

Town of Franklin



Affordable Housing Strategy & Development Action Plan



Prepared by the Office of the Town Administrator
and Department of Planning & Community Development—March 2011

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TOWN OF FRANKLIN- AFFORDABLE HOUSING STRATEGY AND DEVELOPMENT ACTION PLAN

March 2011

EXECUTIVE SUMMARY

A Town's housing stock is a primary element fundamental to defining a community; it is where the citizens that make-up the heart of each neighborhood reside. The quality and affordability of, as well as the accessibility to housing in a town are often factors that will determine where a person chooses to live. Analyzing historic housing data, current housing trends and projecting future housing needs is a way for a community to plan for the housing needs of its residents. By proactively planning through the development of an Affordable Housing Strategy and Development Action Plan, Franklin can assure that the housing needs of its residents are met for all income and ability levels of the community.

The collection and analysis of housing data and statistics revealed the need to improve housing affordability in Franklin, in particular for low, moderate, and middle-income households (both seniors and families). Analysis also revealed, Franklin is in need of a mix of housing types, such as senior and family rental and condominium units, and special needs housing (both physically and mentally challenged individuals). The information collected for this study shows Franklin is approaching its 'build-out' of residential sites, and there are several issues that need to be considered:

- Growth in Franklin is slowing, allowing for a proactive approach to planning for Franklin's future housing related needs and the residentially zoned areas still available for development;
- Growth of single-family homes has slowed; however, there has been steady growth of two-bedroom condominium developments including Over-55 Senior Villages as well as non-age restricted developments. There is also growth noted in larger developments of apartment rental units.
- Housing is dependent on the types of services a community provides. A quality public school system or private school choices are important. Public transportation is an important factor to potential future residents. Food supplies, shopping facilities and recreation opportunities are also important. The best locations for low- and moderate-income households as well as for the elderly are dependent on where and how these services can be delivered.

ORGANIZATION OF PLAN

The Town of Franklin's Affordable Housing Strategy and Development Action Plan was created as an update of the Housing Element of Franklin's Community Development Plan "*Affordable Housing Strategy and Development Action Plan of 2004*". The update of the housing assessment includes the collection and analysis of housing data and statistics as well as an update of information previously reported in the 2004 "*Affordable Housing Strategy and Development Action Plan*", including the review of resident and inter-departmental interviews. Public hearings were also completed to discuss the goals and objectives of residents which were used to develop the housing strategies presented in this document.

The following profile is organized to provide information on the population of Franklin and housing conditions in the Town. The Affordable Housing Strategy and Development Action Plan is divided into three sections. Section I. Housing Profile is a review of the Town's existing conditions, including regional and historical context, demographics, land use characteristics, Town infrastructure and school capacity statistics, as well as an assessment of Franklin's current housing stock. Section II. Housing Affordability summarizes information on Chapter 40B, detailing the State program goal as well as local and regional 40B units. Section II also discusses home ownership and affordability, including analysis of the gap between housing availability and the market (including low, moderate, and middle income). The Plan then concludes with Section III. Housing Program Recommendations, including key findings, goals and recommendations.

I. HOUSING PROFILE

EXISTING CONDITIONS

a. Regional Context

The Town of Franklin is a suburban industrial community located 35 miles southwest of Boston and 20 miles north of Providence, Rhode Island in Southeastern Massachusetts. Franklin is bordered by Norfolk (east), Medway (north), Wrentham (south/southwest), and Bellingham (west). The Town of Franklin enjoys good transportation networks with Route 140, two exits off Interstate-495, convenient access to other major routes such as the Massachusetts Turnpike (I-90), Route 126, Route 1 and I-95. In addition to this well integrated roadway system, Franklin is host to two MBTA commuter rail stations. This accessibility has attracted increasing levels of residential, commercial, and industrial development. Franklin has managed to maintain the quintessential New England small-town feel with its old fashioned downtown of locally owned small businesses.

b. Historical Perspective

The Town of Franklin was first settled in the early 1600's, as part of the Puritan Town of Dedham. Changes in religious beliefs and the establishment of the Congregational Church soon prompted the separation of Franklin and Wrentham from Dedham in the late 1600's and then a little over 175 years later, Franklin again seceded, this time from Wrentham, incorporating as an independent town in March of 1778.¹

Franklin was originally designated as the Town of Exeter until the Town's founding fathers decided they would ask Benjamin Franklin to donate a bell to the Town and in turn, honor Mr. Franklin by naming the Town after him. When asked to donate a bell, Franklin responded with an offer of books for the town's residents, acknowledging that "sense" was preferable to "sound".²

The Town's early settlers were involved in small scale farming and grazing, leading to the construction of many of Franklin's older farm houses located in the northern and southern most portions of Town. Some of these homes can still be found along Prospect and Daniels Streets. The Town's abundant waterpower and railroad access ensured early industrial development and construction of multi-family housing often associated with mill buildings. The first of many factories in Franklin was established by Joseph W. Clark, who made machines used in the textile industry throughout the United States. Other important industries in Franklin during the 18th and 19th century included cotton mills, felt makers, and boot and shoe manufacturers. Franklin's early industrial era led to the development of many of the older turn of the century homes located in and around Franklin's Downtown Commercial Center. As Franklin's industrial revolution began to fade, so did the use of many of the mill buildings until their renovation. Several of the industrial era factory buildings located just outside of Franklin's commercial center, have been renovated into apartment and condominium housing structures.

Today many of the buildings and areas that are significant sites in Franklin's historic background remain intact. Some areas of historic significance have been placed on the Massachusetts Register of Historic Places as well as the National Register; these places include the Dean Junior College Historic District (10 buildings and houses), the Franklin Common Historic District (95 properties and houses) and the Red Brick Schoolhouse. In addition, the Ray Memorial Library is on the State Register and the Aldis Homestead located on Brook Street has been given a Preservation Restriction. These properties were important elements during Franklin's development, as many homes were constructed nearby these important landmarks for ease of access, thus creating some of Franklin's first residential neighborhoods.

¹ James C. Johnston, Jr., Images of America, Franklin (Dover, Arcadia Publishing, 1996), p. 7.

² Ibid.

As the years progressed, Franklin maintained its quintessential New England character; however, with the construction of Route 495, many began to realize Franklin's central location and its convenience to transportation routes. Access to Route 495 at two locations, two commuter railroad stations, and to quick access to other major highway routes made Franklin a highly desirable place for people to live and work, thus leading to the development boom in the Town.

Franklin has two industrial parks which house a variety of businesses from research and development to manufacturing and distribution companies. As the large industrial parks began to take form, housing development quickly began to grow to support the needs of the people who wanted to live where they worked. As a result, many of Franklin's large scale farms were sold and numerous housing developments were quickly constructed, creating large scale subdivisions throughout Franklin. (See Map 1: Subdivisions)

Today, Franklin is a combination of many industries including, manufacturing, industrial, commercial as well as agricultural businesses. The formation of Franklin's housing stock has been shaped by the Town's history from its very beginning as an agricultural community formed on religious principle through its years of development as an industrial and manufacturing community. Just as historic trends have shown, the housing requirements of Franklin will continue to be shaped by the ever changing needs of the community as it expands and evolves into a new society with growing needs.

c. Demographics

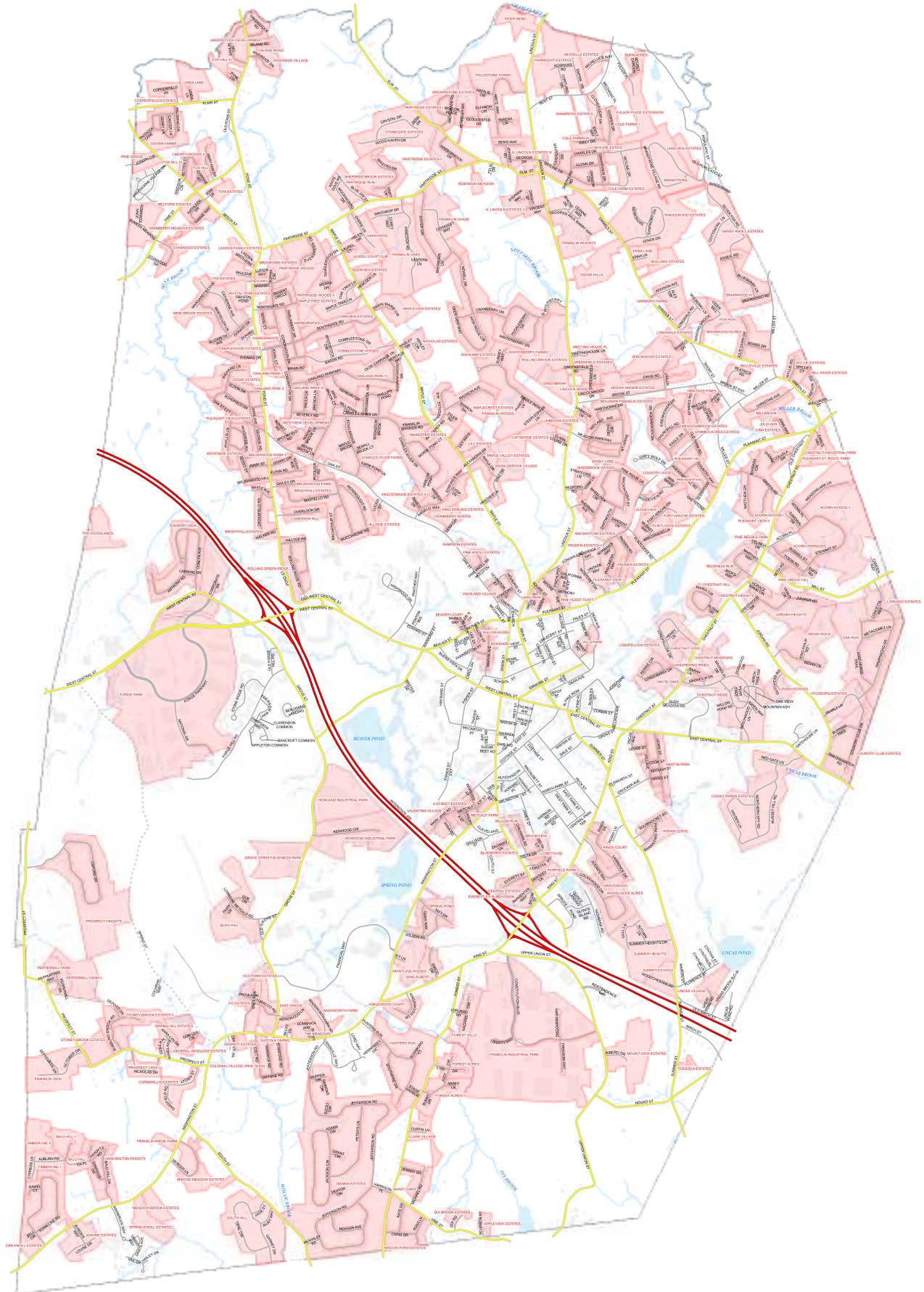
Population

By looking at the characteristics of Franklin's population, conclusions can be drawn as to the types of housing the community should focus on providing for its residents. For communities with populations of 20,000 persons or greater, population estimates were collected through the years 2006-2008. Since the next Census will not be available until the end of 2010, comparisons below are made by looking at Census data for 1990, 2000 and most recent estimates for 2006-2008. Some data is not available for the 2006-2008 estimates, at which point, Census 2000 data will be used as the most current available data.

