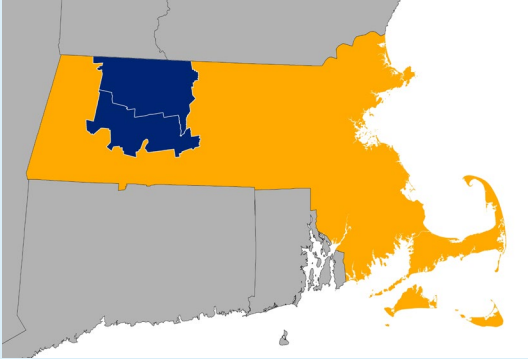


Overview of Franklin & Hampshire Counties

Linda Dunlavy, Executive Director
Franklin Regional Council of Governments



**Franklin Regional
Council of Governments**



Population & Age

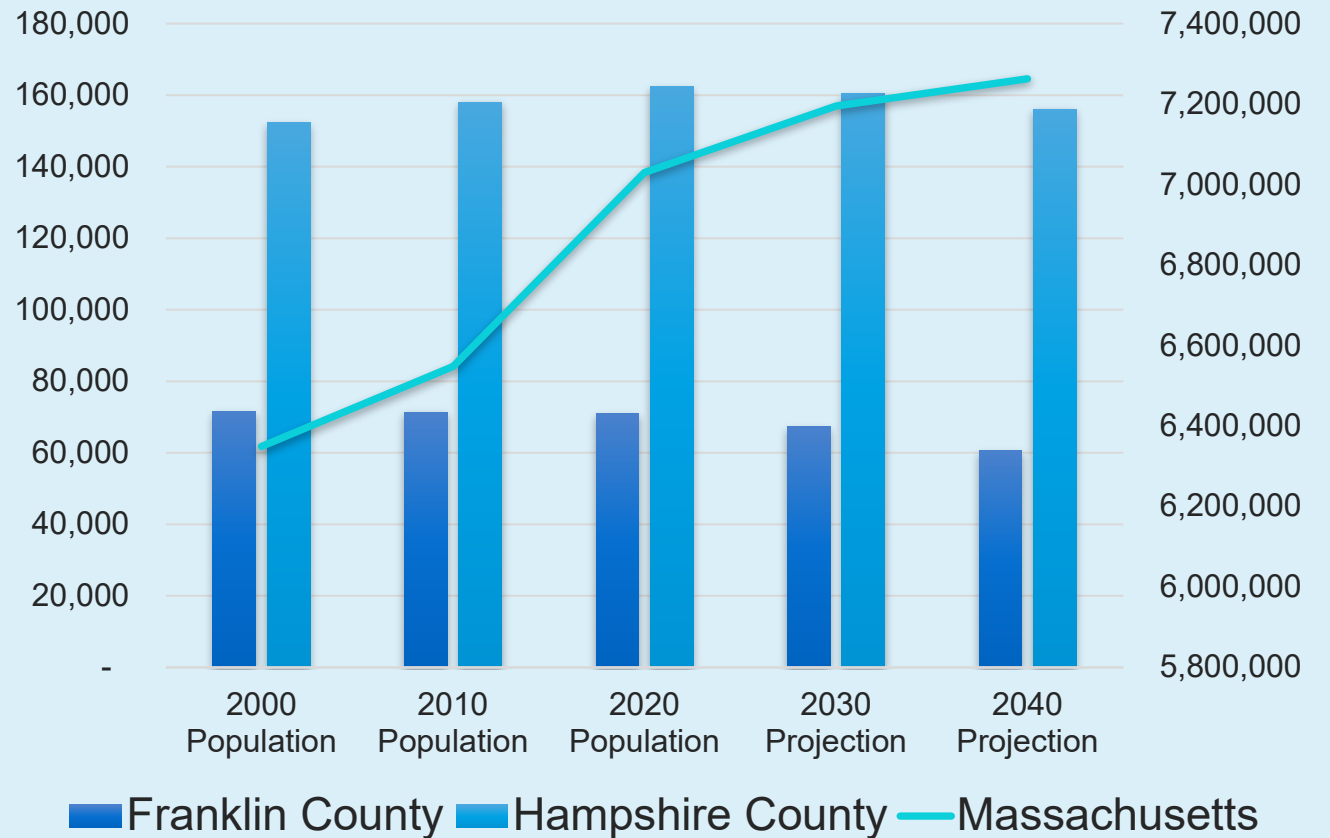
Over the *last 20 years*,

- Franklin County's population growth has been stagnant
- Hampshire County's population grew has slowed, but still grew by 7%
- Massachusetts grew by 11%

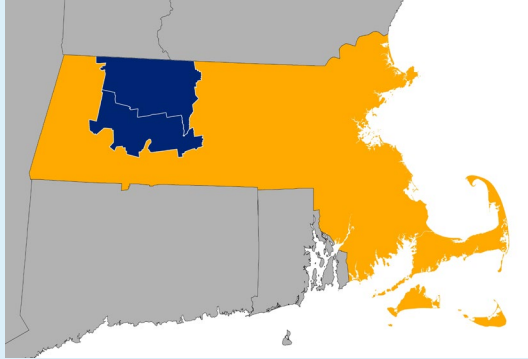
Over the *next 20 years*,

- Franklin County's population is projected to decline by over 10%
- Hampshire County's population is projected to decline by nearly 4%
- Massachusetts population growth rate will decrease to 3%

Population & Projection Trends



Sources: US Census Bureau, Decennial Census; UMass Donahue Institute, Population Projections

