

SUSTAINABLE FRANKLIN COUNTY

Chapter 4: Housing



INTRODUCTION

This chapter examines the existing conditions of Franklin County’s housing in order to determine opportunities, constraints and/or barriers to sustainability in the region and makes recommendations to improve the diversity, quality, and affordability of housing in the County.

Information collected for this chapter was extensive. Many sources contributed to the recommendations, strategies, and benchmarks identified in this chapter. In addition to U.S. Census data, input was gathered from three public workshops and an online survey. Valuable information was also obtained from the Community Action *Report of Survey of Adults with Low Incomes* and the Fair Housing & Equity Assessment, included in the appendices.

The top overall housing goals identified through the public outreach process are:

- Improve the energy efficiency of housing.
- Improve the quality of existing housing.
- Locate housing near employment and town centers.

More specific housing goals have been identified by the Fair Housing & Equity Assessment, regional housing experts, and the Community Action *Report* with the aim of increasing the supply of affordable housing in Franklin County. They are:

- Increase the supply of affordable, accessible rental housing for low and moderate income seniors and persons with disabilities, and provide affordable options for seniors to “age in place;”
- Increase the supply of supportive, subsidized rental housing for extremely low income families, including families with a history of homelessness; and

- Provide incentives to increase the supply of lead-compliant rental housing.

Strategies and specific projects identified by the Towns, stakeholders, and regional housing experts in the County that address these goals are listed in the Recommendations section at the end of this chapter.

BACKGROUND

Housing is very important to the wellbeing of Franklin County residents and is integral to the sustainability of the region. The provision of safe, accessible, and healthy housing not only allows residents to live in decent conditions, but the opportunity to access jobs, schools, and services to engage as fully equal members of their community. Housing is a particularly vital issue in Franklin County as the housing stock, mostly composed of single-family houses, continues to age and housing/living costs continue to rise. These conditions make it more difficult for residents to secure safe, decent, and affordable housing, especially for households with low or fixed incomes.

Franklin County’s housing stock is mostly composed of older single-family housing on larger lots spread throughout the rural region. These characteristics mean that while much of the housing in the region has great historical and aesthetic character, much of it is not energy efficient. Older, single-family homes may also not be suitable for all segments of the population, particularly the growing population of elders who may find it difficult to maintain large homes, use stairs, or drive long distances to access basic services. In addition, the region is faced with high heating costs which poses even more financial challenges to those seeking affordable housing.

Population Characteristics that Influence Housing Demand

An understanding of the demographics of Franklin County is important to any discussion of housing in the region. There are currently 30,447 households in Franklin County and the average household size is approximately 2.32 individuals.¹ The population in the County experienced steady growth between 1970 and 2000 and then stabilized. Between 1970 and 2000, the region experienced an approximate 20 percent increase. After 2000, the growth rate leveled off and the population has remained stable over the past 12 years. Projections estimate that the County's population will resume growing at a rate of seven percent between 2010 and 2035.²

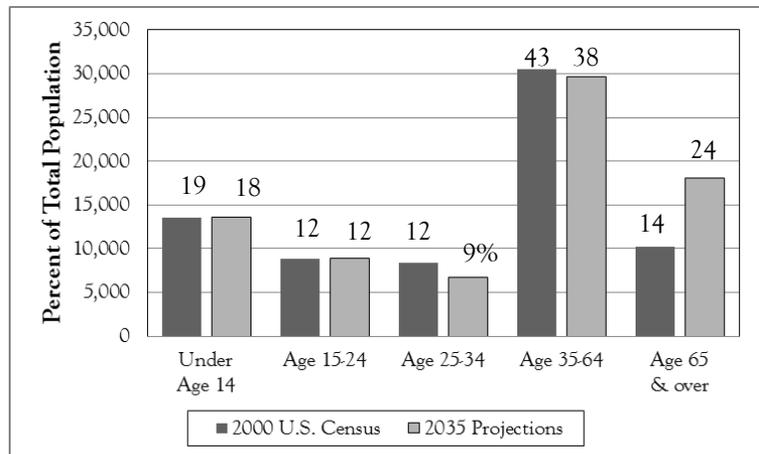
While the population as a whole is projected to increase by seven percent over the next 30 years, not all segments of the population will experience the same type of growth during this time period. The elder population (those 65 years old and older) is expected to grow at a much faster pace. Over the next 30 years, this population is projected to increase by 77 percent – making this age group almost a quarter of the total County population (Figure 1). This substantial increase in elders will likely impact the housing needs of the region. As elders age they may no longer be able or want to maintain large homes and may want to be closer to services.

Another population group that may have special housing needs and that may have difficulty finding suitable, affordable housing are individuals with disabilities. Approximately 14.4 percent (10,243) of the County's population in 2010 had at least one disability. Many of these individuals (37%) are over the age of 65 with ambulatory difficulty (22%).

¹ Unless otherwise noted, all data on existing population and housing comes from the U.S. Census, 2006-2010 American Community Survey, Five-Year Estimates.

² MassDOT, in collaboration with FRCOG, 2011.

Figure 1: Population Age Distribution, 2000 and 2030



Source: 2000 U.S. Census and MassDOT in collaboration with FRCOG, 2011

Another significant portion of individuals (about 11.7% or 5,435) with disabilities is aged between 18 to 64 years old. The types of disabilities that occur in this age group include the following difficulties: hearing, vision, cognitive, ambulatory, self-care, mental health, and other challenges to independent living.

Persons with lower incomes may also have difficulty securing suitable, affordable housing. In 2009, approximately 12.1 percent of the Franklin County population had incomes below the Federal Poverty Guideline. Table 1 shows the Federal Poverty Guideline income levels by household size in 2009. In addition, more than a quarter of the County's population (27%) had incomes at 200 percent of the Federal Poverty Guideline, which is twice the official poverty level, but still very low income – especially in Massachusetts with its high cost of living. Massachusetts has the seventh most expensive housing costs in the nation.³ For Franklin County, poverty rates for single mother-headed families are particularly high. This specific population and their housing needs (i.e. affordable units with multiple bedrooms for families and free of lead paint) should be taken into

³National Low Income Housing Coalition, "Out of Reach 2010: June Update."

consideration when developing affordable subsidized housing in the region.