Population Characteristics

Census 2006-2008 Estimates

The U.S. Census 2006-2008, 3-year estimates, indicate Franklin's population at approximately 30,869 people with a near even split between the number of males and females living in Town; 15,476 males and 15,393 females. It is easy to see in Figure 1: Age of Population, that Franklin's population is relatively young with a





TOWN OF FRANKLIN

SUBDIVISION MAP

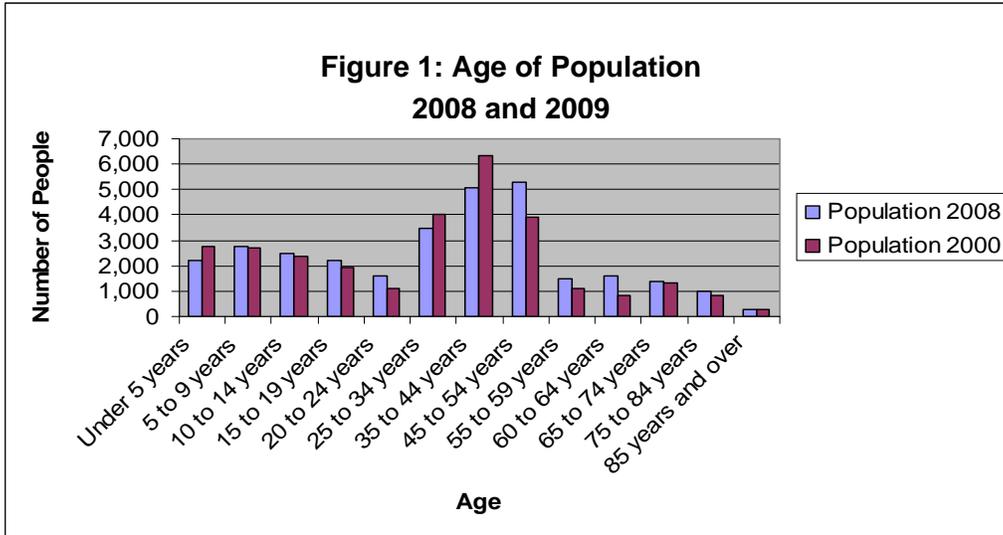
MAP SCALE
1:15,000



Franklin GIS

TOWN OF FRANKLIN
 PROJECT: SUBDIVISION MAP
 PREPARED BY: GIS DEPARTMENT
 DATE: 06/10/2010

majority of its residents being below the age of 54. The average age of its population is 36 years old with 31%± of the Town's population being 19 years of age or younger and only 8.5%± of the Town's population over the age of 65.



2006-2008 Census Estimates also indicated that 94.6% of the Town's population is white, while 1.0% is black and 4.4% is Asian. Recently, 2005-2009 American Community Survey 5-Year Estimates indicated that Franklin's population increased to 31,247 persons with 94% of the population indicating their race as white, .9% of the population indicating their race as black and 3.5% of the population indicating their race as Asian. 2,227 persons indicated that they were born in a country other than the United States, with the largest percentage of persons immigrating from Asia. 90.8% of persons speak only English at home while a small percentage, 9.2% speak a language other than English at home.

Census 2000

In 2000, the population was 29,560 persons, only 1,309 persons less than it was in 2008 (30,869 in 2008). Just as in 2008, Franklin's year 2000 population was nearly equal between males and females and had a slightly lower average age of 34.8 years old³. The percentage of persons 19 years and younger as well as those over the age of 65 were also nearly identical to those estimated in 2008.

Disabilities are reported in several categories in the Census, ranging from sensory disabilities, to physical disabilities. In 2000, just over 18% of persons in Franklin reported having a disability (5,364 persons), of which, 569 have a sensory disability, 1,240 persons have a physical disability (4.1% of population), 851 persons have a mental disability and 311 persons have a self-care disability. It also reported that 618 persons age 16 and older have a go-out-side the home

³ United States Census Bureau. Data Set: Census 2000 Summary File 1 (SF 1) 100-Percent Data: Table P13 Median Age by Sex

disability while 1,545 persons between the ages of 16 to 64 have an employment disability. Just over 32% of all those reported as having a disability, are 65 years or older, representing approximately 5.8% of Franklin’s total population.⁴

Population Trends

The Town of Franklin has grown significantly since 1990 with a 33.79% increase between the years 1990 to 2000 and a nearly 40% change in population between the years 1990 and 2008. *Table 1: Population* shows the percent increases in Franklin’s population according to 1990 and 2000 Census data as well as 2008 Census population estimates. Growth between 2000 and 2008 was not as significant as growth between 1990 and 2000; this may be attributed to available employment opportunities and housing choices within the region.

Table 1: Population

Year	Population	Year	Percent Change
1990	22,095	1990-2000	33.79%
2000	29,560	2000-2008	4.43%
2008	30,869	1990-2008	39.71%

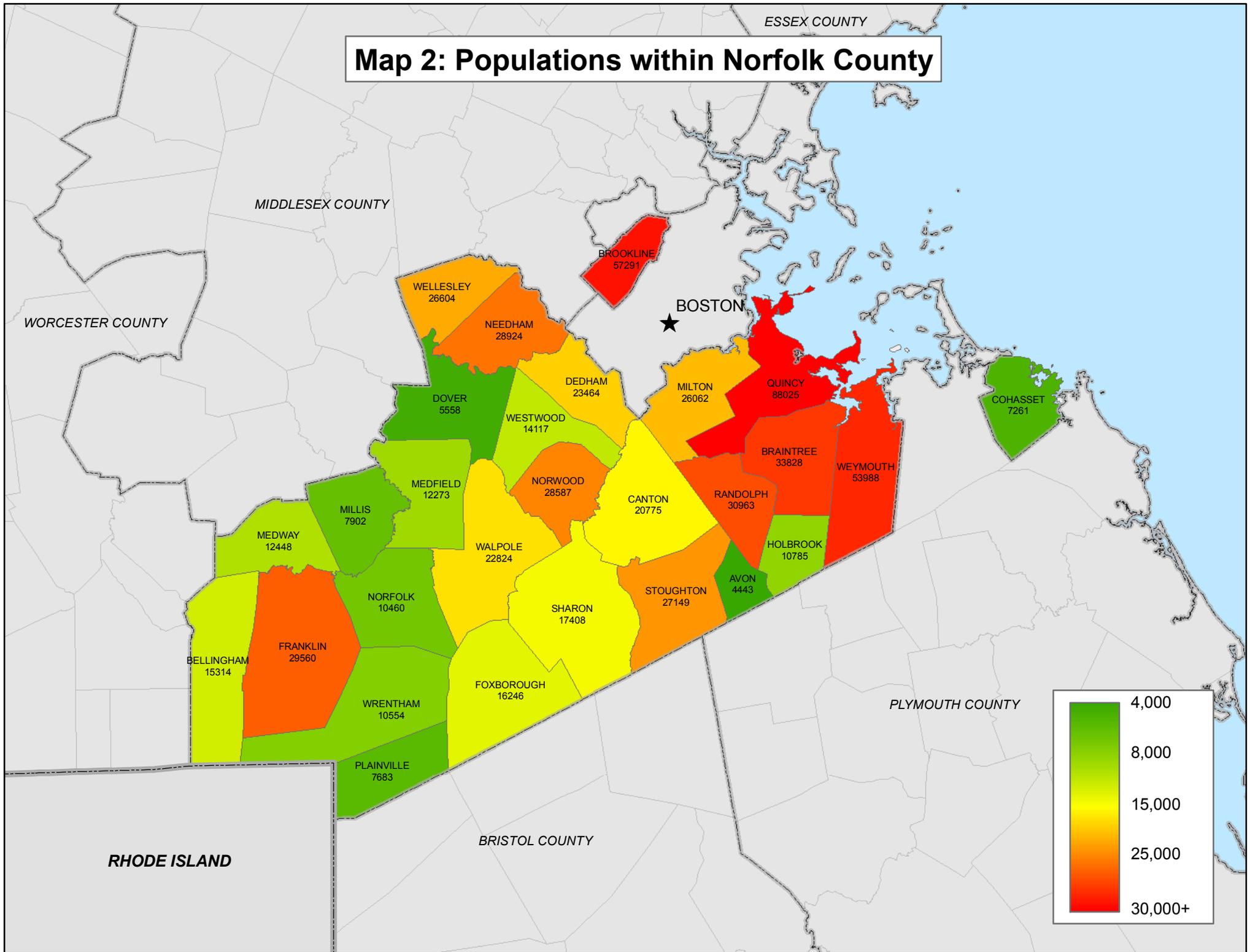
Source: United States Census Bureau: 2006-2008 American Community Survey 3-Year Estimates (2008), DP-1. Profile of General Demographic Characteristics: 2000 and DP-1. General Population and Housing Characteristics: 1990

Populations amongst communities vary considerably with Blackstone having the smallest population at only 8,804 persons in 2000 and Franklin having a population over three times as large at 29,560 persons. The four communities that directly abut Franklin, Bellingham, Medway, Norfolk and Wrentham, all have populations that are considerably less than that of Franklin’s Population; Bellingham is closest in size with a population of 15,314 persons, and even that is just over half the size of Franklin.

Within Norfolk County, the community closest to Franklin with a population comparable to Franklin’s is Needham, which had a population of 28,911 persons in 2000. Needham is located approximately 26 miles from Franklin. *Map 2: Populations within Norfolk County* shows most communities that are within the same population range as Franklin, tend to be closer to Boston, while a majority of communities that are abutting or within close proximity to Franklin are much smaller in size.

⁴US Census, 2000, Summary File 3, Table P41

Map 2: Populations within Norfolk County



ESSEX COUNTY

MIDDLESEX COUNTY

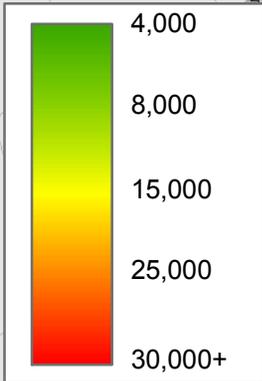
WORCESTER COUNTY

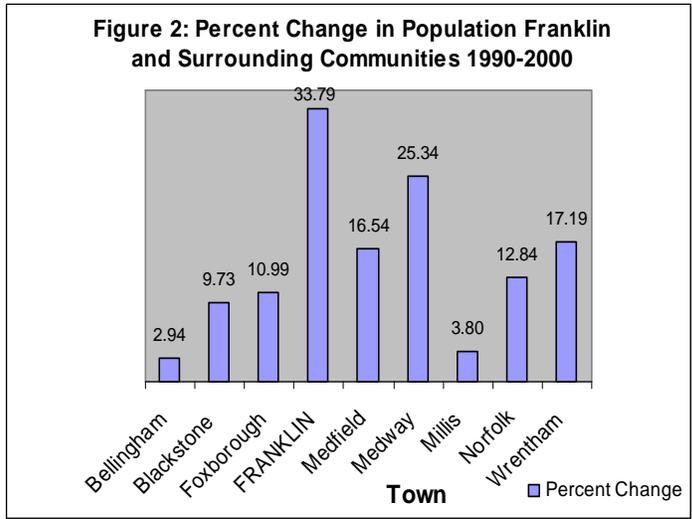
BOSTON

PLYMOUTH COUNTY

BRISTOL COUNTY

RHODE ISLAND





All surrounding communities experienced an increase in population between 1990 and 2000 with Franklin experiencing the largest increase in percentage and actual number of all the communities; see Figure 2: Percent Change in Population of Franklin and Surrounding Communities 1990-2000. Only the Town of Medway experienced a percent increase in population close to Franklin's.

Population Density

Franklin has the largest land size and the highest population density of communities in the area (see Table 2: Population Density). Only Wrentham has a land area close to that of Franklin's at 22.06 acres, but even then, Wrentham's population density is only 478 persons. The average population density for the area is 811 persons per square mile, with Franklin itself having 1,107 persons per square mile, much larger than the average population density of most surrounding communities. While only 11.60 Acres in land size, Medway's population density is only 34 persons less than Franklin's at 1,073 persons per square mile.

