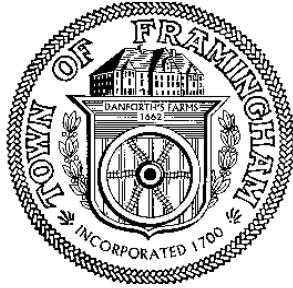


Framingham Housing Action Plan



Prepared by:

Metropolitan Area Planning Council
Framingham Department of Planning & Economic Development
Framingham Housing Partnership

Table of Contents

	Page
Introduction	
Key Findings.....	4
Implementation Strategy.....	5
First Steps (1-2 years)	
Second Steps (3-5 years)	
Future Steps (5-7 years)	
Planned Housing Production	
Priority Needs	9
Long-Term Goals And Five-Year Production Targets	12
Needs Analysis	
Assumptions	13
Assessment of Housing Demand	14
Housing Demand: What Will the Future Bring?	17
Housing Supply Inventory	17
Housing Supply: What Will the Future Bring?	20
Linking Supply, Demand, and Affordability	22
Housing Profile Summary	29
Steps to Address Framingham’s Housing Needs	
Setting Goals and Objectives	30
Identifying Potential Locations for Housing	31
Preserving and Creating Appropriate Housing	31
Taking Strategic Action	34
Recommendations	35
APPENDIX	
Framingham Housing Policy	
Housing Trust Fund White Paper	

Dedicated to excellence in public service.

Framingham Housing Action Plan

Introduction

The first step in a community planning process is to acknowledge that some development is both inevitable and necessary. Like it or not, as development pressure rises which it is predicted to do for the next decade, Framingham will be confronted by a steady stream of small and medium sized residential development projects as well as the occasional “whopper”. While many residents would like to pull up the drawbridge behind them, the fundamental question is not development of housing versus no development, but rather where, how much, and what type of residential units should be constructed.

Over the past several years, the high cost and inadequacy of Framingham’s housing stock, and the need for improved housing in Framingham has been documented by extensive analysis of local and regional housing availability and need, which was facilitated by the Framingham Housing Partnership, the Framingham Planning & Economic Development Department and the Metropolitan Area Planning Council.

These studies have reinforced the conclusion that housing is perhaps the most complex of all of the planning issues that face our Town. Housing is fundamental. Every individual must have it just as we need food to sustain us. Housing acts as the building block of Framingham.

The major housing challenge is the cost. Housing represents a first claim on consumer income and is one of the fastest-rising elements of consumer expenditure. To build a sustainable future, we must ensure that the “American Dream” is more accessible to our diverse population: singles, the working poor, the elderly, and the financially pressed middle class who can no longer afford the good life of the past.

The first question is how we want our community to grow as we begin the next century? We also need to ask how Framingham can preserve its character, offer alternative types of housing, and address the cost of housing. How can Framingham avoid the planned sprawl, which is permitted by existing zoning bylaw and subdivision requirements.

The Housing Partnership believes that with community input and open dialogue, planned housing growth and the preservation of Framingham’s unique character can both be accommodated. Therefore, recommendations have been specifically designed to refocus future development to create the new “American Dream” and to preserve and enhance Framingham's special community character which is in serious jeopardy of loosing its focus through the planned sprawl mandated by subdivision regulation and zoning bylaw requirements.

Framingham Housing Action Plan

Introduction

Key Findings

A. General Findings

1. Current housing costs make the Town of Framingham unaffordable to most people who grew up here.
2. Our municipal employees including Police, firefighters, and teachers can't afford to live in Framingham.
3. First time homebuyers can't afford to live in Framingham.
4. Few opportunities exist in our town for our seniors who need to sell their homes and desire to continue to live in Town.
5. In appropriate areas, increased density should be used as a tool to increase housing while reducing parking needs and traffic congestion, and to increase public transit use and pedestrian movement.

B. Specific Findings

1. Vacancy rates for year-round home-ownership is 0.2%.
2. Vacancy rate for year-round rental housing is 1.7% with the overwhelming majority of such rental housing unaffordable to our low and moderate income residents.
3. The number of new housing units produced in Framingham increased by only 1% in the 1990's.
4. With regard to the cost of buying a home, Framingham's "affordability gap" - the relationship between income and home values has grown substantially since 1980. According to census data for the year 2,000, the median income household could afford to purchase a home that cost \$135,000, whereas the median value of homes in Framingham in the year 2000 was \$216,000 - an affordability gap of \$81,000. Moreover, since the time of the census (2000), the median price of a single family home sold in Framingham in 2003, has escalated to \$324,500.
5. With regard to rental housing, we find that 4,442 Framingham households pay more than 30% of their income for rent and 52% of elderly renters (814 households) pay more than 30% of their income for rent.
6. It is clear that there is a significant imbalance between housing costs and Framingham residents housing needs.
7. The 10% housing affordability threshold established more than 30 years ago by Chapter 40B is grossly inadequate in 2004 because 46% of the Town's residents are low and moderate income and 40% ARE PAYING MORE THAN 30% OF THEIR INCOME FOR RENT. In addition, 673 of Framingham's homeowners who are over the age of 65 pay more than 30% of their income for housing.
8. There are over 200 homeless people in Framingham.

Dedicated to excellence in public service.

Framingham Housing Action Plan

Introduction

Implementation Strategy

Framingham has many options available to carry out a housing program responsive to Framingham's needs. The proposed implementation strategy incorporates the following tools.

First Steps (1-2 years)

1. Petition the General Court to create a Local Housing Trust Fund for housing production. The fund should allow local officials to pool their housing resources and allocate them to public or non-profit organizations without having to follow the real property procurement procedures of Chapter 30B. The fund should serve as a single account for managing all sources of housing finance available to the town, such as fees paid by developers in lieu of building affordable units in a new subdivision, grants, revenue from the sale of municipal property for affordable housing development, and revenue from the sale of properties obtained by tax title foreclosure.

Identify funds, such as the HOME program, the Community Reinvestment Act, grants and funds available under the Commonwealth Capital program, Priority Development, Urban Center Housing, DIF, and other fund sources for affordable housing.

2. Submit a Housing Strategy to DHCD for approval.
 - a. Complete Housing Certification for FY2005.
 - b. Submit a Planned Production Strategy to DHCD for approval under 760 CMR 31.07(d).
 - c. Develop a Comprehensive Permit Policy.
 - d. Identify an individual official of the Town, designated by the Board of Selectmen, to negotiate with applicants for Comprehensive Permits (MGL Ch 40B s. 20-23).
3. Encourage an increased production of affordable housing by amending the Zoning By-Law as follows:
 - a. Allow accessory apartments as of right in single-family homes or accessory structures, subject to an affordable housing deed restriction as a condition for issuing a certificate of occupancy. In this instance, "affordable" mean low and moderate-income renters.
 - (1) The Housing Partnership should make a model use restriction available to interested property owners and assure that the restriction meets Local Initiative Program (LIP) requirements.
 - b. Allow accessory apartments by special permit from the Planning Board to waive the affordable housing use restriction.

Framingham Housing Action Plan

Introduction

- c. Allow an amnesty program to encourage improvements to illegal accessory apartments that will make them compliant with building and health codes.
4. Re-examine the Town's Policy restricting multi-family housing.
5. File the Commonwealth Capital Application to be eligible for housing (Community Development Action Grant Program, Transit Node Development Program), infrastructure (Public Works Economic Development Program, State Revolving Fund) economic development (DEP Brownfields funding, Off-street Parking Program), and natural resource protection and open space (Self-Help and Urban Self-Help Programs, Agricultural Preservation Restriction Program, Land Acquisition Program) grants to promote sustainable development.
6. Develop a plan for prioritized use of future HOME program grant funds. (glossary)
7. Encourage Special Permit Granting Authorities to require Handicapped-accessible units in new residential developments and redevelopment of residential units whenever possible.
8. Support the Housing Authority in its efforts to rehab and renovate its dwelling unit.
9. Amend the Zoning Bylaw to encourage mixed-use development in established village areas and other designated areas through overlay districts

Second Steps (3-5 years)

- A. Encourage an increased production of housing by amending the Zoning By-Law as follows:
 1. Amend the Zoning Bylaw to provide for single-family to multi-unit conversions, subject to site plan approval by the Planning Board and an affordable housing deed restriction for at least one unit. In this instance, "affordable" means for low, moderate or workforce/middle-income renters or homebuyers as follows
 - (a) Allow up to three units by right, subject to a site plan and design review by the Planning Board and an affordable housing use restriction for at least one unit.
 - (b) Allow up to four units by special permit from the Planning Board, including site plan and design review, subject to an affordable housing use restriction for at least one unit.
 2. Encourage structures that include a mix of residential units and commercial space.
 3. Allow freestanding multi-family and over-55 development. The regulations should specify a minimum percentage of affordable units, and for multi-family developments

Dedicated to excellence in public service.