Table 1: 2009 Federal Poverty Guidelines by Household Size

Persons in Family	Poverty Guideline
1	\$10,830
2	\$14,570
3	\$18,310
4	\$22,050
5	\$25,790
6	\$29,530

Source: Department of Health and Human Services

Existing Housing Characteristics

In 2010, there were 33,536 housing units and 30,447 households in Franklin County. This means that there are only 3,000 more housing units than there are households that reside in the County. The supply of vacant units available for occupation is likely much smaller than the difference between the number of households and the number of housing units. Some units may be second homes occupied by non-residents, while other units may not be available for occupation due to code violations. There may also be a mismatch between vacant housing units and the housing needs of the population.

The majority of housing in the region is composed of single-family housing (69%). The rest of the housing stock is made up of two-unit duplexes (10%), multi-family units (18%), and mobile homes (3%). Only 30 percent of the housing in the County is rental. This is slightly less than the Commonwealth’s rate of 36 percent. As to be expected, younger residents with no children or small families are more likely to rent

rather than own their home. The average size of rental households is 2.02 persons versus the 2.45 persons for owner-occupied households.

Forty percent of the housing in Franklin County was built prior to 1939. This provides the region with a rich architectural and historical heritage, which helps contribute to its scenic resources and sense of community. This age of construction also means that many homes in the County are not energy efficient and require high maintenance.

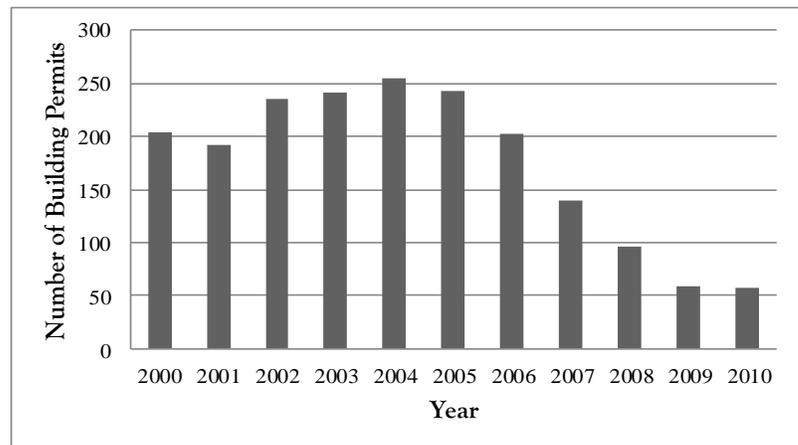
Franklin County Residents Say...

People involved in the public Sustainable Franklin County workshops recommended the following:

- Focus on locating new housing in already developed areas (infill);
- Convert mill buildings to residential uses;
- Encourage accessory apartments to diversify the housing stock;
- Plan for the changing housing needs of the growing elder population in the County; and
- Offer affordable options for all.

A majority—57 percent of homes in the County are heated with fuel oil, which is currently the most expensive form of heat and can be particularly burdensome on fixed or low income households. In addition to being expensive, purchase of heating oil typically requires a large cash payment for a minimum delivery of 100 gallons. Households that heat with oil are unprotected from shutoff of heat due to nonpayment of bills during the winter. When a low-income household runs out of heating oil due to lack of funds, it typically incurs additional charges for emergency delivery and re-starting of the heating system.

Figure 2: Franklin County Building Permits, 2000-2010



Source: U.S. Census Bureau. Building Permit Database

Other popular heating systems include natural gas (15%) and wood (13%). Natural gas is the most affordable heating option; however, it is only available in a small portion of the region. Wood is fairly inexpensive, but it causes air quality problems, especially in more densely populated areas, and can be dangerous if not properly installed or maintained. Further, it is a difficult heat source to manage for elders or persons with disabilities.

Because Franklin County is the most rural county in the Commonwealth, most housing in the region is sited on relatively large properties. In fact, 79 percent of homes are located on properties larger than 0.5 acres. This is primarily due to very limited sewer infrastructure in the towns and soil constraints in some areas for septic systems.

Housing Construction and Zoning

As mentioned previously, Franklin County’s population grew during the time period between 1970 and 2000. After 2000 however, the population has remained level. The rate of new home construction in the County reflects this trend and shows how the recent economic recession has affected the region. Between 2000 and 2010, there were a total of 1,923 building permits issued for new residential construction, almost entirely for single-family homes.

Building permits peaked in 2004 during this period at 254 that year and have since declined. In 2010, only 58 total permits were issued.

Many of the new homes that have been built were constructed along existing roadways as ANR development (Approval-Not-Required). In Massachusetts, new residential development can occur along road corridors with relative ease, due to the Commonwealth’s ANR rules, which allow for the subdivision of land without planning board approval, if certain conditions are met. Each subdivided lot must meet minimum road frontage requirements and must have adequate access to protect public safety and welfare. Because other forms of new construction are typically subject to local approval and conditions, development of single-family homes on rural roads is the path of least resistance for new construction in the region.

Vacancy and Foreclosures

Because the supply of housing just slightly exceeds the number of households in Franklin County, there are very low vacancy rates. In 2010, the homeowner vacancy rate was 1.2 percent and the rental vacancy rate was 2.6 percent. According to housing organizations such as the Franklin County Regional Housing and Redevelopment Authority (HRA), a

healthy housing market is generally considered to have vacancy rates between 2 to 3 percent for owner-occupied homes and 4 to 5 percent for rental properties. The very low levels of vacancy in the region suggest that residents may have difficulty finding suitable housing and that the price of housing may be high due to the lack of supply.

