER | 9/2016 - 7/2019 | CENTRAL BERKSHIRE HABITAT FOR HUMANITY - PITTSFIELD, MA**

- 2017 Des Moines, IA, Build-a-thon House Leader
- 2017 Talladega, AL, National Service Leadership Conference Participant
- 2018 Raleigh, NC, Build-a-thon Home Preservation Team
- 2019 Raleigh, NC, Build-a-thon House Leader

## **Education**

### **BACHELOR OF ARTS | 5/2015 | WESTFIELD STATE UNIVERSITY**

- GPA: 3.29
- Minor: Mathematics
- 2015 Academic Excellence Award

**Beth E. Frederick**  
[b frederick@berkshire.rr.com](mailto:b frederick@berkshire.rr.com)  
513-225-8267

## **EDUCATION**

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**Purdue University** - West Lafayette, IN **December, 1987**  
*Bachelor of Science, Mathematics Education*

## **WORK EXPERIENCE**

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**Central Berkshire Habitat for Humanity – Pittsfield, MA** **2016 - Present**

*Impact and Programs Manager*

- Organize and coordinate office operations and provide administrative support to the CEO
- Volunteer Engagement Coordinator for the office, construction site, and Habitat Restore
  - Responsible for recruiting, training, recognition, and retaining volunteers
  - Maintain volunteer data gathering tools
- Host Site Manager for the Americorps, Habitat Build & Repair Corps
  - Program supervisor responsible member onboarding, retention, and experience
  - Maintain compliance with federal and state grant requirements
- Qualified Loan Originator working directly with first time homebuyers

## **VOLUNTEER EXPERIENCE**

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**Central Berkshire Habitat for Humanity – Pittsfield, MA** **2015 – 2016**

- Women Build – volunteered on the build site building affordable housing
- Volunteer Income Tax Assistance Program (VITA) – assisted clients during the Intake process and prepared tax returns

## **CERTIFICATES**

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- Qualified Loan Originator
- ABA Mortgage Training
- Volunteer Engagement Coordinator
- Voice of Women Presenter

# Elizabeth G. Boissy

## Programs & Data Manager

21 Faulkner Pl.  
Pittsfield, MA 01201  
(508) 406-8118  
eboissy@comcast.net

### EXPERIENCE

#### **Central Berkshire Habitat for Humanity, Pittsfield MA**

##### **Habitat for Humanity International, U.S. affiliate**

- Programs & Data Manager

November 2020 - Present

- Qualified Loan Originator working directly with applicant families for first-time homeownership.
- IRS Certified Tax Preparer and Site Coordinator - Volunteer Income Tax Assistance (VITA)
- Responsible for financial education program management.
- Data collection and grant reporting systems coordinator.
- Program marketing designer.

- Homebuyer Services Coordinator

July 2017 - October 2020

- AmeriCorps National Service Member - Homebuyer Services

September 2016 - June 2017

#### **Berkshire Bridges-Working Cities, Pittsfield MA**

##### **Working Cities Coalition, Federal Reserve Bank of Boston**

- Community Outreach & Program Coordinator

July 2017 - August 2019

- Community development & civic engagement support.
- Responsible for grant reporting & data collection, processing, and presentation.
- Bridges out of Poverty training series coordination and data collection.
- Trained in Cultural Competency: Multicultural BRIDGE & Aha Process - Bridges out of Poverty

#### **Habitat for Humanity of Greater Boston, Boston MA**

- Communications Intern

June - August 2015

#### **Massachusetts Audubon Society-Stony Brook Sanctuary, Norfolk MA**

- Assistant Camp Director & Education Counselor

May 2011 - August 2014, May 2016 - August 2016

### EDUCATION

#### **Northeastern University, Boston MA - Graduate student**

July 2019 - Present

Commerce & Economic Development - 3.85 GPA

#### **St. Lawrence University, Canton NY - Bachelor of Arts**

September 2012 - May 2016

Economics Major - Magna Cum Laude, 3.68 GPA

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**BRENT M. WHITE, MCE, PE**  
**8 Charisma Drive**  
**Pittsfield, MA 01201**  
**(413) 281-8180**

**Professional Accomplishments**

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I am the Principal of White Engineering, Inc. I have worked for the firm as an intern through high school and college and began working as an engineer full time in 2005. I am a licensed Professional Engineer in Massachusetts, Vermont, New York and Connecticut. I have extensive background in assisting clients from preliminary assessment of properties through final design, permitting, construction oversight and ongoing compliance.

Along with design and consulting work, I have provided expert witness testimony on multiple occasions to assist clients with legal issues pertaining to land use. I have testified in cases before the Berkshire Superior Court and Massachusetts Land Court, and my testimony was noted in favorable decisions for our clients.

During my work full time, I also served as an Adjunct Faculty member and Course Developer for the Norwich University's School of Graduate and Continuing Studies Master of Civil Engineering program.

**Employment History**

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December 2014 - Current	Principal	White Engineering, Inc. Pittsfield, MA
January 2010 - December 2014	Managing Professional Engineer	White Engineering, Inc. Pittsfield, MA
December 2007 - January 2010	Project Manager	White Engineering, Inc. Pittsfield, MA
May 2005 - December 2007	Project Engineer	White Engineering, Inc. Pittsfield, MA
March 2008 - February 2015	Adjunct Faculty & Course Developer	Norwich University Northfield, VT

**Education**

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2007	Master of Civil Engineering	Norwich University Northfield, VT
2005	Bachelor of Science Civil Engineering	Norwich University Northfield, VT

# **BRENT M. WHITE, PE**

## **Certifications**

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- Professional Engineer, Massachusetts (47888-C), Vermont (9135), New York (28295), Connecticut (PEN.0028295)
- OSHA 40-Hour Hazardous Waste Operations and Emergency Response
- OSHA 10 Hour Construction Safety
- Massachusetts Title 5 Soil Evaluator
- Massachusetts Title 5 System Inspector
- Massachusetts Licensed Third Party Solid Waste Facility Inspector with Waste Ban Training
- LEED Accredited Professional (Neighborhood Development)

## **Professional Affiliations**

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- American Society of Civil Engineers
- Order of the Engineer

## **Awards**

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- Confessore Leadership Award, Norwich University Corps of Cadets (2005)
- Williams Higgins Outstanding Engineer Award, Norwich University (2005)
- Most Promising Practicing Engineer, David Crawford School of Engineering, Norwich University (2005)
- Finalist for Student Leader of the Year, Norwich University (2005)

JUNE WOLFE  
Construct  
41 Mahaiwe St.  
Great Barrington, MA 01230  
413-329-4619  
[jwolfe@constructberkshire.org](mailto:jwolfe@constructberkshire.org)

Education :

Cornell University. Bachelor of Science

Experience:

2016-Present

Housing Director

Construct, Inc. 41 Mahaiwe St. Great Barrington, MA  
(413) 528-1985 <http://constructinc.org/>

Successfully brought the Forest Springs development to fruition as owner's representative and with sole responsibility for financial reporting. Developing creative solutions to small development for small towns. Oversee management and compliance of Construct's properties. Work with local towns to develop housing plans. Consult on 40B and other affordable housing projects.

2007-2016

Assistant Director of Housing and Project Management

Construct, Inc. 41 Mahaiwe St. Great Barrington, MA  
(413) 528-1985 <http://constructinc.org/>

Manage 53 housing units including lease-ups, move-ins, recertifications, Site Monitoring, court proceedings and tenant relations. Supervise maintenance staff. LIHTC Site Compliance Specialist. Expert in LIHTC, HSF, AHTF, CBH, FSF and USDA requirements and compliance.

Work with design teams and construction teams to develop new housing projects in Southern Berkshire.

2014-2015

Homeowner/Contractor Apple Cottage

Wolfe Spring Farm 944 Hewins St. Sheffield, MA

Architect, Homeowner/Contractor and Interior Designer for the renovation of an historic 1840 Farmhouse. Responsible for demolition, reclamation of architectural details, oversight of carpenters, electricians, plumbers, and drywall and tile installers, insulation installation, painting, reclaimed trim, interior design and landscaping.

2008-2009

Consultant to Development Team for Hillside Apartments CDCSB PO

Box 733, 17 Bridge Street, Great Barrington, MA

(413) 528-7788 | [cdcsb.org](http://cdcsb.org) |

Advised developer in the decision-making process from building to lease-up on 10 unit housing development in Great Barrington, MA. Worked as a liaison between managing agency, developer and construction team.

2007-2008

Homeowner/Contractor Wolfe Spring Farm

Wolfe Spring Farm 946 Hewins St. Sheffield, MA

Architect, Homeowner/Contractor and Interior Designer for construction of new passive and active solar powered home.



Last	First	Board Member Role	Employment	Other Organizations
Allegrone	Louie	Director/ Building Committee/Finance Commitee	Allegrone Companies	
Mark	Amuso Jr.	Director	Wingate Residences at Melbourne Place	
Decepida	Michelle	Treasurer	General Dynamics	
Gage	Tammy	Director	Interim Assistant Superintendent for College and Career Readiness Pittsfield Public Schools	
Garner	Heather	Director	Guardian Life	<a href="#">Sustainability Committee, Berkshire Life</a>
Harris	Mark	President	Signature Associates	American Legion Berkshire County Board Realtors MLS
Kahn	Craig	Director	All Seasons Realty Group	
Kellogg	Ashley	Director	Hillcrest Education Center	
Lewis	Paula	Director	Lee Bank	
Martin	Thomas	Director	Martin & Oliveira, LLP	
Miller	Margaret	Director/Building Committee Chair	Trustco Bank, Branch Manager/mortgage originator	

Moon	Christopher	Vice President/Finance Committee	Greylock Federal Credit Union, VP / Commercial Loan Officer	Boys & Girls Club
Samsel	Peter	Director	General Dynamics Retired	Pembury Bridge Club
Shafiroff	Linda	Director/Building Committee	Creative Building Solutions	
Stoll	Nancy	Director/ Strategic Planning Task Force	Personal Coach/Business Developer	
Sykes	Jonah	Director	Associate Director of Marketing & Communications Berkshire Community College	PCTV, Berkshire Young Professionals
Sturtevant	Diane	Clerk	Treasurer/Collector: Town of Hinsdale	Berkshire County Chapter of the Massachusetts Commission on the Status of Women. First Congregational Church of Dalton
Walczek	Paula	Director/ Fund development/Site Selection	Raymond James	
Weeks	Rebecca	Director	Blueprint Property Group	
Whalen	Thomas	Emeritus/ Past President	Associate Professor of Business Massachusetts College of Liberal Arts	
White	Steven	Director	Lowes' Hadley	
Willnerd	Lucky	Director	Guardian Life	

Central Berkshire Building Committee

Peter Samsel, Building Chairman, Retired General Dynamics

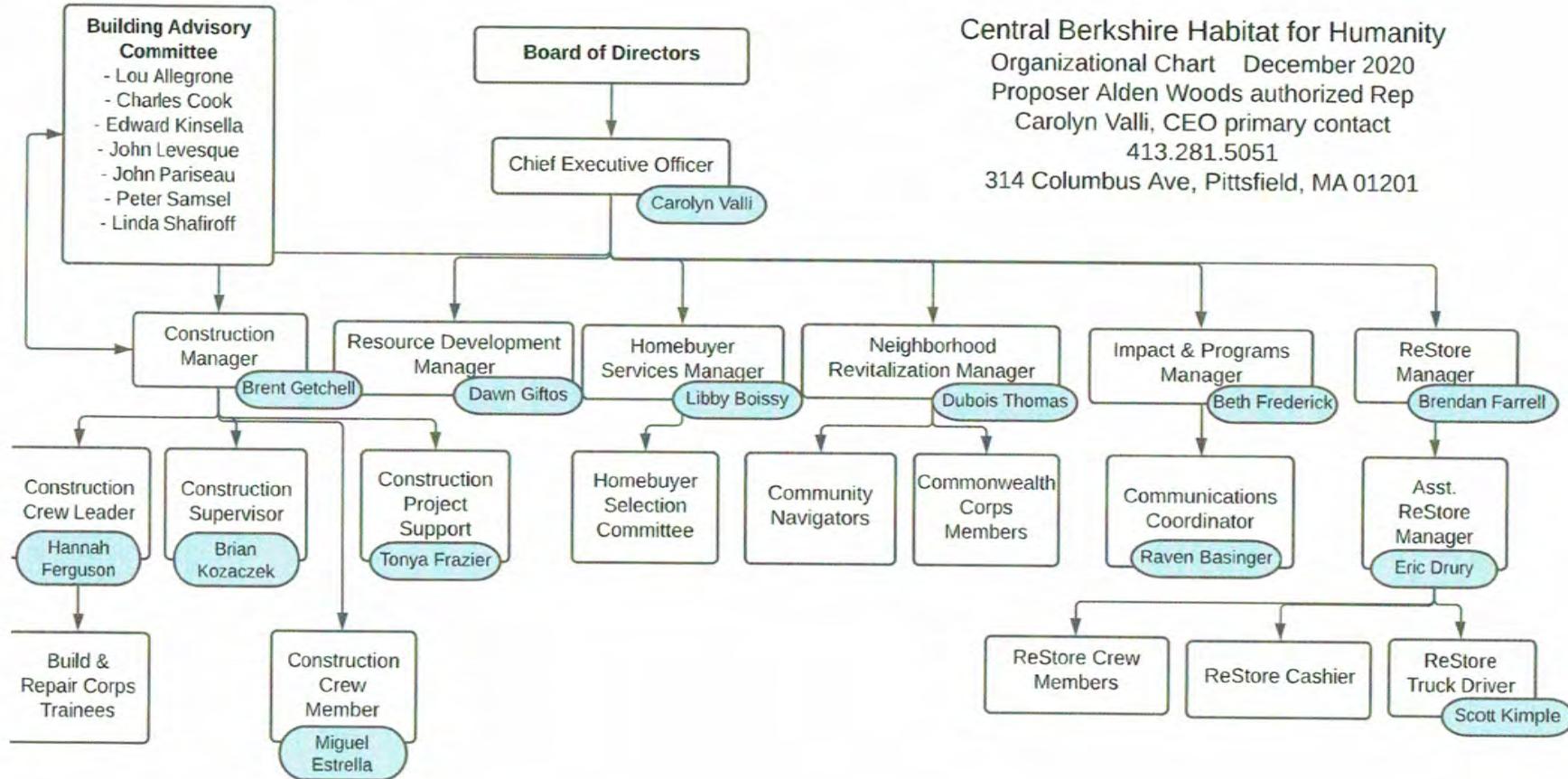
Louis Allegrone, Allegrone Construction

John Pariseau, Pariseau Heating and Cooling

John Levesque, Ram Electric

Linda Shafiroff, /Creative Building Solutions

Charles Cook, Retired City Planner



Alden Woods Village Budget

<b>USES</b>	20 units stage 1(7)	20 units stage 2 (6)	20 units stage 3 (7)	
Acquisition	-		-	
Infrastructure	700,000.00		-	
Hard Costs	1,751,580.00	1,501,354.29	1,751,580.00	
Hard Cost Contingency	175,158.00	150,135.43	175,158.00	
Soft Costs	87,579.00	75,067.71	87,579.00	
Soft Cost Contingency	4,378.95	3,753.39	4,378.95	
Developer Fees	326,243.51	207,637.30	242,243.51	
<b>TOTAL USES</b>	<b>3,044,939.46</b>	<b>1,937,948.12</b>	<b>2,260,939.46</b>	
<b>TOTAL USES all stages</b>				<b>7,243,827.05</b>
Owner equity/Volunteer Labor	175,158.00	150,135.43	175,158.00	10% hard costs
Owner equity/Donated materials and in-kind	761,234.87	387,589.62	452,187.89	20-25% total cost
<b>USES AFTER DONATIONS</b>	<b>2,108,546.60</b>	<b>1,400,223.07</b>	<b>1,658,616.14</b>	<b>5,167,385.81</b>
<b>SOURCES</b>				
Mass Works Grant	700,000.00			
STHI	100,000	100,000.00	100,000.00	
FHLB AHP	210,000.00	120,000.00	210,000.00	<80% AMI. Pass through
CPA	150,000.00	150,000.00	150,000.00	
Funding Gap	948,546.60	1,030,223.07	1,198,616.14	
OE from previous stage		494,003.40	713,626.93	
Construction Loan	948,546.60	536,219.66	484,989.21	1,969,755.47
Sales	1,442,550.00	1,743,850.00	1,198,350.00	4,384,750.00
Sales/Value				0.61
	292,800.00	350,700.00	99,900.00	
	292,800.00	304,550.00	99,900.00	
	209,300.00	292,800.00	179,550.00	
	116,700.00	251,500.00	292,800.00	
	251,500.00	292,800.00	292,800.00	
	179,550.00	251,500.00	116,700.00	
	99,900.00		116,700.00	
	1,442,550.00	1,743,850.00	1,198,350.00	

0.848543183

## **Budget Assumptions**

The total budget will depend on five important factors; affordability, unit mix, land price, material price and qualifying for the Mass Works Grant.