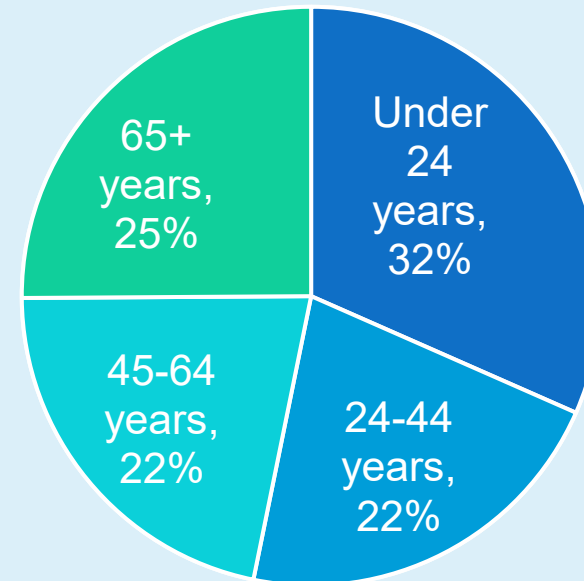


Population & Age

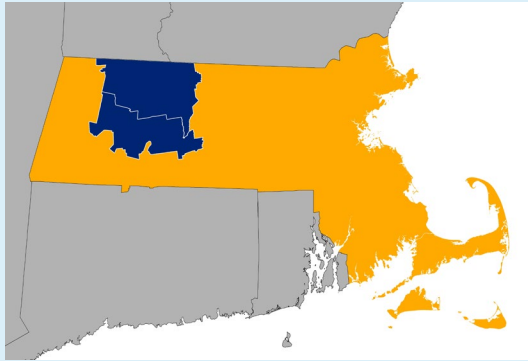
What does this mean for housing?

- There is already a deficit in available housing units at each income level in the region.
- Franklin and Hampshire Counties' populations are projected to age considerably. Older households tend to be smaller households, requiring more units.
- Without attracting more younger workers to the area, the regional economy and the health of our municipalities is at risk.

Franklin & Hampshire
% Age Group of Total Population
in 2040



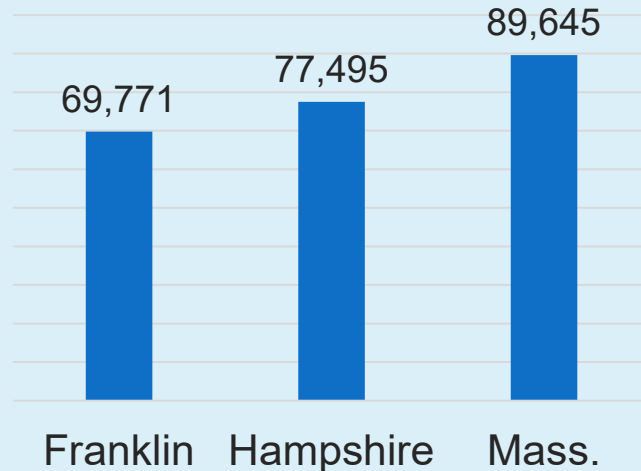
Sources: US Census Bureau, Decennial Census;
UMass Donahue Institute, Population Projections



Income, Wages and Housing Costs

- Median household incomes are 77% & 86% of the state.
- Single family home sale prices have increased over 25% in last three years.
- Wages for jobs based in Franklin & Hampshire Counties are significantly lower, and transportation costs are higher.

2021 Median Household Income



2022 Median Single Family Home Sales Price:
 Franklin County: \$310,000
 Hampshire County: \$400,000
 Massachusetts: \$575,000

County	2022 Housing & Transportation Costs as a % of Total Income
Hampshire	56%
Dukes	54%
Franklin	53%
Barnstable	50%
Berkshire	50%
Hampden	48%
Nantucket	48%
Bristol	47%
Norfolk	47%
Worcester	47%
Middlesex	46%
Plymouth	45%
Essex	42%
Suffolk	38%

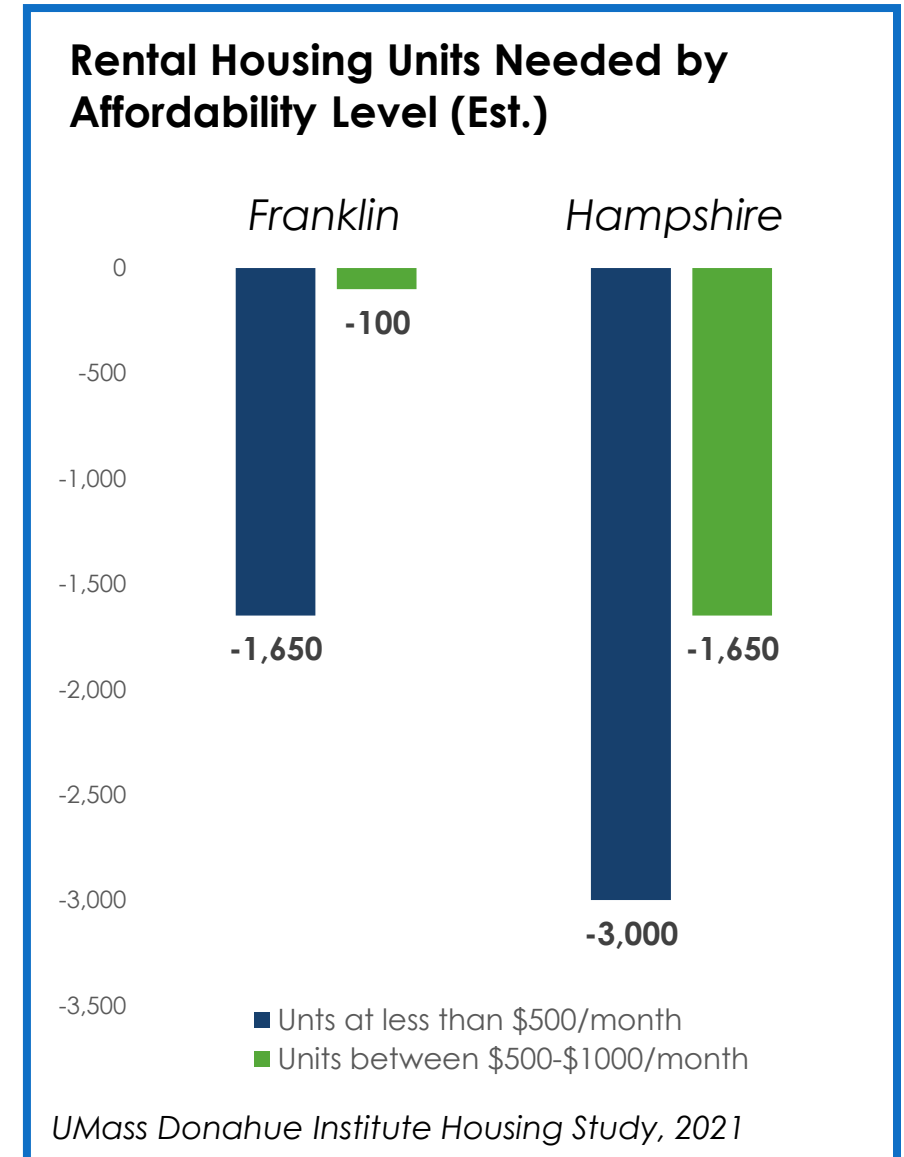
Sources: US Census Bureau, ACS; MA Realtor Association; Center for Neighborhood Technology, H+T Index

