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Williams College Employee Handbook

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Faculty and Administrative Staff Housing

Allocation of College Rental Housing

The College owns a number of rental housing units in which many members of the faculty and administrative staff reside. The College makes these units available to assist faculty and administrative staff in finding accommodations in Williamstown, but makes no guarantee to provide rental housing to all who are eligible. The remainder of this section explains priorities, eligibility, and related procedures governing the use of College-owned rental housing.

To establish the order of selection, all faculty and administrative staff who have expressed an interest in College rental housing are divided into two groups, and a priority list is established within each group based on a point system. The two groups and the point system are described below.

GROUP 1

Group 1 is assigned rental housing first and consists of all Assistant Professors, Associate Professors in their first three years in rank, visiting faculty, and administrative staff members in their first three years with the exception of those who are already living in the Williamstown area when hired. Also excluded are faculty who own or have owned a house, while employed by the College, in a town eligible for the College housing policy.

Faculty in Group 1 who are on a tenure-eligible appointment are eligible to live in College rental housing through the end of the third year after the year in which they are granted tenure by the College. Faculty members denied tenure may live in College rental housing until their appointment expires. Academic faculty in Group 1 who are not on a tenure-eligible appointment are eligible to live in College rental housing through the end of their third year of employment at the College.

Group 1 faculty members in the Department of Physical Education, Athletics, Recreation, and Dance who are eligible to receive five-year appointments may live in College rental housing through the end of the third year after the year in which the Committee on Appointments and Promotions grants them their first five-year appointment, or up to nine years in total, whichever is less. Faculty members of this department not eligible for five-year appointments may live in College rental housing through the end of their third year of employment at the College.

Administrative Staff are eligible to live in College rental housing for three years from the date of hire. Administrative Staff who start in September-December or February-May may remain in rental housing until December 31 or June 15 respectively, whichever comes first after their 3rd anniversary.

GROUP 2

Group 2 consists of members of the faculty and administrative staff who would not normally be considered eligible for rental housing, including those whose eligibility has expired, those who have had a College mortgage, or those who lived

in the Williamstown area at the time of appointment.

Faculty and administrative staff in Group 2 do not ordinarily reside in College rental housing for more than one year. During the spring of each year, houses and apartments of Group 2 renters will be included on lists of available units shown to people in Group 1. If a Group 1 person decides that he or she would like to rent a house or apartment occupied by a person in Group 2, the Group 2 occupant will be notified and will have to vacate by June 15. Between June 15 and July 30, if a Group 1 person decides that he or she would like to rent a house or apartment occupied by a person in Group 2, the Group 2 occupant will be notified and will have thirty days to vacate the rental unit. If by August 1st no one in Group 1 wishes to rent the house or apartment, the Group 2 occupant can stay in it until the following June 15. The procedure outlined above will be repeated annually.

POINT SYSTEM

Points are determined by rank or classification, service, and space need. Faculty and administrative staff members may pool their points if they wish to occupy a single housing unit. Employees with split faculty and administrative staff appointments will be assigned points as faculty if the larger fraction of their total appointment is faculty, and as administrative staff if the larger fraction is administrative staff. Part-time faculty and administrative staff receive points pro-rated on the basis of their fraction of full-time service.

Specific point allocations are as follows:

Faculty Rank	Points
Associate Professor	50
Visiting Distinguished Professor	50
Assistant Professor (second term)	30
Assistant Professor (first term)	15
Lecturer, Visiting Assistant Professor or all others	10
Instructor	5
Part-time Faculty	Pro-rated
Administrative Staff Classification	Points
1a, 1b, 2a	50
1c, 2b	30
2c	15
2d	10
All others	5
Part-time administrators	Pro-rated
Service	Points
Years in rank or classification at Williams (each)	5
Years in another rank at Williams (each)	2
Space Need	Points
First dependent (child or parent), or known pregnancy/adoption	15
Each dependent thereafter	5

The Service category allows for distinctions among faculty and staff within the same rank or classification. It should be

noted that for the common cases of Assistant Professors who are serving three- or four-year terms the maximum points that can be accumulated in rank is fifteen or twenty, respectively, which is just the increment between ranks. Thus, when individuals are promoted, they lose no points, for the higher rank value reflects their service. The other item within this category gives some slight preference to the faculty member who has been at Williams for some years at a lower rank, as opposed to a counterpart who arrives at an already advanced rank. Thus, a second-term Assistant Professor beginning a fourth year at Williams has a slight advantage over someone just joining the faculty, but doing so at the same rank. Service at other institutions does not count towards time in grade at Williams.

