

# Housing Diversity Mythbusting Session

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# What does CHAPA do?

Our mission is to encourage the production and preservation of housing that is affordable to low and moderate income families and individuals and to foster diverse and sustainable communities through planning and community development.



- **Advocate for Opportunity**
- **Expand Access to Housing**
- **Develop the Field**

# Quick Facts about housing in Franklin County

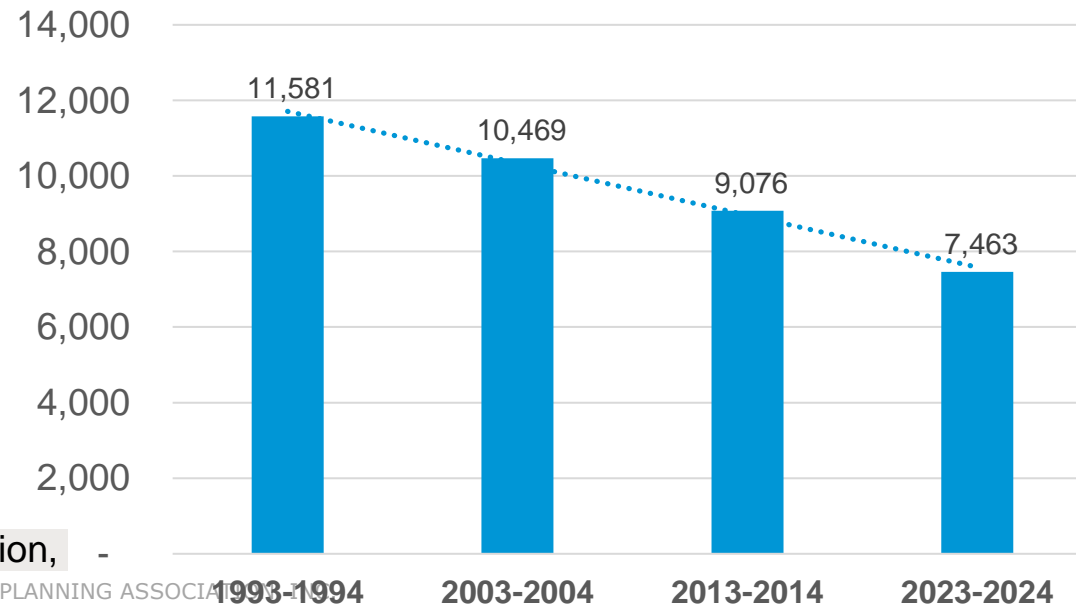
- Franklin County has a population of 70,980
- There are 33,000 year-round housing units
  - 2/3 are single-family dwellings
  - 30% are renter-occupied (2/3 of those are in Greenfield, Montague, and Sunderland)
- Only 7% (2,450) are deed-restricted affordable
- 56% of renters are cost-burdened
- 26% of homeowners are cost-burdened

Data source: US Census Bureau ACS 5-year 2018-2022, MA Subsidized Housing Inventory

# Quick Facts about Franklin County

- Population has *slightly* declined since 2000
- Population predicted to continue to decline
- 22% are >65 years old, and that percentage is expected to increase
- School enrollments are declining

Franklin County public school enrollment



36% decrease in 30 years

Data source: MA Department of Education, -  
Enrollment by Grade Reports HOUSING AND PLANNING ASSOCIATION  
(Includes charter and tech schools)



# How much do people need to make to afford to buy a home in Franklin County?

Median Franklin County single family sale price: **\$315,000**

Necessary family income to not be cost-burdened: **\$105,772**

Median household income in Franklin County: **\$70,383**

Takeaway: Home sales prices are **not** in line with current salaries of Franklin County residents

Assumptions:

10% down payment

7.05% interest rate on a 30-year mortgage

Average town average tax rate is \$15.50/thousand

Includes homeowners' insurance



Simply put, there is not enough housing to meet our needs.

Vacancy rates are 0.2% for rental housing and 1.9% for homeownership housing. A healthy housing market should have vacancy rates of 5-8%



# Why more housing?

- Franklin County and Massachusetts are experiencing a housing crisis.
- In the 21<sup>st</sup> century, there has been very little housing development in the County and State, so far. Most of this development was for single family homes.
- Roughly 60% of the housing in Franklin County was built before 1970.
- The County has the oldest housing stock in the State.
- Competition for the limited available housing drives up prices, makes it difficult for people to find homes they can afford, and increases the potential for displacement.