Framingham Housing Action Plan

Introduction

- of 15 units or more, the bylaw should specify a minimum percentage of units accessible to persons with disabilities.
4. Allow artist live-work spaces.
 5. Establish village overlay districts with smaller lot sizes to allow infill development that includes housing for low, moderate and workforce/middle income households, elderly housing and housing for persons with disabilities.
- B. Support the development and maintenance of a diverse housing stock to ensure that quality housing is available to households and individuals at all economic and social levels by doing the following:
1. Develop a 10-year plan to eliminate chronic homelessness. Work with Framingham Housing Partnership, SMOC, and other Housing Advocacy groups to transition chronically homeless people to affordable housing units.
 2. Encourage friendly 40B's.
 3. Outreach to for-profit and non-profit housing groups to increase supply of affordable housing.
 4. Encourage workforce housing that is affordable to workforce/middle-income individuals and families making less than or equal to 150% of the median income for the Boston PMSA.
 5. Encourage the construction of first-time/starter housing affordable to individuals and families making between 81% and 110% of the median income for the Boston PMSA.
 6. After review of the Town's policy on multi-family housing, amend the Zoning Bylaw to allow multi-family housing where and as appropriate.
 7. Develop a variety of housing options for special needs populations, including homeless persons, and the elimination to barriers to such housing.
- C. Actively promote and encourage creative, suitable options for the provisions of housing for elderly individuals.
1. Support social service programs that assist older residents and allow them to remain in their homes.
 2. Amend the Zoning Bylaw to allow full service retirement communities.
- D. Support the preservation and improvement of existing public and privately owned affordable housing.
1. Work cooperatively with the Housing Authority to ensure availability of safe, affordable, and well-maintained dwelling units.
 2. Work with Legislators to obtain money for rehab and repair of Housing Authority dwelling units.

Dedicated to excellence in public service.

Framingham Housing Action Plan

Introduction

3. Use Community Reinvestment Act funds from local banks to fund repairs to the Housing Authority units and to supplement the Town's Housing Rehab program.
 4. Preserve existing use restrictions.
- E. Commit to trying again to pass the Community Preservation Act and to commit a minimum percentage of each year's CPA revenue to low- or moderate-income affordable housing, e.g., 25%, in order to fund a Local Housing Program. To maximize the program's impact, the town should consider supplementing CPA revenue with Federal Home Loan Bank (FHLB) funds in order to acquire, restrict and sell existing lower-cost homes in Framingham.
1. Once CPA is passed, commit a minimum percentage of each year's CPA revenue to affordable housing, e.g., 25%, in order to fund a Local Housing Program.
- F. Modify Affordable Housing Bylaw to allow for a percentage of homes affordable to "below-market" households, e.g., households with incomes between 81-110% of area median income. These households are not served by any of the housing subsidy programs because their incomes exceed the standard used for Chapter 40B eligibility. Framingham's housing needs are not limited to homes for low and moderate-income people.
- G. Create a local development corporation or similar entity created by petition to the General Court. Framingham should not be in the business of real estate development. Through a special act of the legislature, establish a publicly chartered corporation that can partner with local government to develop, build and manage housing not produced through ordinary market means. Framingham could craft an EDIC-like organization to work in conjunction with the town but without many of the constraints placed on units of local government. The legislation could permit Framingham to grant rights of first refusal for certain developable parcels directly to the EDIC-like organization, which may then carry out housing developments on the town's behalf.

Third Steps (5-7 years)

- I. Study the potential for use Transfer of Development Rights (TDR) to achieve the Town's stated housing objectives.
- II. Replace existing cluster bylaw provision with a mandatory open space-residential development bylaw that applies to all divisions of land into five or more lots or developments of five or more units, and provide a modest density incentive to preserve exemplary open space or create a higher percentage of affordable housing units than required under the town's new Affordable Housing Bylaw.

Framingham Housing Action Plan

Introduction

III. Integrate affordable housing into the town's next Open Space and Recreation Plan by identifying lands of conservation interest that would be suitable candidates for a mixed income limited development project if the sites were acquired as open space.

Planned Projection Strategy

Framingham Housing Action Plan

Planned Housing Production

Priority Needs

The Housing Production Plan addresses four categories of need: Homelessness, Low- and moderate-income rental units, Workforce/Middle-income rental units, and Homeownership units

Homelessness

Homelessness, including chronic homelessness, is an issue in Framingham that urgently needs to be addressed. Chronic homelessness is different from other forms of homelessness since the homeless individual has been homeless for a year or more or has “had at least four homeless episodes during the last three years¹.” This homelessness is often accompanied by “severe and persistent mental illness, severe and persistent alcohol and/or drug abuse problems, and HIV/AIDS.” Furthermore, a chronically homeless person usually does not have ties with his/her family.

In order to help reduce the amount of homelessness in the Town of Framingham, a transition system needs to be developed to move chronically homeless people from the streets into affordable housing. Unfortunately, this is a hard-to-serve population tends to be resistant to the more common transitional system, where an individual is arrested, spends a short amount of time in jail or in a hospital and is released. Instead, these individuals often find themselves repeating the process over and over again. This system is a drain on the prisons and hospitals and does not serve the homeless individual as well as he/she could be served.

However, in some transitional housing, these resources are used by the same individuals less frequently and these individuals are more likely to overcome their homelessness. Therefore, the Town of Framingham should create a transitional housing program that provides housing for the homeless individual as long as the conditions of the lease are respected (i.e. payment of the rent, not damaging the unit, etc.). Therefore, the service use/acceptance will not be mandatory, causing the homeless individual feel less alienated by the help offered to him/her. However, Framingham may want to create “harm reduction” conditions that prefer, but do not require, sobriety. These conditions usually mean a “no use on the premises” rule for projects funded by HUD.

In order to better serve the chronic homeless population in the Town of Framingham, the Town should develop an outreach service program “to increase the effectiveness of connecting street homeless people with services and housing.” This program could collect data “(1) at intake about tenant histories, (2) during residence, and (3) after people leave permanent supportive housing, to document continued success or return to homelessness.” This data could then be used to improve the services and housing offered to chronically homeless individuals.

Low and Moderate Income Rental Units

The costs of rental housing rose substantially during the 1980-2000 time period throughout metro Boston. In Framingham, rents jumped 117% in the 1980s and another 20% in the 1990s.

¹ U.S. Department of Housing and Urban Development, Office of Policy Development and Research, *Strategies for Reducing Chronic Street Homelessness*.

Framingham Housing Action Plan

Planned Housing Production

By 2000, median rent had reached \$835, requiring an annual income of \$33,400.

Fifty-five percent (55%) of Framingham's housing stock is owner occupied and 45% is renter occupied. Of the renter households for which data are available, 40% (4,442 households) pay more than 30% of their income for rent; 34% (3,737 households) have incomes below \$35,000 and pay more than 30% of their income for rent; and 52% of elderly renters (814 households) pay more than 30% of their income for rent.

About 46% of Framingham's total households, or more than 12,000 households, have incomes below 80% of median. Of these households, almost 7,800 have incomes below 50% of median, considered "low income." According to HUD, 24,674 people in Framingham are low-to-moderate income. This is an increase of 47% since 1990. The proportion of low-moderate income people has grown from 28% in 1990 to 39% in 2000. Also, the 5,100 individuals (1,004 families) falling below the poverty line in 2000 represented about 7.6% of the population. Lower-income households in Framingham face extreme rent burdens compared to other communities and are by far the most burdened by high rents.

Due to zoning bylaw constraints, developers have no choice but to use Chapter 40B as the vehicle to develop rental housing. This assures controversy because residents dislike the loss of local control and the density that is part of the comprehensive permit process. However, without using Chapter 40B, it is extremely difficult to provide rental housing affordable to a range of household incomes.

In spite of the difficulties to overcome, most of the planned new low- income housing should be rental. This will require substantial subsidy, including reduction in land costs from using publicly owned property, reduction in profits from using non-profit developers, and reduction in financing costs via grants, subsidy programs, tax credits, and below- market financing.

As this plan is being written, Framingham has just been voted into the West Metro HOME Consortium based in Newton. Thus, as of July 2005, Framingham will have access to about \$500,000 annually for housing programs. This will allow the town to have greater control over housing development and more resources to create and maintain affordable housing. HOME funds can be used for rental housing production or rehabilitation, first-time homebuyer assistance, tenant-based rental assistance, and rehabilitation assistance for homeowners. Funds are relatively flexible and can be accessed relatively quickly, allowing communities to act quickly as property becomes available.

Workforce/Middle Income Rental Units

Framingham remains a predominantly middle-class community, with the town having an equal or higher proportion of households than the region in all income categories between \$25,000 and \$150,000 and below the region at the extremes. Middle income households – those with incomes between 80% and 150% of median – make up 33% of the town's households.

Framingham Housing Action Plan

Planned Housing Production

Middle income households – the town’s workforce - teachers, firefighters, police officers, librarians, young families, adult children of existing residents, and new employees at the beginning of their working career – face enormous barriers in achieving homeownership.

Workforce/Middle-income housing would be predominantly ownership. Costs would primarily be moderated through zoning reform and non-financial reforms and incentives.

Homeownership Units

The town faces a major challenge in addressing housing for senior and young citizens: populations inadequately served by the market. Housing cost burden affects older householders in Framingham far more than is commonly believed. 673 of Framingham’s homeowners who are over the age of 65 pay more than 30% of their income for housing. Of course, housing cost is not the only factor that makes homes attractive to and suitable for elderly occupants and it is not the only barrier for young individuals, either.

The town does not have effective regulatory mechanisms to create housing for those who do not want the cost or maintenance burdens of a single-family home. Unfortunately, Framingham’s approach to land use regulation contributes to the fiscal impacts that residents loathe. These fiscal impacts make the community less affordable to all households – with or without children.