Hampshire & Franklin County – Housing Challenges & Opportunities

September 8, 2023

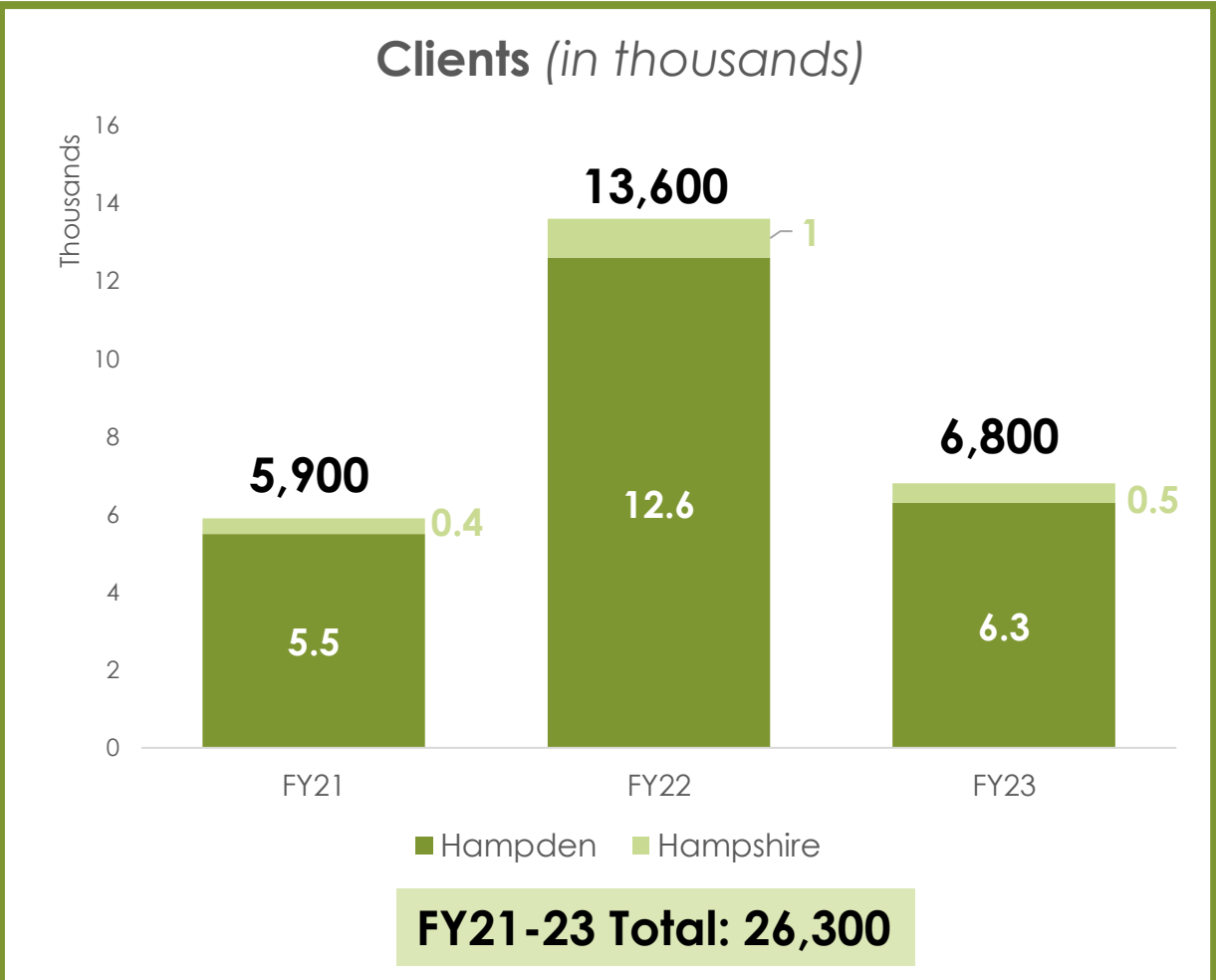
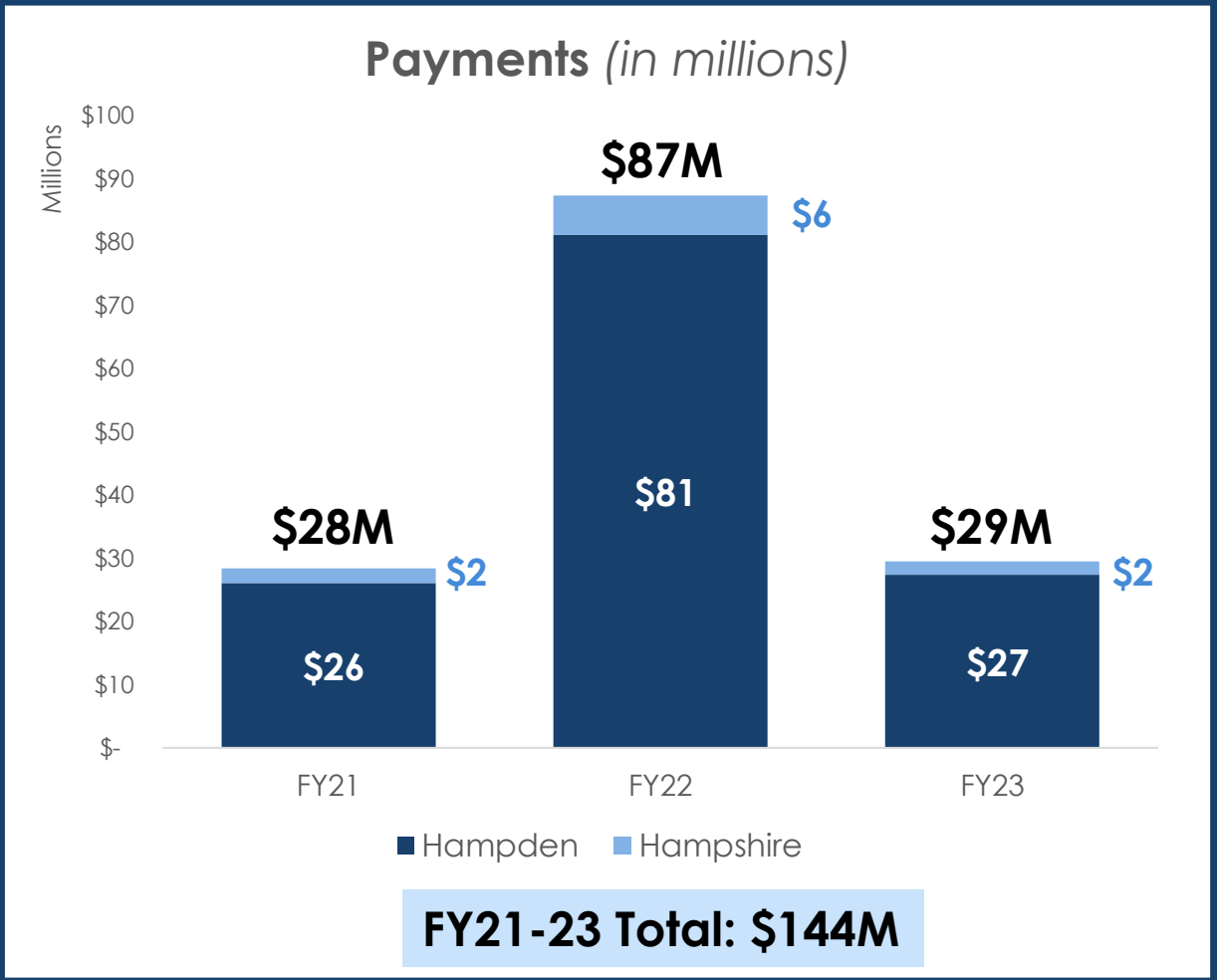
The Need: Significant shortage of affordable units