# Why create Affordable housing?

- **Franklin County** needs more housing that is affordable to a range of incomes and units that can accommodate and appeal to a wider range of people.
- Affordable housing is not just to welcome new residents, but also to keep communities together. This can assist our community members like:
  - **Seniors** who want to downsize and stay in town
  - **Young couples** who want to start a family
  - **Staff at local schools and employees at local businesses** who need to find housing nearby
  - **Farmers and farmworkers** for local farms who need homes near their work



# What is “low income” in Franklin County?

- The term “low income” by definition, refers to any household making 80% or below the Area Median Income (AMI).
- As of 2024, low income in Franklin County is \$61,350 for a household of 1, and \$87,600 for a family of 4 .

Occupation & Community	Salary/Salary Range
Dollar Tree Store Manager in <b>Greenfield</b>	\$45,874
CVS Store Associate in <b>Greenfield</b>	\$31,200-\$39,520
Caregiver Support Supervisor at <b>Lifepath</b>	\$48,000-\$55,500
WWTP Chief Operator in <b>Buckland</b>	\$63,358
Library Director in <b>Erving</b>	\$62,703
Elementary School Nurse in <b>Sunderland</b>	\$65,693

- When referring to the State's Subsidized Housing Inventory, 10% is the minimum, it also does not mean the community has met its' housing needs.
- Once a community reaches 10% on the Subsidized Housing Inventory, they are in a great position to plan for their future growth, rather than respond to potential 40B developers.
- Franklin County needs more housing that is affordable to a range of incomes and units that can accommodate and appeal to a wider range of people.
- Affordable housing is not just to welcome new residents, but also to keep communities together.

# Why Create More Housing?

- Many Franklin County residents who do not qualify for most Affordable Housing still face housing challenges.
  - These residents may need to downsize from their current home or find a larger home for their growing family
  - They may need accessible units or may need to live closer to transit because they can't drive.
  - A lack of housing and diverse housing choices on the open market makes it difficult for them to find housing that suits their needs at a price point that works for them.
- Additional housing would provide opportunities for more of these employees to live in the community where they work, shortening their commute time and increasing their ability to be involved in the community that they serve.

# What happens if we don't act now?

- Failure to address the housing needs in Franklin County has already and will continue to have negative impacts on Franklin County's:
  - Economic vitality
  - Social, cultural, economic, and racial diversity
  - Environmental sustainability
  - Vibrancy of its downtown
  - Ability for local businesses to attract and retain talent
  - Sustainability of a population needed to support our schools
  - Community character



Now for the  
mythbusting

...



# Myth 1: Affordable/Multifamily Housing will be a net drain on the town's fiscal resources

- A study from the [Joint Center for Housing Studies at Harvard University](#) found that rather than imposing a greater burden on local governments, higher density developments like townhouses and apartments in redeveloped buildings are actually more fiscally prudent than traditional suburban sprawl.
- It notes that apartment development generally has fewer children than single-family homes, and often pay higher taxes than single-family homes, as they are often categorized as commercial real estate.
- Lastly, they find that for other types of infrastructure and services, multi-family housing is more cost efficient than single-family or low-density development. Sewer, electric, road, police and fire services are all better offered in a densely populated community and benefit from economies of scale and geographic scope.

- A report on the [Local Economic Impacts of Typical Housing Tax Credit Developments](#) found that new multi-family development actually does have fiscal benefits
  - The estimated one-year local impacts of building 100 apartments in a typical family tax credit development include
    - **\$7.9 MILLION** IN LOCAL INCOME,
    - **\$827,000** IN TAXES AND OTHER REVENUE FOR LOCAL GOVERNMENTS, AND
    - **122** LOCAL JOBS.
  - The additional annually recurring impacts of building 100 apartments in a typical family tax credit development include
    - **\$2.4 MILLION** IN LOCAL INCOME,
    - **\$441,000** IN TAXES AND OTHER REVENUE FOR LOCAL GOVERNMENTS,
    - **AND 30** LOCAL JOBS.
  - The local income and taxes generated through multi-family development go towards spending on locally produced goods and services, as do the incomes of those who live in the homes.