One step toward the resolution of difficulties imposed by very arduous zoning regulations was achieved this spring with the passage of the Affordable Housing Bylaw. Over the past 10 years, Framingham has permitted an average of 100 single family new homes annually. If we conservatively assume that 50% of these new homes were approved under subdivisions or special permits that would have been subject to the new Affordable Housing Bylaw, then we should be producing 5 new affordable units each year. It is highly likely that the affordable units produced under the new Affordable Housing Bylaw will be homeownership units.

Framingham Housing Action Plan Planned Housing Production

Long-Term Goals And Five-Year Production Targets

Need	Five-Year Plan Goal	Long-Term Goal	Resources/Participants/Potential Strategies
Units for Homeless			
Chronic Homeless	20	100	Work with FHP and other local non-profit Housing Advocacy groups to transition chronic homeless to affordable housing units, Work with the local private sector to help gain funding.
Low- and Moderate-Income Rental Units			
Elderly	20	100	JCHE 40B project approved by ZBA, Work with FHP to develop HUD-202 elderly rental housing.
Family	20	100	Modified single-family conversion bylaw; work with FHP to create a small Federal, State or HOME -assisted development on town-owned land; Friendly comprehensive permit;
Individual	10	50	Affordable Housing Bylaw, Adopt accessory apartment bylaw; CRA, HOME or other Federal or State revenue.
Disabled Persons	10	50	Work with Framingham Housing Authority, and other local non-profit Housing Advocacy groups, Mass. DMH/DMR to develop 10 units of housing for persons with disabilities. Require special permits to include accessible units
Workforce/Middle-Income Rental Units			
Family	20	100	Special Permits for residential development, Friendly comprehensive permit sponsored by FHP & town.
Individual	10	50	Accessory Apartment Bylaw, Friendly comprehensive permit sponsored by FHP & town.
Moderate-income family	20	100	PUD, Federal, State or HOME -assisted acquisition/disposition projects.
Homeownership Units			
Moderate-income family	20	100	PUD, Federal, State or HOME -assisted acquisition/disposition projects.
Workforce/Middle-income family	20	100	Limited development/cluster projects.
Moderate-income elderly	20	100	Federal, State or HOME-assisted acquisition/disposition projects; PUD developments
Middle-income elderly	20	50	Negotiate with PUD and cluster developers to reserve % of units for below-market sales.
TOTALS			

Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

Assumptions

Identifying a community's present-day housing needs is less difficult than estimating future housing needs. Existing housing needs are typically a function of:

- The relationship between a community's housing stock and the size and composition of its households, along with the age make-up of its population.
- The proportion of local renters and homeowners that are "housing cost burdened," i.e., paying more than 30% of their monthly income on housing costs.
- The proportion of local households that have limited housing mobility within their own town, given prevailing incomes, housing types and costs.
- The proportion of a region's households that are lower-income, and the proportion of a region's housing stock that is affordable and suitable for those households, and of adequate quality to provide them with meaningful housing choices.
- The relationship between wages in a community's labor market area, the cost and types of housing available to the area's workers, and a community's own economic development objectives.

The following chart provides answers needed in determining local housing needs. Data source is the U.S. Census 2000 and 1990.

	Massachusetts	Framingham
A Total households, 2000 Census	2,443,580	26,153
B Total households, 1990 Census	2,247,110	25,113
C Total household growth, 1990 – 2000	8.7%	4.1%
D Average annual household growth, 1990 – 2000	0.9%	0.4%
E Total housing units, 2000 Census	2,621,989	26,734
F Total housing units, 1990 Census	2,472,711	26,402
G Total housing unit growth, 1990 – 2000	6.0%	1.3%
H Average annual housing unit growth, 1990 – 2000	0.6%	0.1%
I Total occupied year-round ownership units, 2000 Census	1,508,052	14,512
J Total occupied year-round ownership units, 1990 Census	1,331,493	13,494
K Growth in year round ownership units, 1990-2000	13.3%	7.5%
L Total occupied year-round rental units, 2000 Census	935,528	11,641
M Total occupied year-round rental units, 1990 Census	915,617	11,619
N Growth in year round rental units, 1990-2000	2.2%	0.2%
O Vacancy rate for year-round ownership units, 2000 Census	0.7%	0.2%
P Vacancy rate for year-round ownership units, 1990 Census	1.7%	1.1%
Q Vacancy rate for year-round rental units, 2000 Census	3.5%	1.7%
R Vacancy rate for year-round rental units, 1990 Census	6.9%	6.3%

Future housing needs can be analyzed with reasonable precision for a short window of time, e.g., 8-10 years. It is beyond the scope of Framingham's housing plan, or any other local housing plan, to anticipate the state's economic future or the commitment to housing by successive state (or federal) administrations.

Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

Findings

- Although Framingham has more diverse housing than many communities, unless careful planning is implemented, future housing is likely to be less diverse and less affordable.
- The town can expect growing demand for most housing types.
- Although the town has achieved 10% affordable housing as mandated by Chapter 40B, there still remains a considerable unmet need for more low-to-moderate-income housing for families, elders, and the disabled.
- Condos in Framingham still offer relatively affordable homeownership opportunities for entry-level professionals, municipal employees, young families, down-sizing empty-nesters, and elders. However, within increases in population and the number of households, Framingham will need to modify the zoning bylaw to allow multi-family housing.

Assessment of Housing Demand

Recent Population Trends

Population trends are among the key factors driving housing demand. Framingham's population increased about 3% between 1980 and 2000, with all of the growth occurring in the 1990s (2.8%) following a slight population decline in the 1980s (.2%). Over the 20-year period, both the Metrowest subregion and the MAPC region as whole grew at faster rates (about 11% for Metrowest and 7% for MAPC). Past and future population trends appear in Figure 1.

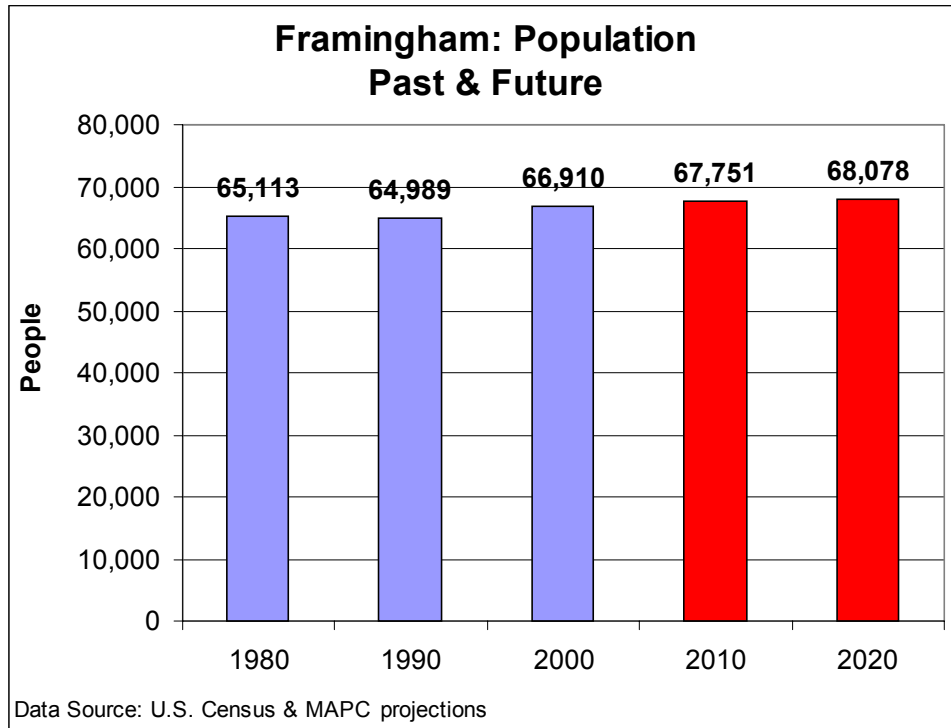
While Framingham's population grew slowly in the 1990s, so, too, did the number of households -- over 4% -- while at the same time the average household size fell. With 2.6 people per household, Framingham's households are the same size as Metrowest and slightly larger than the MAPC region (2.56). The trend toward smaller households is a nationwide phenomenon, driven largely by the growing diversity of household types and lifestyle choices. People are marrying later, living in a greater variety of household configurations, and living longer, often outliving spouses as the overall population ages. As we will see, this increase in the number of households contributed to declining vacancy rates and escalating housing costs.

Changes in household size were accompanied by changes in household composition. For the region as a whole, the decade saw a decline in the proportion of family households versus non-family households and an increase in the percentage of householders living alone. Only 22% of the region's households today are "typical" married couples with children, while 30% consist of a single person living alone. Although the number of single parents grew, they continue to make up 7% of all of the region's households.