The fact that there are approximately 600 units of substandard housing in Franklin County puts additional pressure on the already tight housing market. The U.S. Census defines substandard housing as units that are overcrowded (more than 1 occupant per room) or do not have complete plumbing or kitchen facilities. This definition does not include units that are simply in very poor repair due to deferred maintenance. Local housing experts believe that the number of homes with structural defects, substandard plumbing or electrical systems, failing septic systems and health hazards such as lead paint and mold is substantially higher than the 600 units of substandard housing identified in the Census.

Fortunately, the recent economic downturn and the resulting credit crisis did not hit Franklin County as hard as it did other locations across the nation. In 2008, the United States had a home foreclosure rate of 0.79 percent and Massachusetts had a much lower rate of 0.29 percent. Franklin County's rate was slightly less than that of the Commonwealth at 0.27 percent.⁴ While the overall rate is low for the County, there are specific areas within the region that have much higher rates –the towns of Greenfield, Montague, and particularly Orange are hot spots for foreclosure. These three towns account for 64.3 percent of the total County foreclosures between 2006 and 2010.⁵ Orange had the highest amount with 155 foreclosures, compared to the County total of 432 foreclosures during this time period.

⁴ "Home Foreclosures in the Pioneer Valley Region," Pioneer Valley Planning Commission. April 2010.

⁵ Franklin County Registry of Deeds; www.masslandrecords.com.

AFFORDABILITY

Housing Costs

Housing is generally considered to be affordable when households spend no more than 30 percent of their gross income on housing costs. For renters, housing costs include rent and utilities. For homeowners, housing costs include mortgage principal, mortgage interest, mortgage insurance, property taxes and property insurance. Households that spend more than 30 percent of their income on housing are considered to be "cost-burdened." According to the U.S. Census, in 2010, nearly 49.5 percent of renters and 34 percent of homeowners in Franklin County were cost-burdened. Young renters and older homeowners were the most cost-burdened age groups in the region.

According to the National Low Income Housing Coalition, an average very low income household in Franklin County makes \$20,670 a year. Based on the 30 percent guideline, this household could afford \$517 in monthly housing costs. However, the Fair Market Rent (FMR)⁶ for a 1-bedroom apartment in Franklin County is \$730 and a 2-bedroom costs \$905 – making affordable housing out of reach for low income households.⁷ The average elder household with an annual household income of just \$13,000 has even a more difficult time securing affordable housing at an affordable cost of \$325 a month.⁸

Utilities, as noted above, can be a huge expense. It is not unusual for a Franklin County household to pay \$3,000 - \$5,000 each year for heat and electricity.⁹ Lower income populations are more likely to have high utility bills because they often live in older, poorly maintained buildings. Seniors who own older

⁶ Fair Market Rent (FMR) is set by HUD at 40% of an area's median rent, adjusted according to the number of bedrooms.

⁷ "Out of Reach 2010: Just Update," National Low Income Housing Coalition.

⁸ Franklin County Home Care Corporation *Consumer's Home Repair Guide*. January 2012.

⁹ *Massachusetts Clean Energy and Climate Plan for 2020*, (2010)

single-family homes are more likely to be burdened by the cost of heating oil. Heating costs are high today, and the cost of fuel oil and alternative heating sources is likely to continue to increase as demand increases for these finite resources.

In a rural region such as Franklin County, transportation costs should also be taken into consideration when choosing a place to live since driving long distances is usually required to access basic services. However, this expense is often not calculated even though it is the second largest cost for families after housing. The Center for Neighborhood Technology (CNT) has created an index that combines both housing and transportation costs as a tool to assess the true affordability of locations. The index states that a household should spend no more than 45 percent of its income on housing and transportation combined. According to the CNT, the average Franklin County household spends 25 percent of its income on housing alone. By this measure, housing is affordable. However, if transportation costs are included, then the average household spends 56 percent of its income on housing and transportation – making living in Franklin County unaffordable.¹⁰

Subsidized Housing

Subsidized housing in Franklin County is scarce and not sufficient to meet the demand. The Franklin County Regional Housing and Redevelopment Authority (HRA) is the largest provider of subsidized housing in the County. HRA owns and/or manages a total of 262 affordable and/or subsidized units in 10 different towns. Some of these units are restricted to specific target populations, such as seniors, persons with disabilities, and persons in recovery from alcohol and substance abuse. The average waitlist length for a subsidized unit is two years. The HRA also manages 579 federal Section 8 Housing Choice Vouchers and

approximately 20 Massachusetts Rental Vouchers. The demand for the vouchers is so high that the waiting list is often closed.

Massachusetts has legislation, Massachusetts General Laws Chapter 40B, to promote the creation of affordable housing in the Commonwealth. The law has a goal of increasing the amount of long-term affordable subsidized housing to 10 percent of housing stock in each community. The affordable housing must be state- or federally-subsidized units with guaranteed long-term affordability for low and moderate income households. Chapter 40B has been credited with producing much of the subsidized affordable housing in the Commonwealth over the past several decades. In communities that have not met the Chapter 40B goal, the local government has limited ability to prevent development of new affordable housing, even if the development does not comply with local zoning.

What are Housing Vouchers?

There are 2 types of housing choice vouchers:

- 1) Federally-funded Section 8 Housing Choice Vouchers
- 2) State-funded Massachusetts Rental Voucher Program (MRVP)

Both types assist low-income households to afford housing in the private market. A voucher holder is able to choose any housing that meets the requirements of the program and is not limited to units in subsidized housing projects. A voucher holder pays 30-40% of the rent and then a subsidy for the remaining rent amount is paid directly to the landlord on behalf of the voucher holder.

The Franklin County Regional Housing & Redevelopment Authority and the Greenfield Housing Authority administer the local voucher programs.

¹⁰ “Housing and Transportation Affordability Index,” Center for Neighborhood Technology. <http://htaindex.cnt.org/>. April 2012.

In Franklin County, there are few communities that have met the Chapter 40B goal, and it is not feasible for the most rural towns in the region to do so. Many of the communities have little or no public transit services or water and sewer infrastructure. Less than 20 percent of the towns have town centers with retail and commercial services, all of which are important to low income households with affordable housing needs. It is more realistic that the need for additional affordable housing be addressed regionally.