**Assumption 1:** The affordability calculations are based on the Area Median Income of 2020.

Because of the pandemic fueled economic downturn, we assume the Area Median Income will not increase in 2021.

**Assumption 2:** The factor that determines the loan amount is the sale price of the homes.

When building home ownership units, resale has to be considered. We assume that 3 and 4 bedroom homes will serve the community better over the long run. Thus, no unit smaller than a 3-bedroom will be built.

**Assumption 3:** The GB AHT will grant the land to Central Berkshire Habitat for Humanity.

**Assumption 4:** Material prices increased 20-25% in 2020 over 2021. We assume that these prices will not decrease, but will not continue to increase at that rate.

**Assumption 5:** Habitat for Humanity's model calls for owner participation in building and relies heavily on donations, both in-kind labor donations and materials. When Habitat for Humanity builds one house, they factor in 25% of the total price as donated. Because of the current construction material shortages, as well as the number of units planned, it is uncertain whether a 25% rate of donations can be sustained over 3 stages. Thus the budget in stages 2 and 3 show a 5% decrease in donations.

**Assumption 5:** Development of the homes will begin after the infrastructure is provided by the Mass Works Grant.

**Assumption 6:** Central Berkshire Habitat for Humanity builds to suit the needs of the families on the team. Since Great Barrington is a new territory, it is hard to know now what income brackets the families who become owners at Alden Woods will fall into. Habitat has created a list of possible units for each stage based on project feasibility, past experience and needs identified in the 2020 Great Barrington Housing Needs Assessment. These unit size and types may change as the needs are more clearly identified.

1. Appendix A is an affordability matrix, showing the highest price at which a house could sell for a household at the prescribed income to have an affordable monthly payment. The prices range from \$99,900 for a three-bedroom unit for a three person family at 40% Area Median Income to \$ 350,700 for a four bedroom unit for a five person family at 100% of Area Median Income.

2. Appendix A also shows the potential tax revenue to the town for each stage of production.

Affordability Calculations  
Staged Phases

	3BR 40%	3BR 60%	3BR 80%	3BR 100%	4BR 40%	4BR 60%	4BR 80%	4BR 100%	6ppi
Sales Price	99900	179550	251500	304,550.00	116700	209300	292800	350,700	
5% down	4995	8977.5	12575	15228	5835	10465.00	14640	17535	
Mortgage	94905	170572.5	238925	289323	110865	198835	278160	333165	
Interest	4.5%	4.5%	4.5%	4.50%	4.5%	4.5%	4.5%	4.5%	
Amort	30	30	30	30	30	30	30	30	
Payments/year	12	12	12	12	12	12	12	12	
Total Payments	360	360	360	360	360	360	360	360	
Monthly P&I	\$480.87	\$864.27	\$1,210.60	\$1,465.95	\$561.74	\$1,007.47	\$1,409.40	\$1,688.10	
Prop.tx rate	15.75	15.75	15.75	15.75	15.75	15.75	15.75	15.75	
PROP TAX	131.12	235.66	330.09	399.72	153.17	274.71	384.30	460.29	
Haz. Ins	120	120	120	120	120	120	120	120	
Mo. PMI	39.54	71.07	99.55	120.55	46.19	82.85	115.90	138.82	
Mo HOA	118	118	118	118	150	150	150	150	
Mo.PYMT limit	889.9	1409.1	1878.25	2224.75	1031.8	1635.15	2179.375	2557.5	
Mo. PYMT	889.53	1409.00	1878.24	2224.23	1031.10	1635.02	2179.60	2557.21	
annual income	32,360	51,240	68,300	80,900	37,520	59,460	79,250	93,000	
monthly income	2697	4270	5692	6742	3127	4955	6604	7750	
33% monthly income	889.9	1409.1	1878.25	2224.75	1031.8	1635.15	2179.375	2557.5	
Other expenses	408.6625	544.73125	667.65	758.27	469.3625	627.55	770.2	869.11	

Tax Revenue for GB

**20 UNIT MAX SCENARIO**

Mo tax	131.12	235.66	330.09	399.72	153.17	274.71	384.30	460.29	
Annual Tax	1573	2828	3961	4797	1838	3296	4612	5524	
<b>TOTAL UNITS per AMI</b>	<b>3</b>	<b>2</b>	<b>3</b>	<b>1</b>	<b>3</b>	<b>1</b>	<b>6</b>	<b>1</b>	<b>20</b>

**20 UNIT Stage 1**

Mo tax	131.12	235.66	330.09	399.72	153.17	274.71	384.30	460.29
Annual Tax	1573.43	2827.91	3961.13	4796.66	1838.03	3296.48	4611.60	5523.53
Number of proposed units	1	1	1	0	1	1	2	0
Total tax from size unit	1573.43	2827.91	3961.13	0.00	1838.03	3296.48	9223.20	0.00
<b>Total tax</b>	<b>22720.16</b>							

**20 UNIT Stage 2**

Mo tax	131.12	235.66	330.09	399.72	153.17	274.71	384.30	460.29
Annual Tax	1573.43	2827.91	3961.13	4796.66	1838.03	3296.48	4611.60	5523.53
Number of proposed units	0	0	2	1	0	0	2	1
Total tax from size unit	0.00	0.00	7922.25	4796.66	0.00	0.00	9223.20	5523.53
<b>Total tax</b>	<b>27465.64</b>							

**20 UNIT Stage 3**

Mo tax	131.12	235.66	330.09	399.72	153.17	274.71	384.30	460.29
Annual Tax	1573.43	2827.91	3961.13	4796.66	1838.03	3296.48	4611.60	5523.53
Number of proposed units	2	1	0	0	2	0	2	0
Total tax from size unit	3146.85	2827.91	0.00	0.00	3676.05	0.00	9223.20	0.00
<b>Total tax</b>	<b>18874.01</b>							

**TOTAL ANNUAL PROJECT TAX**

**69059.81**

## Tax Revenue Alden Woods Village



## 10 year Projects

6 units development of Gordon Deming Village including MassWorks Grant for Infrastructure  
Habitat Build & Repair Corps Workforce Training Program increasing CBHFH capacity to build 5 days a week.

199 East Housatonic Street, Dalton Single Family  
14 Britton Street, Veteran Critical Home Repair and 5 Home Repairs  
92 Clarendon Street, Pittsfield  
5-7 Hall Place, Pittsfield  
187 Francis Ave  
17A VonNida  
48 Orchard Street  
10 Goodman Lane  
166 Dewey Ave,  
168 Rehab  
83 Richmond Ave  
47 Prospect Street  
94 Lincoln Street  
222 Robbins Ave  
12 Leidhold Place  
30 West Union  
32 West Union

### **Architects Supporting Habitat with their time and talent**

Anthony Allegrone, Allegrone Design  
Anthony Barnaba, Blue line Design  
Rona Easton, EASTON+COMBS  
Robert Harrison Berkshire Design and Bradley Architects  
Geoffrey Simpson  
Ben Szalewicz, CenterLine Architects



# THE CITY OF PITTSFIELD

OFFICE OF THE MAYOR

70 Allen Street, Pittsfield, MA 01201  
(413) 499-9321 • ltyer@cityofpittsfield.org

**Linda M. Tyer**  
**Mayor**

December 2, 2020

To whom it may concern:

As Mayor of the City of Pittsfield, I am writing to extend my full support of Central Berkshire Habitat for Humanity, a community-centered nonprofit serving local residents for nearly 30 years. Central Berkshire Habitat lives out its mission every day, building strength, stability, and self-reliance through shelter, as it works in and with our local Pittsfield neighborhoods.

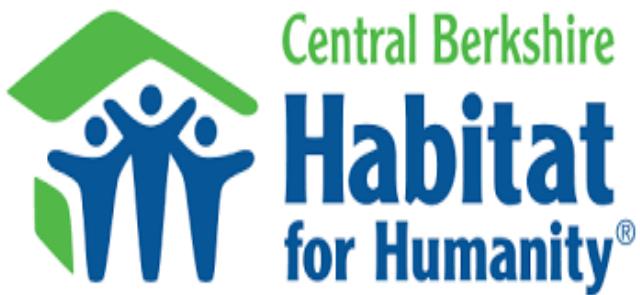
Through the years, Habitat has consistently demonstrated its dedication to strengthening affordable homeownership, advocating for housing security, and revitalizing neighborhoods in our city. In partnership, the City of Pittsfield and Central Berkshire Habitat were awarded competitive state funding critical to building 6 new units of energy-efficient, aging-in-place affordable homes. These homes offer security and stability to Berkshire families that would not otherwise be able to access homeownership. Each new unit of homeownership or owner-occupied repair project helps to revitalize key neighborhoods and increase local investment and pride in Pittsfield.

Beyond the four walls of each home, Habitat strives to integrate resident voices into decision making and inspire resident leaders to solve community issues. Resident-led initiatives such as the Riverway Park Chalk Fest have brought a spark of shared celebration to the city. In recent months, the organization's Community Navigators have helped countless people connect to much needed resources essential during the uncertain times brought on by the pandemic.

Habitat's commitment to improving the quality of life for families and neighborhoods is proven and remarkable. The City of Pittsfield is a strong advocate for Habitat and its acquisition of future housing development projects. Please feel free to call my office at 413-499-9321 if you need additional information.

Sincerely,

  
Linda M. Tyer, Mayor



## References:

Justine Dodds  
Program Manager (partner in MassWorks Grant)  
Community Development  
City of Pittsfield  
70 Allen Street  
Pittsfield, MA 01201  
(413)499-9358  
[jdodds@cityofpittsfield.org](mailto:jdodds@cityofpittsfield.org)  
[www.cityofpittsfield.org](http://www.cityofpittsfield.org)

Norma and William Delsonno (Homeowners)  
92 Clarendon Ave  
Pittsfield, MA 01201  
413-841-3725

Colleen Dawicki  
[Working Cities Challenge](#)  
Federal Reserve Bank of Boston  
[colleen.dawicki@bos.frb.org](mailto:colleen.dawicki@bos.frb.org)  
617.543.8426

John Boyle  
Vice Chairman Dalton Town Selectman & Neighbor to the Dalton Home Build  
186 East Housatonic Street, Dalton, MA 01226  
413-684-2173

John Bartels  
Dalton Police Chief, Former Dalton Selectman, Member of Central Berkshire School Committee  
37 Sleepy Hollow Road  
Dalton, MA 01226  
413-329-5520

**Great Barrington Affordable Housing Trust Fund  
Request for Proposals for an  
Affordable Home Ownership Housing Development  
on the Alden Property in Housatonic, MA**

**AMENDMENT #1:**

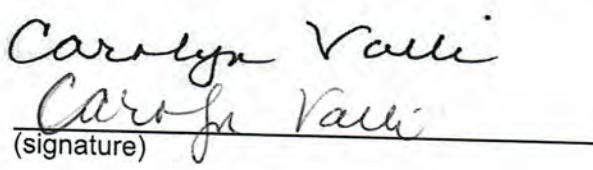
The Town of Great Barrington, Massachusetts, through its Affordable Housing Trust Fund (the "Trust"), hereby amends its October 15, 2020 Request for Proposals for an Affordable Home Ownership Housing Development on the Alden Property in Housatonic, MA, **in order to extend the Proposal Submission Deadline and other important dates**, as follows:

Important dates set forth in Section I (page 1) and Section IV (page 2) of the RFP are amended as follows:

<u>Important Dates</u>	<u>New Date, per Amendment #1</u>
• Inquiries Deadline:	<b>December 4, 2020, 4:00 PM</b>
• Proposal Submission Deadline:	<b>December 11, 2020, 4:00 PM</b>
• Proposal Presentations:	<b>December 18, 2020</b>
• Developer Selection:	<b>January 6, 2021</b>

Respondents to the RFP must include in their proposal submittal package this Amendment page, with an Original signature below:

Acknowledgement of Receipt of Amendment #1:

  
Carolyn Valli  
Carolyn Valli  
(signature) \_\_\_\_\_ 11/23/2020  
(date)

Carolyn Valli CEO  
(printed name and title) \_\_\_\_\_

**DISCLOSURE STATEMENT FOR**  
**TRANSACTION WITH A PUBLIC AGENCY CONCERNING REAL PROPERTY**  
**M.G.L. c. 7C, s. 38 (formerly M.G.L. c. 7, s. 40J)**

The undersigned party to a real property transaction with a public agency hereby discloses and certifies, under pains and penalties of perjury, the following information as required by law:

(1) Real Property: Alden Land Property, Housatonic, MA

(2) Type of Transaction, Agreement, or Document:

Conveyance of real property

(3) Public Agency Participating in Transaction: TOWN OF GREAT BARRINGTON  
AFFORDABLE HOUSING TRUST FUND.

(4) Disclosing Party's Name and Type of Entity (if not an individual):

Central Berkshire Habitat for Humanity, 5013C

(5) Role of Disclosing Party (Check appropriate role):

Lessor/Landlord  Lessee/Tenant

Seller/Grantor  Buyer/Grantee

Other (Please describe): non-profit housing agency

(6) The names and addresses of all persons and individuals who have or will have a direct or indirect beneficial interest in the real property excluding only 1) a stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation or 2) an owner of a time share that has an interest in a leasehold condominium meeting all of the conditions specified in M.G.L. c. 7C, s. 38, are hereby disclosed as follows (attach additional pages if necessary):

NAME

RESIDENCE

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(7) None of the above-named persons is an employee of the Division of Capital Asset Management and Maintenance or an official elected to public office in the Commonwealth of Massachusetts, except as listed below (insert "none" if none):

NONE

(8) The individual signing this statement on behalf of the above-named party acknowledges that he/she has read the following provisions of Chapter 7C, Section 38 (formerly Chapter 7, Section 40J) of the General Laws of Massachusetts:

*No agreement to rent or to sell real property to or to rent or purchase real property from a public agency, and no renewal or extension of such agreement, shall be valid and no payment shall be made to the lessor or seller of such property unless a statement, signed, under the penalties of perjury, has been filed by the lessor, lessee, seller or purchaser, and in the case of a corporation by a duly authorized officer thereof giving the true names and addresses of all persons who have or will have a direct or indirect beneficial interest in said property with the commissioner of capital asset management and maintenance. The provisions of this section shall not apply to any stockholder of a corporation the stock of which is listed for sale to the general public with the securities and exchange commission, if such stockholder holds less than ten per cent of the outstanding stock entitled to vote at the annual meeting of such corporation. In the case of an agreement to rent property from a public agency where the lessee's interest is held by the organization of unit owners of a leasehold condominium created under chapter one hundred and eighty-three A, and time-shares are created in the leasehold condominium under chapter one hundred and eighty-three B, the provisions of this section shall not apply to an owner of a time-share in the leasehold condominium who (i) acquires the time-share on or after a bona fide arms-length transfer of such time-share made after the rental agreement with the public agency is executed and (ii) who holds less than three percent of the votes entitled to vote at the annual meeting of such organization of unit owners. A disclosure statement shall also be made in writing, under penalty of perjury, during the term of a rental agreement in case of any change of interest in such property, as provided for above, within thirty days of such change.*

*Any official elected to public office in the commonwealth, or any employee of the division of capital asset management and maintenance disclosing beneficial interest in real property pursuant to this section, shall identify his position as part of the disclosure statement. The commissioner shall notify the state ethics commission of such names, and shall make copies of any and all disclosure statements received available to the state ethics commission upon request.*

*The commissioner shall keep a copy of each disclosure statement received available for public inspection during regular business hours.*

(9) This Disclosure Statement is hereby signed under penalties of perjury.