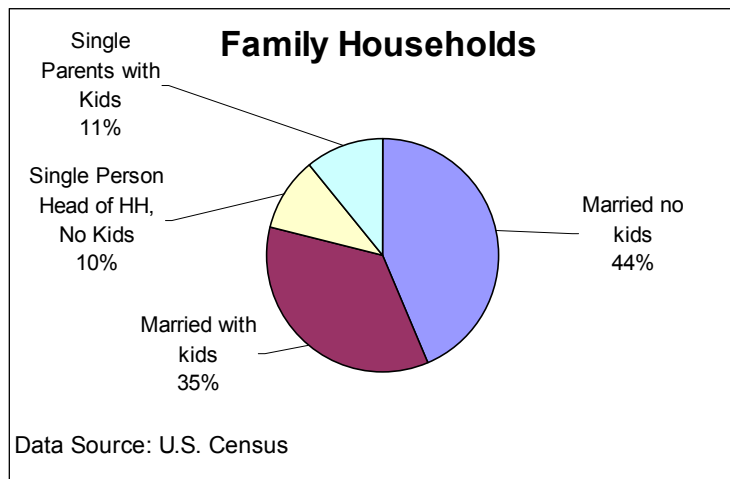
Framingham Housing Action Plan

Housing Needs Analysis

Figure 1



Of Framingham’s households, 63% are families and 37% are non-families. The proportion of families changed only slightly from 64% in 1990 and is just a bit higher than the 61% for the region as a whole. Non-family households have increased slightly (5%) more than family households (3%), but not nearly as much as in Metrowest (13%) or MAPC (15%). Of households in Framingham, 22% are two-parent families with children, 7% are single-parent families, and 9% are elders living alone. Compared to MAPC, Framingham has the same percentage of two-parent families with kids and single-parent families, but fewer non-families, single heads of household, and elders living alone. The percentage of single-parent families has grown by over 6% since 1990. Figure 2, Family Households, shows the composition of family and non-family households.



Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

Changes in Framingham’s age mix also affect housing demand and housing need. To show this relationship, we have clustered age groups to relate them loosely to various stages in the housing market (for past and future trends, see Figure 3). Thus in the last decade, the town has seen:

- An increase in the number of pre-school and school-age children, suggesting a fairly stable demand for family housing;
- A decline in the household formation years (ages 20-34), signaling a possible decline in demand for rentals and first-time homebuyer opportunities;
- A steep rise in the middle years (ages 35-54), fueled by the baby boomers and putting pressure on the trade-up market;
- Very little change in the empty-nester years (ages 55-64) and in the early senior ages (65-74); and
- An increase in the number of seniors, suggesting a need for small-scale housing and housing with services.

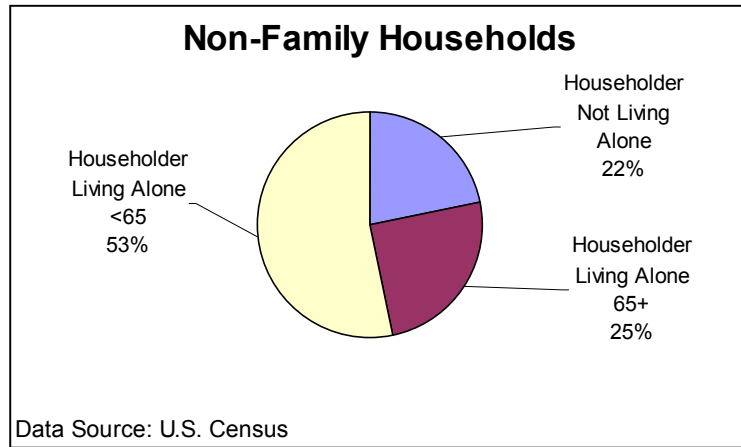
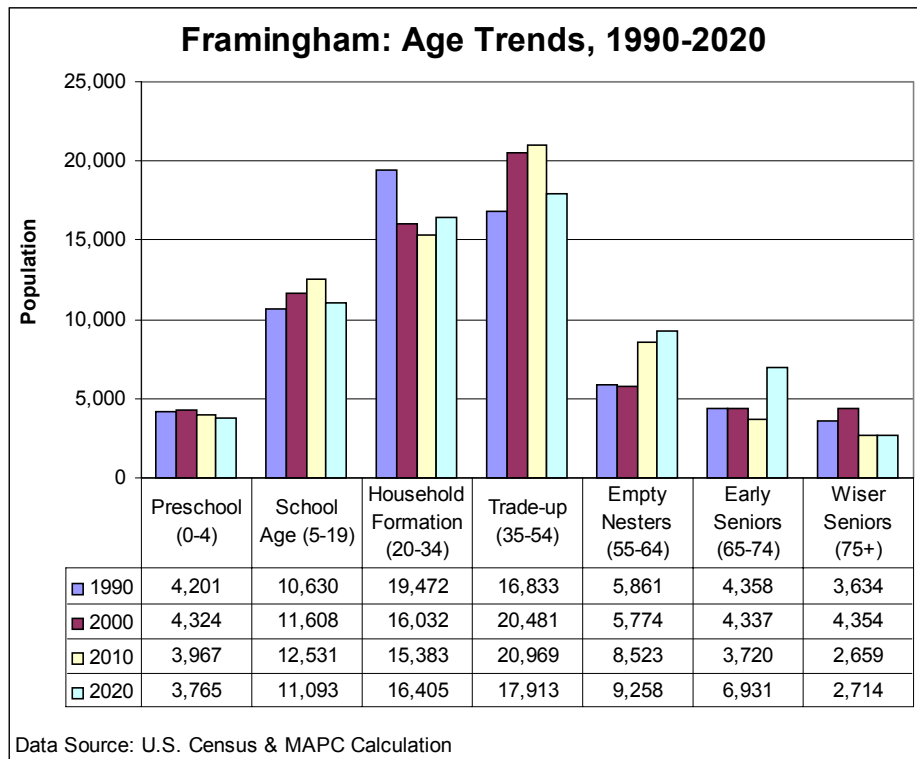


Figure 3



Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

This is almost identical to regional patterns.

Housing Demand: What Will the Future Bring?

According to MAPC's projections (shown in Figure 1), the town's population is expected to grow another 1.7% by 2020. During the same period, population in the subregion may grow by as much as 6% and in the region by about 4%. These estimates are based on past trends in birth and death rates, migration rates, and other variables. Although they are not derived directly from housing data, future zoning changes that affect housing could alter the future mix of households. The trend toward more but smaller households is likely to continue in Framingham, the subregion, and the region as a whole.

In terms of age trends, Framingham can expect (see Figure 3):²

- A slight decline in the number of pre-school children;
- an increase, followed by a decline, in the number of school-age children;
- a slight decline, followed by a small rise, in the household-formation years;
- a slight rise, followed by a slight drop, in trade-up demand; and
- an increase in the number of empty-nesters;
- a slight decline followed by a rise in early seniors; and
- a decline in seniors.

In the year 2020, about 14% of the town's population will be age 65 or more, compared to 13% in 2000. This represents a 20-year increase of 11%.

Just as the baby-boomers drove trade-up demand in the last decade, so will the aging of this large group drive future demand, potentially increasing pressure for smaller units that are easier to maintain and closer to transit and services.

Housing Supply Inventory

Quantity and Characteristics of Framingham's Housing

The number of housing units in Framingham – 26,734 units as of 2000 – grew 7% in the 1980s and 1% in the 1990s for a 20-year growth rate of almost 9%. This is far less than the subregion (21%) and the MAPC region (14%). The region as a whole saw much more housing growth in the 1980s; with a few exceptions, it was primarily the less built-up communities farthest from the core that grew more in the 1990s.

² Some of these age categories aggregate more ages than others, which contributes to the visual difference in the proportions of the groups (i.e., trade-up group includes the 20 years from age 35 to age 54, while empty nesters covers only the 10 years from age 55 to age 64).

Framingham Housing Action Plan

Housing Needs Analysis

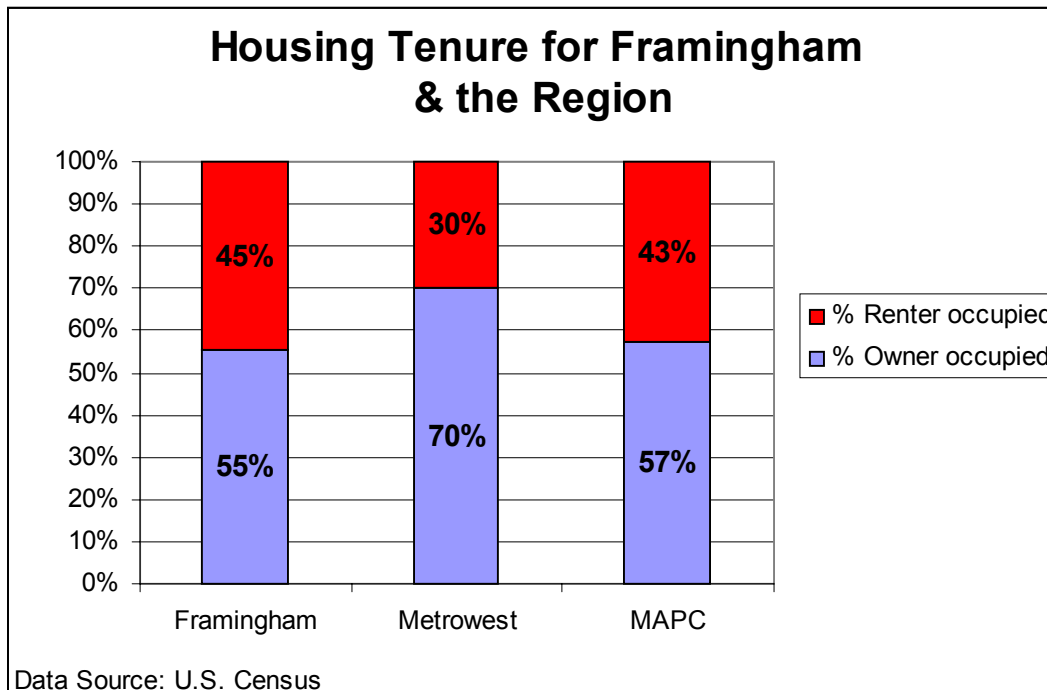
Low vacancy rates indicate high demand and tight supply, generally leading to cost increases. Vacancy rates in Framingham, especially for homeownership, were quite low as the 1990s began. Both rental and homeownership vacancies declined substantially during the decade. By 2000, vacancy rates for both rental and homeownership were extremely low, even lower than the statewide figures (see Figure 4).