The Space Need category establishes a criterion that is different in kind from that of rank or service. As larger families often need more living space than smaller ones, the addition of points for a faculty or staff member who has children or dependent parents attempts to guarantee that large families have enough room. (It is to be remembered, however, that larger apartments and houses will normally have a higher rent.) It should be noted that points can be accumulated in this category only for children or dependent parents who reside with the faculty or administrative staff member for at least six months each year or for children at boarding school or college, who reside in College rental housing during school or college vacations.

The Housing Office assigns eligible faculty and administrative staff to College rental housing using the following process. In March of each year, the Housing Office will send a letter to all incoming faculty and administrative staff indicating that the College will begin to assign College rental housing. At the same time the Provost's Office will send a similar letter to all current faculty and administrative staff eligible to enter rental housing and a letter to those already assigned to College rental housing who may like to make a move within the existing stock of units. Those who are interested in entering or moving within College housing are asked to notify the Housing Office by early April.

The Housing Office then ranks all those replying using points determined by the Provost's Office as outlined above. Those on the list are notified by mail of their standing and provided with a list of available units, a brief description of each, availability date, and monthly rent. This information is also posted on the College website.

The selection process ensues, in order, with those having the most points choosing first. The details regarding the timing and order of the selection process are included in the mailing to all eligible faculty and staff, as well as to department chairs, before the process begins.

The selection process is conducted biannually, in the spring and again at the end of the first semester.

Since there are considerable pressures on this system, participants are urged to be decisive. The Housing Office will continually provide information on expected vacancies, and will provide full information as to number of rooms, rent charged, heating costs, garage space, and so on. Visits, of course, must be arranged with the present occupant. Particularly those low on the priority list are asked to exercise forbearance until it is clear that they have a reasonable expectation of being offered some unit. Faculty and administrative staff are encouraged to contact the Housing Office to gain access to the website to see the layout and particulars of specific units in order to speed the selection process.

Some further notes: non-tenure track faculty on terminal contracts are expected to vacate their unit by June 15, as are those in Group 2, as outlined above. All others leaving or moving within College rental housing must vacate their unit by June 30. The date of occupancy for new tenants is largely determined by required maintenance. Entering faculty may visit the College during the spring allocation procedure, but they should check with the Housing Office to make sure that their visit is not premature. Often, however, the department chair (or other colleagues) will have to act as an agent, at least in cases where the new member cannot make a quick decision on the basis of supplied descriptions of available houses or apartments.

On rare occasions, individuals may be asked to move from a College-owned rental unit before they would choose to do so, for the convenience of the College and its programs. In these cases the College will attempt to minimize the disruption and expense of relocation.

Rents of all College housing units are adjusted on July 1st of each year to reflect the fair market value in the Williamstown area.

Faculty members going on leave may give up their College rental housing and be included in Group 1 upon return, assuming they still meet the other eligibility criteria. Alternatively, they may hold on to the unit and sublet it by themselves or through the College.

LEAD PAINT

The College is in the process of deleading its rental housing stock. Because the deleading process is disruptive, renters with children under six or who anticipate starting a family in the next year may want to take advantage of the annual lottery to select a unit that is already lead-free.

Subletting of College Rental Housing

Renters of College rental housing who are eligible for leave, for either the entire year or one semester, and who wish to sublet, have several options. They may sublet on their own to (a) housing-eligible Williams faculty or administrative staff (no students); (b) non-housing-eligible faculty or administrative staff with Housing Office approval; or (c) persons not employed by the College with Housing Office approval. Summer sublets to persons in the latter two categories (b and c) are not ordinarily approved, so that the housing unit will remain available to housing eligible faculty and staff.

If renters attempt to sublet on their own, and a sub-lessee is not found, they bear the burden of paying rent while away. Alternatively renters may ask the College to find a sub-lessee, with the College bearing the rent burden if no sub-lessee can be found. Renters may not, however, hold the College responsible for the rent unless they have informed the Housing Office of their intention to have the College handle the sublet by March 1 for the fall semester and September 1 for the spring semester.