- **Projected supply gap of 5,900 units** for Hampshire (3,600) & Franklin (2,300) by 2025
- **Need is especially acute for affordable units** – 6,400 units needed now at a monthly rent of \$1,000 or less
- **Higher rate of housing cost burden, compared to Commonwealth overall:**
 - MA: 49%
 - Franklin: 52%
 - Hampshire: 54%



Emergency housing assistance needs remain high

Way Finders – Total Emergency Financial Assistance Provided (Hampden & Hampshire Counties, FY21-23)



The Challenge: Unique Pioneer Valley dynamics

Older housing requires reinvestment, impacts health

63% of PV housing built before 1970, higher than 60% statewide

Rural development often requires infrastructure investment

Lack of sewer, water systems increases building costs

Transportation + housing compounds cost burdens

95% of households in Hampshire County spend > 45% of income on housing and transportation

Tight market with low supply drives up housing costs

1% homeowner and 5% rental vacancy rates in PV

Segregation remains pervasive, impacting opportunity

Black & Hispanic renters in PV more cost burdened than White households

Homeownership rates impacting racial wealth gap

PV White households have 2-3x homeownership rate of BIPOC households

Our Actions: How we're taking on the challenge

**Western Massachusetts Housing Coalition (WMHC) Development Pipeline*:
48 projects creating nearly 1,500 units by 2028
in 19 cities and towns investing over \$500M**

In Hampshire & Franklin:

Category	Hampshire	Franklin	Total
Projects	15	3	18
Units	573	43	616
Cities/Towns	6	2	8
Investment	\$ 227,000,000	\$ 22,600,000	\$ 249,600,000

**12 projects completed since WMHC began tracking pipeline projects in Spring 2022, creating 163 units in 8 cities and towns*

The Opportunity: State support can help us do more

- **Provide resources to build more housing** – for all types of housing, at all incomes
- **Fund preservation, rehab, public housing** – to maintain and improve existing affordable stock
- **Invest in supporting infrastructure, regional transit, regional planning** – to assist communities in all their development needs
- **Create an incentive** for rural communities to build affordable housing
- **Tailor State programs to meet a wider range of needs:**
 - Increased subsidy awards for softer markets
 - Allow funding applications for small projects

WMHC – Background & Overview

- **Over 50 participating organizations, including:**
 - Affordable housing developers, housing authorities, advocates, municipalities, regional organizations
- **Meeting regularly since May 2022, discussing:**
 - Regional housing needs and challenges
 - Proposals/recommendations for needed change
 - Current capacity and known pipeline – compared to known need

WMHC – Participating Organizations

- Amherst Affordable Housing Trust Fund
- Berkshire County Regional Housing Authority
- Berkshire Housing Development Corporation
- Berkshire Regional Planning Commission
- CDC of South Berkshire
- Central Berkshire Habitat for Humanity
- CHAPA
- City of Chicopee
- City of Easthampton
- City of Greenfield
- City of Holyoke
- City of Northampton
- City of Pittsfield
- City of Springfield
- City of Westfield
- Clinical & Support Options
- Community Action Pioneer Valley
- Construct Berkshires
- Friends of the Homeless (CSO)
- Dial/Self Youth & Community Services
- Domus, Inc.
- Egremont Housing Committee
- Franklin County CDC
- Franklin County Regional Housing & Redevelopment Authority
- Franklin Regional Council of Governments
- Greater Springfield Habitat for Humanity
- Hampden County COC
- Hilltown CDC
- Holyoke Housing Authority
- Home City Development
- MACDC
- Mental Health Association
- OneHolyoke CDC
- Pioneer Valley Habitat for Humanity
- Pioneer Valley Planning Commission
- Quaboag Valley CDC
- Religious Action Center of Reform Judaism (RAC-MA)
- Revitalize CDC
- Rural Development, Inc.
- Springfield Housing Authority
- Springfield Neighborhood Housing Services
- Springfield Partners for Community Action
- Town of Amherst
- Town of Great Barrington
- Town of South Hadley
- Town of West Springfield
- Town of Williamstown
- Valley CDC
- Valley Opportunity Council
- Way Finders, Inc.
- Western MA Network to End Homelessness