# An example in Orange

- Parcel data in Orange showed that affordable housing developments are assessed for significantly more than similar sized parcels (or larger) with single-family homes. Some examples from East River St.:
  - Multi-family:
    - KING JAMES COURT: 120 UNITS ON 5.1 ACRES ASSESSED AT \$5 MILLION
    - PINE CREST 1: 114 UNITS ON 17.6 ACRES ASSESSED AT \$3 MILLION
  - Single-family:
    - 380 EAST RIVER STREET: SINGLE FAMILY HOME ON 38.7 ACRES ASSESSED AT ONLY \$800,000
    - 290 EAST RIVER STREET: SINGLE-FAMILY HOME ON 33-ACRES ASSESSED AT ONLY \$323,000



# Questions on myth 1?

# Myth 2: “My Town/Franklin County has enough people. Why do we want to attract more people—that’s what we will get if we build more housing?”

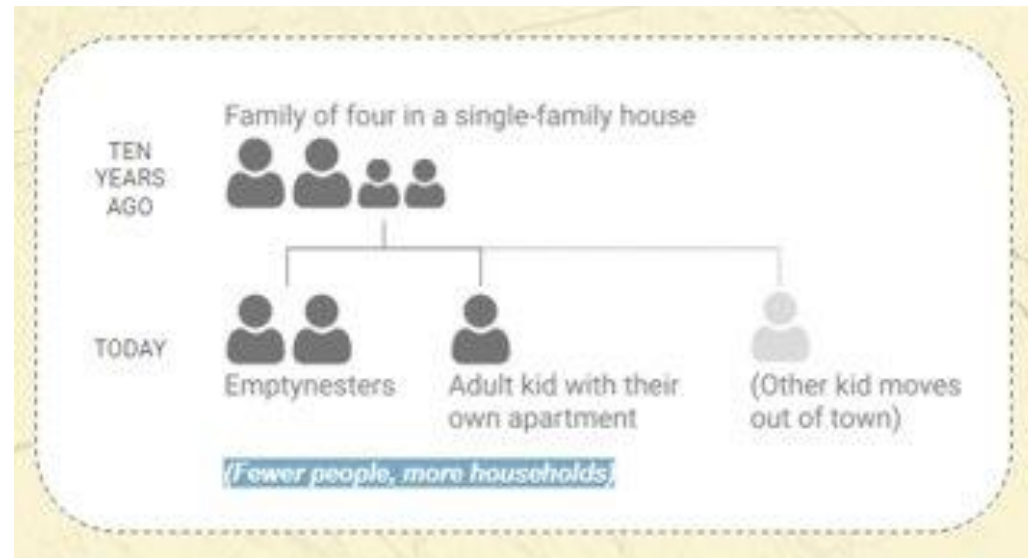
- A growing population has economic benefits, including a greater tax base, more support for local businesses, and a larger employment base for local employers
- Businesses downtown need a density of people to thrive and stay in business.
- Declining school enrollments mean increased costs per student and unsustainable spiral of reduced offerings, further reducing enrollments

- While it may feel like the county is doing ok, we are planning for the future. The latest population projections show **Franklin County's population could decrease dramatically**. Proactive action like building housing to attract people and students is needed to avoid this loss.
- The current housing stock is not diverse or flexible enough to attract and retain the population we need, serve our current aging population, or provide opportunities for young families who want to grow here.

# Questions on myth 2?

# Myth 3: Our region's population is decreasing and is projected to continue to decline. We don't really need more housing.

- Housing development not only welcomes new neighbors, but keeps our neighbors within the community if they don't want to move
- The County is losing 1 person every 8 days, BUT is gaining 1 household every 5 days



- The population in Franklin County is the fourth oldest in the state and projections show that with younger people moving out of the area, we will continue to lose people which will have a negative ripple effect on schools, municipal budgets, and services.
- There is a need to create new housing now to attract younger people and families and to allow our current, older population to downsize and remain in our communities.



# Limited housing supply threatens the diversity of our communities

- People of many racial and ethnic backgrounds, a range of incomes and ages, and a variety of household compositions want to call Franklin County home.
- A lack of housing choices increases the risk of displacement for many of these residents, while **welcoming housing policies** can help maintain diversity.
- Franklin County is already lacking racial diversity, with a population of less than 2% Black or African American and only 4.9% Hispanic or Latino
  - This is well below the state which is at 9.5% and 13% respectively. (U.S. Census Bureau American Community Survey, 2023)

# Questions on myth 3?



# Myth 4: New housing will have a negative impact on the environment and reduce our open space.

- Franklin County residents value open space. We can protect open space and increase housing opportunities through a housing strategy that focuses on encouraging housing where we want it
- Housing Production Plans suggest strategies that do this, as do Open Space and Recreation Plans. Keep your town plans up to date if possible.