Table 2: Population Density

Community	Land (Acres)	Population	Density
Bellingham	18.55	15,314	825
Blackstone	10.97	8,804	802
Foxborough	19.70	16,246	824
FRANKLIN	26.70	29,560	1,107
Medfield	14.43	12,273	850
Medway	11.60	12,448	1,073
Millis	12.17	7,902	649
Norfolk	15.10	10,460	692
Wrentham	22.06	10,554	478
Average	16.8	13,729	811

Source: US Census 2000 and Mass GIS Land Use Database

Income

Household Income

According to Census 2006-2008, 3-year estimates, Franklin's median household income is \$89,659. Nearly 24% of households in Franklin earn between \$100,000 and \$149,000 while 25% earn \$49,999 or less in total household income and benefits. The 3-year estimates also report that full-time, year-round male workers earn more than the full-time, year-round female worker; males earn a median wage of \$75,008 while females earn \$47,858.

Table 3: Median Household Income, 1999

Community	Median Household Income
Blackstone	\$55,163
Millis	\$62,806
Foxborough	\$64,323
Bellingham	\$64,496
Franklin	\$71,174
Medway	\$75,135
Wrentham	\$78,043
Norfolk	\$86,153
Medfield	\$97,748
Norfolk County	\$63,432
Massachusetts	\$50,502

Source: United States Census Bureau. Data Set: Census 2000 Summary File 3 (SF-3). Table P53. Median Household Income, 1999

shown on *Table 3: Median Household Income, 1999*, Franklin has a higher median household income than four other communities and is relatively close in comparison to the median household income of the Town of Medway. Only three other communities have significantly higher median household incomes than Franklin, including Medfield, which has an average median household income of \$97,748.

In 2000, Census data reports Franklin’s median household income at \$71,174. Franklin’s median household income was higher than not only Norfolk County’s median household income of \$63,432 but also higher than the Commonwealth of Massachusetts’ median household income of \$50,502. Of the surrounding communities

Income and Housing Costs

The Department of Housing and Urban Development (HUD) defines a rent or cost burden as “the ratio between payments for housing (including utilities) and reported household income.” HUD indicates a person as being moderate rent or cost burden if the amount they spend on housing costs are between 31% and 51% of their reported income and are considered severely cost burden if they spend in excess of 51% of their income on housing costs.

In Franklin, approximately 20% of renters are considered housing cost burdened and just over 14% are severely housing cost burden.⁵ The median gross rent in 2000 for rental-occupied housing units was \$677.⁶ For homeowners with a mortgage, approximately 17% are housing cost burden while 7% are severely housing cost burden.⁷ The median value for owner-occupied units in 2000 was \$227,100.

Of the 542 persons that are 65 years or older that live in rental housing in Franklin, 42% are spending 30% or more on housing costs and are considered to be housing cost burdened. That is 12% of all persons in Franklin that live in rental housing. Census 2000 data indicates that 30% of the 929 persons age 65 years and older that are homeowners and have a mortgage are housing cost burdened.

⁵ Census table H69. Gross Rent as a Percentage of Household Income in 1999.

⁶ Census table H63. Median Gross Rent.

⁷ H94. Mortgage Status by Selected Monthly Owner Costs as a Percentage of Household Income in 1999.

Though Franklin’s elderly population may appear small, only 8.4% age 65 or older, the number of persons age 65 or older living in poverty is significant; 15.4% of all those reported living under the poverty level, were over the age of 65. A majority of those living under the poverty level were living in owner-occupied housing units.

d. Land Characteristics

The amount of developable land for residential uses in a community helps decision makers determine the most appropriate types of new residential development for different areas of the town. Large tracts of land, for example, may be suited for cluster development that preserves open space. Small infill lots may be appropriately used for high–density residential developments that are similar in character to the existing, surrounding neighborhoods.

Developable Residential Land Area

According to the Town’s GIS database, Franklin is approximately 26.7 square miles (16,995 acres) and has 14,063± acres (21.9 sq. mi.) of residentially zoned land. Of the residentially zoned land, 2,289 acres (13.4%) are undeveloped; the average undeveloped lot size is 2.45 acres, and approximately 45% of lots are less than ½ acre in size (see Table 4: Characteristics of Developable Land in Franklin).

The amount of developable land for residential property, however, is not restricted to that zoned for residential use. There has been development of a property for residences, in particular, for a Chapter 40B development, on industrially zoned land. There are also many residential units within the Town’s Commercial zoning districts, especially in the Downtown area. Many lots, depending on their location, the type of zoning and density allowances, have the potential for new and infill developments. Any residential development on these other lots would, of course, depend on site-specific characteristics including, access, adjacent uses, environmental constraints, availability of utilities, property owners, zoning and other regulatory controls, and similar land development elements.

Table 4: Characteristics of Developable Land in Franklin

Land Characteristics	Amount
Total Assessed Land Area (all zones)	16,995 Acres (26.7 square miles)
Total Land Zoned Residential	14,063 Acres
Remaining Land Available for Residential Development	2,289 Acres
Percent Remaining Land Available for Residential Development	13.4%
Number of Remaining Developable Parcels	933
Average Developable Parcel Size	2.45 Acres
Number of Lots less than .5 Acres	45%

Source: Town of Franklin GIS Database

e. Housing Stock Assessment

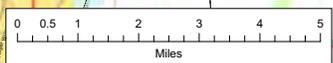
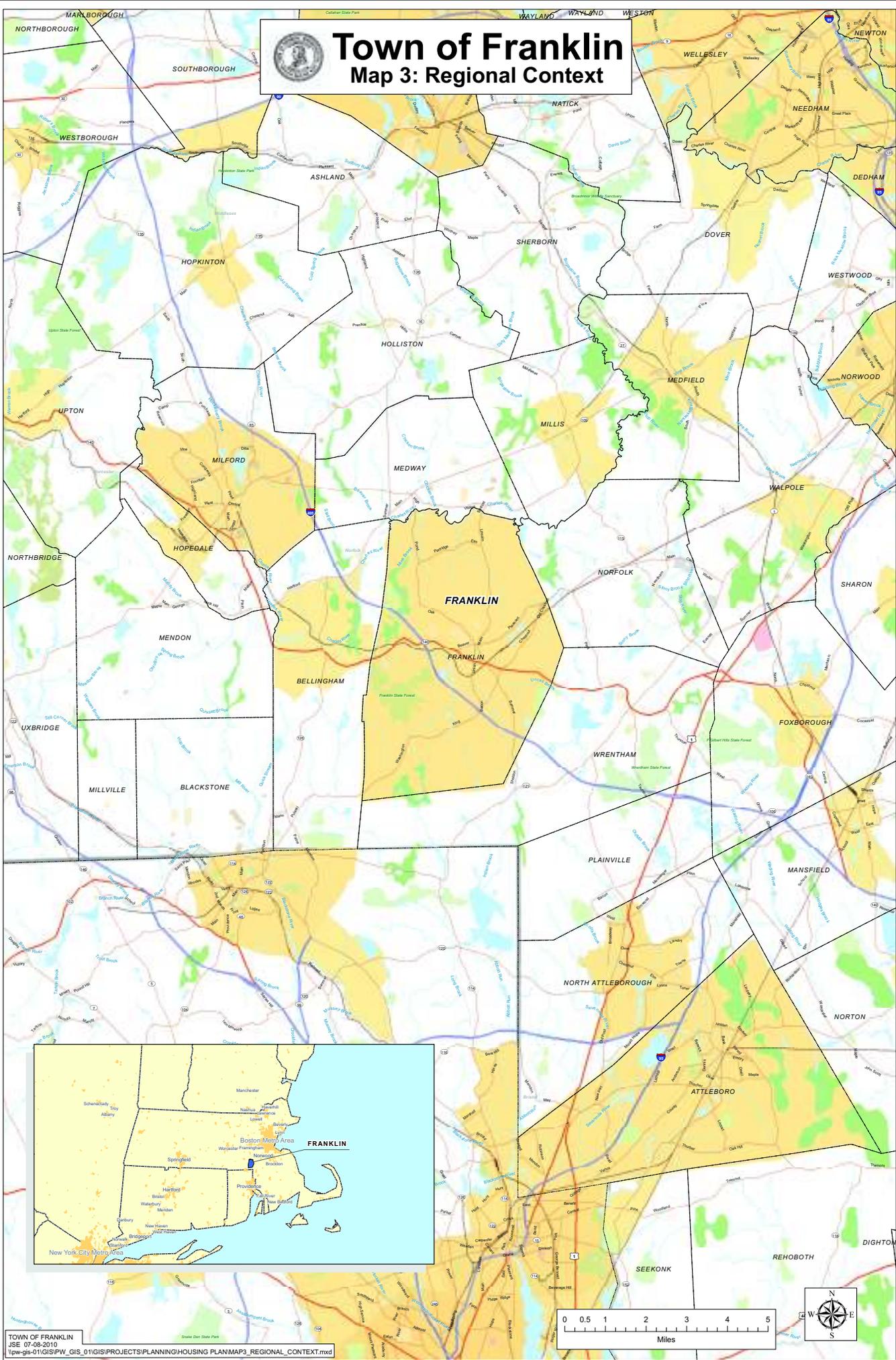
Characteristics of the Housing Stock

The Town of Franklin is situated like many typical New England communities (see *Map 3: Regional Context*); a town common surrounded by residences built in the mid to late-1800's, with churches, a post office and library all within walking distance of the commercial center and numerous stores and restaurants. Some of the brick-faced businesses on the first floor of the commercial center have condominium or apartment units located on upper floors, bringing people into the town center to shop and gather. Radiating out from the Downtown Commercial center are various neighborhoods, with single-family and multi-family turn of the century homes. Surrounding the Town Common is the Franklin Town Common Historic District and the Dean College Historic District. Both of these historic districts contain homes built in the early 1800's and have played a significant role in defining Franklin's downtown character. In addition to rental units, condominium, single-family and multi-family homes found in and around the Downtown, there are also various residential structures, dormitories, associated with housing for Dean College students. As you move further away from Franklin's Downtown, one begins to see signs of the housing boom of the 1990's, when over 2,700± residential structures were built. During this period, large scale subdivisions were constructed with significantly sized, single-family houses, most with 3 or more bedrooms. In the southern section of Town, working farms and farmhouses are still operating, while a mix of older homes and new subdivisions are located in the northern section of Town. In addition to nearly 850 apartment units and 2,500 condominium units in Franklin, there are also approximately 236±, over-55 housing units available to individuals that qualify under an age restriction.



Town of Franklin

Map 3: Regional Context



Housing Tenure: renter/ owner-occupied

Census 2000 data shows there were approximately 10,327 housing units in Franklin, of which 98.3% were occupied. Of the occupied housing units, 8,261 were owner-occupied and 1,891 were renter-occupied. The total number of housing units in Franklin, as well as the number of owner-occupied housing units and rental-occupied housing units increased between 2000 and 2008. In 2008, Census 3-Year Estimates indicated there were 11,078 housing units in Franklin, of which, 96.9% were occupied; 81.6% were owner-occupied (8,767 units) while 18.37% were renter-occupied (1,974 units). (See Table 5: Housing Tenure in Franklin, 1990, 2000 and 2008).