Public Housing Priorities in Western Mass

September 8, 2023

Gina Govoni, Executive Director
Franklin County Regional Housing and
Redevelopment Authority (HRA)

Overview

Franklin County HRA- Who We Are

Streamlining Development Tools

- Public Housing Innovations Funding
- LIHTC Round Coordination
- Green Retrofits

Resident Services

- CHAMP Impact
- Increased Service Need

Reform Priorities Today

- Regionalization





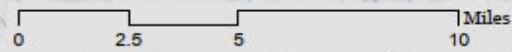
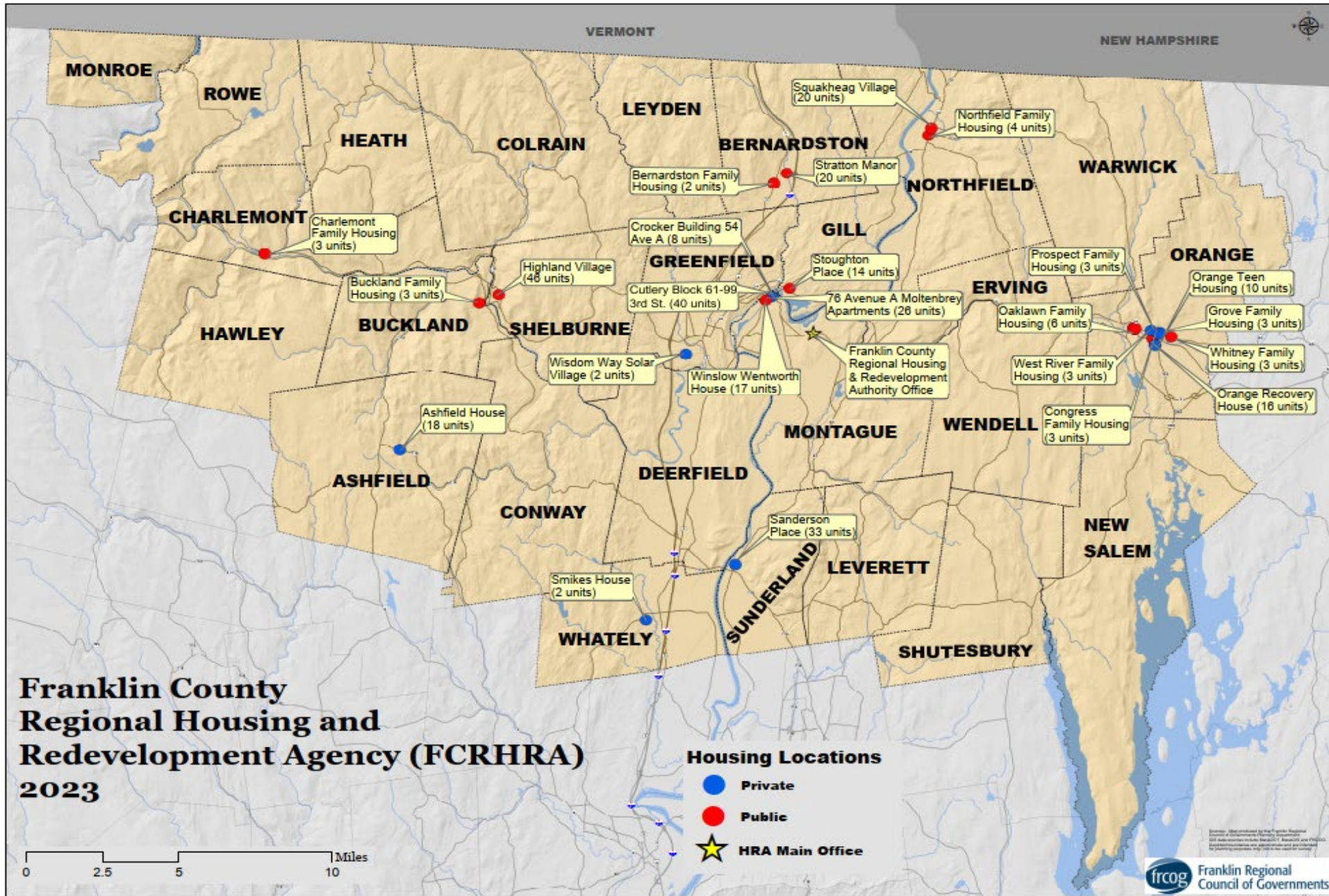
Franklin County Regional Housing & Redevelopment Authority (HRA) and Rural Development, Inc. (RDI)



- Created in 1973 through special legislation
- First regional public housing authority in MA, only regional redevelopment authority
- 7-member Board of Commissioners
- Serves the housing and community development needs of the 26 towns of Franklin County
 - Community Development
 - Housing Consumer Education Center
 - Leased Housing
 - Property Management
- Public Rental Housing Portfolio:
 - 117 units for seniors and persons with disabilities
 - 27 units for families



- Private non-profit organization created by HRA in 1991
- 8-member Board, separate from HRA
- Advance the right of all people in Franklin County and the North Quabbin region to occupy environmentally responsible, energy efficient, affordable housing and to improve economic independence.
- Develop housing that is compatible in size and scale to our rural communities.
- Private Affordable Rental Housing Portfolio:
 - 35 senior units
 - 72 family units
 - 34 sober housing units
 - 10 units for at-risk youths
 - 2 units reserved for persons with disabilities





Streamlining Development Tools

Public Housing Innovation Tools Need Expansion

* Mass NAHRO Letter 8.30.2023

Streamline Capital Funding

- Relief from c.149 and 30B procurement requirements
- Coordination with LIHTC One Stop Rounds
- Partnership to Expand Housing Opportunities (PEHO)- Meaningful Planning Grants (\$150k) to perform feasibility
- Scattered Site Consolidation Funds (Chapter 705 units)
- HILAPP- High Leverage Asset Preservation Program

Green Retrofits

- Regional LEAN Multifamily Partner to improve presence
- Increased resources for sustainability

Increasing Resident Support

25% of HRA's CHAMP pulls have been from Suffolk County since 2020.