**Figure 4
Vacancy Rates, 1990 and 2000**

Framingham Vacancy Rates by Tenure				
Vacancy Rates	1990	2000	MA 2000	National Standard
Rental Vacancy	6.3%	1.7%	3.5%	5%
Homeowner Vacancy	1.1%	0.2%	0.7%	3%

Of Framingham’s housing stock, 55% is owner occupied and 45% is renter occupied (see Figure 5). The rate of owner-occupancy is lower than Metrowest (70%) and the region (57%). Conversely, there are more opportunities for renters in Framingham than in the subregion and the larger region. However, since the 1980s rental opportunities in Framingham have decreased 2%, which is consistent with regional trends.

Figure 5



Much of Framingham’s housing stock – 61% -- was built between 1950 and 1980, and 69% was built before the 1970s, when lead paint laws were enacted (see Figure 6). Framingham has less

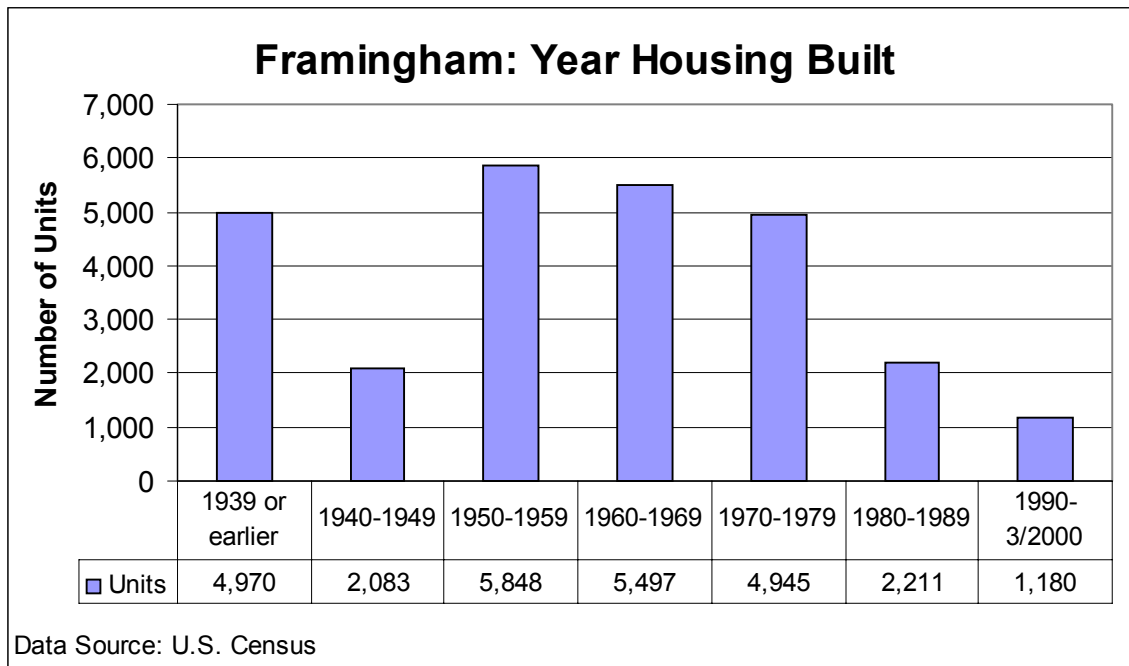
Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

really old housing than some other communities, but many homes are old enough that they may need repairs, remodeling, or lead paint improvements. Prior to 1950, Framingham's housing grew at a much slower rate than the region. However, between 1950 and 1980, when Framingham built the majority of its housing stock, its rate far exceeded that of the region. In the 1980s and 1990s, the rate of new housing being built again fell below that of the region.

Figure 6



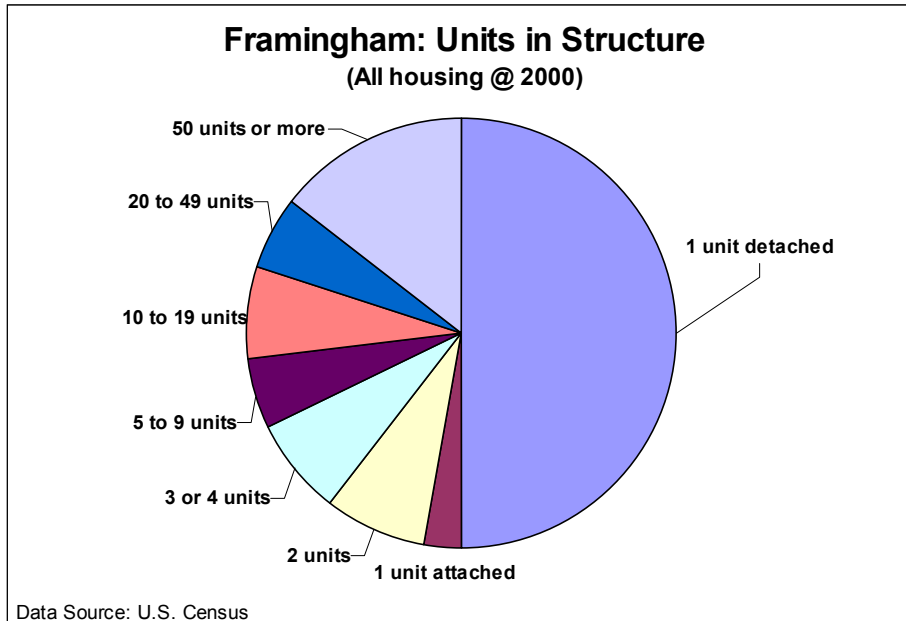
The proportion of single-family detached housing (50%) has changed very little since 1990 (48%). This is much lower than the Metrowest (64%) but more than the MAPC region (44%). The remainder of the town's housing is split among many structural types, with 14% in buildings with 50 units or more (see Figure 7). Framingham has almost 2,500 condos and 244 single-room occupancy units.

The most significant growth in Framingham in the last decade was in units in structures with 2-4 units (up 10%), followed by structures with 20 or more units (up 2%). However, overall there was less variety in the types of housing built in the 1990s, and Framingham actually lost units proportionally in some types. According to the U.S. Census, building permits issued for 2001-2002 were all single family (80 units).

Figure 7

Framingham Housing Action Plan

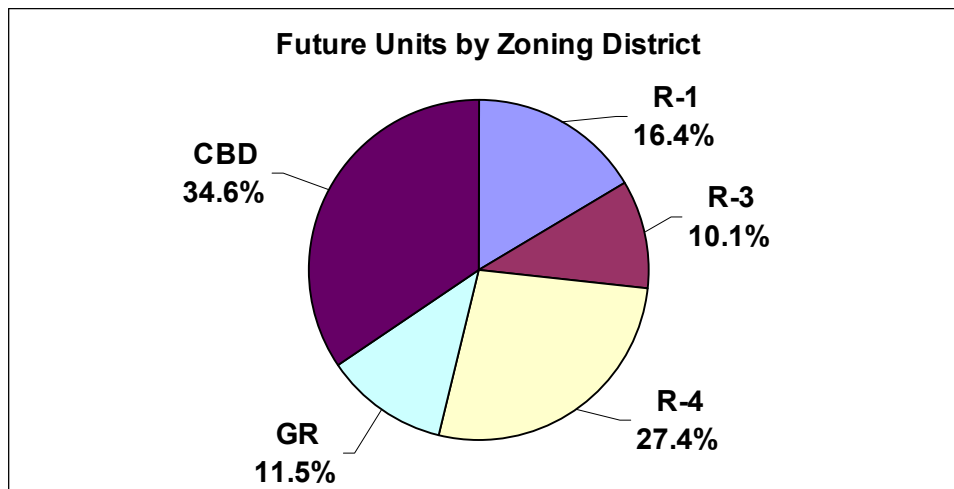
Housing Needs Analysis



Housing Supply: What Will the Future Bring?

Based on Framingham’s available land, existing zoning, and land use constraints, the MAPC buildout analysis indicates that the town may see as many as 3,227 additional dwelling units (see Figures 8 and 9). The majority of these units will be single family (65.5%), while 34.5% will be multi-family that will be built in the Central Business District. As a result of these changes, multi-families will decline from the current 45%. This “buildout” could result in almost 7,700 new residents and almost 970 new school children.

Figure 8



Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

Figure 9

Potential New Housing & Its Impacts					
Zoning District	Minimum Lot Size	Lots	Dwelling Units	Residents	Students
SR 1	8,000 sf	532	532	1,266	160
SR 3	20,000 sf	329	329	783	99
SR 4	43,560 sf	882	882	2,104	265
GR	8,000	372	372	885	112
CBD	None		1,112	2,647	334
TOTAL		2,115	3,227	7,685	970

Given these development projections, more of Framingham’s new housing is likely to be single-family, owner-occupied, lower-density, and more expensive housing than its existing housing. This will represent a shift in housing balance and less diversity of housing choice. However, much more of Framingham’s growth is expected to be in multi-family units than that of many other communities, reflecting some “smart growth” planning on the town’s part.