Carolyn Vaili

Print Name of Disclosing Party (from Section 4, above)

Carolyn Vaili

Authorized Signature of Disclosing Party

11/12/2020

Date (mm / dd / yyyy)

Carolyn Vaili, CEO

Print Name & Title of Authorized Signer

### CERTIFICATE AS TO PAYMENT OF STATE TAXES

Pursuant to M.G.L. Chapter 62C, Section 49A, I certify under the penalties of perjury that the proposer named below has complied with all laws of the Commonwealth of Massachusetts relating to taxes, reporting of employees and contractors, and withholding and remitting of child support.

043 1570 85

Social Security Number  
or Federal Identification Number

Date: 11/12/2020

Carolyn Vail

Proposer Name

by: Carolyn Vail

Signature of Individual

Printed Name: Carolyn Vail

Title: CEO

### CERTIFICATE OF NON-COLLUSION

The undersigned certifies under penalties of perjury that this bid or proposal is in all respects bona fide, fair and made without collusion or fraud with any other person. As used in this certification, the word "person" shall mean any natural person, joint venture, partnership, corporation, or other business or legal entity.

Carolyn Vail

Signature

Carolyn Vail, CEO

Printed name and title

Central Berkshire HFI

Company/Firm Name

**CERTIFICATE OF AUTHORITY**

(Corporations Only)

At a duly authorized meeting of the Board of Directors of Central BERKSHIRE HABITAT FOR  
(firm name) HUMANITY

held on February 18, 2020, it was voted, that  
Date

Carolyn Valli  
Name

Chief EXECUTIVE OFFICER  
Officer

of this company, be and hereby is authorized to execute contracts and bonds in the name and on behalf of said company, and affix its corporate seal thereto; and such execution of any contract or obligation in this company's name on its behalf by such officer under seal of the company, shall be valid and binding upon this company.

I hereby certify that I am the Clerk of the above named corporation and that

Carolyn Valli is the duly elected officer as above of said company,  
and that the above vote has not been amended or rescinded and remains in full force and effect  
as of the date of this certificate.

November 11, 2020  
Date

Diane Stotewitz  
Clerk of Corporation

Affix Corporate Seal Here

# Homebuyer Selection Committee Manual

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CENTRAL BERKSHIRE HABITAT FOR HUMANITY

Homebuyer Services  
CBHFH | JANUARY 11, 2019

## Contents

<b>1. Introduction .....</b>	<b>2</b>
1.1. Ministry and mission.....	2
1.2. Purpose .....	2
1.3. Scope.....	2
1.4. Review frequency .....	2
<b>2. Homebuyer Selection Committee qualifications .....</b>	<b>3</b>
2.1. Background screening.....	3
2.2. Training .....	3
<b>3. Federal Laws .....</b>	<b>4</b>
3.1. SAFE Act .....	4
3.2. TILA .....	4
3.3. Antidiscrimination laws.....	4
3.4. Fair Housing Act.....	4
3.5. Equal Credit Opportunity Act.....	5
<b>4. Homeowner Selection Criteria .....</b>	<b>6</b>
4.1. Criterion 1: Need for adequate housing .....	7
4.2. Criterion 2: Willingness to partner .....	10
4.3. Criterion 3: Ability to pay.....	12
<b>5. Application Processing .....</b>	<b>13</b>
5.1. Application Status .....	13
5.2. Eligibility Processing.....	14
5.3. Selection Processing .....	14
5.4. Homebuyer Partnership.....	14
5.5. Final Certification .....	15
<b>6. Partnership Responsibilities.....</b>	<b>15</b>
6.1. Homeownership Applicants & Homebuyer Partners.....	15
<b>7. Record Retention .....</b>	<b>16</b>

## 1. Introduction

### 1.1. Ministry and mission

**Central Berkshire Habitat for Humanity** (hereinafter referred to as “**Habitat**” in the policy documents) is an independent affiliate of Habitat for Humanity International, a global nonprofit housing organization working in communities across the United States and in 70 countries around the world. Founded in 1992, Habitat has been providing homeownership opportunities for residents of Central and Southern Berkshire County for more than 25 years. Our vision is a world where everyone has a decent place to live. Our mission is to build strength, stability, and self-reliance through affordable homeownership.

Habitat’s guiding principles embrace people from all walks of life to partner in serving and creating a greater quality of life for everyone who lives here.

- **Diversity and inclusiveness:** Habitat welcomes people from all backgrounds to partner with us as volunteers, donors, employees, and homebuyers. We celebrate and value our diversity, welcome differences and leverage the collective strengths of all people.
- **A hand up, not a hand out:** Habitat does not build homes for people but with them as equal partners. Habitat homebuyers build alongside volunteers and pay an affordable mortgage.
- **Focus on community:** Habitat is committed not just to building homes, but to building community. We prioritize our construction efforts within focus neighborhoods to maximize our impact.
- **Non-proselytizing policy:** Habitat for Humanity International and its affiliates do not proselytize. Habitat will not offer assistance to the expressed or implied condition that people must either adhere to or convert to a particular faith, or listen and respond to messaging designed to induce conversion to a particular faith.

### 1.2. Purpose

The policies outlined in this handbook consist of key processes in Homeowner Selection in relation to the Homebuyer Selection Committee (hereinafter referred to as the “**Committee**” in the policy documents), a volunteer committee guided by QLO compliant Habitat staff members. The **Committee** reports to the affiliate executive director and the affiliate board of directors. The **Committee** is responsible for recommending prospective homeowners to the board for approval based on the affiliate’s selection criteria as set out in the board approved Homeowner Selection / Mortgage Origination Policy.

### 1.3. Scope

The policy handbook contains a collection of guidelines that apply to homeowner selection and the responsibilities of the Homebuyer Selection Committee. The board of directors, which is ultimately responsible for overseeing all of Habitat’s work, is responsible for adopting and reviewing the homeowner selection criteria and process.

### 1.4. Review frequency

The **Committee** should conduct annual reviews of the selection criteria and the selection process and advise the board of directors on any needed changes. The income guidelines used in the selection criteria must be updated annually by a staff member of Habitat based on the U.S. Department of Housing and Urban Development (HUD) income guidelines for the area.

## 2. Homebuyer Selection Committee qualifications

### 2.1. Background screening

**Committee** members are volunteers recommended to the position by current and past **Committee** members, Habitat staff, or Habitat board members. **Committee** members are required to sign the standard Central Berkshire Habitat for Humanity Volunteer Waiver and will be screened for criminal history in the Sex Offender Registry Board (SORB) for the Commonwealth of Massachusetts and the Massachusetts state criminal offender record information (iCORI), a service of the Commonwealth of Massachusetts and the Massachusetts Department of Criminal Justice Information Services.

- A. Each potential committee member must provide authorization for the background check reports to be obtained. If no approval is given to **Habitat**, the appointment will be denied.
- B. **Habitat**, in its sole discretion, will make an individualized inquiry to determine if the information on the report is related to the position and consistent with **Habitat's** business necessity, and may consider several factors, including, without limitation, one or more of the following:
  - Nature of the conviction and whether children were involved.
  - Time elapsed since the offense.
  - Extent to which the offense may affect the person's fitness.
- C. **Habitat** reserves the right to recheck status at any time during the term of the volunteer position.

### 2.2. Training

Homeowner selection is the process used by Habitat in choosing potential homebuyers for homeownership opportunities. Homeowner selection is a multistep process that is regulated by federal and state laws and requires that the committee fully understand homeowner selection and the relevant legal requirements. Habitat is committed to being a responsible, equal opportunity, loan originator organization and will provide volunteers of the committee with the training necessary to perform their function in an efficient and compliant manner.

Training topics include:

- Habitat's strategic plan
- The goals of homeowner selection
- The current, board approved homeowner selection process.
- Federal and state mortgage lending laws and regulations.
- Application evaluation standards to determine eligibility.
- Interview and home visitation techniques.
- Issues faced by applicant families in their daily lives.
- Ongoing assessment of housing needs within the community.
- Community programs and services that address housing need and options that are available through conventional sources.

Protecting financial and private information collected from applicants is paramount. We will operate in a manner that safeguards consumer information and respects the dignity and privacy of homebuyer applicants.

### 3. Federal Laws

Since much of Habitat's Homeowner Selection process is governed by federal, state, and local law, each member of the **Committee** must be familiar with the applicable laws governing housing and credit decisions.

#### 3.1. SAFE Act

The SAFE Act is a federal law designed to enhance consumer protection and reduce fraud by setting minimum standards for the licensing and registration of residential mortgage loan originators and setting up a nationwide mortgage licensing system and registry database of loan originators. Massachusetts has adopted a Bona Fide Nonprofit Organization exemption under the SAFE Act which allows qualified and approved entities such as **Habitat** to operate without licensed loan originators. Under the SAFE Act, a mortgage loan originator is defined as an individual who takes a residential mortgage loan application and offers or negotiates terms of a residential mortgage loan for compensation or gain.

#### 3.2. TILA

Under TILA, a loan originator is a person who, in expectation of direct or indirect compensation or gain, performs any of the following activities: takes an application, offers, arranges, or assists a consumer in obtaining or applying to obtain, negotiates, or otherwise makes an extension of consumer credit for another person; or through advertising or other means of communication represents to the public that such person can or will perform any of these activities.

The Loan Origination Qualification Rule was introduced to provide standards for loan originators who are not required to be licensed under the SAFE Act. Administrative and clerical activities such as application processing, underwriting, or receiving an application at the front desk are not loan originator activities. Therefore, any individual performing only these activities is not subject to the loan originator qualifications either by the SAFE Act or TILA.

#### 3.3. Antidiscrimination laws

The term "discrimination" includes denying applicants by using preferences or other criteria that result in decisions having a disparate impact on certain groups of applicants, or by using different procedures or selection criteria for different applicants.

The Fair Housing Act prohibits discrimination by any person or entity in the sale, rental and financing of dwellings on the basis of race, color, national origin, religion, sex, familial status, or handicap.

The Equal Credit Opportunity Act establishes guidelines for collecting and evaluating credit information and prohibits creditors from discriminating on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant is old enough to legally enter into a contract), receipt of public assistance, or because the applicant has in good faith exercised any right under the Federal Consumer Credit Protection Act. Additionally, chapter 151B of the Massachusetts General Law further protects mortgage applicants on the basis of gender identity, sexual orientation, genetic information, ancestry, or handicap.

#### 3.4. Fair Housing Act

- **Handicap:** Under the Fair Housing Act, "handicap" is defined as a physical or mental impairment that substantially limits one or more of a person's major life activities, a record of having such impairment,

or being regarded as having such an impairment. Discriminating in the sale or financing of residential real estate because of a handicap of the buyer or any person associated with the buyer is unlawful. Discrimination includes a refusal to permit - at the expense of the handicapped person – reasonable modifications that could make a house accessible.

Additionally, under the Americans with Disabilities Act, affiliates must also make reasonable accommodations in establishing sweat-equity requirements. If an applicant has a disability, the affiliate must work with him or her to establish alternative means of meeting the sweat-equity requirements. **Habitat's** sweat-equity policy ([1A](#)) allows applicants to complete their sweat-equity requirements through 6 different categories including construction site efforts, ReStore retail duties, financial education courses, financial coaching partnerships, special event support, and office support.

- **Familial Status:** Under the FH Act, “familial status” is defined as one or more individuals under age 18 living with a parent, legal guardian or the designee of such parent or legal guardian. The definition also protects any person who is pregnant or in the process of securing legal custody of an individual younger than 18. Discriminating in the sale or financing of residential real estate on the basis of familial status is unlawful.
- **Steering:** Steering is a practice whereby potential homeowners are steered away from or to particular neighborhoods because of their race, ethnicity, religion, or other characteristics. The practice of steering is illegal. **Habitat** accepts applications from anyone within our service area and allows those applicants to apply for any home in any neighborhood within the service area that meets the requirements of that applicant’s household size.

### **3.5. Equal Credit Opportunity Act**

The Equal Credit Opportunity Act permits a lender to extend special purpose credit to applicants who meet eligibility requirements. **Habitat** offers a credit assistance mortgage loan program, through the use of subsidies, for the benefit of economically disadvantaged classes of people. The credit program must be administered in a manner that does not discriminate against an applicant on any prohibited basis.

As a special purpose credit program, **Habitat's** homeownership program allows Qualified Loan Originators to seek information regarding the applicant’s marital status and spouse’s financial resources in determining the applicant’s financial need only if:

- If the applicant’s spouse will be using the loan or be liable on the loan.
- If the applicant is relying on the spouse’s income for repayment of the loan.
- If the applicant is relying on alimony, child support, or separate maintenance payments for repayment of the loan.

## 4. Homeowner Selection Criteria

**Habitat** is a not-for-profit organization that extends credit to an economically disadvantaged class of people who meet certain eligibility requirements. Consequently, **Habitat's** homeownership program qualifies as a special-purpose credit program as defined by ECOA. Therefore, unlike traditional lenders, **Habitat** can set characteristics that applicants must meet to qualify for the homeownership program and request information for determining an applicant's eligibility. **Habitat** has established three basic homeowner selection criteria as an affiliate of Habitat for Humanity International to determine each applicant's eligibility for the homeownership program.

- Need for adequate housing (financial and physical).
- Willingness to partner with **Habitat**.
- Ability to pay for a Habitat home.

**First-time homebuyers:** Applicants must be first-time homebuyers according to the definition in 42 U.S.C § 12704 (14).

**Affiliate service area:** Applicants must reside and/or work within **Habitat's** geographic service area for 1 year prior to application. **Habitat's** service area includes central and southern Berkshire county, Massachusetts: Hancock, Lanesborough, Pittsfield, Dalton, Windsor, Peru, Hinsdale, Richmond, Lenox, Washington, West Stockbridge, Stockbridge, Lee, Becket, Otis, Tyringham, Monterey, Great Barrington, Alford, Egremont, Mount Washington, Sheffield, New Marlborough, Sandisfield.