~4 years of administrative burden on staff/less resources for residents

Many residents without any local support

Scattered site family units are not visited routinely

Senior/disabled residents also under supported



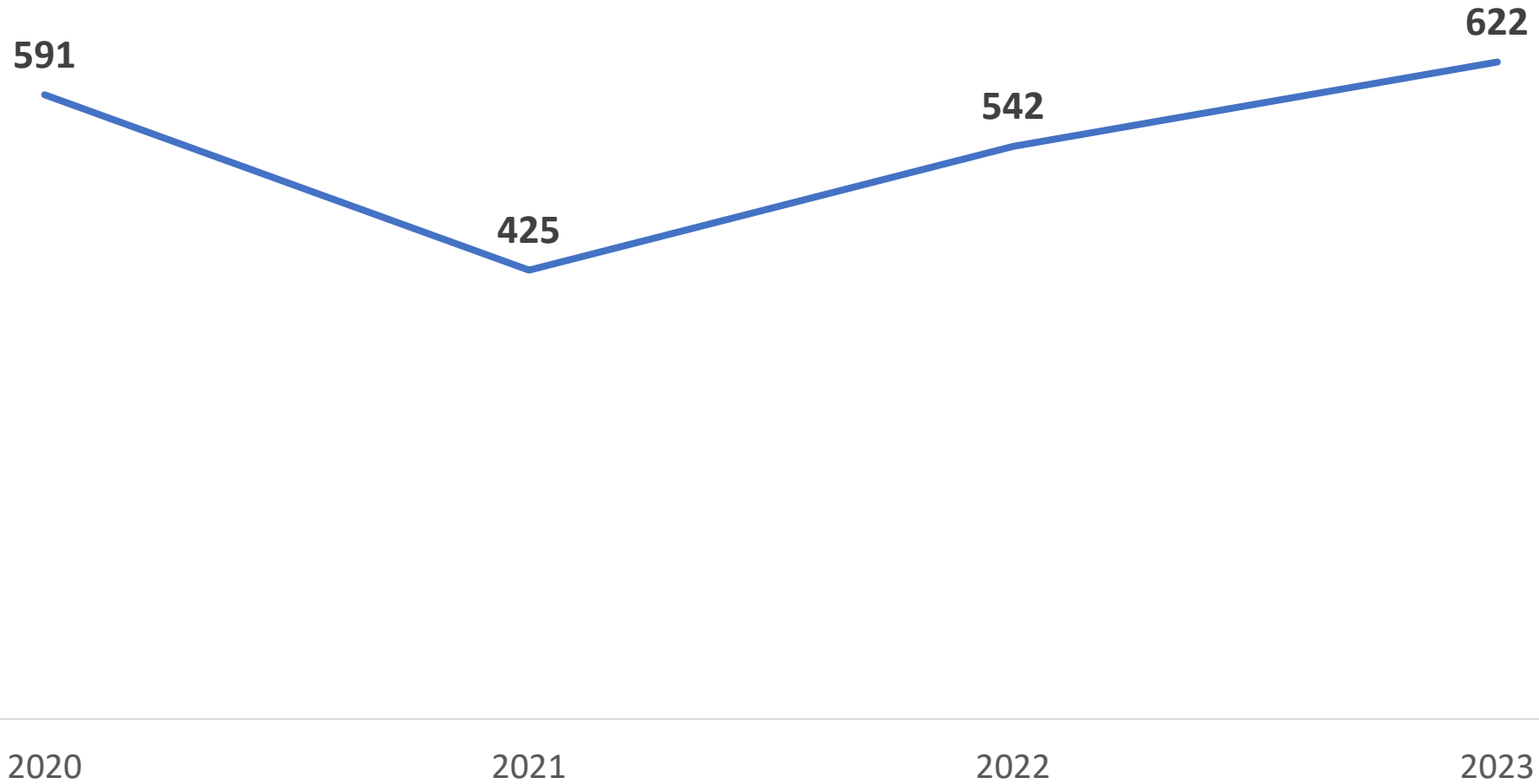
Additional increase in Resident Service Coordinator funding
(7004-4314) is still sorely needed

