

**TOWN OF FRANKLIN  
MUNICIPAL AFFORDABLE HOUSING TRUST**

**June 2, 2021**

**6:30 PM**

**Meeting held via ZOOM**

**Meeting Minutes**

**Members Present:** Christopher Vericker, Maxine Kinhart, Judy Pfeffer

**Members Not Present:** Maryann Bertone, Robert Keras, Christopher Feeley, Jamie Hellen

**Others Present:** Bryan Taberner, Director of Community Planning and Development; Amy Love, Town Planner; Stephen Sherlock; Councilor Andrew Bissanti

Chair Chris Vericker called the above-captioned **Remote Access Virtual Zoom Meeting** to order this date at 6:31 PM.

*As stated on the agenda, due to the ongoing concerns regarding the COVID-19 virus, the Municipal Affordable Housing Trust will conduct a **Remote Access Virtual Zoom Meeting**. The Massachusetts State of Emergency and the associated state legislation allows towns to hold remote access virtual meetings during the COVID-19 pandemic crisis. In an effort to ensure citizen engagement and comply with open meeting law regulations, citizens will be able to dial into the meeting using the provided phone number, or citizens can participate by using the Zoom link also provided on the agenda.*

**General Business**

**Presentation by Bryan Taberner, Director of Department of Planning and Community**

**Development:** Chair Vericker turned meeting over to Bryan with motion to suspend rules and allow Bryan to take questions and comments at time intervals he saw fit. Unanimous vote by present Trust members in favor of suspending rules.

*Bryan Taberner began his presentation on the Housing Production Plan (HPP), and stated he would will take comments/questions once his presentation was done. The presentation started with the history and purpose of the Housing Production Plan; This included how M.G.L. Chapter 40B lays out required quotas for MA communities to provide at least 10% affordable housing, as well as the HPP's purpose in developing goals and strategies to help towns/cities reach that 10% requirement as part of CMR 56.03(3)(a). Bryan then discussed how Franklin's HPP has been progressing since its beginning in 2011, with the town having 11.96% of its housing as affordable, putting it in compliance with Chapter 40B. However, that figure is based upon 2010 Census data, which is out of date regarding the housing inventory in Franklin, so actually figure is less than 11.96% but hopefully more than 10%. A Draft HPP has been put out for 2021 help Franklin continue adhering to requirements going forward.*

Bryan Taberner opened up presentation to Public Comments on the HPP, which can be found on the Town Website in the DPCD Section. DPCD will accept written comments through June 25. They can be

sent by email to [planning@franklinma.gov](mailto:planning@franklinma.gov) or mailed to the **Department of Planning & Community Development – Housing Planning Comments at 355 East Central Street in Franklin, MA 02038**

### **Questions/Comments**

**1) Chris Vericker:** Can Bryan elaborate on the Density Bonus Incentive Program?

**-Bryan:** It is called a Bonus Program because anyone who wants to build affordable housing in Franklin will find incentives available to them. If for instance, the Town had a Friendly 40B concept and a developer found itself facing large expenses in building permits, they could ask the Town in advance for help, and they might be able to get their projects discussed and approved ahead of time, given they meet certain criteria. If you want to attract a developer, you do your best to explain what is available from the town to help them to choose that property. You could help them find out what the Town Council would be likely to approve if they were to develop here.

**Chris Vericker:** Is the housing development next to the Franklin Country Club an example of density bonus?

**-Bryan:** In a way, the density bonus is a Residential 7 development. That project was using a specific zoning regulation written and zoned for that property. If you want to do something like that for affordable homes, that is very much a zoning regulation. The state has a zoning of 40R, which is for starting types of homes.

**2) Jane Callaway-Tripp:** A couple of questions. First, for affordable housing, what is the average price for rent/buying a home that is considered Affordable Housing?

**-Bryan:** Will ask Maxine Kinhart, but the town occasionally gets affordable units that are changing hands and go through an auction process.