**Marital Status:** **Habitat** does not discriminate in its selection process on the basis of marital status. Spouses of applicants must submit all their income eligibility information as if they themselves were an applicant or an affidavit detailing why that information is not available or should not be considered. The state of Massachusetts does not recognize legal separation. If an applicant is still legally married but would like to apply as a single entity without their lawful spouse, they must submit an affidavit explaining their inability to provide documentation for their lawful spouse. The affidavit must state:

- That the absent spouse will not reside in the house if the applicant is ultimately selected to partner with **Habitat**.
- That the absent spouse will have no legal interest in any house purchased by the applicant from **Habitat**.
- That they agree to notify **Habitat** in the event that the spouse moves into the home prior to closing.
- That the applicant understands that failure to so notify **Habitat** could result in the termination of their application and deselection from the homeownership program.

Any applicant found to have provided false information about his/her marital status at any point either prior to or after selection shall be subject to de-selection.

**Background checks & Immigration status:** In addition to these three main selection criteria, applicants must also comply with a sex offender registry check, a Massachusetts state criminal background check, and show proof of legal residency or citizenship.

Upon completion of the initial application including all supporting material, each applicant and co-applicant will be screened for criminal history in the Sex Offender Registry Board (SORB) for the Commonwealth of Massachusetts and the Massachusetts state Criminal Offender Record Information (iCORI), services of the Commonwealth of Massachusetts and the Massachusetts Department of Criminal Justice Information Services.

- A. Each individual must provide authorization for the background check reports to be obtained. If no approval is given to **Habitat**, the application will be denied, and an adverse action notice will be issued.
- B. Inquiries will be conducted by a Habitat staff member who is trained as a qualified loan originator and will not be shared with any member outside of the Homebuyer Services Department or Executive management.
- C. Record of the report will be filed with the applicant's original application information for a minimum of 25 months after a decision has been made.
- D. **Habitat**, in its sole discretion, will make an individualized inquiry to determine if the information on the report is related to the position and consistent with **Habitat's** business necessity, and may consider several factors, including, without limitation, one or more of the following:
  - The nature of the conviction and whether children were involved.
  - Time elapsed since the offense.
  - Extent to which the offense may affect the person's fitness.

For complete information of the background check process please refer to Central Berkshire Habitat for Humanity's board approved sex offender registry and criminal background check policy.

All applicants must also provide proof of permanent residency or citizenship for all household members within 30 days of the initial application as part of the required supporting documentation. Residency status affects the applicant's ability to pay an affordable mortgage and whether that ability is likely to continue for the foreseeable future. A nonresident may be limited in the income he or she can receive and in particular how long he or she can continue to receive an income and remain in the United States.

#### **4.1. Criterion 1: Need for adequate housing**

The sections below outline how to determine the need for adequate housing for all applicants.

Need for housing is examined from two standpoints: financial (income level) and physical (substandard living conditions). To determine both aspects of need, Habitat first establishes the applicant's household size because it effects the calculation of total household income and the evaluation of current living conditions in regard to overcrowding. Household size also affects the home size that is made available for purchase to qualified homebuyers. This information is collected through the initial Habitat for Humanity Homeownership Application.

**Household size:** The number of people occupying a housing unit who are expected to reside in the home over an extended period, a minimum of 3 years. This includes all adults and minors, dependents and nondependents, related or unrelated, without regard to gender identity or sexual orientation. **Habitat** may

request and consider information regarding the applicant's marital status under certain circumstances as previously outline in section 3.5. **Habitat** may also request and consider information such as:

- At what age dependents are expected to leave home, excluding any special circumstances or dependents with special needs (please note that this cannot be determined by cultural or ethnic group).
- College students who live on campus while classes are in session.
- Multiple families living in one home.
- Pregnancy where the baby is not expected to be born until after the homeowner takes residency.
- Non-related live-in caregivers.

**Income Limits:** The homeownership program serves those who may not obtain adequate housing through conventional lending but can pay an affordable mortgage with additional support. Therefore, **Habitat** has set eligibility income limits based on total household size as well as limits on total assets. Total household income must be between 40% and 70% of the area median income (AMI) as determined by the U.S. Department of Housing and Urban Development. Total household assets must be no greater than \$75,000.

AMI is calculated on pretax and deduction income dollars. HUD determines the AMI for counties and metro areas on an annual basis.

2019 Income Guidelines			
Household Size	AMI	40%	70%
1	\$62,100	24,840	43,470
2	\$71,000	28,400	49,700
3	\$79,900	31,960	55,930
4	\$88,700	35,480	62,090
5	\$95,800	38,320	67,060
6	\$102,900	41,160	72,030
7	\$110,000	44,000	77,000
8	\$117,100	46,840	81,970
9	\$124,200	49,680	86,940
10	\$131,300	52,520	91,910

**Determining household income:** Household income is defined as all the funds legally received on a regular schedule by all household members from all sources: salary, retirement, pension, Social Security, TANF, disability, child support, alimony, public assistance, etc., at the time of application. If household composition changes or there is a change in household income applicants are required to inform a member of the Homebuyer Services staff. An applicant cannot be deselected for an improvement in financial position or change in household composition unless it affects their ability to pay.

**Overcrowding related to family size:** Habitat defines overcrowding using the Person-per-Bedroom model (PPB) as outlined in the HUD Office of Policy Development & Research report "Measuring Overcrowding in Housing". In this model overcrowding is established when more than 2 people in the household occupy 1 bedroom and are not within 3 years of age and are not of the same self-identified gender.

**Living Conditions:** The physical safety of the neighborhood and the physical structure in which an applicant lives are key factors in determining need for adequate housing. When evaluating the physical living conditions, the following may be considered.

A. Serious health challenges:

- I. Carbon monoxide.
- II. Pest infestation.
- III. Presence of lead, mold, radon.
- IV. Allergens for those affected.

B. Substandard housing:

- I. Is dilapidated.
- II. Does not have operable indoor plumbing.
- III. Does not have a usable flush toilet inside the unit for the exclusive use of a household.
- IV. Does not have a usable bathtub or shower inside the unit for the exclusive use of a household.
- V. Does not have electricity, or has inadequate or unsafe electrical service.
- VI. Does not have a safe or adequate source of heat.
- VII. Should, but does not, have a kitchen.
- VIII. Has been declared unfit for habitation by an agency or unit of government.

C. Overcrowded:

- I. More than two people per bedroom who are not within 3 years of age and are not of the same self-identified gender.

D. Cost-burden:

- I. When an applicant pays over 30 percent of their gross income for housing (including utilities) because of the lack of more affordable housing, it can be determined that there is a housing need or a need for housing that is more affordable.

E. Government-subsidized housing:

- I. Occupancy in government-subsidized housing is considered a temporary housing solution.

F. Homelessness:

- I. Lacking a fixed, regular and adequate nighttime residence.
- II. Having a primary nighttime residence that is a supervised publicly or privately operated shelter designed to provide temporary living accommodations (including welfare hotels, congregate shelters and transitional housing).
- III. Having a primary nighttime residence that is an institution that provides a temporary residence for people intended to be institutionalized.
- IV. Having 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.

**Home Visits:** The home visit is only to assess the applicant's need for adequate housing. Applicants must agree to a home visit before committee action and cannot include verification of documents, qualification questions not associated with living conditions, or any other exchange of information regarding mortgage processing. Two home visits will be conducted, one prior to the completion of any sweat equity hours and one following the completion of 4 to 6 hours, typically completed on the build site.

Home visits are to be performed by a two-person volunteer team from the **Committee**. This practice provides multiple perspectives on the living conditions and can help the affiliate avoid accusations of impropriety as well as create a safer environment for the interviewers. The home visits are conducted using a structured format to ensure that all visits gather the same information in an unbiased manner.

Home visitors should:

- Obtain relevant information to confirm the applicant's level of need for adequate housing apart from any financial information (only a member of the Habitat staff who is trained as a qualified loan originator should obtain or discuss financial information).
- Assess the applicant's willingness to move to current or future Habitat house construction locations.

Home visitors should not plan to discuss other issues, but if asked must be able to:

- Explain and review Habitat's ministry and mission as well as the basic requirements for obtaining a home if the applicant is selected.
- Answer general questions from the applicant about the Habitat homeowner selection process.
- Understand which questions from the applicant must be deferred to the loan originator, such as their income or lending details, and give the contact information to the applicant.

#### **4.2. Criterion 2: Willingness to partner**

The sections below outline how to determine the applicants' continued willingness to partner with **Habitat**.

Potential homebuyers who have applied to the program must be willing to fulfill all partnership requirements as outlined in the initial Application Letter, the signed Partner Agreement, and completion of all pre-closing requirements including sweat-equity hours. Willingness to partner will be measured by the timeliness, completeness, and cooperation with which the applicant responds to homeowner selection-related requests, questions, and requirements. All requirements are clearly communicated to applicants both verbally and in written agreements. Completion of all such requirements is documented in the partner's application documents.

Requirements that all applicants must complete prior to board approval include:

- Full completion of the initial application packet and the submission of all relevant supporting documents.
- Participation and graduation from **Habitat's** 6-session financial education course (free to all participants) or proof of graduation from a comparable, agreed upon financial education course.
- Participation and graduation from **Habitat's** 16-session *Getting Ahead in a Just Getting by World* program (free to all participants).
- Active participation in **Habitat's** financial coaching program including regular communication with the chosen financial coach and participation in requested financial fitness activities.

- Participation in two separate home visits conducted by volunteer members of Homebuyer Selection Committee.
- Completion of 4-6 hours of sweat equity, in whatever approved form chosen by the applicant, between the date of the first home interview and the second home interview.

Requirements that all applicants must complete post board approval and prior to closing include:

- The applicant agrees to live where the affiliate had land to build.
- The applicant agrees to notify the affiliate of any changes in contact information, household composition, or income.
- The applicant agrees to avoid new consumer debt during this process.
- Compliance with **Habitat** policies outlined in the signed partnership agreement.
- Completion of 400 to 600 hours of sweat equity as outlined in the **Habitat** Sweat Equity Policy.
- The applicant agrees to pay the down payment and closing costs as applicable.

**Sweat Equity:** "Sweat equity" refers to the hands-on involvement of the applicant and his or her family in building their home, in joining the community, and in understanding the process required to build and fund affordable housing. Through sweat equity, the applicant has an opportunity to invest physically and emotionally in the mission of **Habitat**. Sweat equity is not assigned a monetary value and cannot be exchanged for money, goods, or other services at any time during or after the homeownership process. Sweat equity requirements are designed to meet three important goals and can be completed in a variety of ways.

- **Partnership:** Sweat equity provides meaningful interaction among partner households, affiliate staff and representatives, and associated volunteers.
- **Pride in homeownership:** Working sweat equity hours on their own homes or in the support of their homes helps partner households begin the transition to ownership.
- **Development of skills:** On the build site, household members gain a real understanding of the construction and maintenance of their homes. Potential homeowners will also develop important skills in financial literacy, community building, and future planning.

Recommended division of sweat equity hours by household composition. The division of hours over separate categories can be adjusted based on an applicant's ability, interest, and availability.

Sweat Equity Opportunity	1 adult household	2 adult household
Build Site	150	175
ReStore	50	75
Habitat Office	30	50
Getting Ahead education*	0	0
Financial Tools education	16	32
First-time Homebuyer education	4	8
Financial Coaching	30	50
Community Meetings	10	20
Special Events	10	15
Donated Sweat Equity	100	175
Total Hours:	400	600

\*Getting Ahead education is a requirement of the Habitat homeownership program but is compensated financially through a third-party in the form of a weekly stipend. Applicant's may not receive financial compensation for sweat-equity hours and therefore no hours are earned for completion of the program.

#### **4.3. Criterion 3: Ability to pay**

**Habitat** performs due diligence on the applicant's creditworthiness to ensure that he/she can afford to pay the mortgage, other property costs, and normal living expenses associated with a **Habitat** financed or third-party financed home.

**Income Evaluation:** The sources of income analyzed for ability to pay is the income of the applicant(s) who will be obligated on the loan, and not the entire household, unless they are one and the same. No applicant will be discriminated against based on the source of their income and **Habitat** shall not discount or exclude from consideration the income of an applicant based on prohibited basis or because the income is derived from part-time employment or an annuity, pension, or other retirement benefit. **Habitat** may consider the amount and probable continuance of any income in evaluating the applicant's creditworthiness. Types of income considered include:

A. Employment income:

- I. A two-year history of employment will be verified for full- and part-time employment.
- II. Part-time employment will be considered if it has been ongoing for the previous two years and the employer states it is likely to continue.
- III. Overtime, bonus and commission income will be included if it has been consistent for two years and the employer states that it is more than likely to continue into the future.
- IV. Self-employed income will be used if the applicant has been self-employed for a full two years. Depreciation and depletion will be added back to income.
  - The previous two years' tax returns will be required for review.

B. Other income considerations:

- I. Only income received by the mortgagor(s) will be used for debt service and mortgage calculations to determine ability to pay.
- II. Child support and alimony will be used if applicant elects to share this information. Acceptable proofs of payment are 12 months of cancelled checks or a printout from the court if it is being paid through the court system.
- III. Public assistance income will be verified and used if it is reasonably expected to continue. No applicant will be excluded solely because he or she receives public assistance.
- IV. All other income used must be ongoing for the next three years.

**DTI ratio:** An applicant is considered to be within the debt-to-income limitations if:

- An estimated monthly housing cost (principal, interest, taxes, insurance, and condo/HOA fees if applicable) of 30% or less of the applicant's gross income based on estimates of the construction costs and a maximum mortgage term of 30 years.
- An applicant's total debt payment, including the projected housing cost payment, cannot exceed 40% of the applicant's gross income. This indicates that his or her total debt payment does not prohibit the applicant from paying for items critical to basic living.

**Income eligibility:** An applicant is considered to be within the income eligibility guidelines if:

- The applicant(s) produces verifiable proof of income that falls between 40% and 60% of the AMI.
- The applicant(s) do not have assets greater than \$75,000.
- The applicant(s) meets the specific income requirements of any third-party financers or funders as applicable, i.e. USDA, FHA

Calculation methods will be applied consistently and fairly across all applications.

**Credit reports:** **Habitat** relies on credit reports to determine the applicant's creditworthiness. Applicants must have a minimum 600 credit score unless otherwise indicated by a third-party financing agency. If an applicant has no credit score available other means of establishing a credit history may be used such as rent, car insurance, utility bills, or medical expenses. Every applicant will be given the opportunity to dispute information shown on their credit report. If any information shown on the report is incorrect or out of date applicants will be encouraged to correct those errors directly through the credit reporting agency. Applicants with outstanding collections must work with financial coaches (provided free of cost) to settle or dispute those collections.

**Judgments or liens:** An applicant with an active judgment or lien filed against him/her in any court must provide proof of the judgment or lien is paid and released and/or that the judgment or lien can be satisfied and released before closing.

**Bankruptcies:** An applicant must not have declared bankruptcy in the last 3 years. If an applicant had declared bankruptcy prior to 3 years they must show proof of good credit since the time the bankruptcy was discharged. This time period may be waived if the bankruptcy was due to extraordinary circumstances beyond the applicant's control (i.e. death, serious illness, fire, natural disaster, etc.)

## 5. Application Processing

### 5.1. Application Status

- I. Inquiry:
  - a. Any form of inquiry whether it be in person, over the phone, through postal mail, outside agency referral, or via email must be addressed within 3 business days.
- II. Interest:
  - a. Interested potential applicants are encouraged to attend a scheduled meeting with one or more members of the Homebuyer Services staff and a trained QLO.
  - b. Physical applications may be found on site at **Habitat's** main office, 314 Columbus Ave. Pittsfield MA or upon request via postal mail service.
  - c. Digital applications are available upon request.
- III. Application received:
  - a. A complete initial application includes clear information entered in all required fields as well as all relevant supporting documentation. Once the initial application is complete **Habitat** will send notice of eligibility processing within 7 business days.
  - b. If the initial application is incomplete potential applicants will receive a Notice of Incompleteness within 3 business days.
  - c. Potential applicants have 30 days to provide missing documentation before their application is withdrawn and he/she receives a Letter of Withdrawal.