For summer sublets, renters should notify the Housing Office of the name of the sub-lessee. Sometimes the hours kept and the noise made by summer sub-lessees in multi-family units have created problems for the full-time residents. Renters are asked to be sensitive to this issue. Should difficulties arise the College reserves the right to take whatever action is appropriate to correct the situation.

Faculty or administrative staff on terminal contracts who sublet an apartment from a renter who does not return to College rental housing are expected to vacate that unit by June 15, as are those in Group 2, as outlined above. All others who sublet an apartment from a renter who does not return to College rental housing may remain in that unit only until June 30th of that year and have no prior claim to the unit in the future. These individuals must enter the College rental housing assignment process in the spring like all other faculty and administrative staff.

When renters sublet on their own, they remain responsible to the College for any damage to a housing unit beyond normal wear and tear. Any liability for damages by the sub-lessee must therefore be settled between the sub-lessee and the primary renter. It is suggested that the renter require a deposit from the sub-lessee to cover possible damage to personal property, with the deposit to be returned upon satisfactory inspection. When renters ask the College to find a sub-lessee, any liability for damages to the housing unit by the sub-lessee will be settled between the sub-lessee and the College. The College will not, however, assume liability for damages to personal property left in the housing unit by the primary renter.

The College of necessity reserves the right to enter its properties without the tenant's permission in case of emergency.

Mortgage Benefit

PROGRAM

The College makes subsidized mortgages available to eligible faculty and administrative staff in order to assist them in acquiring homes in the Williamstown area. This benefit is intended to help these employees when first entering the Williamstown area housing market.

The mortgage benefit is available for houses in Williamstown and in a "double ring" of surrounding towns. In Massachusetts: Adams, Cheshire, Clarksburg, Florida, Hancock, Lanesboro, New Ashford, North Adams, Pittsfield, Richmond, and Savoy; in Vermont: Bennington, Pownal, and Stamford; in New York: Berlin, Canaan, Grafton, Hoosick, New Lebanon, Petersburg, Poestenkill, Sand Lake, and Stephentown.

The maximum amount of financing available under this program is currently \$100,000. This benefit is available as a first or second mortgage only. Total indebtedness on the property may not exceed 100% of the purchase price or appraised value, whichever is the lower of the two. The interest rate will be established at the time the mortgage is approved and will be one-half the prevailing rate at the Williamstown Savings Bank for a 70%, fixed rate first mortgage of like term, but not less than a twenty-year term.

College mortgages will be approved for a maximum term of twenty-five years. The mortgage will be in effect until the borrower has reached the term of the loan or leaves the College for any reason, including retirement.

Only one College mortgage is available to each eligible employee during the course of employment at Williams, although that mortgage can be transferred to another property (see "Transferral" below). The College mortgage is intended to help finance a primary residence and cannot be used to finance the purchase of a second home or rental property. If land is purchased with a College mortgage, the parcel financed cannot exceed five acres without special permission, and a home for the borrower must be built on the parcel within two years of the purchase date. No dwelling in which two or more faculty or administrative staff members cohabit may be mortgaged through the College for more than the maximum amount of one full mortgage.

The employee borrower must occupy the financed real estate as a primary residence except (a) for any period that the borrower is on an approved leave from the College, (b) for an aggregate of 150 days in any year (non-cumulative from year to year), and (c) for any period when construction or repair work makes occupancy of the home impractical.

FACULTY ELIGIBILITY

Tenured faculty members with appointments at .75 FTE or greater are able to borrow up to the maximum amount of financing available at the time the initial mortgage is approved. Tenured faculty members with appointments of at least .5 but less than .75 FTE are able to borrow in proportion to the normal percentage of their full-time appointment.

Tenure track faculty who have not yet received tenure, with at least two years remaining on their contract and appointments at .75 FTE or greater, may borrow up to the maximum available at the time on a matching equity basis. Tenure track faculty with appointments of at least .5 but less than .75 FTE are able to borrow in proportion to the normal percentage of their full-time appointment, again, on a matching equity basis. Upon promotion to tenure, the maximum amount of financing available at the time the initial mortgage was approved becomes available without the matching equity restriction (see "Refinancing" below).

Faculty not holding tenured or tenure-track appointments are eligible to borrow as outlined below, and in proportion to the normal percentage of their full-time appointment.