**-Maxine:** The going price for an affordable housing is typically mid \$200,000's to \$300,000. Right now, one is going for \$191,000.

**Jane:** Are any of those units for renting purposes?

**-Maxine:** The development near the Dunkin Donuts on East Central Street is an affordable rental development, there is also one off of King Street and 495. If Jane wants to contact Maxine tomorrow, she can give Jane a list of all affordable rentals.

**- Judy Pfeffer:** There are 4 in Franklin.

**Jane:** What is the average rent for affordable rentals?

**-Maxine:** An affordable unit can go from \$1600 to \$1800 and up.

**Jane:** Who determines the prices for the homes and rentals as far as what is considered affordable?

**-Maxine:** The State will determine what is affordable if they are the monitoring agents on the development. Otherwise, the Town can determine prices, but there is a formula the State uses which town also uses to come up with what are considered affordable prices.

**Jane:** I Feel that rental at \$1600 to \$1800/month does not seem affordable as that amount is comparable to a mortgage, and young people and elderly on S.S. cannot afford to pay those rental prices. How can this be challenged?

**-Maxine:** It depends on if you want the units be included on the Subsidized Housing Inventory, which sets a state-required figure. If not, the Town can set a price at whatever it wants.

**Jane:** If people want to speak with the State over what they deem is affordable, where do we start? State Rep?

**-Maxine:** You could send a letter or email to DHCD, but these policies have been the same way for over 20 years.

**Jane:** Still believes it is worth advocating for. Last question regards zoning guidelines from Bryan's Presentation. To be able to put in more units, we need the town to adjust the zoning guidelines, correct?

**-Bryan:** That is correct. For instance, in certain districts where multi-family units are allowed, they always need a special permit. Some people would like multi-family homes to be allowed by right without a special process. Also yes, there are ways to change the zoning regulations to allow a certain amount of housing units per acre to increase or decrease the density. We will be looking at all those issues and coming up with a diagnostic of the zoning bylaws to see how changing any one thing might impact another law. It will be a long process when considering the need for public input, and the most expensive part of this will be the public process, which will be 4-6 months long with many public meetings to get input to create effective zoning bylaw amendments. Zoning bylaws have a lot to do with houses/acre, and generally more houses/acre would mean cheaper housing. Most of the zoning regulations in this community and others were designed to control the number of multi-family units built. Now it is a problem for parents with older children trying to find places for them to rent or live in. Housing prices have never been higher, and housing supply has never been lower.

**Jane:** More people are adding onto existing houses because it is cheaper to add an addition than it is to buy a new one?

**-Bryan:** Absolutely.

**3) Councilor Andrew Bissanti:** I think the direction the Town is going to be going in is going to be with friendly 40Bs, but what Bryan said intrigued me because he was talking with a Town Official recently who mentioned she was questioning the ratios the town says it is at (of affordable housing to rest of housing) that Bryan was touching upon earlier this meeting. Can Bryan elaborate upon that? *Councilor Bissanti then discussed the affordable units at Glen Meadow complex flipping over to no longer be affordable housing units.*

**-Bryan:** Every time a house is built, and it is not an affordable unit, it changes the ratio a bit, so when big developments and apartments with no affordable units are built, they cannot go on the town's SHI. For instance, if they built an affordable housing development where 25% were actually affordable units, then the whole development could go on their SHI. The math is not perfect, but the state has a formula that we have to work with. When the Glen Meadow complex went up, there were some units that were originally listed as affordable, and they timed out after a span of time and came off the inventory. Mass Development made a deal with the owner where Mass Development provided financing to the developer so that all of those housing units at Glen Meadow are on the SHI. Had they not done that, Franklin would be under the 10% threshold. The Forge Park and Glen Meadow projects really made an impact in boosting up the Affordable Housing percentage.

**Councilor Bissanti:** Why is it not set so only the affordable units of developments are figured for SHI, and why are the entire developments credited for all of the units?

**-Bryan:** That is the standard 40B formula

**Councilor Bissanti:** If houses keep getting built over the next few years that are not affordable, that could make a big dent in the 12% figure Franklin currently has.