## 5.2. Eligibility Processing

- I. Homebuyer Selection Committee:
  - a. Volunteer members of the Homebuyer Selection Committee must assess major eligibility criteria including, need for adequate housing and willingness to partner.
- II. Qualified Loan Originator:
  - a. QLO staff members of the Homebuyer Services department must assess major eligibility criteria including, ability to pay, background checks, and immigration status. Once all eligibility requirements have been completed the Homebuyer Selection Committee in conjunction with the Homebuyer Services staff have 30 days to submit their recommendation to the Board of Directors and send a letter of notification to the applicant.
- III. Building for Tomorrow financial literacy:
  - a. Applicants who do not meet eligibility requirements due to poor credit history, identity theft, lack of sufficient income, or other financial hardships are strongly encouraged to attend free financial literacy courses through **Habitat's** Building for Tomorrow program.
  - b. All applicants that do meet eligibility requirements must complete all aspects of **Habitat's** Building for Tomorrow program including the Financial Tools series, Getting Ahead in a Just Getting by World program, financial coaching, and first-time homeownership clinics.
- IV. Denials:
  - a. If at any time during eligibility processing an applicant is unable to meet criteria they will be issued an adverse action notice detailing the reasons for denial.
  - b. An applicant may also choose at any time to withdraw their application from consideration. Any sweat equity performed prior to withdrawal will remain in the event of opening a new application.

## 5.3. Selection Processing

- I. Homebuyer Selection Committee:
  - a. Volunteer members of the Homebuyer Selection Committee must vote to select potential applicants that have met all eligibility requirements and present the Board of Directors with a written recommendation.
- II. Qualified Loan Originators:
  - a. QLO staff members must supplement the written recommendation of the Homebuyer Selection Committee with necessary underwriting information so that the Board of Directors can successfully assess the applicants risk as a Homebuyer Partner.
- III. Board of Directors:
  - a. The Board of Directors must review the recommendation of the Homebuyer Selection Committee and the report generated by the Homebuyer Services Staff. The summary report that the Board reviews will only refer to applicants by a unique identifier. The Board will make the final decision to approve or deny the application and must provide specific reasons if an applicant is denied.

## 5.4. Homebuyer Partnership

- I. Approved homebuyers review and sign an agreed upon partnership handbook detailing their commitment to **Habitat** and **Habitat's** responsibilities to them.

## 5.5. Final Certification

- I. **Habitat** will require re-certification of the Homebuyer Partner 45 days prior to closing. All income and credit will be verified a final time to ensure ability to pay. If a Homebuyer Partner did not communicate any income, household, or credit changes in a timely manner to allow for corrections if necessary and no longer meets criteria for ability to pay, they may be disqualified.
- II. If at any time prior to or post approval the applicant is found to have knowingly supplied **Habitat** with fraudulent or incomplete information, they may be disqualified.
- III. If at any time the applicant(s) fails to meet the requirements agreed upon in the Partnership Agreement and is unable to remedy the problem, they may be disqualified.
- IV. If at any time the applicant(s) experiences a negative change in financial condition that significantly affects the ability to pay, they may be disqualified.
- V. Presence on the sex offender registry or the occurrence of new criminal charges may disqualify the applicant(s).

## 6. Partnership Responsibilities

### 6.1. Homeownership Applicants & Homebuyer Partners

The responsibilities of the homeownership applicants prior to Board approval include but are not limited to:

- Provide **Habitat** with an accurate and complete application including all supplemental material.
- Maintain clear communication with **Habitat** staff and notify members of the Homebuyer Services department if there is a change in household composition, financial status, or other changes that may affect their ability to become Homebuyer Partners.
- Fulfill all eligibility requirements including two home visits with members of the Homebuyer Selection team, financial education courses, financial coaching, first-time homeownership courses, and 4 – 6 hours of sweat equity.

The responsibilities of the Homebuyer Partners post Board approval include but are not limited to:

- Review and sign the Partnership Agreement which outlines the mutual understanding of both parties regarding the terms of the partnership.
- Complete sweat equity requirements at least 30 days prior to closing in conjunction with **Habitat's** sweat equity policy.
- Maintain clear communication with **Habitat** staff and notify members of the Homebuyer Services department if there is a change in household composition, financial status, or other changes that may affect their ability to pay or fulfill other necessary requirements of the Partnership Agreement.

The responsibilities of **Habitat** include:

- Ensuring that all applicants are treated in accordance with all federal and state regulations.
- Ensuring that all houses are built in compliance with appropriate building codes and inspected by municipal building inspectors throughout the construction process.
- Being good stewards of donated time, materials, and volunteer labor in order to keep the price of homes affordable.
- Ensuring that the mortgage terms are appropriate for the property and the applicant's ability to meet those mortgage requirements.
- Respond promptly and clearly to all application inquiries, questions, and concerns throughout the entire homeownership process.

After the sale of the home the Homebuyer Partner shall:

- Make timely mortgage and escrow payments to the appropriate servicing agency.
- Maintain the home and the property upon which it is built.
- Continue to support **Habitat's** mission in the community as able.

## 7. Record Retention

**Habitat** maintains files for homeownership applicants and approved Homebuyer Partners. All application materials are kept in locked cabinets when not under review and do not leave the main **Habitat** office at 314 Columbus Ave. Pittsfield, MA.

Homeownership applications and all associated information will be kept for 25 months after the final decision date. After 25 months the application files are destroyed. No original documentation is kept with the application files.

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# **STATEMENT OF QUALIFICATIONS**



## **WHITE ENGINEERING, INC.**

***A VETERAN-OWNED SMALL BUSINESS***

**55 SOUTH MERRIAM STREET  
PITTSFIELD, MA 01201-6609  
(PH) 413-443-8011  
(FX) 413-443-8012**

**[www.whiteeng.com](http://www.whiteeng.com)**

## TABLE OF CONTENTS

TABLE OF CONTENTS.....	i
ABOUT THE FIRM .....	1
STATEMENT OF PURPOSE .....	1
CIVIL ENGINEERING .....	2
ENVIRONMENTAL PERMITTING.....	3
WHITE ENGINEERING, INC. STAFF	
Marshall P. White, PE.....	4
Brent M. White, PE, MCE, LEED AP.....	5
Shannon Darrin Boomsma .....	6
Christopher J. Markham.....	7
Aaron J. Biasin.....	8
Michele L. Conroy .....	9
WHITE ENGINEERING, INC. STAFF AT WORK .....	10
WHITE ENGINEERING, INC. PROJECT EXPERIENCE	
RESIDENTIAL PROJECTS	
Main Road, Monterey, MA.....	11
Mount Hunger Road, Monterey, MA .....	12
Jug End Road, Egremont, MA .....	13
Blythewood Drive, Pittsfield, MA .....	14
Norton Road, Otis, MA.....	15
Gibbs Road, Otis, MA .....	15
Lenox Road, Richmond, MA.....	16
Bidwell Road, Monterey, MA .....	17
Walden Lane and Route 7, Pittsfield, MA.....	18
Iron Mine Road, West Stockbridge, MA .....	18
Interlaken Road, Stockbridge, MA .....	18
Deerwood Park Road, New Marlborough, MA .....	19
Elephant Rock Road, Monterey, MA .....	19
Interlaken Road, Stockbridge, MA .....	19
Various Properties along Housatonic River in Pittsfield, MA.....	20
Sodem Road, Tyringham, MA.....	20
Goose Pond Road, Tyringham, MA .....	20
Walker Street, Lenox, MA.....	21
Maple Hill Road, West Stockbridge, MA.....	21
MUNICIPAL PROJECTS	
Route 7, Lanesborough, MA.....	22
Olsen Road and Greylock Estates Road, Lanesborough, MA .....	23
Sargeant, Vine & Willow Streets, Stockbridge, MA .....	25
Route 183, Stockbridge, MA .....	25
Route 7/South Street, Stockbridge, MA .....	25
Barnum Street, Sheffield, MA .....	26
Business Park, Sheffield, MA .....	26
Pearl Street, Great Barrington, MA .....	26
Spring Road, Adams, MA.....	27

<b>MUNICIPAL PROJECTS (Continued)</b>	
Baldwin Hill Road E-W, Egremont, MA.....	27
Housatonic Village Infrastructure Improvements, Great Barrington, MA .....	27
<b>COMMERCIAL PROJECTS</b>	
South Street, Pittsfield, MA .....	29
Memorial Drive, West Springfield, MA .....	29
Memorial Drive, West Springfield, MA .....	29
Dalton, MA .....	30
Kittle Road, Hancock, MA .....	30
Kittle Road, Hancock, MA .....	30
Pecks Road, Pittsfield, MA .....	30
Westfield, MA.....	31
South Main Street, Great Barrington, MA.....	31
Stockbridge Road, Great Barrington, MA .....	31
<b>INSTITUTIONAL PROJECTS</b>	
Drab Avenue, Bard College at Simon's Rock Campus, Great Barrington, MA .....	32
Arts Center, Bard College at Simon's Rock Campus, Great Barrington, MA .....	34
Dormitories, Bard College at Simon's Rock Campus, Great Barrington, MA.....	35
Athletic Center, Bard College at Simon's Rock Campus, Great Barrington, MA .....	36
Hillcrest Educational Center, Old Stockbridge Road, Lenox, MA.....	36
Berkshire School, Sheffield, MA.....	37
Otis Elementary School, Otis, MA .....	38
Five Elementary Schools, Pittsfield, MA .....	38
<b>ENFORCEMENT ASSISTANCE</b>	
Clayton Road, Ashley Falls, MA.....	39
Route 57, New Marlborough, MA.....	40
<b>CONSTRUCTION MONITORING</b>	
Big Bass Lane, Becket, MA.....	42
West Road, Richmond, MA.....	43
Route 41, Richmond, MA.....	44
Stebbins Road, Otis, MA .....	45



**WHITE ENGINEERING, INC., CORPORATE OFFICE**

**55 SOUTH MERRIAM STREET  
PITTSFIELD, MA 01201-6609**

## **ABOUT THE FIRM**

In order to provide comprehensive Civil Engineering and Environmental Permitting services to a diverse client population located in Western New England, Marshall P. White, P.E., founded White Engineering, Inc. on November 1, 1993. His expertise and technical qualifications provide a substantive base for the firm. Mr. White holds a Master's degree in Civil Engineering, registration as a Professional Engineer in the Civil Engineering field, and has over 40 years of engineering and management experience. For the last 32 years, Mr. White conducted his professional practice in Berkshire County, Massachusetts, where he gained extensive experience in the design and construction management components of the engineering field.

As a veteran-owned business, White Engineering, Inc. provides a broad range of engineering and consulting services to its clients. These services range from the earliest planning stages of a project, through the preliminary design phases, and continue to the cost estimating and final design preparation phases. In addition, the services that the firm offers include those related to securing necessary permits through any of the various local, state and federal regulatory agencies. Once a project has been designed and all necessary permits have been acquired, White Engineering, Inc. continues to stand ready to provide critical on-going support services. These services range from soliciting bids from contractors and help selecting a highly qualified and reputable contractor to supervising the construction of the project in order to ensure that all work conforms strictly to the approved plans and specifications. Over the years, the firm has gained an extensive working knowledge of pertinent environmental and other regulations that may affect projects in Berkshires and surrounding counties. Through our work with various regulatory bodies, we have gained the insight to be able to advise clients appropriately regarding which options may and may not be permitted in any given situation. Our firm has established a strong working relationship with local boards as well as the Massachusetts Department of Environmental Protection, Department of Transportation, and the Army Corps of Engineers. White Engineering is pleased to state that we have been officially prequalified by the Massachusetts Department of Transportation, allowing us to serve local communities and the Commonwealth in a greater capacity.

White Engineering, Inc. is a fully computerized operation from CAD drafting and design components through other necessary and state-of-the-art computer programs utilized in data analysis and design. Our topographic surveying capabilities include the use of modern electronic measuring and data collection instrumentation. The instrumentation that we employ in the field dovetails nicely with our CAD software for efficient and effective processing of all field data that is collected. In addition, the office administrative and business management components of the operation are fully computerized. Our technological capabilities enable us to respond fully to the needs of our clients in a timely manner. White Engineering, Inc. currently employs:

- Two Professional Engineers
- One Environmental Analyst
- One Project Manager
- One Administrative Assistant

A full listing of services that we offer our clients is provided on the following pages.

## **STATEMENT OF PURPOSE**

The goal of our firm has always been to develop the most cost-effective solutions to meet the client's needs. The scope of services provided on any project is solely a function of the client's wishes. At White Engineering, Inc., we believe whole-heartedly in the position articulated by our company president:

**"We are professionals dedicated to personal service with a clear focus on environmentally-friendly, cost-effective solutions to the contemporary civil engineering and environmental permitting needs of our valued clients."**

## CIVIL ENGINEERING

White Engineering, Inc. offers the following ***CIVIL ENGINEERING SERVICES*** to its valued clients:

- **Site Development Planning**
- **Site Design**
- **Percolation Testing**
- **Subsurface Disposal System Design**
- **Drainage Study and Design**
- **Sanitary Sewer Design**
- **Storm Sewer Design**
- **Road Design**
- **Title 5 Inspections**
- **Dam Inspections and Reports to Regulatory Agencies**
- **Topographic Surveying and Mapping**
- **Construction Cost Estimates**
- **Construction Management and Inspections**
- **Ability To Subcontract Any Service Not Offered In-House For Your Project**

## **ENVIRONMENTAL PERMITTING**

White Engineering, Inc. offers the following ***ENVIRONMENTAL PERMITTING AND SUPPORT SERVICES*** to its valued clients:

- **Wetlands Permit Applications**
- **Wetland Delineations**
- **Massachusetts Environmental Policy Act Submissions**
- **401 Water Quality Certification Applications**
- **Chapter 91 Dock License Applications**
- **US Army Corps of Engineers Permit Applications**
- **Water Quality Certification Applications**
- **Solid Waste Facility Permit Applications**
- **Public Water Supply Permit Applications**
- **Spill Prevention, Control, and Countermeasure Plans**
- **Stormwater Pollution Prevention Plans**
- **Massachusetts Endangered Species Act Submissions**
- **Erosion Control Monitoring and Inspections**
- **Enforcement Action Mitigation**
- **Wetland Replication Plans and Construction Oversight**
- **Ground Source Heat Pump System Permitting**
- **Ability to Subcontract Any Service Not Offered In-House For Your Project**

## **WHITE ENGINEERING, INC. STAFF**

***Marshall P. White, PE  
President***

***Professional Profile:***

Mr. White is the founder and President of White Engineering, Inc. and personally directed the firm's activities from both a managerial and technical standpoint until 2016, when a transition of these responsibilities to his son Brent occurred. Mr. White founded White Engineering, Inc. to provide both Civil Engineering and Environmental Permitting services to clients in the Western Massachusetts, Vermont and Connecticut areas. He has an extensive background in managing engineering organizations and broad experience in both the design and construction oversight fields. His credentials include a Master's Degree in Civil Engineering and licensure as a Professional Civil Engineer in Massachusetts, Vermont and Connecticut. The experience and credentials of Mr. White provide the foundation for the firm's activities in the Civil Engineering and Environmental Permitting fields.