Stoughton Place in Gill provides 14 units of subsidized state public housing for seniors and persons with disabilities.

Homelessness

The recent economic downturn has greatly stressed households that were already financially strapped. The combination of high housing costs and rising unemployment has resulted in a dramatic increase in homelessness in Franklin County. Between 2007 and 2010, the number of homeless families more than doubled and homelessness among individuals increased by 30 percent for Hampshire and Franklin Counties (data specific to Franklin County is not available).¹¹ The HUD Point in Time survey data shows that there were 1,881 homeless people in 2010 for both Hampshire and Franklin Counties, although

¹¹ “Report on Survey of Adults with Low Incomes Completed in Spring 2011,” Community Action. March 2012.

the actual number may have been much higher. Data from local agencies working with the homeless in Franklin County indicate that most of the individuals and families receiving services related to homelessness in the region have deep roots in the region. Service providers emphasize that this is not a problem of urban residents moving to the area, but a real increase in homelessness in our local, rural population.

Over the past several years, Massachusetts has moved from a shelter-oriented approach to homelessness to a “housing first” model. The new approach is focused on preventing homelessness if possible, and on rapid re-housing, rather than temporary shelter. While local housing providers strongly support this approach, they say that it is challenging to identify affordable housing options and funding for the supportive services required to ensure long-term, stable housing for individuals and families with a history of homelessness.

FAIR HOUSING AND EQUITY

A Fair Housing & Equity Analysis (FHEA) was conducted as part of this plan to determine whether everyone in Franklin County has an equal opportunity to find suitable housing (see appendix for the full FHEA). Federal and state fair housing laws are designed to provide universal access to safe, accessible, and healthy housing, and to increase opportunities for members of disadvantaged groups to secure jobs, quality education, and services to engage as fully equal members of their community. Federal legislation prohibits discrimination in the sale, rental, and financing of housing based on race, color, national origin, religion, sex, familial status, and disability. The Commonwealth of Massachusetts also prohibits discrimination on the basis of ancestry, marital status, veteran status, age, gender identity, sexual orientation, public assistance, children under age six and lead paint laws, and status as a recipient of public assistance, such as the Section 8 or Massachusetts Rental Voucher program. Policies and actions that

have the practical effect of denying opportunities to any of these protected classes may constitute illegal housing discrimination, even if the discrimination is unintentional.

The FHEA revealed that there has not been a history of systemic fair housing violations in Franklin County and that public infrastructure investments have been equitably distributed throughout the region with respect to race and income. However, the FHEA did find that there are a few communities in Franklin County that have higher levels of racial and ethnic concentrations than in the surrounding region. These areas are also highly correlated with poverty. Fortunately, the FHEA revealed that many of the areas of concentrated poverty are also located in areas of high opportunity. This reflects the fact that the region's population centers have the most affordable housing, transportation services, and opportunities for employment.

To mitigate the over-concentration of poverty, the priority for regional policy makers and planners is to encourage infill development in these town centers with areas of poverty in order to promote economic revitalization, while improving and expanding the number of affordable housing units and living wage jobs. Having additional people living closer to services and jobs also promotes the principles of sustainability by reducing transportation costs and greenhouse gases, improving health, and providing opportunities to walk and bicycle.

Specifically, to promote infill in the town centers and employment centers where there are higher racial concentrations of poverty, the following strategies are recommended:

- Revise zoning to facilitate infill residential and commercial development.
 - Promote the redevelopment of vacant commercial, industrial and institutional buildings and the creation of accessory apartments.

- Promote higher residential density in town centers by right.
- Upgrade sewer and water public infrastructure to support higher residential density.
 - Work to secure funding for upgrades.
- Continue to work to revitalize downtown areas through economic development activities to encourage people to live there.
 - Obtain funding for brownfield assessment and clean-up.
 - Clean and restore sites, including but not limited to vacant mill buildings.
- Address public opposition to new residential development, especially affordable housing.
 - Create public education programs to raise awareness of the need for affordable housing and the benefits of developing housing that is safe, affordable and accessible to populations with special needs.
 - Encourage a broad range of interests to participate in the public development process.
- Encourage a mix of affordable and market rate housing in new development.
 - Revise zoning to require new housing subdivision developments to include a minimum percentage of dedicated affordable housing units. Use density bonuses to encourage creation of additional affordable units.
 - Promote mixed income housing development, including market rate and affordable elder and family housing.
- Reduce energy costs.
- Encourage building owners to do energy upgrades, which will improve energy efficiency and reduce utility costs.
- Offer housing options that have services and schools nearby to reduce transportation costs.

Wisdom Way Solar Village is a great example of mixed income, energy efficient housing in Franklin County.

The Wisdom Way Solar Village in Greenfield:

- Offers rental & homeowner opportunities;
- Is located close to downtown Greenfield;
- Has extremely high energy efficiency (almost no utility bills);
- Is designed to accommodate persons with disabilities (all 1st floors and 2 dedicated units); and
- Is a mixed income village – the price of the home depends on the buyer’s income.



While there is no documented history of systematic housing discrimination in Franklin County, towns, regional organizations, and policy makers need to be proactive to prevent a problem arising in the future and to assist residents that are in need of help today. In particular, it is important to address public fears and misconceptions about affordable housing. It is very common for local residents to express the fear that development of new affordable housing will attract undesirable outsiders to their communities and change their neighborhood for the worse. In fact, additional affordable housing is needed by existing Franklin County residents and new residents can be a source of economic and creative vitality for aging communities. There is no evidence that high-quality development of new affordable housing has a negative impact on existing property values or community character. By providing additional affordable housing in town centers, not only will more residents have

direct access to the many opportunities provided in these communities, the concentrations of poverty will decrease in the overall population of the region.

HOUSING NEEDS OF SPECIFIC POPULATIONS

Based on the examination of the existing conditions of housing in Franklin County, input from local and regional housing experts, and the results of the FHEA, the following housing needs have been identified for specific populations.