**-Bryan:** Correct. If the units on Dean Ave had been through a 40B process, the state allows all of those units to go on the SHI.

**Councilor Bissanti:** Colleague rationalized that you cannot segment a project with just 25% because we do not know where in the project those affordable units will be. There are another 140 units of market apartments being built across the street from the town hall, which the town needs to keep an eye on those numbers. The nice thing about keeping numbers above 10% is that you can then engage with the developers with friendly 40B to have some control over the quality or density of the project they are developing.

**-Bryan:** If the town drops under 10% again, it is a big headache for the town. While the town was below 10%, it had a lot of developers come in to – essentially- get their numbers up to be approved by the state even though they had not developed those projects yet. The developers go through the ZBA, eventually they will develop the projects and they will be 40Bs. While that is good, the town had little say in the development of those projects in all manners, including environmental issues because the town was below 10% at the time. When the town gets above 10%, it gains a lot more say in the planning of those projects.

**4) Chris Vericker:** As far as the LIPs, in Bryan's opinion, has the Housing Authority lost some opportunities for LIPs because the developer did not like what the Housing Authority was requesting?

**-Bryan:** Cannot say for certain. If a developer comes to town and wants to develop, sometimes it is just not viewed as the best thing for the town, as they might have only provided a few affordable units. To clarify, if you have an apartment complex that goes through in a friendly 40B way, then all units count as affordable units; but if a condo complex is put in and the you sell the units, or you a subdivision, then only the actually affordable units count and the other units have no restriction and don't count on your inventory. In reality, for the town, if you are only thinking about the inventory SHI unit count, it is best to have apartment complexes.

**Chris:** The town hasn't missed any opportunities, because of overly-restrictive conditions, in Bryan's opinion?

**-Bryan:** I think that if we really want to attract them, there are plenty of companies out there that would love to get their hands on a property to develop affordable units, and the more incentives the town provides, the more likely they will come to town. So the town has to think about what it wants to offer and build, then you plan out with the hopes of getting a developer to build that thing.

**Chris:** Those incentives come from the Town Council correct?

**-Bryan:** For the most part yes. However, if the decision goes through the Planning Board, the Planning Board can waive or lower down requirements to make them easier for developers to meet (i.e. parking space requirements) which would be a huge incentive. The Town may decide to buy parcels of land to make an opportunity for affordable housing on. That would ultimately be up to the decision by the Town Council, which is made up of officials who reflect the community's wants and needs.

**5) Councilor Andrew Bissanti:** There are some tremendous obstacles ahead of us that are shared around the world with land and construction being so expensive, and the town will have to be aware of that difficulty going forward. Also, Bryan touched upon how some people do not want to see affordable housing come to Franklin because of how it may impact the town and their own property. Councilor Bissanti knows of some developers that are holding off right now because of the price of land and construction for new housing. It is encouraging to see how aggressively the Planning Department is with pursuing this issue with affordable housing.

**6) Steve Sherlock:** Has been reading the report. Is there a piece in it that lays out the inventory in types of units, and does Bryan have any sources as to finding what the optimal figure of housing affordability/availability for a population of Franklin's size?

**-Bryan:** As far as comparing communities, it is difficult (do you compare Franklin to Braintree, Natick, Arlington, etc.?) The Planning Department does try to look at these things when it begins various projects (example: what does inclusionary zoning look like in other towns of similar size?), but it compares mostly with other communities around Franklin in matters of population growth demographic information. The Planning Department does compare the mean and median home value between Franklin, Bellingham, and Wrentham. It is not perfect, but if Steve Sherlock believes it would be helpful to compare Franklin with another community in a certain aspect, feel free to send a comment to the DPCD Town Website. When you do an assessment like this, you find yourself asking what are you learning from it, and in this case you are learning that people cannot afford housing around here. Then you ask if there are strategies that can make it better, which can be difficult, and this is the situation with housing organizations all over the country and they all have their ideas on it. Some of the concepts for dealing with this are maybe not the norm for communities in this region, but they are concepts that are used elsewhere. There are a lot of things we can do, but the question is what the town wants to do.