Reform for Rural Regions

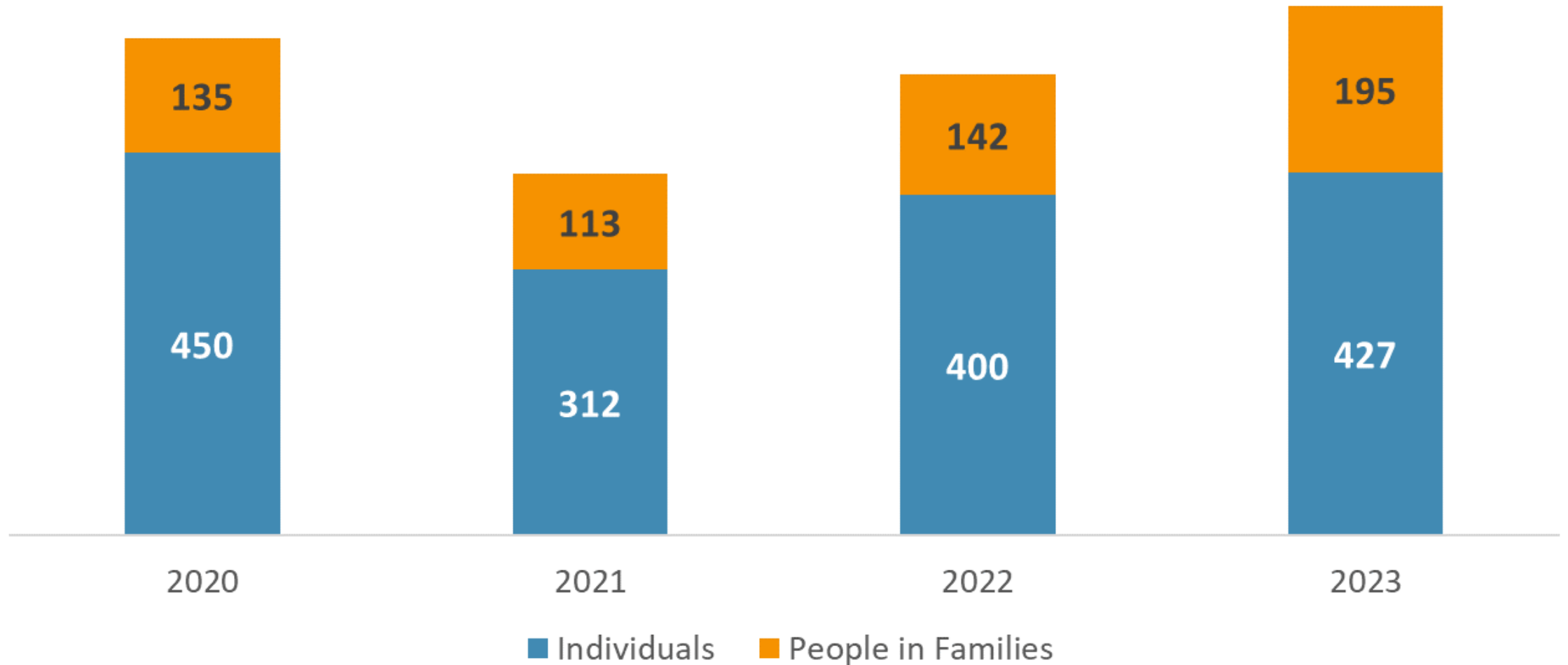
- Over 100 LHAs with fewer than 100 units
- HRA implemented first LHA merger in December 2022 (Shelburne Housing Authority absorbed into existing Regional)
- Regionalization for smaller LHAs
 - Funding Still Available to LHAs
 - Legislative fix to eliminate need for home rule petition



Three County Continuum of Care
Total Homeless Population
Hampshire, Franklin, and Berkshire Counties