Housing Needs of Low Income Households

It is clear that additional affordable housing is needed for low income households. The waiting lists for subsidized housing are typically at least two years long and the number of households that are homeless or at high risk of homelessness is growing. Many low income households cannot afford market rate rents in Franklin County. This is especially true for extremely low income households earning less than 30 percent of the Area Median Income (AMI). Deep subsidies are required in order to make housing affordable to this population group.

Families headed by single mothers make up the largest portion of households in poverty in Franklin County (35%), yet many of the subsidized apartments available in the region are not large enough for families with more than two children, or contain lead paint. The *Community Action Survey of Low Income Households*, which was completed as part of the public outreach for this Plan, showed that 40 percent of the respondents (who were low income households with the majority living in subsidized housing) said that they did not like their current housing because it was too small. Additional affordable units are needed in the County, and there needs to be a focus on providing units large enough for families. Related to this, a very large constraint to families finding suitable housing is the need to locate affordable rental units that comply with lead paint laws for families with children under six years old. Families with Housing

Choice Vouchers have reported difficulty in locating units that fall within the required payment standards and are lead paint compliant.

Additional affordable units that are created for low income households should be located in areas with public transit and near services, jobs, and education. In addition, new units should be energy efficient to reduce expensive heating costs.

Housing Needs of Elders

As mentioned previously, the size of the population aged 65 and over will increase dramatically over the next 30 years in Franklin County. The current housing stock is not adequate to serve this growing population and their changing housing needs. According to a Franklin County Home Care Corporation survey, 82 percent of elders in the County own their own home. Their average income is \$13,000/year. Elders report that keeping their home repaired, as well as safe and warm, is their biggest unmet need. The cost of heat and utilities for an older single-family home heated with oil can easily equal 30 percent of the income of a typical senior household in Franklin County. As people age, they may require modifications to keep their homes accessible. Paying for modifications and repairs on fixed incomes is a burden for low income seniors, who may also have difficulty driving to reach basic services as they age. Winter can be especially hard on seniors in rural areas, bringing the challenges of high heating costs, snow removal, the threat of power outages, and additional transportation hazards. To accommodate these constraints, the region needs additional affordable, energy efficient senior housing located near public transit and basic retail and medical services. According to the Franklin County Regional Housing and Redevelopment Authority, many towns are interested in constructing affordable senior housing in their communities; but lack of funding and infrastructure limitations (mostly sewer) are a major obstacle to new construction. Another option for elder housing is increasing the number of

handicapped accessible townhouses, condominiums, and rental apartments in town centers and downtowns. Encouraging the creation of accessory apartments in all communities would enable some elders to remain in their homes and “age in place” by receiving supplemental income and possible maintenance assistance from tenants. Alternatively, younger generations may choose to add accessory apartments to house aging parents or grandparents. Allowing this type of construction by right would support families in their efforts to provide safety, independence and dignity for elders. All new housing for elders should be energy efficient to minimize heating costs.

Housing Needs of the Disabled

Since much of the housing in Franklin County was built prior to 1939, very little is accessible for individuals with disabilities. This is also true of the inventory of subsidized housing units in the County. More housing of all types is needed for persons with disabilities. This includes units accessible without stairs as well as barrier-free units. Accessory apartments can be a good option to allow individuals with disabilities to live relatively independently in the same building as family members. Others may choose to live in apartments with the assistance of aides. Supportive housing with services is needed for members of the community with mental illness to maintain stable housing situations.

Housing Needs of the Homeless

As mentioned previously, homelessness is increasing in Franklin County. A typical homeless family has less than \$10,000 in income a year and has significant barriers to maintaining stable housing. These barriers include a lack of education and work experience, no history or poor history of tenancy, criminal history, history of trauma (e.g. from domestic violence or childhood sexual abuse), lack of financial literacy, lack of reliable transportation, and health issues, including mental illness and/or substance abuse. In addition to needing new subsidized rental housing for families

near public transit, the homeless population also requires intensive supportive social services designed to promote family stability and encourage greater economic independence.

CONSTRAINTS

The public participation process and data analysis conducted for this Plan identified major constraints to improved sustainability in Franklin County. This section discusses those housing-related constraints so that recommendations may be identified to address them.

Lack of Funding for Redevelopment

Franklin County's industrial heritage has left it with many vacant or underutilized buildings, many of which are old mills, in its town centers. These buildings are located in good areas for conversion to residential and mixed uses. They are very large structures with sewer and water infrastructure available on site. They are also historical resources for the community and help provide a sense of identity for many of the towns in Franklin County. However, their current state of vacancy makes them in danger of deteriorating. Without funding assistance from the state or federal government to help with redevelopment and brownfield issues, these valuable resources that could provide sustainable housing units may be lost forever.

The scarcity of funding has also prevented affordable senior housing from being constructed in many communities. Funding for long term rent subsidies is needed in addition to funding for construction to make new housing units affordable.

Zoning Limits Infill Opportunities

Many Franklin County communities have zoning that reflects their historical rural residential nature. The predominant zoning in the region allows for residential construction on a minimum of two acres. Outside of the few downtowns and village centers,

residential and commercial uses are usually required to be separated. In the downtowns and village centers, residential density for new construction is often limited to an average of four units per acre by right, although the existing construction is much denser than current zoning allows. Multi-family building with more than two units are allowed in most downtowns, but only through the special permit process. This type of zoning limits the ability to build additional housing in areas close to existing services and public amenities, such as schools and libraries. Even though multi-family housing may be allowed, the special permit process can be burdensome and uncertain, so that developers are hesitant to proceed in the face of public opposition. Some towns have been moving to make their zoning more flexible, by allowing accessory apartments and duplexes by right. This is a good first step, but more needs to be done to promote additional housing in the areas where infrastructure and services already exist.

Insufficient Infrastructure to Accommodate Additional Housing

Besides funding, sewer and water infrastructure is the most common and critical constraint in the region's capacity to construct additional housing near downtowns or village centers. Many of the current sewer and water systems cannot handle additional loads without major upgrades, which are extremely costly. More than half of the County's town centers do not have public sewers and rely on septic systems, which require large land areas and thereby constricts possible density.