**Steve:** One thing that is very frequent in many New England towns is the triple-decker house. Is that something that would be allowed here, or would the town have to adjust rules to let them be built?

**-Bryan:** Three-story structures are allowed. Three-unit housing is only allowed by special permit in certain districts, so that is something that can be looked at. A couple of roads in the area could benefit from the denser development of triple-deckers. Duplexes are allowed in the town, but triplexes need a special permit, because in certain neighborhoods there would be issues with putting triplexes next to single-family homes. So, you have to look at what is available in the specific neighborhood. There are plenty of places in town that are zoned residential 4 where the density is already pretty high and there are already apartments there, but we do not allow multi-family housing in residential 4 for some unknown reason. Those are the type of things we need to look at, which could increase the number of moderate-income housing units, which would not be able to go on the SHI, but they would still help address the problem of housing scarcity.

**-Councilor Andrew Bissanti:** The only silver lining right now is that interest rates are so low that it might be making houses within reach for more people. If builders can keep their per-unit costs down, it makes it much easier for the buyer to be able to afford a home. With residential 4, if you have 125% of the acceptable lot area you can build a duplex but not a triplex.

**-Chris Vericker:** Answering one of Steve Sherlock's questions from earlier, attachment D to Bryan's report does list the full inventory of affordable units as to whether they are rental or owner-occupied. It does not talk about the size of the units.

**-Bryan:** In the document, there should be a figure for how many housing units are single-family detached, how many are duplexes, triplexes, or other size housing unit types. If it is not in there now, Bryan will try to put it into the final document.

**Steve:** Will the presentation document be posted to the DPCD website?

**-Bryan:** It will be tomorrow morning.

## **7) Chris Vericker: What happens after June 25?**

**-Bryan:** The Planning Department will take all of the public comments, look for commonalities which will be easy to determine whether or not to try implementing. As for the less popular ones, it may still be

productive to discuss them at meetings towards the end of the process before edits to the plan start being made. The economic development committee would like to have another meeting, maybe the Trust will want to have another meeting before the final document is reviewed. Would focus on the parts of the document that people have ideas or concerns about. Determine if the goals are appropriate for the town to pursue, and if the answer is yes, then develop the strategies to implement those goals. Is inclusionary zoning with incentives the way to go on some of the cases or not? Those will be some of the issues to figure out. One strategy you could use in a case like this is say “consider implementing inclusionary zoning” rather than directly implementing it. That way, down the road, if there is no agreement at this time on what the town can do, you could have a couple of public hearings and use public input to determine whether inclusionary zoning will be able to happen.

**-Judith Pfeffer:** Took a look at the document from the state to break down types of affordable housing units. In 2010, Franklin had 13,568 housing units of which 1,356 affordable units. Almost 1200 of those units are made up by 4 developments and senior housing. Without those 4 units, affordable housing would be close to 2% of the total housing.

**Final Comment from Bryan Taberner:** After the HPP has been updated with all comments, there will be 2 public hearings with the final document. One hearing will be with the Planning Board, the other will be with Town Council. If anyone wants revisions to them, then we will go back and determine revisions. At that point, both the Planning Board and Town Council need to approve the plan, then it will be sent to Department of Housing and Community Development for review. Since the town is over 10% affordable housing, the State is not demanding that Franklin submit this HPP right now, so they are less likely to not approve it. There is a certification process down the road if the town ever adds in an additional certain percentage of affordable housing, then the town can get a certified plan which would help with grant applications.

**Motion to adjourn by Chris. Second by Judith. No discussion. Roll Call Vote: Pfeffer-Yes; Vericker-Yes; Kinhart-Yes.. Vote: 3-0-0. Meeting Adjourned at 7:41pm.**

Minutes Prepared by: Tyler Paslaski