Table 5: Housing Tenure in Franklin, 1990, 2000 and 2008

Housing Tenure	1990	Percent of Total Occupied Units	2000	Percent of Total Occupied Units	2008	Percent of Total Occupied Units	1990-2000 % Change	2000-2008 % Change	1990-2008 % Change
Total Housing Units	7,692		10,327		11,078		34.26%	7.27%	44.02%
Total Occupied Housing Units	7,406		10,152		10,741		37.08%	5.80%	45.03%
Owner-Occupied Units	5,609	75.70%	8,261	81.37%	8,767	81.63%	47.28%	6.13%	56.30%
Renter Occupied Units	1,797	24.30%	1,891	18.31%	1,974	18.37%	5.23%	4.39%	9.85%
Vacant Housing Units	286		175		337		-38.81%	92.57%	17.83%
Average Household Size									
Owner-occupied Units	3.06	--	3.06	--	2.94	--	0.00%	-3.92%	-3.92%
Renter-Occupied Units	2.22	--	1.95	--	2.35	--	-12.16%	20.51%	5.86%

Source: United States Census Bureau. Data Set: Census 2000 Summary File 3 (SF-3). Table H7. Tenure: Occupied Housing Units

Both owner-occupied and renter-occupied housing units have similar average household sizes, with owner-occupied housing units being only slightly larger at 2.94 persons and renter-occupied at 2.35 persons per unit. While the average household size for owner-occupied homes exhibited a 3.92% decrease between 2000 and 2008, the average household size of renter-occupied units between 2000 and 2008 showed a 5.8% increase, from 1.95 persons to an average of 2.35 persons.

Number of Housing Units and Units in Structure

In 2000, approximately 70.3% (7,262 units) of the Town's total housing stock were single-family homes, while two-family homes comprised 11.4%. Only 3.8% of housing structures contained greater than 20 units while 3.7% of housing structures have 10 to 19 units. Table 6: Distribution of Number of Housing Units shows the distribution of housing units in Franklin according to Census 2000 data.

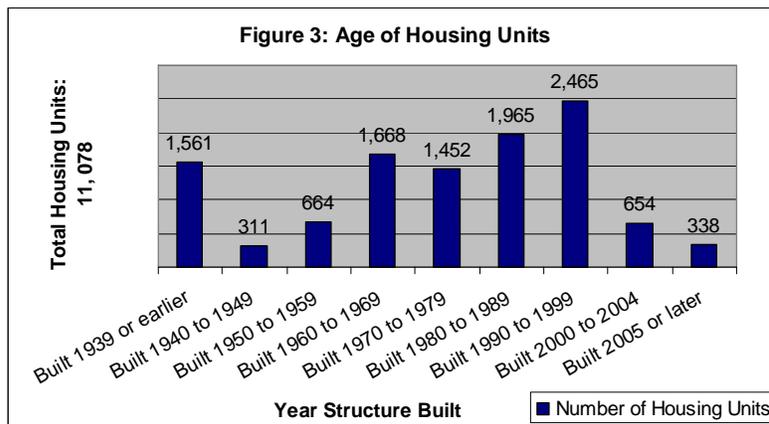
Table 6: Distribution of Number of Housing Units

Units in Structure	Year		
	1990	2,000	2008
Total Housing Units	7,692	10,327	11,078
1, detached	4843	7,262	7,306
2	1136	1,186	1,622
3 or 4	451	576	421
5 to 9	604	554	766
10 to 19	347	348	413
20 or more units	197	401	550
Mobile home or trailer	7	0	0
Other	107	0	0

Source: United States Census Bureau. Data Set: Census 2000 Summary File 3 (SF-3). Table H30. Units in Structure.

Age of Housing Stock

Just over half of Franklin’s housing stock was built before 1980, with almost 17% of homes having been constructed prior to 1949. While there are a number of aging homes in Franklin, there are a substantial number of relatively new housing structures as well.



Between 1990 and 1999, Franklin saw tremendous growth in the number of housing units constructed. 2,645 units were constructed between 1990 and 1999, which is nearly 2.5 times as many units built after 2000 (See Figure 3: Age of Housing Units).

New Construction

Between the years of 1993 to 1999, when construction of large-scale subdivisions was at its peak, 1,774 new single-family homes were built (see Table 7: Building Permits issued 1993-2009). Franklin began experiencing yearly decreases in the number of housing units constructed after 1997, not having reached over 100 new homes constructed since 1999. In 1997, the Town Council adopted a 100 residential building permits per year moratorium, which could be one reason for the decrease in single-family homes constructed after 1997.

Table 7: Building Permits issued 1993-2009

Years	Total Units Built*	Single-Family Houses Built	Multi-Family Units Built*
1993	Not available	305	Not Available
1994	“ “	370	“ “
1995	“ “	311	“ “
1996	“ “	261	“ “
1997	“ “	254	“ “
1998	“ “	171	“ “
1999	“ “	102	“ “
Total 1993-1999		1,774	
2000	110	92	18
2001	77	77	0
2002	173	70	103
2003	69	59	10
2004	313	37	276
2005	71	58	13
2006	62	59	3
2007	87	69	18
2008	47	38	9
2009	46	25	21
Total 2000-2009	1,055	584	471
Total 1993-2009	-	2,358	

* Data is unavailable for Multi-family units built between 1993-1999, therefore total building units between 1993-2009 is not an accurate representation of all units built. **Source:** Town of Franklin Building Commissioner, data provided on May 21, 2010

Single-family home construction has continued to steadily decrease since 1997, with significant reductions in units built after 2000. In 2005, the Nation began to see the affects of the housing market crisis. Values of homes and the number of sales of homes began to quickly decline. Affects of the lack of market interest for construction of new, single-homes was felt by developers. Between 2008 and 2009, only 63 new single-family homes were constructed, that is significantly less than what was being constructed before the housing market fell in 2005.

Yearly construction of multi-family housing units in Franklin has historically been very low with the exception of the years 2002 and 2004 when development of two-large scale multi-family housing complexes were built. Franklin Commons located on Gatehouse Lane was substantially constructed in 2002 and contains a total of 96 multi-family units, while in 2004, a majority of the 300 multi-family units at The Residences at Union Place on Independence Way were constructed. Other than these two years, building permits issued for the construction of multi-family housing units has not exceeded 21 permits.

Table 8: Number of Sales 1994-2009

Year	Single-Family	Condominium	Total Sales
2009	274	109	383
2008	237	105	342
2007	286	127	413
2006	304	156	460
2005	384	160	544
2004	439	165	604
2003	414	160	574
2002	426	169	595
2001	416	172	588
2000	415	184	599
1999	494	166	660
1998	561	195	756
1997	562	132	694
1996	609	132	741
1995	514	90	604
1994	609	113	722

Source: Banker & Tradesman

Number of Sales and Average Sale Price

In recent years, the number of single-family home and condominium sales has decreased in Franklin. During the five-year period between 1998 and 2003 there was an average of 454 homes sold in Franklin, while only 321 homes were sold between 2004 and 2009 (see Table 8: Number of Sales 1994-2009). During the real estate decline between 2004 and 2009 single-family home sales suffered the most. Single-family home sales fell from 439 sales in 2004 to just 274 in 2009. Condominium sales decreased as well during that same period from 165 sales in 2004 to 109 in 2009.

Franklin experienced significant growth between 1990 and 2000 showing a 33.79%

change increase in population, this was during the same period when in the early 1990s, Franklin saw the development of several large-scale subdivisions with numerous single-family homes. Large-scale subdivision construction allowed for an influx in the population, providing housing choices for those wishing to move to Franklin. While population growth was significant in the 1990s, there was only a 4.43% increase in population between 2000 and 2008. During this same period (2000-2008), an average of only 62 single-family housing units were built compared to the average of 253 housing units that were built between 1993 and 1999.

Between, 1994 and 2003 before the housing market began to fall, Franklin saw the sale of over 5,020 single-family houses and 1,513 condominium units compared to the sale of only 1,924 single-family homes and 822 condominium units after the market began to decline (2004-2009).

The decline in home sales could be attributed to the decline in average sale prices of homes which on a national scale began to steadily decrease in 2005-2006. In Franklin, average home prices showed a 15.29% percent change decrease between 2004 and 2009. Single-family home and condominium prices peaked in 2005 just as they did nation-wide at \$433,455 and \$280,000 respectively. Average condominium sale prices began to fall just after 2005 while average single-family home sale prices increased slightly between 2005 and 2007 before dramatically falling in 2009. Unlike single-family home prices, condominium sale prices consistently decreased between 2005 and 2009, showing a 19.64% percent decrease (see Table: 9, Median Sale Prices 1994-2009).

Table 9: Median Sales Price 1994-2009

Year	Sale Price of Single-Family	Sale Prices of Condo
2009	\$378,750	\$225,000
2008	\$385,000	\$244,000
2007	\$444,000	\$260,000
2006	\$435,000	\$266,000
2005	\$433,455	\$280,000
2004	\$410,000	\$228,500
2003	\$374,950	\$207,000
2002	\$349,950	\$194,000
2001	\$323,700	\$154,950
2000	\$277,000	\$132,900
1999	\$249,300	\$123,950
1998	\$212,500	\$119,900
1997	\$197,000	\$125,250
1996	\$207,300	\$118,700
1995	\$204,150	\$110,750
1994	\$193,900	\$107,000

Source: Banker & Tradesman

Overall, condominium prices in Franklin have increased by 110.8%, while single family-homes have increased in value, by 95.33% between 1994 and 2009.

Special Needs Housing for Individuals with Disabilities and Senior Housing

To address the housing needs of the Town’s special needs population, a number of affordable housing projects have been permitted or are in the process of being permitted. For those in need of group living quarters, Franklin has a number of facilities, including homes operated by Department of Developmental Services (4 units), Evergreen Center, Inc (8 units) and the Franklin Housing Authority (8 units). Additionally, the Town supported the Franklin Housing Authority’s application for a U.S. Department

of Housing and Urban Development (HUD) 689 Program Loan of \$2.47 million to develop ten (10) units of special needs housing. This project was awarded by Massachusetts Department of Housing and Community Development (DHCD) in 2004 and is currently progressing. The Town intends to continue working with its Housing Authority to provide various special needs housing opportunities as part of its planned production.

To address both the Town’s need for senior housing and the housing need for seniors that may be disabled or live with disabled family members, the Town passed an over-55 senior village by-law that allows for families with a disabled individual where one member of the household is over age 55 to occupy a unit within these senior village developments.

All of these developments are constructed under condominium associations with townhouse, garden style or single-family unit styles of housing. These developments, if not specifically providing handicap accessible units, must insure that all units are handicap adaptable. All are first floor accessible and include a master bedroom and bathroom. Within these developments, and as provided for in the Town’s bylaw, 5-15% of the units are to be developed as affordable housing in accordance with the DHCD’s regulations for privately funded affordable housing. Presently, the Town has approved a total of 236 (2.3% of Census 2000 housing stock) over-55 units including 19 affordable units.

Additionally, the Town of Franklin permitted two Chapter 40B projects for a total of 396 (3.9% of Census 2000 housing stock) units of rental housing – one, two

and three bedroom units that meet all the 1988 accessibility requirements and universal design standards required by law and can serve the Town's special needs population.

Finally, the Town together with Community Builders applied for a HUD 202 grant that funded the construction of 50 senior apartments for low income seniors and 50 senior apartments for moderate- income seniors. All of these units are universally designed and meet all accessibility requirements.

Use Restriction

The Town bases its regulatory agreements and deed riders on those used in the Local Initiative Program (LIP). To the greatest extent possible housing units created through local approvals are restricted in perpetuity. Housing rehab units conform to the length of restriction specified under the funding programs, such as the 15-year term included in the Community Development Fund and Housing Development Support Program.

The Town seeks to have affordable sale and resale prices calculated according to HUD's latest median area income statistics. Affordable prices are determined by creating a marketing window so that buyers within a range of incomes may qualify for a mortgage for the affordable home despite possible interest rate fluctuations. The resale price is established within a window of affordability for housing incomes between 70% and 80% of the areas (Metropolitan Statistical Area) median income. The maximum resale price is based upon principal, interest, property tax, and insurance payments with the assumption of a 5% down payment. The Town will try to establish the affordable resale price based on low and moderate income households spending no more than 30% of their income on housing costs. Housing costs include all payments made toward the principal and interest of any mortgages placed on the unit, property taxes, and insurance, as well as homeownership, neighborhood association or condominium. These calculations are similar to those used in the LIP program; The Town works with DHCD to insure the resale price established is consistent with state regulations and policies at the time the resale occurs.