Lack of Diversity in Housing Stock

The fact that the majority of the housing stock in Franklin County is composed of single-family housing means that certain populations may not be able to find suitable affordable housing for their specific needs. The very low vacancy rental rate is an indicator of an insufficient rental housing stock. There are many ways to increase the number of rental units in the region. These include: converting large single-

family homes to multi-family housing and encouraging accessory apartments. Populations such as the elders, have little choice when they no longer wish to maintain a single-family home. Providing options such as condos and townhomes could assist this population as they age. Housing types such as condos and townhomes also tend to be more affordable options and require less maintenance for those that wish to own in comparison to a single-family home.

Aging and Inefficient Housing Stock

Most of the housing units in Franklin County were built before 1939. While these units help provide the County with character, they tend to be very energy inefficient, costly to maintain, and not accessible to persons with disabilities. It is important to preserve and rehabilitate these older housing units, since they are often more affordable than newer housing. Upgrading existing housing is considered to be a more sustainable approach than building new, since it reuses resources. There are a variety of mechanisms to assist low- and moderate-income residents with home repairs. Many of the towns in the region apply for Community Development Block Grant funds for this purpose. CDBG-funded housing rehabilitation programs are managed by the Franklin County Regional Housing & Redevelopment Authority and the Town of Greenfield. Some towns in the region have loan funds available for septic system upgrades. Community Action has programs that assist income-eligible households with weatherization. The Pioneer Valley Planning Association administers a loan program for improvements to help residents with disabilities stay in their homes. Massachusetts also has one of the most progressive and well-funded energy efficiency programs



As Franklin County's aging housing is updated, energy efficient features should be encouraged to reduce heating costs and reduce the use of fossil fuels.

in the nation. Mass Save offers two major programs for various income levels that include free energy assessments, air sealing, and zero-interest loans. Everyone in Massachusetts is eligible, although some homes cannot be upgraded because of existing code conditions.

Public Opposition to New Development

As in many communities across the nation, Franklin County has experienced public opposition to the development of new housing, and especially to new affordable rental housing. Public opposition continues to be a barrier to the construction of much-needed additional housing in the region. Opposition to affordable housing for families is especially problematic. With relatively slow growth and an aging population, keeping Franklin County affordable to young families is important to the economic future and vitality of the region. Increased public education regarding the benefits of development and an open, participative development process can be effective

methods at mitigating public opposition. In addition, towns can require that a certain percentage of affordable housing units be included in new subdivision developments in order to better integrate this housing into residential neighborhoods.

Balancing Development with Preserving Open Space

A very clear message regarding housing emerged from the public participation for this Plan. Participants support the creation of additional housing, but not at the expense of the natural and scenic resources that makes Franklin County so special, nor at the expense of degrading the ecosystem and making the region less sustainable. Recent historical construction trends in the County have included new residential development occurring outside of village centers and in more rural parts of communities, fragmenting open space areas and natural habitats. In addition to fragmenting natural resources, this pattern of residential development can result in higher fiscal costs to Franklin County communities. The cost of providing municipal services to these dispersed areas of development is typically greater than comparable costs in village areas, due to the lower density of development and the greater transportation costs involved. Development of single-family homes along the frontage of rural roads is typically unregulated, and therefore constitutes the path of least resistance for construction of new housing. To counter this trend, communities need to make it easier, more certain and less expensive to build at higher densities in developed areas that have existing infrastructure.

Locating Affordable Housing in the Region

The results of the Fair Housing & Equity Analysis showed that the vast majority of affordable housing (93%) is located in just five of the twenty-six towns in Franklin County. These towns are also the major employment and population centers of the region and as a result have the most services and opportunities. While it makes sense to locate affordable housing near these services, concentrating it in just a few locations

means that low income and minority populations tend to become segregated. As new affordable housing is developed in the region, its location must be balanced with a need to be in proximity to services and the need to ensure that concentrations of low income households are not created or expanded. For example, redevelopment of historic and vacant structures could provide a mix of both market rate and affordable housing units.

FUTURE HOUSING NEEDS OF FRANKLIN COUNTY

Projections show that Franklin County’s population is going to grow to a total of 33,160 households by the year 2035. There are currently 33,536 housing units. While technically there are currently just barely enough housing units for all of the future projected households, this is not sufficient for future needs for several reasons: the existing supply must be evaluated in the context of desirable vacancy rates, deterioration of existing housing supply, and changing population characteristics (e.g. increasing number of elders). Taking these factors into consideration, a minimum of approximately 35,500 housing units will be needed by the year 2035.¹² An additional 2,000 housing units are needed, at a minimum, to house the region’s future population.

Table 2: Future Housing Needs: Franklin County

35,500 Total Housing Units Needed by 2035	
4,300	of these units need to be affordable for low income households (based on the current 12% of the population that is considered very low income)
8,500	of these units need to be able to accommodate households over the age of 65 (based on the projection that 24% of the population will be over the age of 65)
3,100	of these units need to be accessible for the disabled (based on the current Census estimate that 9% of the population under the age of 65 has a disability)

¹² Assumes an average 4% vacancy rate and a 2% deterioration rate (based on Census figures of substandard housing).

Because the population of Franklin County will continue to change in composition, the types of housing that will be needed will also change. Table 2 summarizes the future housing needs for various population groups within Franklin County.

Some of the housing needed in Table 2 already exists. For example, there are already 2,086 subsidized housing units in the County. This leaves a future need of a minimum 2,200 units for low income households, which exceeds the total number of new units needed. A portion of this goal could be achieved by renovating existing units and providing subsidies for rental or purchase. A more detailed analysis should be completed in the future to inventory exactly what already exists for these various populations, the conditions of the housing, and the remaining deficit of needed housing.