# Housing development & environmental sustainability

- Providing new housing near bus stops to meet housing demands preserves our open space in other places in the region, and means people will drive less, reducing their carbon footprint.
- Smaller lot sizes in some parts of towns can reduce cookie-cutter development of our farms and open space
- New housing is often more environmentally sustainable.



# Questions on myth 4?

# Myth 5: We don't have a housing issue. We need more businesses in town.

- It is true that adding more local businesses **would** benefit Franklin County.
- **We also need to ensure** that people who work in those local businesses have an affordable place to live.
- Access to affordable housing allows business to have access to a reliable workforce & a reliable workforce is critical to the financial success of any business.
- Offering housing affordable at all income levels means all residents have more disposable income that can be spent on local businesses and services -- this leads to more money flowing through the community.

- *“I am a family physician at Baystate Franklin Medical Center and the Associate Program Director for our new UMass Chan – Baystate Health Greenfield Family Medicine Residency Program. We are entering our 2nd year with residents and it has become clear that housing is a significant challenge throughout our communities. **These residents are excited to begin their family medicine careers in Franklin County. Many of them would love to work and live in their areas they serve, but current housing shortages have forced residents—and even some attendings—outside of the Greenfield area, simply due to a dearth of housing opportunities.***
- *Studies have shown that approximately, 55% of family medical residents stay within their state or 100 miles of where they trained (about 37% stay within 25 miles) after they graduate and practice as attendings. At our new residency program, one of our primary objectives is to grow our own family doctors who will come to Franklin County for at least 3 years and then stay to live and work in for many more. **In order to attract residents each year and have them establish roots, we need to help address the housing needs in this region.**”- Nathan Macedo*

# Questions on myth 5?

# Myth 6: New housing development will change the character of our community

- Most people love their town and don't want it to change dramatically.
- Communities are not static. We can be open to growth and change while still preserving the physical character of existing communities
- Community character is not just about the built environment.
- Communities are stronger when they are diverse and provide housing opportunities for people at all stages of life.

- Franklin County has seen young families and seniors move out of the county because of housing, and we will continue to see out migration-without adding more housing options.
- Let's also remember that we have all been seen as “the change” in a community.
- Collaborations between land trusts and housing developers help protect open space while also building more housing.