The monitoring of the resale restrictions and annual recertification in the case of rental agreements is the responsibility of the project sponsor. Where applicable, the project sponsor is required to submit information to the Franklin Housing Partnership c/o the Town Administrator's Office on an annual basis.

f. Town Infrastructure

Water Supply and Demand

Water for the Town of Franklin is supplied from ten groundwater sources. Approximately 90% of the Town is serviced by the public water supply. Current water use averages 2.6 million gallons per day (mgd), while permitted average daily demand is 3.04 mgd which is predicted to increase to 5.11 mgd in 2020.

Meeting Demand

The Town of Franklin has been and is currently addressing the water supply, demand, and quality issues and needs as noted in the following points:

- The Town is currently going through the permitting process for a new well.
- A water treatment facility has been constructed and is addressing water quality.
- A water protection overlay district was adopted in July of 2009 by the Town to protect and maintain the water supply and quality.
- The Town is adopting measures to increase the efficiency of the water system as part of its overall strategy to meet demand. In particular, the water department is addressing the amount of water loss to the system, which is around 10%, by using various methods, such as infiltration and inflow tests, to reduce loss.

With these plans to address the supply and demand and current projections, the Town of Franklin appears to be able to support the projected population increase over the next 20 years (estimated to be 35,867 persons in 2030⁸). (See pg. 30.)

Sewer Service

Approximately 75% of the Town has public sewer. There are still a number of undeveloped parcels in the Town that are eligible for extension or tie-ins to the sewer system. The existing sewer infrastructure is considered to be in good condition. The Town has identified a few areas including one of its main interceptors that will need maintenance in order to maintain the capacity of the system. (See pg. 30)

⁸ Metro Boston Data Common, <<http://www.metrobostondatacommon.org/datatypes/municipality.htm>> Population Projections, 2000-2030, Municipal accessed on June 1, 2010

School Capacity

Currently, (2010), the Town is operating one Early Childhood Development Center, six (6) Elementary schools, three (3) Middle schools, and one High school. During the last five years, school enrollment decreased in year 1, increased in years 2, 3, and 4 and is on track to decrease in 2010. Based on current development trends and current enrollment data, the school system is expected to experience small decreases in enrollment each year over the next five years and beyond. The Town is currently pursuing renovations to the high school, which would begin in the next 1-2 years. At this negative enrollment rate, the Town does not anticipate needing to build additional school facilities, (other than the High school renovations).

g. Conclusion of Existing Conditions

The Town of Franklin has a unique history of development that has shaped, molded, and influenced the growth of this Massachusetts Town. From this synopsis of information, several issues are recognized which will be important in Franklin's future housing programs and overall planning.

- Although overall population growth has continued, the most significant population growth has been in middle-age cohorts. These are typically the age groups that have the largest family sizes and live in single-family homes.
- The gap between the median costs of home ownership and the median, moderate, and low-income levels is very significant. For middle-income buyers, the cost differential is not considered highly significant at this time, so long as the higher income jobs remain available for residents.
- The amount of buildable land is decreasing while the housing stock is aging. As the Town approaches build-out, the ability to control housing costs by new production will be very limited. Moreover, the potential for future reconstruction and redevelopment pressures suggests that renovation, updating, and infill development policies will be important to the future character of the residential areas, in particular the areas with older housing stock such as the downtown and surrounding neighborhoods.
- With new Census data expected in 2010, the Town anticipates possibly being under the state's subsidized housing goal of 10% in the next few years. This has important implications for the Town's housing strategies by providing an opportunity to focus new housing development into areas that meet specific local goals and regulations as well as general state mandates in order to meet state subsidized housing goals.
- The existing water and sewer infrastructure and planned projects appear to adequately support existing and projected population growth and housing development. Recent and planned school facilities also appear to support the future educational needs of the Town's residents.

II. Housing Affordability

In Massachusetts, the term “affordable housing” covers the range of homes made affordable to lower, median and moderate-income households. There are two aspects to determining local needs and affordability in Franklin. One is the state’s planning and program goal for production of affordable housing. The other is the real estate market that sets the price point for homes and the family incomes that define their ability to enter that market.

CHAPTER 40B

a. State Program Goal: Chapter 40B

Chapter 40B is the Massachusetts statute that sets the state’s goal for subsidized housing development. Chapter 40B establishes a legal presumption of unmet affordable housing needs when less than 10% of a community’s year round housing stock is affordable to households at or below 80% of area median household income as determined by the Department of Housing and Urban Development (HUD).

The statute allows subsidized housing projects to be developed with an override of local zoning through use of a comprehensive permit. This statute allows both for-profit and non-profit applicants for residential development to bypass local zoning regulations if they include a percentage, usually 25%, of the total units at affordable rates. The measures used to ensure affordability are deed restrictions or covenants that are able to restrict sale and resale prices and rents when the units are vacated, sold, or leased.

Generally, communities that do not meet the 10% threshold must issue a comprehensive permit unless there is a compelling basis to deny one. Franklin is currently at 10.4% of its year round housing stock as affordable. The Town of Franklin has formed a Municipal Housing Trust Fund to collect funds to be used to create additional affordable housing. Housing Trust members are charged with identifying what segment of the population needs housing and what type of housing is required. In general, DHCD requires the town to increase the amount of subsidized housing by a certain percentage and show efforts, such as an updated housing strategy or housing development policies, toward increasing the numbers of affordable units on an annual basis.

b. Local, Regional and State Chapter 40B Housing Units

The State maintains a database of housing units for all 351 of its communities. Housing units that the State determines qualify as Chapter 40B are listed as a percentage of the total units. According to DHCD, currently 1,066 units, or 10.4% of Franklin’s total year round units, qualify as subsidized under Chapter 40B. Statewide, 9.6% of all houses and apartments meet the statutory definition

of low- and moderate-income housing units. However, only 53 of the state's 351 communities have met the 10% goal.

Franklin has met the State's goal of 10%, and continues to consider proposed Chapter 40B projects that would continue to increase the number of subsidized units. Currently, the Town is meeting with a developer for a Local Action Units development of 16-units of single family homes with 3-bedrooms. The Town of Franklin is still working with the Franklin Housing Authority on a 10-unit group home for developmentally disabled and are hoping the project will begin shortly. A 50 unit development subsidized with federal and state grants for the elderly aged 62 and older has just opened its doors on land that the Town provided. The Municipal Affordable Housing Trust has received approval from DHCD for a Housing Grant Program to give grants to income and asset eligible households to purchase homes in exchange for accepting a permanent affordability deed restriction.

HOUSING PRODUCTION PLANS & COMMUNITIES THAT HAVE ATTAINED 10% THRESHOLD

Housing Production Plans (HPP) gives communities that are **under the 10% threshold of Chapter 40B** but are making steady progress in producing affordable housing on an annual basis more control over comprehensive permit applications for a specified period of time. This control allows these municipalities to manage the growth in their community and meet their affordable housing needs. The revised HPP regulation became effective on February 22, 2008 when the Department of Housing and Community Development (DHCD) promulgated 760 CMR 56.00 replacing the September 2003 Planned Production Program under 760 CMR 31.07(1)(i). HPPs prepared by communities are submitted for review and approval by DHCD. Communities with approved HPPs may request DHCD certification of their compliance with the approved plans if they have increased the number of affordable housing units in their City or towns. Communities may be certified for one (0.5% production level) or two (1% production goal) years if they have created sufficient affordable housing. In a community with a DHCD certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve with conditions a Comprehensive Permit application will be deemed "Consistent with Local Needs" pursuant to M.G.L. Chapter 40B. Based on past practices, such decisions will be upheld by the Housing Appeal Committee (HAC).

"If a community has achieved certification within 15 days of the opening of the local hearing for the Comprehensive Permit, the ZBA shall provide written notice to the Applicant, with a copy to DHCD, that it considers that a denial of the permit or the imposition of conditions or requirements would be Consistent with Local Needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the ZBA's assertion, it must do so by providing written notice to DHCD, with a copy to the ZBA, within 15 days of its receipt of the ZBA's notice, including any documentation to support its position. DHCD shall review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The ZBA shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.”

HOME OWNERSHIP AND AFFORDABILITY

a. Cost Burden as a Measure of Housing Affordability

Housing affordability can be measured by the ability of households to pay a mortgage or rent as a certain percentage of income. A need for affordable housing exists when the median household pays more than 30% of its income for housing. Specifically, if the monthly housing costs – mortgage payment, property taxes, and home insurance – are higher than 30% of monthly gross incomes or where tenants pay more than 30% of their gross monthly income for rent and utilities, then a need for more affordable units is indicated. This measure of affordability is typically known as “housing cost burden.”

b. Home Ownership Affordability: Gap Analysis

A way to measure home ownership affordability is to determine the difference between two economic figures: 1) ‘buying power’ based on the income of a buyer in the same community or region as the home being sold, and 2) the sales price of the home. This information can be used to determine the disparity or “gap” between those sales and the buying power of the potential owner. The *gap analysis* is a method used to determine the relative opportunities to afford housing. By looking at what people can afford, based on available demographic information, a picture emerges of how difficult it would be for a family with a certain income to settle into a community.

Homeowners typically have to pay monthly housing costs, which usually consist of a monthly mortgage payment, taxes, and insurance. However, equity or cash that must be used in most cases as a down payment for a new house is also necessary to enter the Franklin housing market. Conventional underwriting standards usually offer mortgages with a 30-year payment period and require a 10% down payment. Recent home sales in this area were used to calculate the demands on homebuyers for both savings to create the down payment and the cost of the mortgage.

The following table (see *Table 10: 10% Down Payment Requirements based on Median Sale Prices*) depicts the amount of savings that would be required as a 10% down payment for homes in Franklin over the past 7 years. As the graphic shows, over the past seven years, to finance a mortgage with a sufficient down payment, the amount of needed savings fluctuated to a high of \$44,400 for a single family home to the current \$37,875 for a single family home, which is roughly as it was in 2003.

Table 10: 10% Down Payment Requirements based on Median Sales Prices

Year	SFH Median Price	10% Down	Condos Median Price	10% Down	All Median Price	10% Down
2009	378,750	37,875	225,000	22,500	330,000	33,000
2008	385,000	38,500	244,000	24,400	331,000	33,100
2007	444,000	44,400	260,000	26,000	385,000	38,500
2006	435,000	43,500	266,000	26,600	377,150	37,715
2005	433,455	43,346	280,000	28,000	385,000	38,500
2004	410,000	41,000	228,500	22,850	362,725	36,273
2003	374,950	37,495	207,000	20,700	338,500	33,850

Source: Banker & Tradesman, Town Stats, 2/18/2010

The next step is to take this information and determine how difficult it may be to purchase a home. Using the conventional mortgage provisions and a current interest rate of 4.93%** , homebuyers in Franklin with an area median income of \$90,200* can afford a purchase price of \$333,900 (see *Table 11: Housing Affordability Gap for Franklin at Low, Moderate, Median, & Middle-income Levels*). This assumes that there is a 10% down payment and 30% of the income is applied to the mortgage. In today's climate, under these terms and conditions, housing in Franklin is available and affordable to households at or above the median income and even somewhat available to households at 80% of median income. It should be noted that the recession and crash in the housing industry may be the major influencing factor in the current scenario. Soon to be released household income information compiled by HUD that is expected to be released in late summer 2010 and the 2010 census income figures next year could change these tables.