Table 2 provides a rough estimate of the type of housing required over the next 25 years, but does not specify its form. For example, housing to accommodate households over the age of 65 could come in many forms: traditional senior housing complexes, market rate apartments or condominiums, or accessible single-family homes. The input provided through the public participation for this Plan emphasized that future Franklin County housing should be diverse in form and, most importantly, should focus on moving away from the traditional single-family home to provide more choices to various populations. In addition, input by the public highlighted the desire to prioritize redeveloping and/or rehabilitating current structures rather than constructing new housing.

Residents who participated in the planning process also emphasized that when new housing is constructed, it should be located in or near downtowns/village centers and should be built as infill when possible. Infill is defined as the use of vacant land within a built-up area for further construction or development. There was also a strong desire to have

new or redeveloped housing located near public transit.

By placing new housing in these locations, many benefits accrue to the residents, including proximity to services and amenities; cost savings by having to drive less; and additional time available to participate in the community or with their families. There are also benefits to the communities by placing housing in a more centralized manner versus the current dispersed pattern. The largest benefit to communities is the cost savings by not having to provide additional services such as road maintenance, public water, and emergency services over such a wide area. Chapter 10: Land Use and Infrastructure will discuss the cost benefits of more concentrated land use patterns in additional detail. There are also many environmental benefits to a more concentrated housing pattern such as the preservation of open space for recreation, biodiversity, and forests for carbon sequestration, to name a few.

The feedback received from the public also emphasized that all housing should be as energy efficient as possible. Higher energy efficiency lowers utility costs, saves residents money, and keeps spending in the local economy rather than sending it out of the region to purchase fossil fuels. The construction of green buildings, which use key resources like energy, water, materials, and land more efficiently than building just to current code, can be an important step in the direction of increased energy efficiency. Green buildings do cost slightly more to construct, but typically have significant cost savings over the life of the structure compared to an average home. They are also more comfortable and healthy for residents. New buildings, however, will only be a small portion of the region's housing stock. It is therefore important to create incentives for building owners to take advantage of Mass Save and town-based rehabilitation programs and improve the energy efficiency of all existing housing stock.

RECOMMENDATIONS AND STRATEGIES

The following section presents recommendations and implementation strategies to achieve both the goals that arose out of the public participation process and the goals provided by local and regional housing experts. The two sets of goals are based on different perspectives, but are equally important in ensuring the sustainability of housing in Franklin County. The recommendations also take into account the constraints identified in this chapter and work to address them so that the needs of all populations within Franklin County can be addressed. Potential partnering organizations are identified and a key to the abbreviations of the organization names is contained in Table 3. Table 4 lists in detail the recommendations and strategies. Table 5 identifies specific benchmarks to measure progress in housing sustainability.

For many of the recommendations in this chapter, funding is a major requirement. Upgrades to public

infrastructure, deep housing subsidies, improving the energy efficiency of the housing stock, and redevelopment of existing structures require a large amount of resources. Coordinating, matching, and assembling funding at both a local and regional scale should be a priority for area organizations in order to realize the goals set forth in this chapter.

Advocating for additional state and federal funding is a necessity to achieving progress towards sustainability. Because the funding needs are so great and actual funding is scarce, regional planners and policy makers will need to start thinking more creatively about lower-cost solutions. The region may need to think differently about how people currently live – for example returning to more multi-generational homes, with accessory apartments for the different generations may become more typical. There may also be a need for units that are significantly smaller than the homes constructed over the past several decades. In general, Franklin County needs to consider a much wider diversity of housing types and living arrangements.

Table 3: Partnering Organizations Key (alphabetized by Organization Name)

Abbreviation	Organization Name
AFT	American Farmland Trust
CISA	Community Involved in Sustaining Agriculture
CRWC	Connecticut River Watershed Council
CTS	Community Transit Services
DCR	Department of Conservation Resources (Massachusetts)
DOER	Massachusetts Department of Energy Resources
FCCC	Franklin County Chamber of Commerce
FCCDC	Franklin County Community Development Corporation
FCHCC	Franklin County Home Care Corporation
FCRHRA	Franklin County Regional Housing & Redevelopment Authority
FCSWD	Franklin County Solid Waste District
FCTS	Franklin County Technical School
FHCC	Franklin-Hampshire Career Center
FHREB	Franklin-Hampshire Regional Employment Board
FLT	Franklin Land Trust
FRCOG	Franklin Regional Council of Governments
FRA	Federal Rail Administration
FRTA	Franklin Regional Transit Authority
GBA	Greenfield Business Association
GCC	Greenfield Community College
KLT	Kestrel Land Trust
MBI	Massachusetts Broadband Institute
Mass CEC	Massachusetts Clean Energy Center
MDAR	Massachusetts Department of Agricultural Resources
MA DPH	MA Department of Public Health
MassDOT	Massachusetts Department of Transportation
MassFBF	MA Farm Bureau Federation
MFPA	Massachusetts Food Policy Alliance
MFA	Massachusetts Forest Alliance
MRPC	Montachusett Regional Planning Commission
MBA	Montague Business Association
MGLCT	Mount Grace Land Conservation Trust
NEFU	New England Farmers Union
NOFA	Northeast Organic Farming Association
NQC of C	North Quabbin Chamber of Commerce
NQCC	North Quabbin Community Coalition
NQW	North Quabbin Woods
OBA	Orange Business Association
PVPC	Pioneer Valley Planning Commission
SOS	Seeds of Solidarity
SFABA	Shelburne Falls Area Business Association
WMECo	Western Massachusetts Electric Company
YES	Young Entrepreneurs Society, Inc.