Mr. White's background includes 40 years of valuable experience that he incorporates into all of his work. He spent over nine years as an Engineer Officer in the Army. During this time, he held many positions ranging from Company and Detachment Commander to managing multimillion-dollar construction projects for the Army Corps of Engineers. His experience with the Army was primarily in the horizontal construction, facilities management and construction management fields.

Subsequent to his time in the Army, Mr. White spent nearly five years with Hill Engineers, Architects & Planners, Inc. of Dalton, MA, where he was responsible for Civil Engineering Design and Environmental Permitting. At the time Mr. White left Hill, he was the manager-in-charge of the Civil Engineering and Survey Division, and was on the Board of Directors of the firm. His experience ranged from residential to commercial and industrial site/utility design and permitting. During this period, he became very well versed in various local, state and federal environmental regulations.

***Education:***

Combined Arms Services Staff School, US Army Command & General Staff College, 1987  
University of New Hampshire, Durham, NH, Master of Science, Civil Engineering, 1985  
Norwich University, Northfield, VT, Bachelor of Science, Civil Engineering, 1979

***Professional Registrations:***

Registered Professional Civil Engineer: Massachusetts and Vermont  
Licensed Soil Evaluator  
Licensed Septic System Inspector

***Certifications:***

OSHA 40 Hour Hazardous Waste Operations and Emergency Response

***Professional Affiliations:***

National Society of Professional Engineers  
Massachusetts Society of Professional Engineers  
American Society of Civil Engineers  
Association of Massachusetts Wetland Scientists

***Awards:***

Who's Who Environmental Registry George C. Marshall Award Outstanding Young Men of America Army Commendation Medal	Outstanding Young Engineer Award (SAME) America's Outstanding Names and Faces Meritorious Service Medal (2) Best of the Berkshires - "Best Employer" 2000
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***Brent M. White, PE, MCE, LEED AP  
Principal***

***Professional Profile:***

Mr. White is responsible for the oversight of field data collection, soil evaluation, project design and management. He has worked during the summers since 1997 as a member of the topographic survey team and the drafting department. In May 2005, he joined the company as a full-time engineer. Mr. White has a Master's Degree in Civil Engineering and is currently a registered Professional Engineer in Massachusetts, Vermont, Connecticut and New York. He is also a registered Soil Evaluator in the Commonwealth of Massachusetts. While a member of the Norwich University Corps of Cadets, Mr. White attained valuable leadership experience. He served as Deputy Commander during his senior year.

Mr. White has a broad base of professional experience, including drafting using AutoCAD, performing topographic surveys, laying out construction sites, performing soil evaluations, designing conventional and innovative technology septic systems, engineering water supply systems and designing dam repairs. He also has gained much experience in obtaining various permits and working closely with local boards and commissions, as well as the Massachusetts Department of Environmental Protection, Massachusetts Department of Transportation and the Environmental Protection Agency. Mr. White has been able to use these skills to not only aide in the design, permitting and oversight of these projects but has also been able to successfully assist clients while serving as an expert witness.

Aside from Mr. White's duties at White Engineering, Inc., he had served as an Adjunct Faculty Member and Course Developer for the Norwich University School of Graduate and Continuing Studies from 2008 - 2015. This experience has allowed Mr. White to work with many accomplished engineers among the faculty as well as help to work with students on the practical uses of the coursework in professional practice. Mr. White has served on the Board of Directors for Central Berkshire Habitat for Humanity from 2010 - 2017 and was named the Vice President of the Board in 2016.

***Education:***

Norwich University, Northfield, VT, Master of Civil Engineering, June 2007  
Norwich University, Bachelor of Science, Civil Engineering, May 2005

***Professional Registrations:***

Registered Professional Engineer: Massachusetts, Vermont, Connecticut and New York  
Licensed Soil Evaluator (Massachusetts)  
Licensed Title 5 System Inspector (Massachusetts)  
Licensed Third Party Solid Waste Facility Inspector with Waste Ban Training (Massachusetts)  
LEED Accredited Professional (Neighborhood Development)

***Certifications:***

OSHA 40 Hour Hazard Waste Operations and Emergency Response  
OSHA 10 Hour Construction Safety

***Professional Affiliations:***

American Society of Civil Engineers  
Order of the Engineer

***Awards:***

Confessore Leadership Award, Norwich University Corps of Cadets (2005)  
Williams Higgins Outstanding Engineer Award, Norwich University (2005)  
Most Promising Practicing Engineer, David Crawford School of Engineering, Norwich University (2005)  
Finalist for Student Leader of the Year, Norwich University (2005)

***Shannon Darrin Boomsma***  
***Environmental Analyst***

***Professional Profile:***

Ms. Boomsma has been with White Engineering, Inc. since November of 1998. Her responsibilities include delineating wetland resource areas according to the Massachusetts Wetlands Protection Act and United States Army Corps of Engineers standards, filing Notices of Intent, Requests for Determinations of Applicability, state permits, and various Special Permits as well as other types of permits with local boards and state agencies. As a Project Manager, she is responsible for the coordination and management of all wetland-related jobs and permit filings.

Ms. Boomsma's professional experience includes four years of work at Foresight Land Services, Pittsfield, MA, as an Environmental Analyst. She became familiar with many aspects of civil engineering design, blueprint reading and environmental protection practices before joining White Engineering, Inc. She is also educated in the areas of wildlife habitat, rare and endangered species, soil evaluation and the interpretation of environmental mapping. She has over 30 years of experience working cooperatively with the Massachusetts Department of Environmental Protection (MADEP) through her work experience and involvement with local Conservation Commissions. Ms. Boomsma's work experience also includes permit processing with the U.S. Army Corps of Engineers in the Commonwealth of Massachusetts and New York State. Ms. Boomsma has led many stream bank restoration projects throughout Berkshire County as well as wetland restoration designs and monitoring in response to Enforcement Orders issued by local and state agencies. Ms. Boomsma is approved by MADEP to oversee wetland replication area installations and monitoring.

Prior to entering the engineering field, Ms. Boomsma had five years of experience in environmental education, teaching various age groups from pre-school children to senior citizens. She taught in a variety of settings, from classrooms to the outdoors, in Connecticut, South Carolina and Arizona.

Ms. Boomsma's internship programs, in conjunction with her studies at New England College included working with the State of New Hampshire on mapping of groundwater supply contamination. She also completed a wildlife evaluation of threatened birds during migration at a New London, NH, nature preserve. Locally, Ms. Boomsma has been involved in the management of Lake Mah-Kee-Nac and associated water quality monitoring projects.

Ms. Boomsma has served on the Stockbridge Conservation Commission and the Becket Conservation Commission. While on the Stockbridge Commission, she assisted in the development of the Scenic Mountain Act and Scenic Streets by-laws. In Becket, her responsibilities as chairperson included scheduling and organizing meetings, site visits and project monitoring activities as well as communicating with local residents and applicants.

***Education:***

New England College, Henniker, NH, Bachelor of Arts, Environmental Science, 1994  
University of Massachusetts Extension, Amherst, MA, Forestry & Wildlife, 1999

***Certifications:***

OSHA 40 Hour Hazardous Waste Operations and Emergency Response  
Wetland Delineation Workshops  
Vernal Pool Certification Seminar  
Rivers Protection Act Field Workshops  
Stormwater Management Seminars  
Lake and Watershed Management Seminar

***Christopher J. Markham***  
***Project Manager***

***Professional Profile:***

As a Project Manager, Mr. Markham plays an important role in the successful completion of a wide variety of Civil and Environmental Engineering projects at White Engineering, Inc. He works closely with the staff to conduct topographic surveys of project sites for clients throughout Berkshire County and beyond. He uses the firm's innovative AutoCAD and Eagle Point software with the collected field data to draft topographic site plans. These plans ultimately are turned into various kinds of designs including: conventional or innovative technology subsurface disposal systems, dams, spill control systems, or dredging operations, among a variety of other things. Mr. Markham also works with White Engineering's environmental and wetlands permitting staff. He provides necessary supporting plans for all submissions to governmental agencies such as the Massachusetts Department of Environmental Protection (DEP) and the Environmental Protection Agency (EPA), local Boards of Health and Conservation Commissions. His work enables White Engineering, Inc. clients to secure appropriate local and state permits as they move their projects forward in the construction process.

***Education:***

Mr. Markham graduated from Taconic High School and attended Berkshire Community College. He is an avid outdoorsman, who has spent a number of years studying the wildlife and natural resources of Berkshire County.

***Aaron J. Biasin***  
***Design Engineer***

***Professional Profile:***

Mr. Biasin brings seven years of experience to White Engineering, Inc., through his work in Massachusetts and Florida. Mr. Biasin's professional experience includes stormwater management, control and design in various aquatic environments. He has worked closely with local Conservation Commissions, Building Departments, Boards of Health and State agencies including the Massachusetts Department of Environmental Protection and the Massachusetts Division of Fisheries and Wildlife, Natural Heritage and Endangered Species Division. Mr. Biasin is a licensed Title 5 Soil Evaluator and holds a HAZWOPR 40-Hour Certification from OSHA.

***Education:***

Florida Institute of Technology, Melbourne, FL- Master of Science in Environmental Science  
Westfield State University, Westfield, MA - Bachelor of Science in Environmental Science

***Certifications:***

OSHA 40 Hour Hazardous Waste Operations and Emergency Response  
Red Cross CPR and Lifeguard Certification

***Michele L. Conroy***  
***Administrative Assistant***

***Professional Profile:***

Ms. Conroy handles the day-to-day administrative tasks at the firm. In addition to entering time and expense data, client invoicing, and accounts receivable, she assists project managers with proposal and permit preparation and follow-up, and tracking project budgets. In addition, she schedules percolation and other tests and monitors the schedule of members of the staff. She is the key point of contact for all matters affecting our office, and the primary point of contact for inquiries pertinent to client billing.

***Education:***

Ms. Conroy has over 30 years of experience in the secretarial field. She received an Associate's Degree in the Executive Secretarial program at Berkshire Community College.

## WHITE ENGINEERING, INC. STAFF AT WORK



Brent White, MCE, PE, Assessing the Sediment Accumulation and Flooding Caused by Extensive Beaver Activity



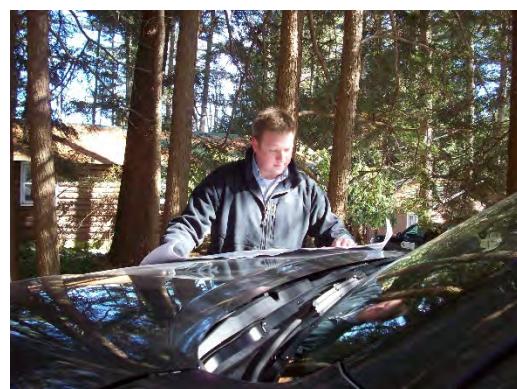
Environmental Staff Digging Holes for Wetland Evaluation



Christopher Markham Conducting a Topographic Survey of a Client's Property



Shannon Boomsma, Environmental Analyst, Working with the Topographic Survey Team



Brent White, MCE, PE, Studies Plan Details On-Site

**WHITE ENGINEERING, INC.**  
**PROJECT EXPERIENCE**

## **RESIDENTIAL PROJECTS**

## ***RESIDENTIAL PROJECTS***

### **Main Road, Monterey, MA**

Job Type: Site Planning, Driveway Design, and Septic Design

Scope of Work:

White Engineering, Inc. was contracted to develop a site plan for the construction of a home near the highest elevations of the property including identifying the location of the house, the design of a driveway through dense woods, and the design of the subsurface disposal system. This project involved the submittal of permits for the subsurface disposal system and the filing of a Notice of Intent under the Town of Monterey's Scenic Mountain Act.



Re-Grading of Lower Portion of  
Driveway to Improve Drainage



Driveway to House Site on  
Mountaintop Nearing Completion



Leach Field under Construction



Distribution Box for Soil  
Absorption System

## **Mount Hunger Road, Monterey, MA**

Job Type: Site Modifications

Scope of Work:

White Engineering was contracted to develop a plan for a single-family residential home that was proposed to be built on a steep mountainside site. The proposed project involved construction within an area regulated under the Scenic Mountain Act. Surface and subsurface drainage systems were constructed, and the site was stabilized to become a level site for the construction of a new home. White Engineering, Inc. staff worked closely with a design team of architects, landscape engineers, project coordinators, and contractors to make this project a success.



Tarping of Materials On-Site



Railings at Top of Retaining Wall



Block Wall to Create Building Site



House Construction Site in Progress

## **Jug End Road, Egremont, MA**

Job Type: Site Design, Septic Design, and Wetland Crossing

### Scope of Work:

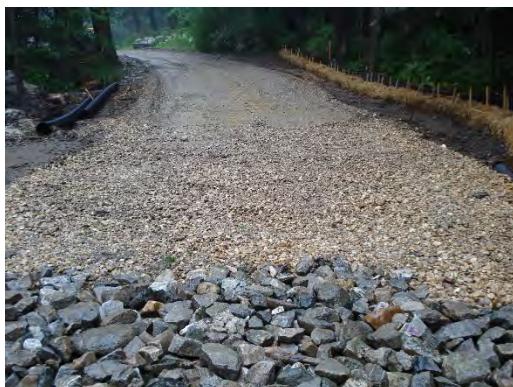
White Engineering, Inc. was contracted to develop a plan for a single-family residential home including driveway design, house placement, well location and septic system design. Due to the proximity of protectable wetland resource areas to the proposed work site, the project involved delineation of the wetlands in the area of the proposed driveway. The plan, therefore, had to be suitable for both wetlands permitting and for construction purposes. The work included preparing the necessary paperwork for submission of a Notice of Intent. In addition, the property is located within an Area of Critical Environmental Concern. The driveway was designed to cross a Bordering Vegetated Wetland and an intermittent stream. The crossing had to comply with Massachusetts stream crossing standards. A temporary crossing of steel plates was used to transport the house to an upland site, and then a box culvert was installed. Despite the strong objections of one neighbor who appealed to the Massachusetts Department of Environmental Protection, we were able to obtain all necessary permits for our client.



Preliminary Excavation for Driveway  
through Dense Woods



Trap Rock and Filter Fabric Placement  
through Wetland to Create an  
Unrestricted Flow



Driveway to House Site on Opposite  
Side of Wetland



Clearing for House Site

## **Blythewood Drive, Pittsfield, MA**

Job Type: Site Improvement and Dock Permitting

### Scope of Work:

White Engineering, Inc. was contracted to prepare a plan for a house demolition and rebuild. This project involved the installation of extensive drainage, landscaping, Buffer Zone replanting and the relocation of an existing dock on the property. In order to accomplish this, it was necessary to prepare a Notice of Intent. Since the property fell within a priority habitat of a state-listed Endangered Species, the plan also had to be submitted to the Natural Heritage and Endangered Species Program for review. In addition, a Chapter 91 General Waterways License application was submitted to the State of Massachusetts to obtain a permit for the proposed relocated dock.



House Before Demolition and Rebuild



Dock Before Relocation



Site after Rebuild  
Site Stabilization Underway

## **Norton Road, Otis, MA**

Job Type: Restoration Layout and Inspection Monitoring

### Scope of Work:

White Engineering, Inc. was contracted to design a driveway with drainage that would cross a wetland resource area. In so doing, it was necessary to prepare a Notice of Intent. The project was being undertaken because of an Administrative Consent Order issued by the Massachusetts Department of Environmental Protection. White Engineering, Inc. worked closely with the Massachusetts Department of Environmental Protection to meet the demands of the Administrative Consent Order. A restoration plan and inspection monitoring plans were submitted on the client's behalf.