Table 11: Housing Affordability Gap for Franklin at Low, Moderate, Median, & Middle-income Levels

Income Level (% of Household Income, 2009)	Income	Affordable Purchase Price based on Income (10% Down, 30% Spent on Mortgage, Taxes, Insurance, 5.0% Interest)	Median Single-Family Sale Price (2009)	Gap +/-
Very Low (50%)	45,100	167,000	378,750	-211,750
Low/Moderate (80%)	66,150	244,500	378,750	-134,250
Median (100%)*	90,200	333,900	378,750	44,850
Middle (150%)	135,300	488,800	378,750	110,050

Source: * Department of Housing and Urban Development for Franklin for 2009. ** Latest rate published by Freddie Mac's Weekly Mortgage Market Survey, February 18, 2010.

III. HOUSING PROGRAM RECOMMENDATIONS

HOUSING IMPLEMENTATION STRATEGY RECOMMENDATIONS

The housing strategy was designed to increase affordable housing opportunities with increases in production, retention of existing units, and programs and policies that support these goals. These recommendations were developed through an analysis of available housing data and statistics, current housing issues facing the community and from the applicable goals of the Housing Element of Franklin's Community Development Plan and "*Affordable Housing Strategy and Development Action Plan*".

1. Availability of Developable Land and Using Zoning "By Right" as a Tool

Given that the availability of developable land area for residential housing is decreasing(see pg. 13), there exists a need to discourage spall and to encourage developments that include a mixture of uses within an area. The Town has been systematically rezoning and adding zoning by right categories that will decrease the impact on the environment by utilizing existing high traffic areas in more economic and environmentally friendly ways and that will at the same time encourage a new variety of affordable housing and economic opportunities.

Rezoning and New Zoning, Fiscal years 2003 to date: (ex. 03-511 is Bylaw adopted in 2003 and numbered 511.):

03-511: added to the Zoning Chapter 185, a "Neighborhood Commercial" District that would complement existing neighborhoods and encourage environmentally friendly and family friendly retail and residential developments allowing for pedestrian areas, and encouraged heavily planted low visibility parking and lighting.

04-550: added a Senior Village Overlay District that offered density bonuses and required 15% affordable units.

05-574: added a provision for "Family Needed Temporary Apartments".

05-558: rezoned 65 +/- to encourage Industrial, Business, Rural Residential, General Residential VI, and Single Family IV to be aligned around Rt. 495 thereby encouraging and making the development of the area less cumbersome.

05, 06, 07: Rezoned areas around heavily traveled and commercially connected areas to encourage commercial/industrial/office developments and more rural areas for residential. These areas are around Rt 495, down Rt. 140 through the center of Franklin out Washington Street and Lincoln

and Pond Streets. Allowed for retail below and housing above, particularly in the downtown area.

09-637: added a Home Occupation Business and Home Professional Office definitions to Zoning.

10-640; rezoned for Biotechnology development to increase jobs creation and residential need.

Additionally, in order to encourage housing affordability, the availability of water and sewer connections to a municipal source is key. The Legislative body of the Town has approved over 25 Water and/or Sewer Connection applications, where they were not zoned to allow residential development for one structure up to 100 structures in areas that would not be economically feasible without the availability.

2. Municipal Affordable Housing Trust

The most important step that the Town of Franklin can take to improve housing is to establish a group of committed local people to lead the housing program – a housing task force. The task force would help solve housing issues with locally administered input and programs and would examine housing supply and policies. It would be responsible for the following actions:

- Coordinate goals and efforts,
- Seek funding opportunities,
- Provide outreach for tenants,
- Establish supply and demand for housing,
- Identify target areas for housing development, and
- Maximize utilization of resources.

The Town Council should appoint members. It should include a broad range of housing groups such as the Franklin Housing Authority, developers, and the Franklin Downtown Partnership.

In order to successfully implement actions, the task force will need to identify all stakeholders and coordinate goals and objectives as well as focus on implementation strategies. From a functional standpoint, the task force will need to have a budget, expenses, and seek housing funds and grants to support its operation and actions.

3. Ensure Compliance with the Affirmative Fair Housing Marketing Plan attached to this document as Exhibit 1.

The Town of Franklin is at 10.4% Subsidized Housing Inventory. The Town will explore innovative ways to increase the supply of affordable housing development to continue to exceed the state's goal of 10% subsidized housing.

A. Methods to be utilized include:

- Monitor and track all housing projects.
- Explore a variety of housing opportunities to increase affordable housing units.
- Update housing plan every 5 years.
- Support lower cost housing that is affordable in perpetuity.
- Explore methods for preventing the expiration of affordable units.

B. The Town will work through the Municipal Affordable Housing Trust to ensure the creation of a variety of housing options to reflect the needs of the community. The Trust will prioritize types of development, units, numbers of bedrooms, and locations.

4. Franklin encourages the continuing development of affordable housing opportunities for low, moderate, and middle-income households, seniors, and the disabled through the Municipal Affordable Housing Trust resources.

- The Trust has instituted a down payment assistance program where an eligible household can purchase an existing home.
- Franklin gave the Housing Authority a parcel of land for 10 units of housing for the disabled and sold 5 acres to a non-profit for the production of low income senior housing.
- Continue to support zoning incentives to encourage low, moderate, and middle-income housing in multi-family developments and residential subdivisions.
- Continue to support the work of the Housing Trust to identify and develop affordable housing opportunities for a variety of different income levels.
- Assist affordable housing goals by supporting programs and policies that directly seek related funding and programs.
- Provide financial incentives through grants from the Housing Trust to encourage reuse of existing housing stock.
- Pursue funding programs available for assisting with housing efforts.

- Utilize Town owned tax-title properties for development of low, moderate, and middle-income housing units.

5. Encourage development of multifamily housing.

The Town will encourage development of multi-family housing at appropriate locations in Franklin and encourage adaptive reuse of existing buildings for future residential use, particular downtown redevelopment areas. The Town will work towards the redevelopment of the Town's older sites for a mixture of uses, including lower cost housing for families and the elderly. Methods include:

- Providing financial incentives through the planning and permitting process;
- Addressing development impacts;
- Identifying downtown/mixed use development sites that would be appropriate for redevelopment; and
- Working with property owners to create mixed use developments through incentives such as density bonuses or tax incrementing financing.
- Utilize Town owned tax-title properties for development of low, moderate, and middle-income housing units.

6. Increase housing opportunities for seniors and the elderly.

- Encourage affordable housing for the elderly through alternative residential programs such as life-care, assisted, or congregate living arrangements.
- Evaluate different programs for providing elderly housing.
- Explore expanding the number of rental opportunities for senior and elderly residents.
- Encourage development of housing units that can easily be adapted or modified for handicap accessibility as needed.
- Other options to improve elderly housing include utilizing town-owned land for housing sites and utilizing the senior center for outreach and counseling.

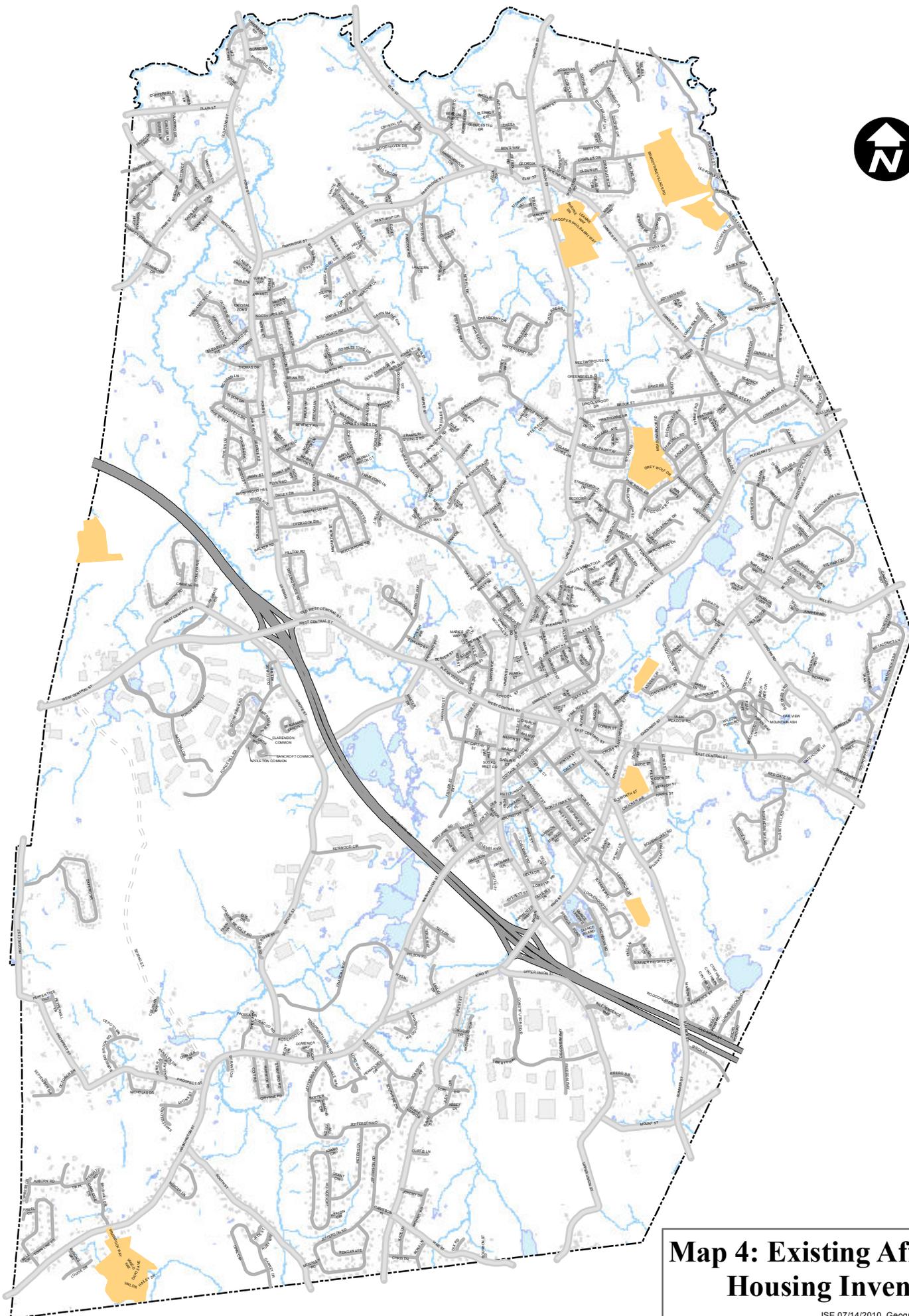
7. Amend the zoning by-laws to allow:

“Assisted living” and other elderly housing facilities in residential and certain commercial zones, and

Greater densities for housing reserved for the elderly residents.

8. Maintain an inventory of existing housing facilities.

The Town will maintain an inventory of existing housing facilities that details the location of existing affordable housing facilities, 55+ senior developments and 40B housing developments within Franklin (*Map 4: Existing Affordable Housing*).



Map 4: Existing Affordable Housing Inventory

JSE 07/14/2010 Geographic Information Systems
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9. Identify areas where there is potential for development of affordable housing.

The focus area for potential housing development is centered around the Downtown area with a focus on providing multi-bedroom housing units.

- Provide housing opportunities in the Downtown area where mixed-use and infill development opportunities are available. This area provides the most services and has a housing stock that is generally affordable and can more easily be converted to affordable housing.
- Allow housing conversions in the Downtown area to allow multi-bedroom housing-units.
- Consider a multi-family zoning around the central business district by-right rather than requiring a special permit.
- School land that is owned by the Town of Franklin should be evaluated for residential uses. Housing at schools could be used for teachers and other municipal workers. Renting or leasing to these people may require specific eligibility conditions such as income limits and residency terms.
- Retain, support, and expand existing affordable housing sites that are scattered throughout Franklin.

CONCLUSION

The Town of Franklin has postured itself as a key player and stakeholder in the creation of housing consistent with the above stated policy, goals and objectives. The Town reaffirms its commitment to ensure that a variety of housing opportunities exist to meet the diverse needs of its existing and future citizens. The Town looks forward to working with a broad coalition of public and private entities to achieve its affordable housing goals.