Table 4: Recommendations and Strategies for Housing	Implementation					Partnering Organization(s)*
	In Progress / Ongoing	0-5 Years	6-10 Years	11-15 Years	16-20 Years	
Promote housing affordability						
Rehabilitate existing housing for low and moderate income households	X					Towns, housing authorities, non-profit organizations, homeowners
Support housing rehabilitation loan programs that are available to low and moderate income households	X					Towns, housing authorities, elected officials, homeowners
Rehabilitate non-commercially viable industrial, commercial and institutional properties for market rate and affordable housing	X					Towns, housing authorities, FRCOG, private developers
Construct additional subsidized rental housing units	X					Towns, housing authorities, private developers
Promote the creation of accessory apartments		X				Towns, housing authorities, FRCOG
Encourage the construction of diverse housing types; such as duplexes, condominiums, townhomes, and multi-family units	X					Towns, housing authorities, FRCOG, private developers, real estate community
Obtain additional funding to secure permanent subsidies for extremely and very low income residents	X					Towns, housing authorities, elected officials, advocates for low income residents
Promote the use of Affordable Housing Trusts in municipalities		X				Towns, FRCOG
Advocate for additional funding to provide subsidies and to help redevelop structures for residential use	X					Towns, housing authorities, FRCOG, elected officials, advocates for low income residents
Revise zoning to require a percentage of affordable housing units in new developments.		X				Towns, FRCOG
Encourage towns to use Community Preservation Funds to create new affordable housing opportunities	X					Towns, FRCOG, housing authorities, state agencies

**See previous page for the Partnering Organizations abbreviations key*

Table 4: Recommendations and Strategies for Housing

	Implementation					Partnering Organization(s)
	In Progress / Ongoing	0-5 Years	6-10 Years	11-15 Years	16-20 Years	
Promote residential infill near downtowns and town centers						
Support sewer and water infrastructure upgrades to accommodate additional housing units and expand service areas to town centers in a planned, thoughtful manner	X					Towns, FRCOG, state and federal agencies
Revise zoning to facilitate the creation of various housing types and densities, and a mix of residential and commercial uses		X				Towns, FRCOG
Work to educate the public about the benefits of infill in order to mitigate public opposition to new housing development	X					Towns, FRCOG, housing authorities, real estate community
Work with willing landowners to protect agricultural and forest land in outlying areas from development	X					Towns, FRCOG, land trusts
Provide housing options for elder and disabled populations						
Construct new affordable senior housing complexes near town centers		X	X			Towns, housing authorities, FRCOG, FCHCC
Encourage the creation of accessible, affordable condominiums and townhomes	X					Towns, FRCOG
Increase the supply of housing that meets the needs of persons with disabilities	X					Towns, housing authorities, advocates for persons with disabilities
Increase the supply of accessible housing for persons with disabilities to live in and to visit	X					Towns, housing authorities, advocates for persons with disabilities
Assist elders to “age in place” with housing rehabilitation, energy efficiency programs and supportive services to make their homes accessible, affordable and safe	X					Towns, housing authorities, FRCOG, FCHCC
Promote the creation of accessory apartments	X					Towns, housing authorities, FRCOG, private homeowners

Table 4: Recommendations and Strategies for Housing

	Implementation					Partnering Organization(s)
	In Progress / Ongoing	0-5 Years	6-10 Years	11-15 Years	16-20 Years	
Increase rental housing stock						
Convert vacant or underutilized commercial, industrial and institutional buildings to residential uses		X	X			Towns, housing authorities, FRCOG, private developers
Convert single-family homes to multi-family units	X					Towns, private homeowners
Create accessory apartments	X					Towns, private homeowners
Maintain and expand incentives for de-leading of existing units		X				Towns, elected officials, landlords
Increase energy efficiency of all housing stock						
Support the construction of green buildings	X					Towns, housing authorities, non-profit organizations
Educate renters, landlords, and homeowners about programs that offer financial assistance for home energy upgrades	X					Towns, housing authorities, non-profit organizations
Create incentives and/or regulations so that homes are upgraded		X				Towns, non-profit organizations
Encourage towns to hire a staff person or find volunteers who can offer assistance to those who wish to do energy upgrades to their buildings (examples: Greenfield Energy Smart Homes program, FCHCC’s Benefits Counseling program)		X				Towns, housing authorities, non-profit organizations
Provide additional funding for energy upgrades (i.e. PACE financing)	X					Towns, housing authorities, elected officials, banks, non-profit organizations

Table 4: Recommendations and Strategies for Housing	Implementation					Partnering Organization(s)
	In Progress / Ongoing	0-5 Years	6-10 Years	11-15 Years	16-20 Years	
Prevent homelessness and assist with the homeless						
Build new supportive rental housing for families with history of homelessness near public transit and basic services	X					Towns, housing authorities, state agencies, advocates for the homeless
Housing for families with history of homelessness should include funding for intensive social services designed to promote family stability and encourage greater economic independence	X					Towns, housing authorities, state agencies, local and regional service providers
Increase coordination between public and private agencies that provide services to homeless families	X					Towns, housing authorities, state agencies and nonprofit service providers
Provide incentives and support for landlords to rent to families with prior evictions	X					Towns, housing authorities, state agencies, elected officials, advocates for low income households
Increase access to GED and job training programs for families with a history of homelessness	X					Towns, housing authorities, FHREB, GCC, nonprofit service providers

BENCHMARKS

To ensure that the recommendations and strategies of this Plan are implemented, Table 5 lists measurable benchmarks that can be assessed regularly. These benchmarks will provide a gauge of whether Franklin County’s housing is becoming more sustainable.

SUMMARY

The ability to secure appropriate and affordable housing is a vital element of sustainability in a number of ways:

- It allows residents to live in decent, suitable conditions;
- Residents can more easily access jobs and schools; and
- Provides people with the ability to engage as fully equal members of their community.

Sustainable housing in Franklin County means providing a choice of housing options; locating housing near services and jobs; ensuring that new and rehabilitated housing is energy efficient; and that it is affordable for all residents. To help make housing affordable in the County, several paths of action are required. More subsidies are needed for extremely and very low income households, services will need to be provided to prevent homelessness, and a larger range of market rate housing types will likely be needed.

Table 5: Housing Benchmarks

Performance Measure	Unit of Measurement	Desired Trend	
Number of affordable housing units within employment centers	Number of housing units	Increase	↑
Number of census tracts covered by inclusionary zoning	Number of census tracts	Increase	↑
Number of affordable units in the region with access to transit	Number of housing units	Increase	↑
Number of homes that receive energy upgrades	Number of housing units	Increase	↑