Affordable Housing

Affordable Housing is a wide variety of housing types that accommodate a diverse population, including growing families, senior citizens, persons and households with special needs, single householders, and families whose children are of adult age and have left the household, with special emphasis and high priority on the provision of housing for households with incomes that are not more than 110% of median income, as determined by the U.S. Department of Housing and Urban Development (HUD).

Chapter 40B

CHAPA states that Chapter 40B was “originally a *vehicle* to enable state and federal production programs to work in more communities. Now one of a *very few* tools available to build housing of any type, for all income groups. Comprehensive Permits create affordable *and* market rate units and serve as a vehicle for harnessing market-supported low/moderate income housing.”

Many residents have expressed their frustration with Chapter 40B and appear willing to rest on our laurels because Framingham is one of a couple dozen communities that have attained the goal: 10% of our total housing units are certified for inclusion of the 40B inventory of subsidized housing. Although local officials in most towns associate Chapter 40B’s 10% threshold with “housing need,” it is important to remember that 10% only determines whether developers are entitled to a streamlined appeal process.

Whether Chapter 40B captured a commonly understood meaning of “housing need” in 1969, 10% has little relevance today. In 2003, about 35% of the Commonwealth’s households are low or moderate income, and 39% of Framingham’s households are low and moderate income. Chapter 40B narrowly focuses on housing for low- and moderate-income households. By

Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

defining “housing needs” in this manner, Chapter 40B excludes other, very important housing barriers such as those faced by workforce/middle-income families and young citizens.

Framingham is not immune to any of these trends.

Affordable Housing Inventory

According to the state’s April 2002 Subsidized Housing Inventory, which keeps track of all housing that, qualifies under M.G.L. Chapter 40B, Framingham has 2,705 subsidized housing units. Of these, 1,069 are owned and managed by the housing authority, and 1,636 are in privately owned developments. The public housing has 671 elderly units, 24 disabled units, and 374 family units.

Framingham’s 2,705 subsidized units constitute 10.17% of its 26,588 year-round housing units, and therefore the town has reached the 10% goal established under M.G.L. Chapter 40B. However, some of the existing affordable housing may be lost through the expiration of restrictions on properties that are not permanently affordable. In the near term, 5 properties – 214 units – are “at risk” and others may also face similar risks. The town may wish to take steps to preserve the existing at-risk housing in order to simply maintain the current 10% level. In addition, the goal of 10% is a moving target: as the base number of housing units grows, the 10% grows as well; thus new affordable housing must be added simply to keep pace. The 10% is also an arbitrary number and is not based on need. As we will see later in this report, about 46% of Framingham’s households – estimated at over 12,000 households³ - have low-to-moderate incomes, the level that qualifies for subsidized housing.

Linking Supply, Demand, and Affordability

High demand and limited supply have cut vacancy rates and forced up the costs of both owning and renting a home.

The Costs of Buying a Home

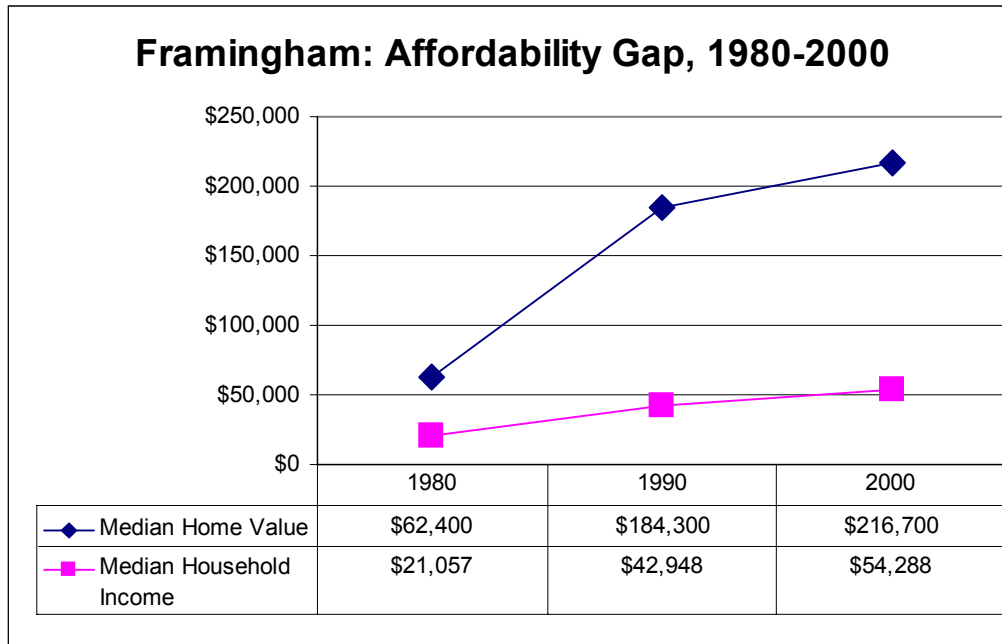
Framingham’s “Affordability Gap” – the relationship between income and home values – has grown substantially since 1980 (see Figure 10). As a rough rule of thumb, housing is considered affordable if it costs no more than 2.5 times the buyer’s household income. Even in 1980, the median-income Framingham household could not afford the median-value home; home values were 3 times incomes, above the ceiling for affordability. In 2000, home values had risen to 4 times incomes, even higher than this affordability rule of thumb. The median-income household in 2000 could afford about \$135,720, while the median value was \$216,700; thus this household faced an “affordability gap” of almost \$81,000 between what it could afford and what was available.

³ Not adjusted for family size.

Framingham Housing Action Plan

Housing Needs Analysis

Figure 10



Clearly, housing prices have risen faster than incomes, and housing has become much less affordable. Out of 101 MAPC communities, Framingham has the twenty-ninth lowest housing values. Though Framingham's housing values are on the lower end of the spectrum as compared with the 101 communities in the MAPC region, the ratio of home values to income in Framingham matches the median ratio – 4:1 – for the MAPC region, though it falls well below the highest ratio of 9:1. Bellingham is the only community in the region where the local median-income household can afford the median-value home (and have over \$3,000 left!), while Brookline residents face a gap of a whopping \$432,723.

On a regional level -- for households with the regional median income -- Framingham is more affordable relative to the whole region, though there is still a large gap (about \$53,000). A household with the regional median income could afford the median value home in only six MAPC communities, and Framingham is not one of these.

Although home sale prices remained relatively flat and even dipped during much of the 1990s, there has been a steep rise in recent years (see Figure 11).⁴ The median single-family home sale price in Framingham more than doubled between 1998 and 2003. In 2003, the median single-family home sold for \$324,500, the median condo for \$160,000, and the median for all sales (including 2-4 family dwellings) was \$300,000. Of 58 new homes built in 2001, only 1 was assessed for less than \$200,000 while 50% were over \$300,000. A household with the current regional median income -- \$82,600 -- would face an affordability gap of about \$118,000 between

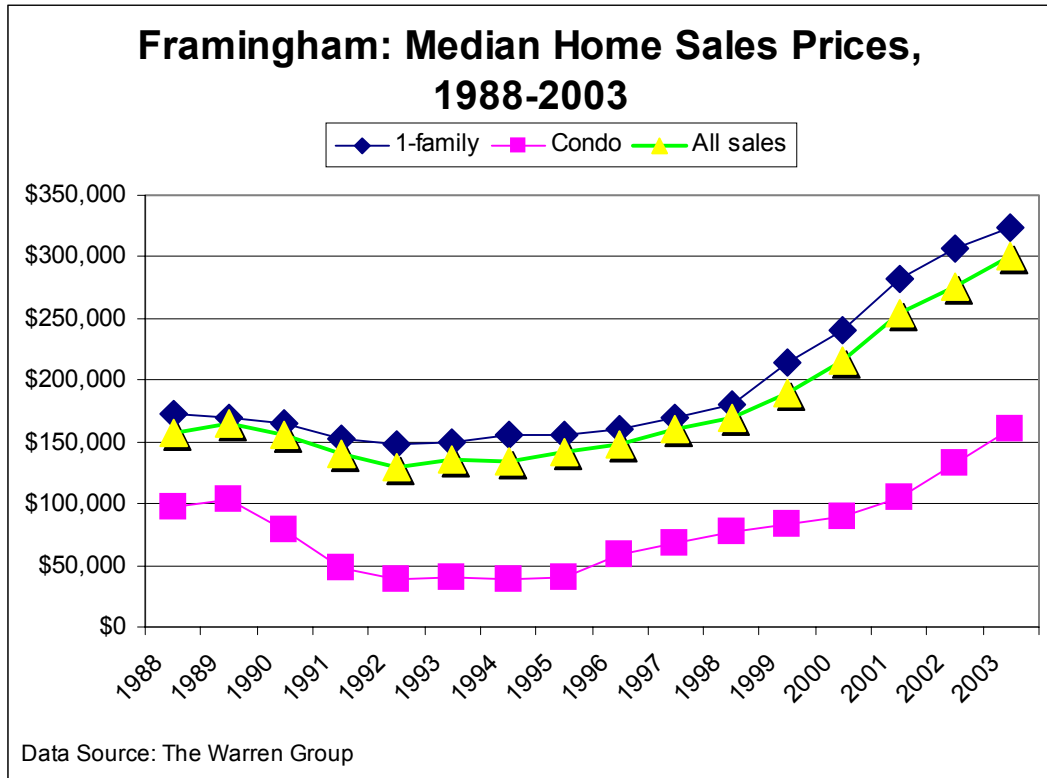
⁴ Home values, as shown in Figure 10, are the amounts residents consider to be the value of their homes as provided to the Census. Home sale prices, as shown in Figure 11, are based on actual home sales as recorded at the Registry of Deeds and made available by the Warren Group.