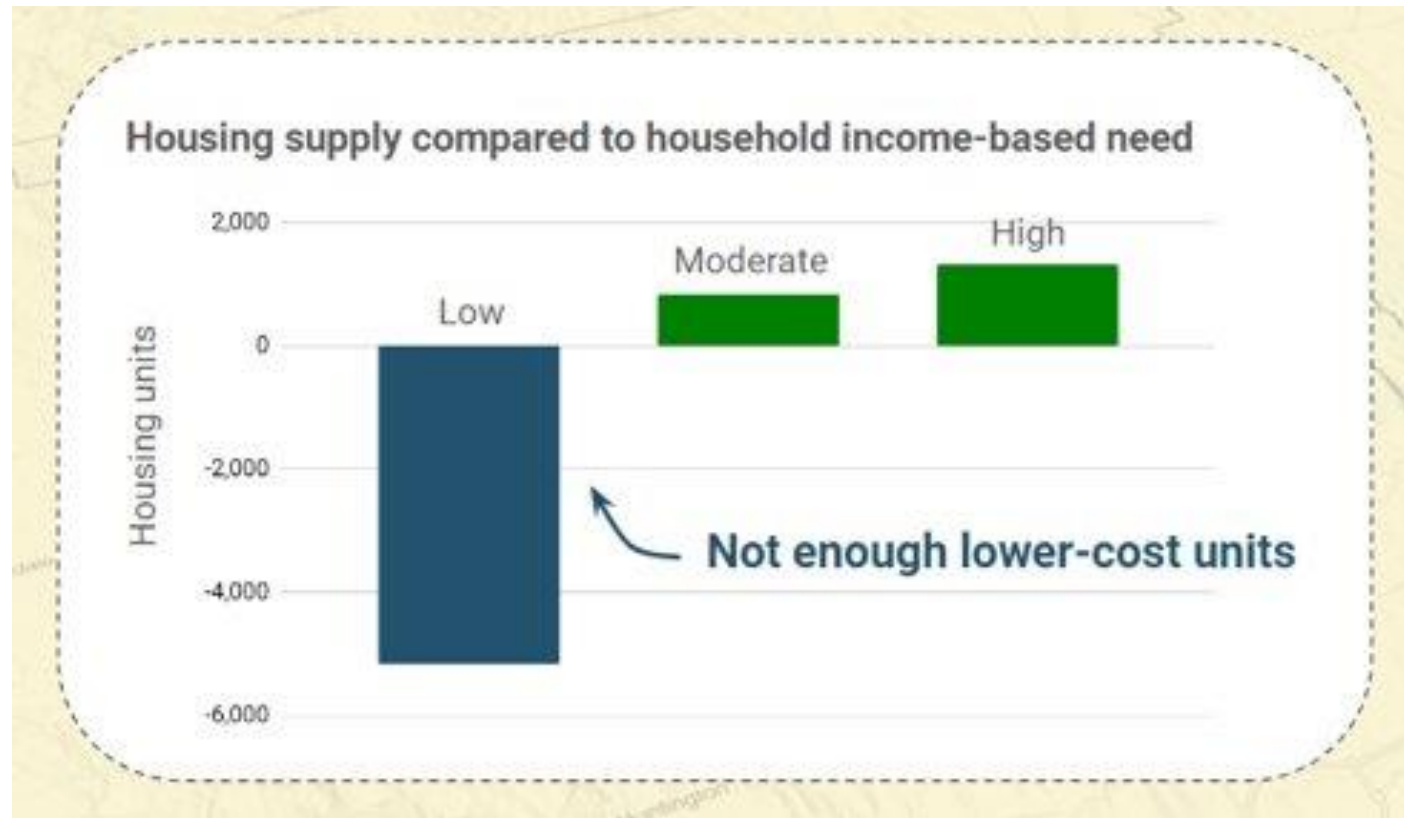


# Questions on myth 6?

# Myth 7: We need more market rate housing in Franklin County, not affordable housing

- Embrace the paradox- Franklin County and Massachusetts need more market rate housing **and** affordable housing
- We can also be more positive while thinking and envisioning the futures we want to create. Instead of size and height, we should be focusing on the likely impacts of new development, not our fears.
- With strong design guidelines, new housing can enhance and preserve existing residential neighborhoods and strengthen village centers.

# Franklin County has a large gap in housing for extremely low- and low-income households, and a small excess of middle-income housing