**EXHIBIT 1: Affirmative Fair Housing Marketing Plan
(Including Resident Selection)**

Affirmative Fair Housing Marketing Plan (Including Resident Selection)

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the Subsidized Housing Inventory (SHI) shall have an Affirmative Fair Housing Marketing Plan (AFHMP). *The affordable Use Restriction documents of said housing must require that the AFHMP, subject to the approval of the subsidizing or funding agency, shall be implemented for the term of the Use Restriction.* Affirmative Fair Housing requirements apply to the full spectrum of activities that culminate with occupancy, including but not limited to means and methods of outreach and marketing through to the qualification and selection of residents. All AFHMP plans must, at a minimum, meet the standards set forth by the Department of Housing and Community Development (DHCD). In the case of M.G.L. c.40B projects, the AFHMP must be approved by the Subsidizing Agency.

The developer (Developer) is responsible for resident selection, including but not limited to drafting the resident selection plan, marketing, administering the initial lottery process, and determining the qualification of potential buyers and/or tenants. The Developer is responsible for paying for all of the costs of affirmative fair marketing and administering the lottery and may use in-house staff, provided that such staff meets the qualifications described below. The Developer may contract for such services provided that any such contractor must be experienced and qualified under the following standards.

Note: As used in these AFHMP Guidelines, “Developer” refers to the Project Developer and/or the entity with which the Developer has contracted to carry out any or all of the tasks associated with an AFHMP.

(April 8, 2008 change: inserted a new third sentence in the first paragraph).

A. Developer Staff and Contractor Qualifications

The entity as well as the individual with primary responsibility for resident selection, whether in-house staff or a third-party contractor, must have substantial, successful prior experience in each component of the AFHMP for which the party will be responsible, e.g. drafting the plan, marketing and outreach activities, administering the lottery process and/or determining eligibility under applicable subsidy programs and/or qualifying buyers with mortgage lenders.

Subsidizing Agencies reserve the right to reject the qualifications of any Developer or contractor. However, generally, Developers or contractors that meet the following criteria *for each component*, as applicable, will be considered to be qualified to carry out the component(s) for which they are responsible:

- The entity has successfully carried out similar AFHMP responsibilities for a minimum of three (3) projects in Massachusetts or the individual with primary responsibility for the resident selection process has successfully carried out similar AFHMP responsibilities for a minimum of five (5) projects in Massachusetts.
- The entity has the capacity to address matters relating to English language proficiency.
- “Successfully” for the purposes of these Guidelines means that, with respect to both the entity and the relevant staff, (a) the prior experience has not required intervention by a Subsidizing Agency to address fair housing complaints or concerns; and (b) that within the past five (5) years, there has not been a finding or final determination against the entity or staff for violation of any state or federal fair housing law.

B. Affirmative Fair Housing Marketing Plan

The Developer shall prepare the following materials which shall comprise an AFHMP:

- Informational materials for applicants including a general description of the overall project that provides key information such as the number of market/affordable units, amenities, number of parking/garage spaces per unit, distribution of bedrooms by market and affordable units, accessibility, etc.
- A description of the eligibility requirements.
- Lottery and resident selection procedures.
- A clear description of the preference system being used (if applicable).
- A description of the measures that will be used to ensure affirmative fair marketing will be achieved including a description of the affirmative fair marketing and outreach methods that will be used, sample advertisements to be used, and a list of publications where ads will be placed.
- Application materials including:
 - The application form.
 - A statement regarding the housing provider’s obligation not to discriminate in the selection of applicants, and such a statement must also be included in the application materials.
 - Information indicating that disabled persons are entitled to request a reasonable accommodation of rules, policies, practices, or services, or

to request a reasonable modification of the housing, when such accommodations or modifications are necessary to afford the disabled person equal opportunity to use and enjoy the housing.⁹

- An authorization for consent to release information.

- For homeownership transactions, a description of the use restriction and/or deed rider.

The Subsidizing Agency must approve the AFHMP before the marketing process commences. In the case of a Local Action Unit (LAU), DHCD and the municipality must approve the AFHMP.

The AFHMP shall be applied to affordable units¹⁰ upon availability for the term of affordability and must consist of actions that provide information, maximum opportunity, and otherwise attract eligible persons protected under state and federal civil rights laws that are *less likely to apply*.

Outreach and Marketing

Marketing should attract residents outside the community by extending to the regional statistical area as well as the state.

- Advertisements should be placed in local and regional newspapers, and newspapers that serve minority groups and other groups protected under fair housing laws. Notices should also be sent to local fair housing commissions, area churches, local and regional housing agencies, local housing authorities, civic groups, lending institutions, social service agencies, and other non-profit organizations.

- Affordable units in the Boston Metro Area (Boston-Cambridge-Quincy MSA) must be reported to the Boston Fair Housing Commission's Metro list (Metropolitan Housing Opportunity Clearing House). Such units shall be reported whenever they become available (including upon turnover).

⁹ It is important to remember that legal obligations with respect to accessibility and modifications in housing extend beyond the Massachusetts Architectural Access Board requirements, including federal requirements imposed by the Fair Housing Act, the Americans with Disabilities Act, and the Rehabilitation Act. Under state law, in the case of publicly assisted housing, multiple dwelling housing consisting of ten or more units, or contiguously located housing consisting of ten or more units (see M.G.L. c. 151B, § 1 for definitions), reasonable modification of existing premises shall *be at the expense of the owner* or other person having the right of ownership if necessary for the disabled person to fully enjoy the premises. M.G.L. c. 151B, § 4(7A). See also 24 C.F.R. part 8 for Rehabilitation Act requirements of housing providers that receive federal financial assistance.

¹⁰ The advertising component of the AFHMP applies to all units.

- Affordable and/or accessible¹¹ rental units must be listed with the Massachusetts Accessible Housing Registry whenever they become available (including upon turnover). See <http://www.chapa.org>.
- Available affordable ownership units must also be listed with CHAPA's lottery website (see <http://www.chapa.org>) and with the Massachusetts Affordable Housing Alliance (MAHA) website (see <http://www.mahahome.org>).
- Marketing should also be included in non-English publications based on the prevalence of particular language groups in the regional area. To determine the prevalence of a particular language by geographical area, see for example: http://www.doleta.gov/reports/CensusData/LWIA_by_State.cfm?state=MA

(April 8, 2008 changes: (1) Inserted new first bullet paragraph; (2) modified fourth paragraph to include listing with MAHA website; and (3) modified fifth bullet paragraph which, previously, stated: "...Marketing should also be targeted towards persons with limited English proficiency (LEP), not limited to solely to Spanish speaking persons.")

All marketing should be comparable in terms of the description of the opportunity available, regardless of the marketing type (e.g., local newspaper vs. minority newspaper). The size of the advertisements, including the content of the advertisement, should be comparable across regional, local, and minority newspapers.

Advertisements should run a minimum of two times over a sixty day period and be designed to attract attention. Marketing of ownership units should begin approximately six months before the expected date of project occupancy.

Pursuant to fair housing laws,¹² advertising must not indicate any preference or limitation, or otherwise discriminate based on race, color, disability, religion, sex, familial status, sexual orientation, national origin, genetic information, ancestry, children, marital status, or public assistance reciprocity. Exceptions may apply if the preference or limitation is pursuant to a lawful eligibility requirement. All advertising depicting persons should depict members of classes of persons protected under fair housing laws, including majority and minority groups.

¹¹ Note: The owner or other person having the right of ownership shall, in accordance with M.G.L. c. 151B, §4(7A), give at least fifteen days notice of the vacancy of a wheelchair accessible unit to the Massachusetts Rehabilitation Commission. Said statute also requires the owner or other person having the right of ownership to give timely notice that a wheelchair accessible unit is vacant or will become vacant to a person who has, within the past 12 months, notified the owner or person or person having the right of ownership that such person is in need of a wheelchair accessible unit.

¹² 42 U.S.C. § 3604(c); M.G.L. c. 151B, § 4(7B).

The Fair Housing logo () and slogan (“Equal Housing Opportunity”) should be included in all marketing materials. The logo may be obtained at HUD’s website at: <http://www.hud.gov/library/bookshelf11/hudgraphics/fheologo.cfm> .

Availability of Applications

Advertising and outreach efforts shall identify locations where the application can be obtained. **Applications shall be available at public locations including one that has some night hours; usually, a public library will meet this need.** The advertisement shall include a telephone number an applicant can call to request an application via mail.

Informational Meeting

In addition, the lottery administrator must offer one or more informational meetings for potential applicants to educate them about the lottery process and the housing development. These meetings may include local officials, developers, and local bankers. The date, time, and location of these meetings shall be published in ads and flyers that publicize the availability of lottery applications. The workshops shall be held in a municipal building, school, library, public meeting room or other accessible space. Meetings shall be held in the evening or on weekend days in order to reach as many potential applicants as possible. However, attendance at a meeting shall not be mandatory for participation in a lottery.

The purpose of the meeting is to answer questions that are commonly asked by lottery applicants. Usually a municipal official will welcome the participants and describe the municipality’s role in the affordable housing development. The lottery administrator will then explain the information requested on the application and answer questions about the lottery drawing process. The Developer should be present to describe the development and to answer specific questions about the affordable units. It is helpful to have representatives of local banks present to answer questions about qualifications for the financing of affordable units. At the meeting, the lottery administrator should provide complete application materials to potential applicants.

Homeownership – Establishing Sales Prices

Sale prices shall be established at the time of the initial marketing of the affordable units. Thereafter, the prices of homes can not be increased for lottery winners, even if interest rates and HUD income guidelines change.

For large, phased developments maximum sale prices of units sold in subsequent phases will be calculated prior to the start of marketing for each phase, or approximately 6 months prior to expected occupancy of the units. In such cases, each phase will require its own affirmative fair marketing efforts and lottery.

C. Local Preference

If a community wishes to implement a local selection preference, it must:

- Demonstrate in the AFHMP the need for the local preference (e.g., the community may have a disproportionately low rental or ownership affordable housing stock relative to need in comparison to the regional area); and
- Demonstrate that the proposed local preference will not have a disparate impact on protected classes.

In no event may a local preference exceed more than 70% of the (affordable) units in a Project.

The Subsidizing Agency, and in the case of LAUs, DHCD as well as the municipality, must approve a local preference scheme as part of the AFHMP. Therefore, the nature and extent of local preferences should be approved by the Subsidizing Agency (or DHCD in the case of LAUs) prior to including such language in the comprehensive permit or other zoning mechanism.

Allowable Preference Categories

1. Current residents: A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing or voter registration listing.
2. Municipal Employees: Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
3. Employees of Local Businesses: Employees of businesses located in the municipality.
4. Households with children attending the locality's schools, such as METCO students.

(June 25, 2008 change: removed formerly listed allowable preference category, "Family of Current Residents.")

When determining the preference categories, the geographic boundaries of the local resident preference area should not be smaller than municipal boundaries.

Durational requirements related to local preferences, that is, how long an applicant has lived in or worked in the residency preference area, are not permitted in any case.

Preferences extended to local residents should also be made available not only to applicants who work in the preference area, but also to applicants who have been hired to work in the preference area, applicants who demonstrate that they expect to live in the preference area because of a bona fide offer of employment, and applicant households with children attending the locality's schools, such as METCO students.

A preference for households that work in the community must not discriminate (including have a disproportionate effect of exclusion) against disabled and elderly households in violation of fair housing laws.

Advertising should not have a discouraging effect on eligible applicants. As such, local residency preferences must not be advertised as they may discourage non-local potential applicants.

(April 9, 2008 changes: (1) Inserted new fifth enumerated paragraph; (2) addition of "and applicant households with children attending the locality's schools in eighth paragraph).