Senior Lecturers with appointments at .5 FTE or greater may borrow on a matching-equity basis during their first six years of service. After that they may borrow up to the maximum amount available at the time the initial mortgage was approved without the matching equity restriction.

Faculty in the Department of Physical Education with two years remaining on a three-year contract may borrow up to the maximum available at the time on a matching equity basis. Upon promotion to a five-year appointment, faculty in the Department of Physical Education are eligible for the maximum amount available at the time the initial mortgage was approved without the matching equity restriction.

Artists-in-Residence with appointments at .75 FTE or greater may borrow on a matching-equity basis during their first six years of service. After that they may borrow up to the maximum amount available at the time the initial mortgage was approved without the matching equity restriction.

Lecturers and Instructors at .5 FTE or greater who have completed three years of satisfactory service are able to borrow in proportion to the percentage of full-time appointment on a matching equity basis. Those who simultaneously hold more than one part-time appointment are eligible for the proportional benefit based on the sum total of their FTE allotments.

Eligibility for part-time faculty who hold primary appointments as administrative staff is governed by the regulations for staff eligibility.

STAFF ELIGIBILITY

All newly hired administrative staff who do not own a house in the defined College mortgage area are eligible, at any time during their first eight years of eligible employment at the College, for a College mortgage on a matching equity basis, up to the maximum amount of financing available at the time.

TRANSFERRAL AND REFINANCING

Employees with College mortgages may transfer their mortgage if they sell their home in order to purchase another home in the defined College mortgage area. The borrower must bear all the expenses associated with transferring the mortgage. The amount available for transfer to the new property is limited to the balance remaining on the original mortgage, regardless of the maximum amount of financing available under this benefit at the time of the transfer.

The holder of a matching equity mortgage who has earned eligibility for a mortgage free of this restriction may increase the College mortgage. Borrowers may increase their mortgage up to the difference between the original amount borrowed and the mortgage limit prevailing at the time of the original mortgage. The original matching equity mortgage will be consolidated with the additional amount borrowed into a new mortgage bearing a composite, weighted interest rate.

DOCUMENTS

The College's mortgage loan is contingent upon standard agreements as follows: a promissory note and mortgage; a life insurance proceeds agreement with the College in the amount of the loan, signed by the borrower and the life insurance beneficiary(ies); a wage-withholding agreement to allow mortgage payment deductions from paychecks; assignment of adequate insurance to Williams; and repurchase agreement on Williamstown area homes.

RENTAL HOUSING OVERLAP

College employees may not take out a College mortgage and remain in rental housing for more than three months. The three-month period is to allow for work on the purchased home before moving in. A six-month overlap is allowed for employees building a new home. The six-month overlap is calculated from the point at which 75% of the College mortgage has been drawn down, but no later than 12 months from the closing date of the mortgage. If additional time is needed in rental housing, the rent will increase by 10% to compensate the College for the subsidized mortgage rate.

Employees with College mortgages are not eligible to apply for College rental housing until the mortgage is paid off, at which point they would be eligible under Group 2.

Those seeking more information should consult with the Mortgage Consultant in the office of the Vice President for Operations.

Pine Cobble Development

Eligible faculty and staff have the opportunity to purchase building lots from the College in the Pine Cobble subdivision for the construction of homes for their primary residence. Eligible faculty members are those with tenured status who have not purchased College land in the past.

The Pine Cobble subdivision, located in Williamstown within a few miles of the College campus, had sixty lots for sale at the initial offering in December 1991. It was designed under the principle of cluster zoning, which allows individual lot sizes to vary from the Williamstown Zoning Bylaw requirements in return for an equal or greater amount of open or public space.

The terms of purchase of a lot in the Pine Cobble subdivision allow the eligible faculty or staff member to purchase the land from the College without an initial cash outlay. At the time of resale of the property the employee pays the College for the land, including any appreciation in value. This arrangement allows the employee to defer the expense of the land purchase and provides for the sharing of the property's appreciation between the College and the employee. Purchase in the Pine Cobble subdivision has some attendant complexities related to tax issues, legal requirements and building restrictions. The importance of understanding these and other issues makes it essential for all employees who are interested in considering the purchase of a Pine Cobble lot to contact the Office of the Vice President for Operations for more detailed information.

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