Framingham Housing Action Plan

Housing Needs Analysis

the current single-family sales price and what it can afford. A household at today's regional "moderate" income level -- \$66,150 -- would clearly face a much wider gap.

Figure 11



To bring the situation closer to home, we estimated how a young family with two town-worker salaries might fare in trying to buy today's typical condo as a starter home. An entry-level police officer and DPW worker together might earn up to about \$65,000 and could afford about \$162,000. Given the median condo price of \$160,000 for 2003, that family would be just barely able to buy a condo.

Framingham's condominium prices have not raised as much as single-family prices and are lower than those in many communities. Thus, Framingham's condos remain a relatively affordable first-step in homeownership for entry-level professionals, municipal employees, and other young families. Condos also offer an affordable alternative for empty-nesters and seniors who are interested in down-sizing.

The Cost of Renting

The costs of rental housing also rose substantially during the 1980-2000 time period throughout metro Boston. In Framingham, rents jumped 117% in the 1980s and another 20% in the 1990s. By 2000, median rent had reached \$835, requiring an annual income of \$33,400.

Rents as reported in the Census seem low. They are as reported by tenants in 2000, when the Census was taken. Thus they are relatively old. More importantly, they reflect rents paid by in-

Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

place tenants who may be long term and have rents that rise only incrementally from year to year. Newcomers seeking market rentals today most likely face considerably higher rents.

Although accurate current local rent level data are not available, a recent national study found that Massachusetts had the highest rents in the country. The study found that the statewide “fair market rent” (FMR)⁵ -- \$1,165 – required an income of \$46,582, while the metro Boston FMR -- \$1,419 – required an income of \$56,760. Furthermore, 61% of Massachusetts renters and 64% of metro Boston renters cannot afford the FMR.⁶

There are some indications of a slight slackening in recent rents, especially for luxury rentals. Nonetheless, of the various sources cited in a recent report,⁷ none shows rents below \$1,000 per month; median advertised 2003 rents in Newton and Waltham, the only communities in relative proximity to Framingham for which data are available, were \$1,450 and \$1,200 respectively. Newton’s rent declined about 9% from its 2001 median, while Waltham’s declined 11%.

Housing Cost Impacts and Housing Need

High housing costs have the most severe impact on those on the lowest rung of the income ladder. Of the renter households for which data are available, 40% (4,442 households) pay more than 30% of their income for rent; 34% (3,737 households) have incomes below \$35,000 and pay more than 30% of their income for rent; and 52% of elderly renters (814 households) pay more than 30% of their income for rent.

Of Framingham’s total households, about 46%, or more than 12,000 households, have incomes below 80% of median (see Figure 12). This is considered to be “moderate income” and is the income level that qualifies for affordable housing. Of these households, almost 7,800 have incomes below 50% of median, considered “low income.” Workforce/Middle income households – those with incomes between 80% and 150% of median – make up 33% of the town’s households, while upper-income households constitute about 21%.⁸

⁵ FMRs are estimated annually by HUD . They determine the eligibility of rental housing units for the Section 8 Housing Assistance Payments program and are used to calculate subsidies under the Rental Voucher program.

⁶ National Low Income Coalition, *Out of Reach*, 2003.

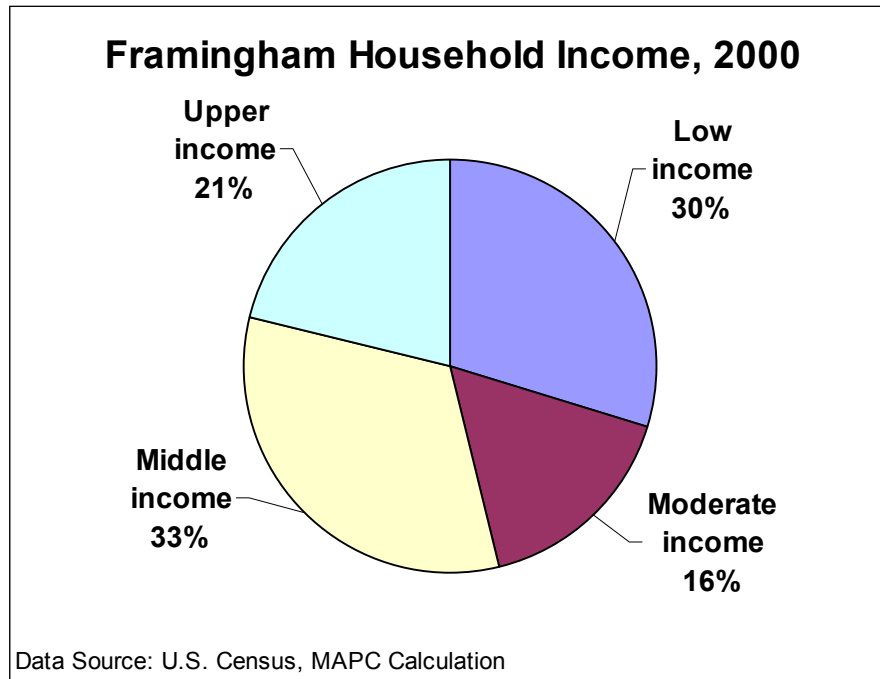
⁷ Northeastern University Center for Urban and Regional Policy, *The Greater Boston Housing Report Card 2003*, April 2004.

⁸ This is a statistical estimate only and does not adjust for family size. Cut-offs used in chart are for the year 2000, coincident with Census data. Low income (50% of median) = \$32,750; moderate income (80% of median) = \$50,200; middle (81%-150%) = \$98,250; upper income (over 150%) = over \$98,251.

Framingham Housing Action Plan

Housing Needs Analysis

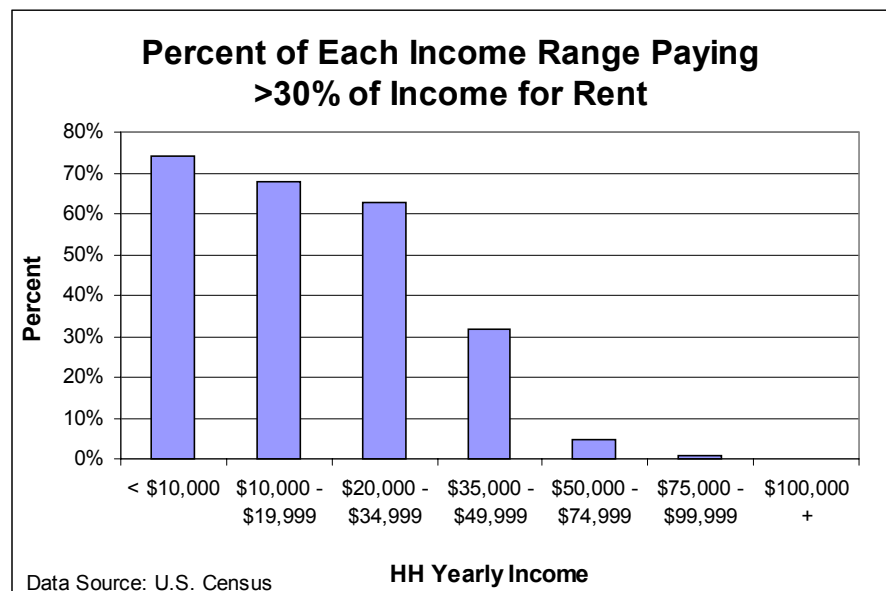
Figure 12



According to HUD, 24,674 people in Framingham are low-to-moderate income. This is an increase of 47% since 1990. The proportion of low-moderate income people has grown from 28% in 1990 to 39% in 2000. Also, 1,004 families (6%) were below the poverty level.

Figure 13

Lower-income households in Framingham face extreme rent burdens compared to other communities and are by far the most burdened by high rents (see Figure 13). Households in the young and old age ranges are most burdened, although in all age categories a fairly high proportion pays more than 30% of their income in rent (see Figure 14); 52% of elderly renters (814 households) pay more than 30% of their income for rent. This pattern of high impacts on young and old is fairly typical. In most communities, elders are especially burdened and people in the middle years are least burdened; in some cases, the young face high rent burdens.