Bordering Vegetated Wetland  
at Crossing Location



Illegal Culvert Replaced by  
Open-Bottom Arch Pipe

## **Gibbs Road, Otis, MA**

Job Type: Design for a 16-Lot Subdivision

### Scope of Work:

White Engineering, Inc. was contracted to assist in the design of the 16-Lot Subdivision with riverfront area, Bordering Vegetated wetland and a Vernal Pool. Because of the proximity of protectable wetland resource areas to the proposed work, the wetland resource areas had to be delineated and a Notice of Intent filed. The common driveway design included drainage, wetland replication, stormwater management, 401 Water Quality Certifications and turnouts for passing and snow removal. The drainage issues on this project required close coordination with the Otis Department of Public Works.

## **Lenox Road, Richmond, MA**

Job Type: Wetlands Delineation, Driveway Design, Septic Design and Special Permits

### Scope of Work:

White Engineering, Inc. was contracted to delineate the wetlands on the property, to prepare a design for the driveway and to conduct the necessary permitting. Permits included filing under the Massachusetts Wetland Protection Act and the Richmond Scenic Mountains Act as well as filing and obtaining Special Permits and Variances from the Town of Richmond. The project also involved designing and permitting of both a septic system and a well in order to serve the proposed single-family residence.



Proposed Driveway Alignment



Existing Common Driveway



Delineated Bordering Vegetated Wetland

## **Bidwell Road, Monterey, MA**

Job Type: Septic Design and Wetland Delineation

Scope of Work:

White Engineering, Inc. was contracted to design a septic system to accommodate an addition to an existing single family home. Since it was lakefront property, the project included wetlands delineation and the filing of a Notice of Intent under the Wetlands Protection Act as well as a Notice of Intent under the Scenic Mountains Act because of the steep grades on the property. The site constraints of this property, slopes, small size and extensive wetlands, represent the kinds of significant challenges in which White Engineering, Inc. specializes. We were able to secure all necessary permits for our clients.



House Prior to Renovation



Access Road to Renovate House and Construct Septic System



Post-Construction Retaining Wall



Post-Construction Leaching Field

### **Walden Lane and Route 7, Pittsfield, MA**

Job Type: Site Development

Scope of Work:

White Engineering, Inc. was contracted to prepare schematic designs and preliminary drawings for a special permit application, to produce final design and engineering of the subdivision including roadway, open space areas, infrastructure, utilities, stormwater management, site-grading and environmental systems. We also assisted the project team in obtaining the following permits:

- Order of Conditions
- Curb Cut
- Sewer Connection
- Environmental Notification Form
- Special Permit

### **Iron Mine Road, West Stockbridge, MA**

Job Type: Percolation Tests

Scope of Work:

White Engineering, Inc. was contracted to conduct two percolation tests and two observation holes in accordance with the current State Sanitary Code (Title 5) at five locations in West Stockbridge and one location in Richmond in order to determine if the properties were buildable.

### **Interlaken Road, Stockbridge, MA**

Job Type: Notice of Intent

Scope of Work:

White Engineering, Inc. was contracted to submit a Notice of Intent to the Conservation Commission for house reconstruction, septic design, landscaping, and renovations to the boathouse including a septic pump, siding, roof, and window replacement. The site plan included all necessary components of the proposed work, as well as showing all required erosion and sedimentation controls to protect the lake. This project involved enabling the client to meet the stringent requirements of a Lake and Pond Overlay district.

### **Deerwood Park Road, New Marlborough**

Job Type: Site Design and Wetlands Permitting

Scope of Work:

White Engineering was contracted to prepare site plans for the demolition of three existing structures and building of one new single-family home with an attached garage. The proposed work required approval from the New Marlborough Conservation Commission because wetland resource areas were located within 100 feet of the proposed work. It also required securing permits from the Special Permit issuing authority for non-conformity with existing zoning by-laws. These included the bank of Lake Buel and a nearby wetland area. The wetland areas required the submittal of a Notice of Intent. A site plan was prepared and included the house construction location, septic and well location, grading details, driveway improvements, bank stabilization details, dock details and landscaping details.

### **Elephant Rock Road, Monterey, MA**

Job Type: Design and Permitting of a Retaining Wall

Scope of Work:

White Engineering, Inc. was contracted to design and obtain permits for a retaining wall that was constructed in conjunction with the reconstruction of a stone terrace and dock on the shoreline of Lake Garfield. The site plan included all necessary components of the waterfront improvements to the retaining wall, terrace, dock and walkways. Since the project involved a resource area, it required the submission of the Notice of Intent, and a Chapter 91 license from the Massachusetts Department of Environmental Protection.

### **Interlaken Road, Stockbridge, MA**

Job Type: Driveway Design and Septic Upgrade

Scope of Work:

White Engineering, Inc. was contracted to prepare a site plan that provided topographic detail of the proposed house and driveway. This required that modifications to the septic system be made. Due to the proximity of protectable wetland resource areas, it was necessary to perform a delineation of the wetlands in the area of the proposed driveway, house and septic system. The edge of the bordering vegetated wetland was flagged in the field and shown on the site plan. A Request for Determination of Applicability was submitted to the local Conservation Commission. The components of the current septic system on the property were modified and upgraded to better suit the owner's plans.

### **Various Properties along Housatonic River in Pittsfield, MA**

Job Type: Residential Property Remediation: Design, Permitting and Construction Inspection

Scope of Work:

White Engineering, Inc. was responsible for wetlands permitting for approximately 100 residential properties along the Housatonic River throughout the City of Pittsfield that underwent PCB soil remediation during the 1998 and 1999 calendar years. Work involved the delineation of wetlands and other resource areas, wetlands permitting for construction activities and construction supervision relative to wetland issues. The design efforts also incorporated bioengineering design for river or stream bank restoration on a number of the properties.

### **Sodem Road, Tyringham, MA**

Job Type: Pond Dredging, Design, Permitting and Inspection

Scope of Work:

White Engineering, Inc. was contracted to respond to Enforcement Orders issued by the Department of Environmental Protection and the Tyringham Conservation Commission for illegal draining of a one-acre pond for the purposes of dredging. It was necessary to evaluate the situation and respond to both agencies with a plan of action, to prepare the necessary drawings and to secure the necessary permit from the DEP Division of Wetlands and Waterways, the Army Corps of Engineers and the local Conservation Commission.

### **Goose Pond Road, Tyringham, MA**

Job Type: Design of Multiple Septic Systems for Four Properties

Scope of Work:

White Engineering, Inc. was contracted to design, permit and inspect individual septic systems on a shared property. Innovative design involved five separate septic systems clustered on one lot enabling the property owner to make use of the remaining property.

## **Walker Street, Lenox, MA**

Job Type: Sewer Hookup

Scope of Work:

White Engineering, Inc. was contracted to design, permit and provide construction inspection of residential sewer hookups. This project enabled four homeowners to connect their homes to the Town of Lenox sewage system through a common easement. Systems were designed so that each homeowner was able at their convenience to connect without taking the sewer out of service. This resulted in reasonable costs while improving the marketability of these properties.

## **Maple Hill Road, West Stockbridge, MA**

Job Type: Pond Dredging, Design and Permitting

Scope of Work:

White Engineering, Inc. was contracted to provide engineering and wetlands permitting services to restore an existing Beaver Pond to a scenic pond with open water area greater than the existing area. The design involved dredging the pond area, constructing a berm and a spillway type dam and covering the pond bottom with a clay-max type liner. A dry hydrant was extended to the proposed driveway area above the pond. Due to the proximity of protectable wetland resource areas to the proposed work, a delineation of the wetlands in the area of the pond was performed. A topographic survey of the area was performed including the pond area and wetland boundaries. The topographic survey also identified the locations of all surface features, property monumentation, and flagged wetland areas. All necessary paperwork for submission of the Notice of Intent, the 401 Water Quality Certificate and the Army Corp of Engineers Category 2 Permit for Dredging were filed and the permits were secured.



Loading De-Watered Sediments  
Into Dump Truck



Excavation of New Pond

# **MUNICIPAL PROJECTS**

## ***MUNICIPAL PROJECTS***

### **Route 7, Lanesborough, MA**

Job Type: Site Design, Research and Permitting

Scope of Work:

White Engineering, Inc. was contracted to:

- Delineate all wetland and riverfront areas on the property.
- Conduct a topographic survey of the property to identify surface features within a 2-foot contour interval accuracy, to identify where delineated wetlands or riverfront resource areas are located, to identify locations of existing utilities, percolation tests sites, and other significant surface features that could ultimately influence the site design.
- Provide preliminary concept designs. Eventually, detailed designs of the concept were produced. The designs incorporated elements for possible future development on the property.
- Identify the necessary documents for permitting, bidding and procuring, including a Request for Determination of Applicability or a Notice of Intent, a Curb Cut permit, Disposal Works Construction Permit and the Construction General Permit under the National Pollutant Discharge Elimination System.



Existing Field for Proposed Development



Bordering Vegetated Wetland Boundary

## **Route 7, Lanesborough, MA (continued)**



Intermittent Stream On-Site



Existing Access to Fields



View of Route 7 from Property



Existing Intermittent Stream

## **Olsen Road and Greylock Estates Road, Lanesborough, MA**

Job Type: Road Evaluation/Design

Scope of Work:

White Engineering, Inc. was contracted to evaluate Olsen Road and Greylock Estates for drainage improvements such as sub-drains, additional catch basins, additional drainage, additional culverts, removal of substandard gravel, installation of road fabric and ditch cleaning. In doing this project, we conducted a topographic survey of the roads, drainage systems, manholes and all surface features and property monumentation. A base plan was prepared that indicated all surface features as well as the locations of resource areas and Buffer Zones. The site plan that was developed from the base plan created a design with drainage improvements that was suitable for the construction cost estimates, technical specifications and bid packages. Construction estimates for the proposed work were prepared. These estimates were used as a benchmark for evaluation of contractors' bids and

for establishing a budget. In addition, a required Notice of Intent was prepared for the proposed upgrade work on Olsen Road. A topographic survey of Olsen Road and a delineation of the wetlands in the area were also required for this project.



Overgrown and Poorly Functioning Drainage Structures



Views of Road Problems Created by Inadequate Stormwater Management Systems



Views of Culvert Channeling Stream Flow Under Road

### **Sargeant, Vine & Willow Streets, Stockbridge, MA**

Job Description: Waterline Design and Wetlands Permitting

Scope of Work:

White Engineering, Inc. was contracted to perform wetlands delineation, a topographic survey, design drawings and to prepare a Notice of Intent and represent the client at public hearing. The work was done as a part of the water system upgrade for the Town of Stockbridge in 1999.

### **Route 183, Stockbridge, MA**

Job Description: Bridge Design and Permitting

Scope of Work:

White Engineering, Inc. was contracted to perform wetland delineation, a topographic survey, bridge abutment and sidewalk design and to prepare a Notice of Intent and represent the client at public hearings so that an Order of Conditions could be issued. This was an upgrade project to repair deteriorating headwalls and to create a safe pedestrian traffic way.

### **Route 7/South Street, Stockbridge, MA**

Job Description: Curb, Shoulder, and Sidewalk Improvements

Scope of Work:

White Engineering, Inc. was contracted to perform a topographic survey, provide design drawings and specifications to be submitted to the Mass. Highway Department for bidding. This project dovetails into streetscape improvements recently made in the Town. This work, however, is located along a State highway and, therefore, the construction work was administered by the Massachusetts Highway Dept.

**Barnum Street, Sheffield, MA**

Job Description: Landfill Closure

Scope of Work:

White Engineering, Inc. assisted in the bidding and construction supervision of the capping of an existing landfill. We were contracted to ensure that the plans were properly implemented during the capping procedure. We are also required to conduct ongoing site inspections and report to the governing agencies.

**Business Park, Sheffield, MA**

Job Description: Site Design and Engineering for a Five Lot Industrial Subdivision

Scope of Work:

White Engineering, Inc. was contracted to perform site design including layout, grading and utilities for a 5-lot business park subdivision. We requested and obtained necessary permitting and completed and filed an Environmental Notification form with the State. In addition, we conducted construction inspection and supervision activities and worked with the contractor to reduce overall project costs.

**Pearl Street, Great Barrington, MA**

Job Description: Designs, Specifications, and Bidding Documents for a Sewer Modification

Scope of Work:

White Engineering, Inc. was contracted to design a remedial solution for a leaking interceptor line under the Housatonic River. The final products that we produced allowed the Town to bid the project under the State Revolving Fund Program so that construction could be completed expeditiously. The proposed work included relocating a portion of the Town sewer and constructing a small lift station.

## **Spring Road, Adams, MA**

Job Description: Design and Permitting for a Sewer Extension

Scope of Work:

White Engineering, Inc. was contracted to perform a topographic field survey of the new sewer line and create updated plans. We also prepared and submitted applications to the Department of Environmental Protection Water Pollution Control Division in order to obtain the Sewer Extension Permit.

## **Baldwin Hill Road E-W, Egremont, MA**

Job Description: Landfill Closure Activities

Scope of Work:

White Engineering, Inc. was contracted to prepare technical specifications for the landfill capping materials and bidding documents for material suppliers. After reviewing documents prepared by others and communicating with the DEP Division of Solid Waste, we successfully reduced the amount of materials necessary for capping the landfill. In addition, we assisted in the bidding process and supervised the layout at the landfill during construction. We worked closely with the Department of Public Works Superintendent to ensure that a quality product was delivered in the most efficient manner. This project requires continued monitoring.

## **Housatonic Village Infrastructure Improvements, Great Barrington, MA**

Job Description: Roadway, Drainage and Retaining Wall Design, Complete Specification Preparation, Construction Monitoring

Scope of Work:

White Engineering, Inc. was contracted to design, assist in contractor procurement, and provide construction supervision for infrastructure improvements in the Village of Housatonic within the Town of Great Barrington. The project was funded through the Community Development Block Grant funds. While the roadways were in poor condition, there were serious deficiencies with the drainage infrastructure as well as a retaining wall that supported the road and was in very close proximity to an existing residential structure. Our firm worked closely with town's Department of Public Works Superintendent as well as its Highway Department Head to develop a design that would suit all of the town's needs in a cost-effective manner. Once the design was completed, environmental permits secured and a contractor awarded, we also worked closely with the contractor to develop the necessary

Stormwater Pollution Prevention Plan and obtain the Construction General Permit from the Environmental Protection Agency.

Throughout the construction phase we met with the contractor's project manager, town officials, and representatives from the Berkshire Regional Planning Commission. This program had very specific construction inspection requirements that exceeded what the town would have normally required. The project was completed during the fall of 2009 and spring through the summer of 2010 at a total project cost of approximately \$450,000.



View of Retaining Wall &  
Roadway prior to construction



View of the Replacement  
Retaining Wall



View of new sidewalks



View of new sidewalks and pavement

## **COMMERCIAL PROJECTS**

## ***COMMERCIAL PROJECTS***

### **South Street, Pittsfield, MA**

Job Type: Streetscape Design

Scope of Work:

White Engineering, Inc. was contracted to design the streetscape and investigate a storm drain issue. Because of the involvement of many entities in this project and a short timeline, completing the project as quickly as possible was a critical factor. The new city parking lot adjacent to the project area was to be completed by July 21, 2006, and it was essential that this project be completed by the same time as well. White Engineering, Inc. has always prided itself on being able to complete even the most complex of projects in a timely manner for our clients.

### **Memorial Drive, West Springfield, MA**

Job Description: Pedestrian Mall and Midway Design, Permitting, and Construction Supervision

Scope of Work:

Marshall P. White was responsible for the design and permitting of a complete upgrade to the storm and sanitary sewers and water system associated with the construction of a new \$3M Pedestrian Mall and Midway while employed at Hill Engineers, Architects and Planners. While at White Engineering, he was responsible for construction inspections of these upgrades.