Avoiding Potential Discriminatory Effects

The local selection preferences must not disproportionately delay or otherwise deny admission of non-local residents that are protected under state and federal civil rights laws. The AFHMP should demonstrate what efforts will be taken to prevent a disparate impact or discriminatory effect. For example, the community may move minority applicants into the local selection pool to ensure it reflects the racial/ethnic balance of the HUD defined Metropolitan Statistical Area as described below.¹³ However, such a protective measure may not be sufficient as it is race/ethnicity specific; the AFHMP must address other classes of persons protected under fair housing laws who may be negatively affected by the local preference.

To avoid discriminatory effects in violation of applicable fair housing laws, the following procedure should be followed unless an alternative method for avoiding disparate impact (such as lowering the original percentage for local preference as needed to reflect demographic statistics of the MSA) is approved by the Subsidizing Agency. If the project receives HUD financing, HUD standards must be followed.

¹³ Note: This protective measure may not be dispositive with respect to discriminatory effects. For example, the non-local applicant pool may contain a disproportionately large percentage of minorities, and therefore adjusting the local preference pool to reflect demographics of the regional area may not sufficiently address the discriminatory effect that the local preference has on minority applicants. Therefore, characteristics of the non-local applicant pool should continually be evaluated.

A lottery for projects including a local preference should have two applicant pools: a local preference pool and an open pool. After the application deadline has passed, the Developer should determine the number of local resident minority households there are in the municipality and the percentage of minorities in the local preference pool. If the percentage of minority local resident households in the local preference pool is less than the percentage of minorities in the surrounding HUD-defined area, the Developer should make the following adjustments to the local preference pool:

- The Developer should hold a preliminary lottery comprised of all minority applicants who did not qualify for the local preference pool, and rank the applicants in order of drawing.
- Minority applicants should then be added to the local preference pool in order of their rankings until the percentage of minority applicants in the local preference pool is equal to the percentage of minorities in the surrounding HUD-defined area.
- Applicants should be entered into all pools for which they qualify. For example, a local resident should be included in both pools.
- Minorities should be identified in accordance with the classifications established by HUD and the U.S. Census Bureau, which are the racial classifications: Black or African American; Asian; Native American or Alaska Native; Native Hawaiian or Pacific Islander; or other (not White); and the ethnic classification Hispanic or Latino.

D. Household Size/Larger Households Preference

General

Household size should be appropriate for the number of bedrooms in the home. It is appropriate to set a minimum. A maximum household size for the units may be established provided that:

- Maximum allowable household size may not be more restrictive than the State Sanitary Code or applicable local bylaws, and may not violate state and federal civil rights laws.
- Maximum allowable household size may not be more restrictive than the Large Household Preference established below.

(April 8, 2008 change: deleted first sentence of paragraph which previously stated "...for example, it may be appropriate for two bedroom homes to set a minimum household size of two persons.")

Larger Household Preference

Within an applicant pool first preference shall be given to households requiring the total number of bedrooms in the unit based on the following criteria:

- a. There is at least one occupant per bedroom.¹⁴
- b. A husband and wife, or those in a similar living arrangement, shall be required to share a bedroom. Other household members may share but shall not be required to share a bedroom.
- c. A person described in the first sentence of (b) shall not be required to share a bedroom if a consequence of sharing would be a severe adverse impact on his or her mental or physical health and the lottery agent receives reliable medical documentation as to such impact of sharing.

Within an applicant pool second preference shall be given to households requiring the number of bedrooms in the unit minus one, based on the above criteria. Third preference shall be given to households requiring the number of bedrooms in the unit minus, two, based on the above criteria.

A “household” shall mean two or more persons who will live regularly in the unit as their principal residence and who are related by blood, marriage, law or who have otherwise evidenced a stable inter-dependent relationship, or an individual.

Lottery drawings shall result in each applicant being given a ranking among other applicants with households receiving preference for units based on the above criteria. Household size shall not exceed State Sanitary Code requirements for occupancy of a unit (See 105 CMR 400).¹⁵

E. Lotteries

The Lottery Application

Resident selection must generally be based on a lottery, although in some cases it may be based on another fair and equitable procedure approved by the Subsidizing Agency.¹⁶ A lottery procedure is preferred over a “first-come, first-serve procedure,” as the latter procedure may disadvantage non-local applicants.

The application period should be at least 60 days. To ensure the fairness of the application process, applicants should not be required to deliver application materials and instead should be permitted to mail them.

¹⁴ Disabled households must not be excluded from a preference for a larger unit based on household size if such larger unit is needed as a reasonable accommodation.

¹⁵ Note, however, that fair housing exceptions may apply: see HUD Fair Housing Enforcement—Occupancy Standard; Notice of Statement of Policy, Docket No. FR-4405-01 (1998).

¹⁶ In the case of project based Section 8 properties where resident selection is to be performed by the housing authority pursuant to a Section 8 waiting list, a lottery procedure is not required.

The lottery application must address a household's:

- income
- assets
- size and composition
- minority status (optional disclosure by the household)
- eligibility as a first-time buyer (for ownership units)
- eligibility for local preference

The lottery administrator shall request verification (e.g., three prior year tax returns with the W2 form; 5 most recent pay stubs for all members of the household who are working, three most recent bank statements and other materials necessary to verify income or assets).

Applicants cannot be required to use a specific lender for their pre-approval letter or their mortgage.

Only applicants who meet qualification requirements should be included in the lottery.

Lottery Procedure

Once all required information has been received, qualified applicants should be assigned a registration number. **Only applicants who meet the eligibility requirements shall be entered into a lottery. The lottery shall be conducted after any appeals related to the project have been completed and all permits or approvals related to the project have received final action.**

Ballots with the registration number for applicant households are placed in all lottery pools for which they qualify. The ballots are randomly drawn and listed in the order drawn, by pool. If a project has units with different numbers of bedrooms, units are then awarded (largest units first) by proceeding down the list to the first household on the list that is of appropriate size for the largest unit available according to the appropriate-unit-size criteria established for the lottery. Once all larger units have been assigned to appropriately sized households in this manner, the lottery administrator returns to the top of the list and selects appropriately sized households for smaller units. This process continues until all available units have been assigned to appropriately sized applicant households.

If the project includes units accessible or adaptable for occupancy by disabled persons, first preference (regardless of applicant pool) for those units shall be given to such disabled persons, including single person households, in conformity with state and federal civil rights laws.

The lottery administrator should retain a list of households who are not awarded a unit, in the order that they were drawn. If any of the initial renters/buyers do not rent/purchase a unit, the unit shall be offered to the highest ranked household on that retained list. This list may generally be retained and used to fill units for up

to one year. However, other factors such as the number of households remaining on the list, the likelihood of the continuing eligibility of such households, and the demographic diversity of such households may inform the retention time of the list, subject to the approval of the Subsidizing Agency.

After the initial lottery, waiting lists should be analyzed, maintained, and updated (through additional marketing) so that they remain consistent with the objectives of the housing program and are adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.

(April 8, 2008 change to the third paragraph: addition of “(regardless of applicant pool)”.

Lottery Example

This theoretical lottery has an OPEN pool that includes all applicants and a LOCAL PREFERENCE pool with only applicants from the local area.

- Total applicants in lottery: 100
 - Total minority applicants: 20
 - The community in which the lottery takes place falls within the HUD Boston Metropolitan Statistical Area which has a minority population of 20.7%.
1. Determine the number of applicants who claim a LOCAL preference according to approved criteria.
 2. Determine the number of minority applicants in the LOCAL preference pool.
 3. Determine the percentage of minority applicants in the LOCAL preference pool.

Total Applicants in Local Preference Pool	Total Minority Applicants in Local Preference Pool	% Minority Applicants in Local Preference Pool
	0	6.7%

Since the percentage of minority applicants in the LOCAL preference pool is below the percentage of minority residents in the HUD defined statistical area (16.7% as opposed to 20.7%), a preliminary lottery is required.

4. The 10 minority applicants who do not have LOCAL preference are entered into a preliminary drawing and assigned a rank based on the order of their draw. Minority applicants are added to the LOCAL preference pool in order of their rank until the LOCAL preference pool has at least as great a percentage of minority applicants as the larger statistical area. In this example, 4

applicants will be added to the LOCAL preference pool to bring the percentage of minority applicants up to 21.8%.

Total Applicants in Supplemented Local Preference Pool	To Total Minority Applicants in Supplemented Local Preference Pool	% Minority Applicants in Supplemented Local Preference Pool
	14	21.8%

5. Draw all ballots from the adjusted LOCAL pool and assign rankings to each household. Preference for appropriately sized households will still apply and all efforts should be made to match the size of the affordable units to the legitimate need for bedrooms of each household.
6. Once all units for LOCAL residents have been allocated, the OPEN pool should proceed in a similar manner. All LOCAL residents should have ballots in both pools, and all minority applicants that were put in the LOCAL pool should remain in the OPEN pool as well.

F. Homeownership

1. Household Eligibility

A Subsidizing Agency housing program may establish eligibility requirements for homebuyers. In the absence of such provisions, the following requirements shall apply.

In addition to meeting the requirements for qualifying a Project or dwelling unit for the SHI (see Section II.A), the household shall not have owned a home within three years preceding the application, with the exception of:

- a. displaced homemakers, where the displaced homemaker (an adult who has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family), while a homemaker, owned a home with his or her partner or resided in a home owned by the partner;
- b. single parents, where the individual owned a home with his or her partner or resided in a home owned by the partner and is a single parent (is unmarried or legally separated from a spouse and either has 1 or more children of whom the individual has custody or joint custody, or is pregnant);
- c. households where at least one household member is 55 or over;

- d. households that owned a principal residence not permanently affixed to a permanent foundation in accordance with applicable regulations; and
- e. households that owned a property that was not in compliance with State, local or model building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

Individuals who have a financial interest in the development and their families shall not be eligible.

2. Final Qualification and Closing

Once the lottery has been completed, applicants selected to purchase units must be given a reasonable pre-specified time period in which they must secure financing. The Developer should invite the lottery winners to a loan application workshop. The Developer should make prior arrangements with local financial institutions with respect to financing qualified purchasers. Often such institutions will give preliminary approvals of loans, which make the remainder of the process more efficient for all parties.

Before a Purchase and Sale Agreement is signed, the lottery agent should submit income and asset documentation of the applicant to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU). Income verification should include tax returns and W-2s from the past three years, five most recent pay stubs, three months recent bank statements and 401 K reports, reliable documentation as to other sources of income and assets. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) will then verify that the household's annual income does not exceed 80% of the area median income, or such lower income limit as may have been established for the particular project. The Subsidizing Agency (to DHCD and the municipality in the case of a LAU) also will verify that household assets do not exceed the maximum allowed. Closing of the sale will also be contingent on the Subsidizing Agency's (to DHCD and the municipality in the case of a LAU) approval of the buyer's financing.

Non-household members should not be permitted as co-signers of the mortgage.

3. Resales

AFHMP requirements apply to the housing for its duration. The AFHMP must include a plan, satisfactory to the Subsidizing Agency (to DHCD and the municipality in the case of a LAU), to address AFHMP requirements upon resale. The proposal must, at a minimum, require that units for re-sale to eligible purchasers be listed with CHAPA and MAHA's homeownership lottery sites as described above and establish minimum public advertising requirements. The proposal cannot impose the AFHMP requirements upon a homeowner other than

requiring compliance with requirements of a Use Restriction, reasonable public advertising, and listing with CHAPA and MAHA.

(April 8, 2008 changes: modified second and third sentences to include listing with the MAHA website).

A “ready-buyer” list of eligible buyers maintained by the municipality or other local entity is encouraged. This list may be created through local, regional, and statewide lists and resources. As stated above, the list should continually be analyzed, maintained, and updated (through additional marketing) so that it remains consistent with the objectives of the housing program and is adequately representative of the racial, ethnic, and other characteristics of potential applicants in the housing market region.