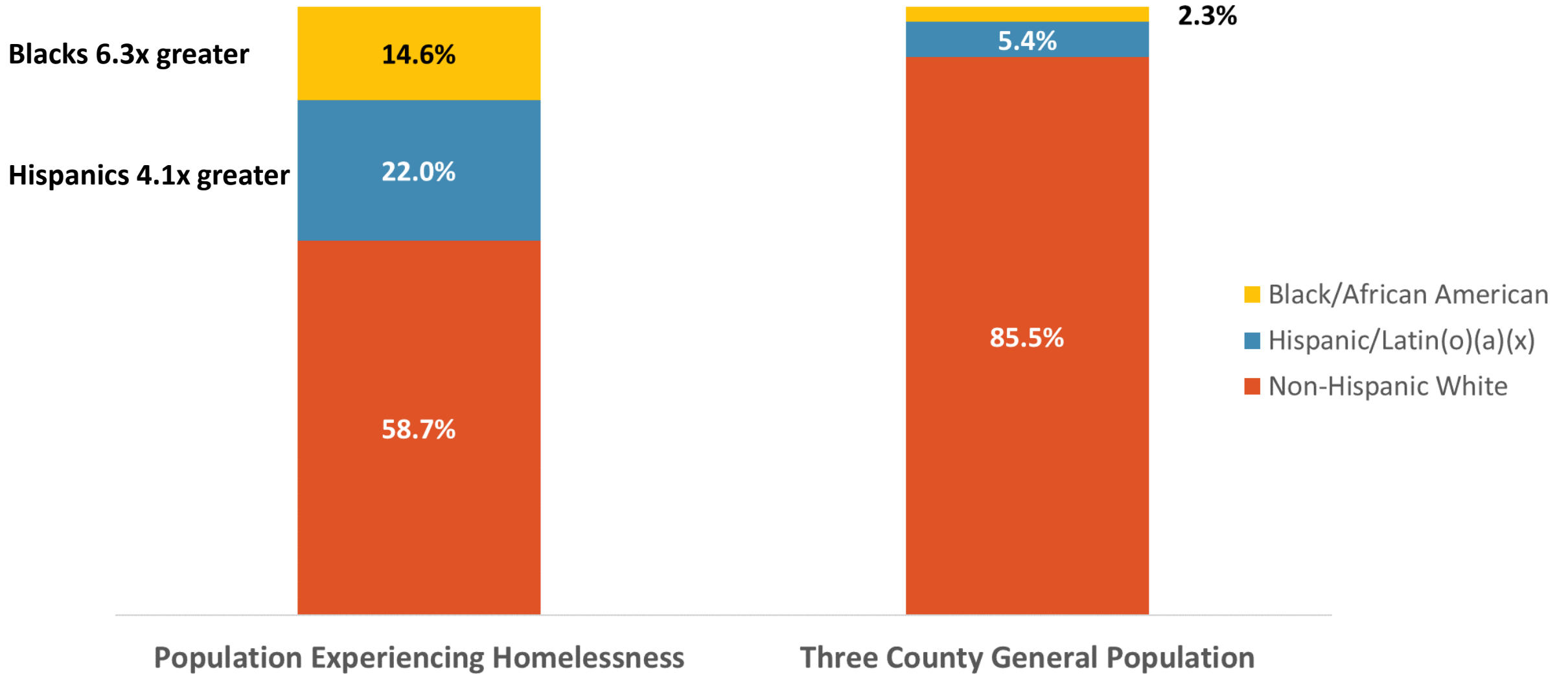


Three County Continuum of Care Hampshire, Franklin, and Berkshire Counties



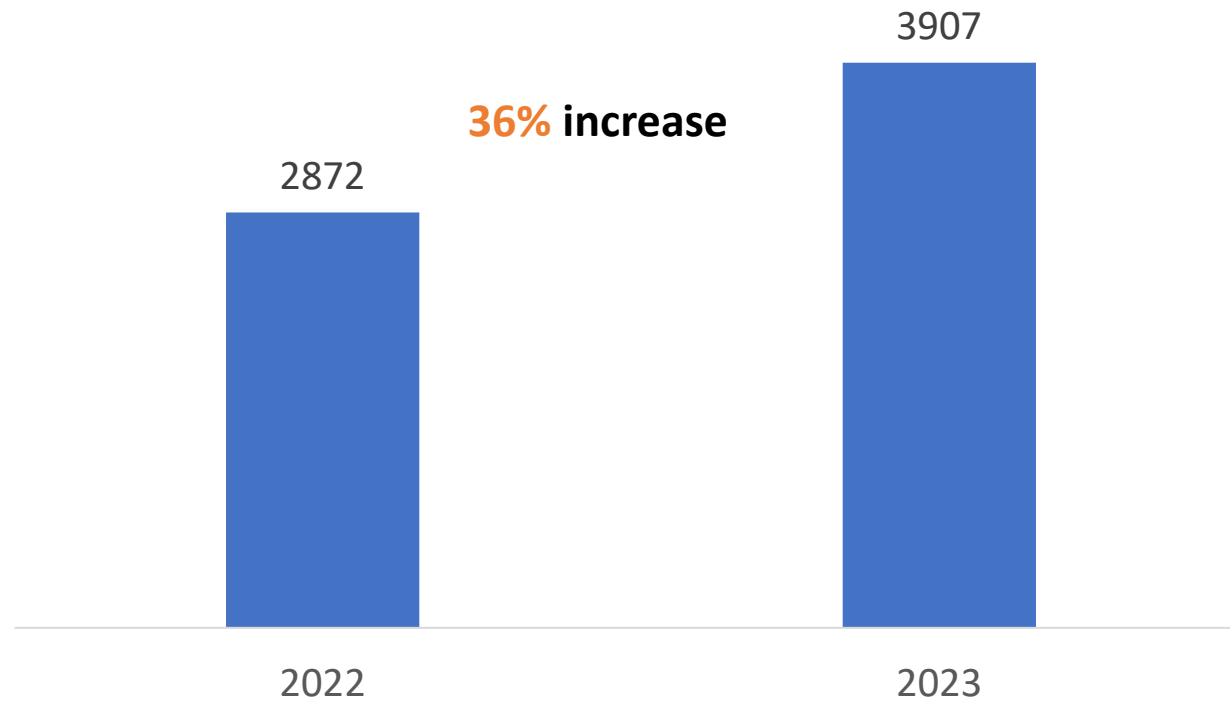
Source: MA-507 Point in Time Counts

Three County Continuum of Care Hampshire, Franklin, and Berkshire Counties



Eviction Filings in Western Massachusetts

*Hampden, Hampshire, Franklin and Berkshire Counties
January through August*



Source: Massachusetts Courts

CAP V Priorities

Override Governor Healey's vetoes

- Line Item : Community Action Agency Operating and Outreach. The Governor vetoed \$7.675 million that provides critical, supplemental operating funds to Community Action agencies. This eliminates \$277,000 from CAP V.
- Line Item 3000-1042 - Early Education Rate Reserve: The Governor's veto targets up to \$45 Million in rate funding for educator salaries and program quality.
- Line Item 3000-5000 - Head Start State Supplemental Grant: The Governor's 6% veto reduction targets State match funding that is used to support the Head Start workforce.

An Act to Lift Kids Out of Deep Poverty (H.144 and S.75) sets a floor for TAFDC at 50% of the federal poverty level.

The Western Massachusetts Network to End Homelessness works together across Hampden, Hampshire, Franklin and Berkshire Counties to prevent and end homelessness with a Housing First approach that centers racial equity.

Join the nearly 800 subscribers on the Network Blog for regional housing advocacy and related information

www.westernmasshousingfirst.org

Housing Justice Legislative Action: Four Pillars

Thank you for your leadership and support!

1. Prevent Displacement

- **Access to Counsel** (S.864/H.1731)
Sen. DiDomenico; Rep. Rogers
- **RAFT—Codify and Strengthen**
(S.856/H.1312)
Sen. Crighton, Rep. Decker
- **Rent Control Local Option** (S.1299/H.2103)
Sen. Gomez & Sen. Jehlen; Rep. Rogers & Rep. Montañó
- **Foreclosure Prevention and Counseling**
(S.653/H.924)
Sen. Gomez; Rep. Barber

2. Preserve Existing & Affordable Housing

- **Tenant Opportunity to Purchase Act**
(S.880/H.135)
Sen. Gomez & Sen. Jehlen; Rep. Consalvo & Rep. Livingstone
- **Healthy Homes Program** (S.881/H.1307)
Sen. Keenan; Rep. Arriaga & Rep. Cruz

3. Create More Affordable Housing

- **Transfer Fee for Affordable Housing** (S.1771/H.2747)
Sen. Comerford; Rep. Connolly
- **Improving Housing Development Incentive Program (HDIP)** (S.870)
Sen. Eldridge
- **Allowing Movable Tiny Homes** (S.897/H.1359)
Sen. Oliviera; Rep. Mirra
- **Massachusetts Rental Voucher Program—Codify and Strengthen**
(S.888/H.1351)
Sen. Lovely; Rep. Madaro

4. House People Who Are Unhoused

- **HOMES—Eviction Record Sealing** (S.956/H.1690)—*Thank you for your leadership! Please consider amendments to achieve intended outcomes.*
- **Flexible Subsidy Pool for Permanent Supportive Housing** (S.855/H.1354)
Sen. Crighton, Rep. Meschino
- **Emergency Assistance Program—Strengthen and Improve**
(S.86/H.145)
Sen. Gomez, Rep. Decker

Governor's Veto Overrides

Thank you for your support!

Craig's Doors Shelter (Amherst) (7004-0102)

\$40,000 veto of earmark to fund critical services

Home and Healthy for Good (7004-0104)

\$2.5 million veto from the \$8.89 million the Legislature allocated—funds permanent supportive housing

Housing Consumer Education and Counseling (HCEC) (7004-3036)

\$700,000 veto from the \$10.4 million allocated—funds the front door to critical housing resources such as RAFT

Foreclosure and Housing Counseling (7006-0011)

\$1.5 million veto for this program that allows people to stay in their homes