### **Memorial Drive, West Springfield, MA**

Job Description: Site Engineering in Conjunction with an Addition to the Livestock Complex

Scope of Work:

White Engineering, Inc. was contracted to provide a plan identifying site grading and utilities including storm drain, sewer, natural gas and water. In addition, we prepared site drawings and obtained an Order of Conditions from the West Springfield Conservation Commission. During construction, we conducted inspections on an as-needed basis.

### **Dalton, MA**

Job Type: Design and Permitting of a Solid Waste Transfer Station

Scope of Work:

White Engineering, Inc. was contracted to obtain permits for a new Solid Waste Transfer Station for the Town of Dalton. Berkshire Cleanways, Inc. was awarded a contract to design, build and operate the transfer station for the Town. White Engineering, Inc. conducted the topographic survey, created the design drawings and filed the necessary permitting documents with the Massachusetts Department of Environmental Protection.

### **Kittle Road, Hancock, MA**

Job Type: Sewer Design for a 150-Lot Campground

Scope of Work:

White Engineering, Inc. was contracted to design the sewer treatment facility and connections for all lots on the property, utilizing as much of the existing minor infrastructure as was present. The sewer fed to an existing lift station that, in turn, fed to an existing suitable leaching area.

### **Kittle Road, Hancock, MA**

Job Type: Public Water Supply Permitting

Scope of Work:

White Engineering, Inc. performed permitting and testing of pumps for two new water supply wells.

### **Pecks Road, Pittsfield, MA**

Job Type: Design, Permitting and Construction Inspection of Site Renovations

Scope of Work:

White Engineering, Inc. was contracted to perform necessary topographic surveying, wetlands delineation and permitting and to prepare a design for a 50,000 square-foot addition connecting two existing production facilities.

## **Westfield, MA**

Job Type: Design, Permitting and Construction Inspection for a Sewer Upgrade

Scope of Work:

White Engineering, Inc. was contracted for the design, permitting and construction inspections of a one-mile run of sewer line to connect the Western Mass Hospital to the City of Westfield's municipal sewerage system. The previously existing sand filter bed system had routinely been in non-compliance with Massachusetts requirements. The result was the design of the new sewer connection to the City's system. The new sewer system included over a half-mile of gravity sewer connections, a thirty-thousand gallon lift station and an approximately one mile run of 6-inch force main. The sewer run is primarily located along Route 20, but it also crosses under the Conrail Railroad and is attached to a concrete bridge over the Powder Mill Brook and a steel bridge over the Westfield River. The permit requirements for this project included permits from the Department of Environmental Protection for decommissioning of the sand filter bed. It also included a new sewer connection permit, state highway access permits, a permit from Conrail to run the lines under the railroad, and permits from Massachusetts Highway Department to attach components to the bridges. Lastly, a permit from the Conservation Commission and the Department of Environmental Protection about wetland disturbances was obtained.

## **South Main Street, Great Barrington, MA**

Job Type: Site Design and Permitting

Scope of Work:

White Engineering, Inc. was contracted to provide a site design including utilities in order to develop a very limited site for constructing a new Dunkin Donuts facility in Great Barrington. This work included meeting with all boards in Great Barrington to gain approvals.

## **Stockbridge Road, Great Barrington, MA**

Job Type: Design and Permitting of a 60-Unit Motel

Scope of Work:

White Engineering, Inc. was contracted to work with the owner, architects and legal counsel to design and permit a proposed 60-unit motel. The facility was proposed in an area subject to protection under the Wetlands Protection Act. This required permitting through the Conservation Commission as well as obtaining a special permit from other Town Boards.

# **INSTITUTIONAL PROJECTS**

## ***INSTITUTIONAL PROJECTS***

### **Drab Avenue, Bard College at Simon's Rock Campus, Great Barrington, MA**

Job Type: Road Reconstruction

Scope of Work:

White Engineering, Inc. was contracted to prepare the design to upgrade an existing road (portions of which were unpaved), provide permitting and supervise the construction. Because of the proximity of jurisdictional wetlands, formal wetland delineation was required. The design included the plan, the profile and construction details for the road improvements. Because of the upgrade to the road, we were required to meet stormwater management standards under the Wetlands Protection Act as part of the submission of a Notice of Intent. In order to meet these standards, it was determined that porous pavement materials would have to be used. During the construction phase, we were required to be sure all erosion control measures and guidelines outlined on our plans and in the Order of Conditions were being met.



Unimproved Road That Received Drainage Improvements and Porous Pavement



Road with Drainage and Porous Pavement

**Drab Avenue, Bard College at Simon's Rock Campus, Great Barrington, MA  
(continued)**



Three Views of Improved Road

## **Arts Center, Bard College at Simon's Rock Campus, Great Barrington, MA**

Job Type: Site Design and Wetlands Permitting

Scope of Work:

White Engineering, Inc. was contracted to work with the architects for the Daniel Arts Center. This was a 50,000 square-foot building housing the performing and visual arts. The facility included two theatres, as well as rehearsal space, dance studio, offices, classrooms, visual arts studios and various other supporting spaces. The architecture responds to the site's agrarian setting and to the school's ambitions for teaching and the performing arts. For its work in designing the site for the facility, White Engineering, Inc. was the recipient of two prestigious awards from the Boston Society of Architects: an Honors Award for Design Excellence and a Citation for Design. This project involved creating a raised walkway over a wetlands area and stormwater monitoring inspections.



Three Views of Completed Daniel Arts Center

## **Dormitories, Bard College at Simon's Rock Campus, Great Barrington, MA**

Job Type: Site Plans and Permitting

Scope of Work:

White Engineering, Inc. was contracted to provide engineering services related to site planning for a new modular dormitory area on the North Campus. The three main units had to be placed so that there is a common area that the students can use. In addition, ample parking and provisions for handicap residents had to be provided. The plan also had to address utilities that would be connected to the modular units. Water came from a 6-inch main that runs by the area to the water tanks. A 6-inch line was required for the sprinkler system in the trailers. A smaller water line was run for domestic water purposes. The sewer was connected to the existing gravity line that runs from Pibley House to Lake Mansfield Road. The communication lines were connected at Pibley House, and the electrical power was fed from a transformer located on Fox Run Road.

Supports for the modular units had to be installed. Prior to placing the supports, the area for the trailers and common area was leveled, and gravel put in place and compacted. The leveling of the area included the removal of the topsoil and the subsoil so that the gravel was placed on the existing parent soil, providing a firmer foundation. The topsoil and subsoil that were removed provided materials that were re-used for the common area and for proper site drainage. Lastly, an access road for emergency vehicles was required, as well as a walking path in keeping with the rest of the campus.



**Old Dormitory Awaiting Demolition and Site-Clearing  
for Modular Dormitory Construction**

### **Athletic Center, Bard College at Simon's Rock Campus, Great Barrington, MA**

Job Type: Site Design, Permitting, Construction Document Preparation, and Construction Inspection of Site Work Associated with the New Athletic Center

#### Scope of Work:

White Engineering, Inc. was contracted to work with Centerbrook Architects in Essex, CT, in the preparation of the site design plan for a new athletic facility. This included all of the utility design as well as grading and layout. There was a large wetlands permitting effort under the Rivers Protection Act. A complex stormwater detention and treatment system was designed to meet the requirements of the Stormwater Management Regulations under the Massachusetts Wetlands Protection Act.



Two Views of Completed Athletic Center

### **Hillcrest Educational Center, Old Stockbridge Road, Lenox, MA**

Job Type: Utility Upgrade/Wetlands

#### Scope of Work:

White Engineering, Inc. was contracted to prepare the plans and provide necessary permits for a new eight-inch water line from Frothingham Crossing to service the Old Stockbridge Road campus and the neighborhood residential water distribution system. Because the proposed water line will run along the edge of a jurisdictional wetland area, a Notice of Intent with the Lenox Conservation Commission and the Massachusetts Department of Environmental Protection was filed. To do so it was necessary to delineate the bordering vegetated wetland, conduct a topographic survey, create a base plan, design the new water system, obtain a water connection permit, submit a Notice of Intent and provide inspection of all phases of construction.

## Berkshire School, Sheffield, MA

Job Type: Waste Water Treatment Plant for Residential School

### Scope of Work:

White Engineering, Inc. was contracted to evaluate an existing 40,000 gallons per day septic system, apply for a groundwater discharge permit, and design necessary upgrades to the existing septic system for a private school in the county. All work was permitted through the Massachusetts Department of Environmental Protection, the regulatory authority.



Construction of Septic System Upgrade



Finished Waste Water Treatment Building



Interior Views of Waste Water Treatment Equipment

### **Otis Elementary School, Otis, MA**

Job Type: Site Engineering and Permitting for Elementary School Construction

Scope of Work:

White Engineering, Inc. was contracted to provide site engineering and design of utilities including storm drainage, septic system and water supply. Challenging wetland-permitting issues included replication areas and detention ponds. We also reviewed technical specifications for related activities and prepared bidding specifications for preliminary site work and water supply well installation. In addition, we performed water supply well sampling and testing in accordance with Massachusetts DEP drinking water supply requirements and prepared site runoff calculations and designed stormwater detention system in accordance with DEP and Mass. Highway Department requirements. All work closely coordinated with the School District in order to meet budgetary requirements.

### **Five Elementary Schools, Pittsfield, MA**

Job Description: Site Engineering and Permitting for Additions and Renovations to Five Elementary Schools.

Scope of Work:

White Engineering, Inc. was contracted to design site grading and utilities including storm drain, sewer, natural gas and water, prepare site plans and obtain the necessary permits from the Conservation Commission, prepare plans for site utility work and specifications, and worked closely with the architects and landscape architects to prepare design within budgetary constraint limits of the City of Pittsfield.

## **ENFORCEMENT ASSISTANCE**

## ***ENFORCEMENT ASSISTANCE***

### **Clayton Road, Ashley Falls, MA**

Job Type: Wetland Restoration

Scope of Work:

White Engineering, Inc. was contracted to prepare a response to an enforcement action that the client received because of an Administrative Consent Order from the Massachusetts Department of Environmental Protection, requiring wetland restoration work at his property. The client had previously filled two sections of wetlands. The project required that a delineation of the existing wetland boundary be performed and that the presumed boundary prior to alteration be established. Based on the information, a restoration plan was developed. The plan included final grades, soil preparation, plantings and procedures for the wetland area. Once the plans were drafted, we prepared a written response to the Administrative Consent Order issued by the Massachusetts Department of Environmental Protection describing the proposed restoration and monitoring plan. Upon approval, the replication areas were constructed and must be monitored for three years.



Pink Flags Delineate Presumed  
Wetland Boundary



Excavation of Restoration Area



Two Views of Restoration Area after One Growing Season

## **Route 57, New Marlborough, MA**

Job Type: Wetland Restoration

Scope of Work:

White Engineering, inc. was contracted to address an Administrative Consent Order and violations to the Massachusetts Wetlands Protection Act, including significant alterations to Bordering Vegetated Wetland and Bank. These areas along with the 100-foot buffer zone measured horizontally from the boundaries are protected under the Massachusetts Wetlands Protection Act and are under the jurisdiction of the New Marlborough Conservation Commission. The client was advised to stop working on the driveway in order to minimize any penalties, and obtain permits from the conservation commission before proceeding. This project was taken over for review under an Administrative Consent Order and 401 Water Quality Certification by the Massachusetts Department of Environmental Protection. In this project, we delineated the boundaries of the jurisdictional wetland areas on the property and prepared a written report. We determined the extent of the alterations and conducted a topographic survey of the area including the driveway, drainage, and wetlands areas. The topographic survey identified all surface features, property monumentation, and flagged wetlands. We developed a driveway plan that included drainage and wetland restoration, and prepared the necessary paperwork including wetland restoration areas, driveways, culverts and drainage to comply with the Administrative Consent Order. This project includes continued monitoring.



Drainage Way Constructed in BVW



New Culvert in Driveway to Maintain Connectivity between Wetlands

## Route 57, New Marlborough, MA (continued)



Washout along Common Drive due to Inadequate Swale Construction



Replication Area



Replication Area



Replication Area after One Growing Season

# **CONSTRUCTION MONITORING**

## ***CONSTRUCTION MONITORING***

### **Big Bass Lane, Becket, MA**

Job Type: Responding to Conservation Commission Requirements for Design Modifications, Amending a Request for Determination of Applicability, and Monitoring Construction

Scope of Work:

White Engineering, Inc. was contracted to provide a plan modification per Becket Conservation Commission in order to obtain negative determination for the driveway on the property. The project involved delineating and verifying the wetland boundaries, and preparing a report that included necessary measurements and modifications requested by the Becket Conservation commission, including construction monitoring. It involved designing a series of small culverts under the driveway, a riprap swale on right side of property, specifying procedures for removing sediment deposits from the wetland area, and producing a planting and stabilization plan for the side slopes of driveway that passes through the wetland and buffer zone.



Driveway Prior to Improvements and Full Site Stabilization before Winter



Driveway Prior to Improvements



Sediment Overtopping the Silt Fence and Entering into Wetland

### **Big Bass Lane, Becket, MA (continued)**



Stabilization of Steep Slopes with Erosion Control Blanket and Seed



Stabilization of Slope with Geoweb, Topsoil, Seed and Mulch

### **West Road, Richmond, MA**

Job Type: Site Development, Driveway Design, Bridge Design, Wetland Permitting, and Construction Monitoring

Scope of Work:

White Engineering, Inc. was contracted to obtain necessary wetlands permits for the driveway and approvals for a septic system and well for a single-family residence. The project involved conducting two percolation tests; performing a delineation of the boundaries of the wetland resource areas within 100 feet of the driveway and house site and fields; and performing a topographic survey of the driveway alignment, percolation test locations, and Buffer Zones relevant to the development of the property. The plan also involved the design of a bridge. We prepared the Disposal Works Construction Permit application, the Well Permit application and the necessary paperwork for submission of the Notice of Intent. We were also responsible for monitoring the wetland replication area.

## **Route 41, Richmond, MA**

Job Type: Driveway and Septic System Design, Stream Crossing, Wetland Permitting and Construction Monitoring

Scope of Work:

White Engineering, Inc. was contracted to prepare designs for a septic system and a driveway. Due to the proximity of protectable wetland resource areas to the proposed work, we delineated the wetlands in the area of the proposed septic system, driveway and house. The project involved designing a driveway with a minimum width of 18 feet to provide access for the house. The design included an intermittent stream crossing. It was routed through the woods to protect as many healthy trees as possible. The site plan showed the house location, grading, drainage and the limits of clearing. It was necessary to prepare the required paperwork associated with for submission of a Notice of Intent. In addition, we prepared the Disposal Works Construction Permit application for the client and monitored the project during the construction phase.



Replication Area Seeded and Mulched



Area of Stream Before  
Box Culvert is Installed



Open-Bottom Box Culvert  
for Stream Crossing



Driveway with Stream Crossing  
Nearing Completion

### **Stebbins Road, Otis, MA**

Job Type: Driveway and Septic Design, Wetland Crossing, Wetland Permitting, and Construction Monitoring

Scope of Work:

White Engineering, Inc. was contracted to design a driveway to cross the wetland and 100 feet beyond the wetland and wetland replication area. The design included drainage and construction details suitable for approval by the Otis Conservation Commission, and the design for a septic system, and the placement for a well. Permit applications to the Board of Health for the septic and well were prepared as was the necessary paperwork for submission of the Notice of Intent. We were also responsible for monitoring the replication area.