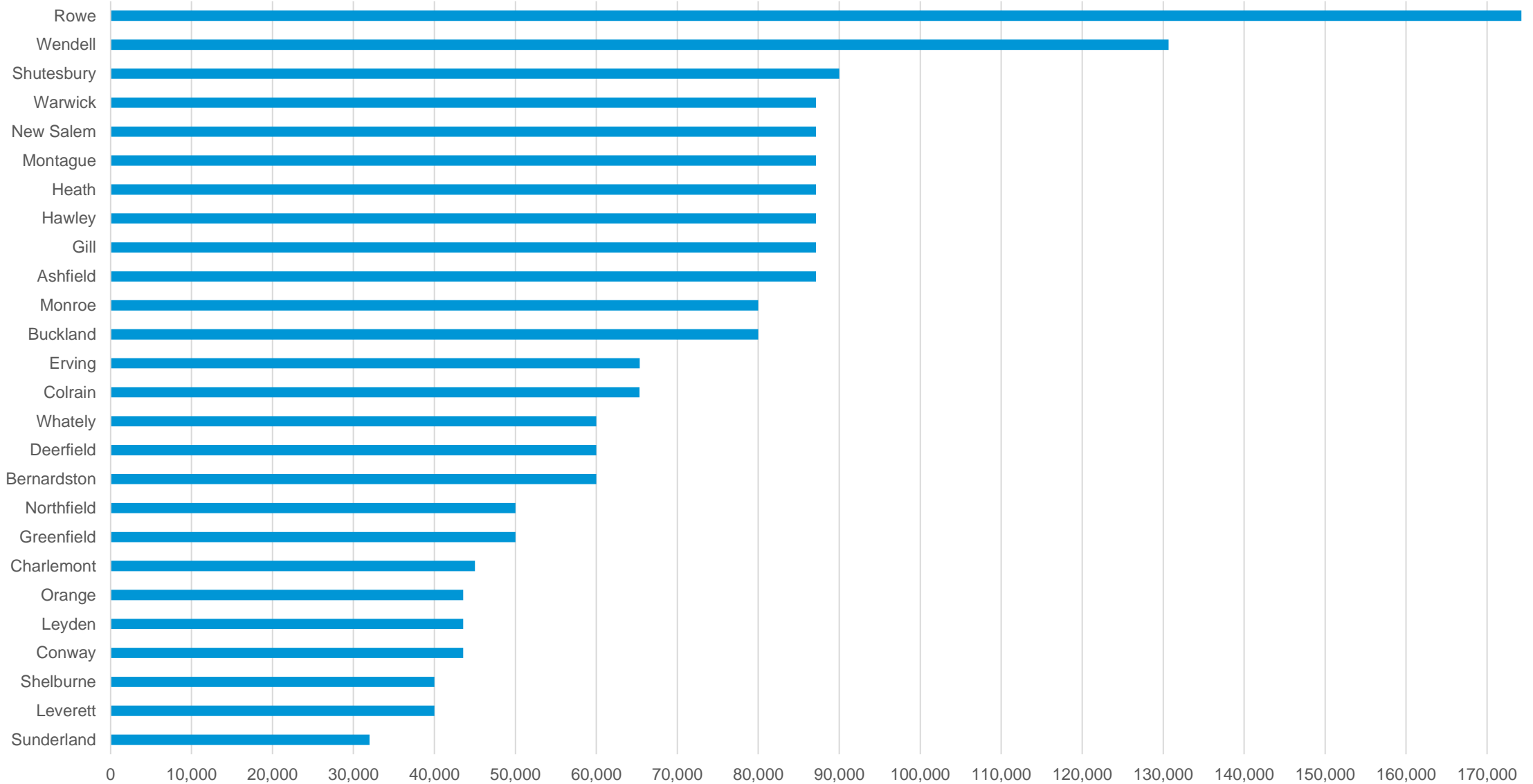


# Questions on myth 7?

## Myth 8: We can't really do much about affordable housing/multi-family housing in my town because we don't have municipal water or sewer

- Housing development is expensive, and private water and private sewer are additional expenses that are hard to overcome.
- Many towns **do** have areas in town with municipal water and/or sewer, and those areas could be zoned for denser housing and more diverse housing.
- In 2020, Vermont passed a law requiring areas served by municipal water and sewer to establish zoning allowing for 5 or more units per acre.
- And in areas of Franklin County MA where there is no water and sewer, there is quite a bit of variability on minimum lot sizes. Many towns have zoning that greatly exceed the minimum space needed for a well and septic system, increasing the cost of buying a lot for housing.

# Min lot size (sq ft) in areas with no municipal water or sewer



■ Min lot size (sq ft)



# Questions on myth 8?

# What Can I/We do?

## GET ENGAGED AND SHOW UP!

- Have your organization sign on and endorse a Call to Action!
- Come to meetings prepared with testimony
- Speak to people's specific concerns to mitigate fears
- Speak to your expertise and why this matters to you
- Send emails to your Select Board and Planning Board
- Debunk myths that you hear raised in public forums and conversations
- Send op-eds and Letters to the Editor touching on these points
- Know your facts about specific projects and how they will help Franklin County meet its housing needs
- Show up at meetings wearing a button supporting housing
- Share these facts widely on social media and among local groups
- Tell your stories. Your story matters.



# What's going on locally?

- Local developers like Rural Development Inc., Wayfinders, Community Builders, and Habitat for Humanity are mission driven rather than profit driven, so they can take a lower return on investment in order to produce Affordable Housing. But they alone cannot develop the amount of housing needed to meet demand in Franklin County.
- Developers can be key partners in community development to create the kind of community Franklin County wants to see.
- With good planning and community engagement, developers can respond to community voices, mitigate concerns, and provide infrastructure, in conjunction with the housing that they create.

# Discussion

- Any additional affordable housing myths that we did not cover in the presentation that you hear?
- Was there anything surprising or enlightening in the mythbusting? Share an 'aha' moment.
- Why is it so important to create more affordable housing and increase housing production in Franklin County?
- What have you been doing to increase diversity and affordability of housing in your community?
- What do we stand to lose if we fail to create more housing diversity that meets folks needs in Franklin County?
- What can your town/region do to address the barriers and opportunities related to affordable housing production?
- Are there tools and resources you need to get more engaged locally on the issues?

# Thank you!

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