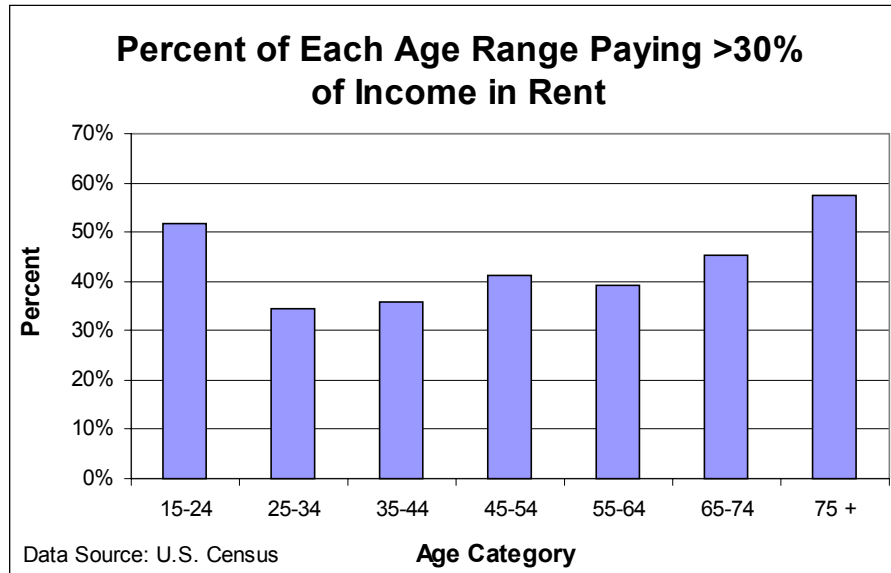


Dedicated to excellence in public service.

Framingham Housing Action Plan

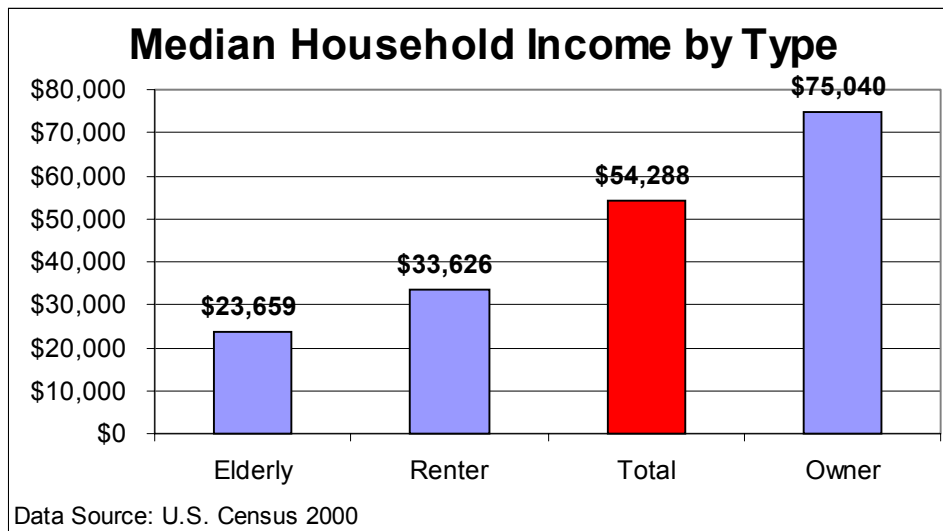
Housing Needs Analysis

Figure 14



Owners have the highest incomes, while renters and elders have the lowest incomes (see Figure 15).

Figure 15



Low-to-moderate income demand far exceeds available subsidized housing supply. According to the Framingham Housing Authority, there are 188 elderly households on the state-aided elderly housing waiting list and 316 on the federally aided list. The elderly numbers include disabled, who make up the largest proportion of this category: 63% of state-aided and 90% of federally-aided.

According to the 2000 U.S. Census, people with disabilities make up 10% of the town's population of 5-20 year olds; 21% of the town's 21-64 year olds; and 34% of those 65 and older.

Dedicated to excellence in public service.

Framingham Housing Action Plan

Housing Needs Analysis

Of the disabled population in Framingham between the ages of 21 to 64, 66% are employed as compared with 83% of those in the same age category who do not have a disability. These numbers further underscore the need for increased housing opportunities for the disabled of all ages in Framingham.

In addition, there are 1,802 applicants on the state-aided family waiting list and 2,176 on the federally aided list. There are also 2,058 applicants on the Section 8 vouchers waiting list. In addition, according to the Southern Middlesex Opportunity Council, Framingham has 503 homeless people.⁹ This includes 103 families, consisting of 112 adults and 192 children, and 199 single adults. This includes people in shelters, hotels and motels, and a number of other facilities. The greatest demand in Framingham is for multi-bedroom family housing, housing for people with disabilities, and housing for seniors.

By any of these measures, it is clear that there is an imbalance between housing costs and residents' housing needs. The 10% affordable housing threshold seems inadequate when 39% of the town's residents are low-to-moderate income; 39% of renters have low-to-moderate incomes and are paying more than 30% of their income for rent; 673 of Framingham's homeowners over age 65 pay more than 30% of their income for housing; long waiting lists exist for all subsidized housing, but especially family housing; and over 500 Framingham people are homeless. A goal of 30-40% affordable housing, although extremely ambitious, is more in line with needs.

According to the 2003 University of Massachusetts study, "The Fiscal Impact of New Housing Development in Massachusetts: A Critical Analysis", as the Massachusetts workforce ages, the ability of regions to accommodate younger workers and their families becomes an increasingly critical economic issue. Throughout Massachusetts, high-tech as well as manufacturing businesses rely on younger workers to fill the job ranks. Without a steady influx of new talent, these industries face a declining labor force. Other fields, including teaching, nursing and public safety all rely on young workers to balance attrition due to retirements. Regions across the state are already experiencing serious shortages of nurses and teacher shortages have, increasingly, become a concern.⁷ But in spite of the need to encourage young workers to stay and work in Massachusetts, housing in many parts of the state is unaffordable to younger workers and their families.¹⁰ Middle income households – the town's teachers, firefighters, police officers, librarians, young families, adult children of existing residents, and new employees joining the workforce – face enormous barriers in achieving homeownership. Given that about 33% of Framingham's households fit in this category, the town could adopt as a goal that 33% of its housing should be affordable to people in this range.

A program to work toward these goals should prioritize public assistance for low-to-moderate-income households and assume the following basic outline:

⁹ As of October 2003.

¹⁰ The Fiscal Impact of New Housing Development in Massachusetts: A Critical Analysis, The University of Massachusetts Donahue Institute

Framingham Housing Action Plan

Housing Needs Analysis

- Most low-income housing should be rental. This will require substantial subsidy, including reduction in land costs from using publicly owned property, reduction in profits from using non-profit developers, and reduction in financing costs via grants, subsidy programs, tax credits, and below-market financing.
- Moderate-income housing should be a mix of ownership and rental. Some could be subsidized as above, while others could have reduced costs due to zoning reform, property rehabilitation, adaptive reuse and conversion of non-residential properties, acquisition of existing property, first-time homebuyer assistance, and other incentives.
- Workforce/Middle-income housing would be predominantly ownership. Costs would primarily be moderated through zoning reform and non-financial reforms and incentives.

Housing Profile Summary

- Framingham can expect a growing demand for family, trade-up, empty-nester, and senior housing.
- The current housing mix is more diverse than most, with more different types of structures and more rental opportunities.
- The future housing mix is likely to have less variety, less rental, and be lower density and more expensive.
- Condos in Framingham still offer relatively affordable housing opportunities for entry-level professionals, town workers, young families, down-sizing empty-nesters, elders, and others.
- Although Framingham appears to have achieved the 10% affordable housing goal, there continues to be a very high need for affordable housing as indicated by:
 - Large numbers of low-moderate income people;
 - Long waiting lists for subsidized family, elderly, and disabled units;
 - Over 500 homeless people, including over 300 family members.
- Middle-income households also face barriers to homeownership.

Steps to Address Framingham's Housing Needs

Setting Goals and Objectives

It is clear from Framingham's Housing Profile that the town is becoming much less affordable and has a sizable and growing population that cannot compete in today's marketplace. Recent studies tell us that the state's high housing costs are major barriers to economic development and that Massachusetts is losing young adults because the cost of living – fueled by the cost of housing – is so high relative to other states.

With this as backdrop, local residents identified and ranked housing goals and themes. Based on the results, MAPC recommends the following composite goal statement:

Framingham seeks to build more affordable housing, using density to produce housing and save land and using a “village” concept to site housing with a mix of uses near transit, services, and other amenities. Housing should address the needs of a broad range of people (e.g., different incomes, ages), including existing residents & workers, and efforts should be made to attract good jobs so workers can better afford housing.

Based on the findings presented by MAPC at the Housing Forum, Framingham subsequently adopted a Housing Policy with the following housing objectives:

- The Town shall actively advocate and support the development and maintenance of a diverse housing stock throughout Framingham to ensure that quality housing is available to households and individuals at all economic and social levels.
- The town shall actively advocate and support the development of a variety of housing options for special needs populations, including homeless persons, and the elimination of barriers to such housing.
- The Town shall actively promote the elimination of substandard, overcrowded, or other undesirable living conditions.
- The Town shall actively promote and encourage creative, suitable options for the provisions of housing for elderly individuals.
- The Town shall support the preservation and improvement of existing public and privately owned affordable housing.
- The Town shall encourage the adoption of zoning, regulatory, permitting and other procedures that promote appropriate residential development.

These goals and objectives are compatible and complementary, and together set the stage for the strategies and recommendations presented in this report.

Dedicated to excellence in public service.

Identifying Potential Locations for Housing

Participants identified sites where housing might be appropriate either as new construction or redevelopment of existing structures. The Housing Opportunities map (see Map #4) and the list of potential sites, with some preliminary ideas about who might live there and what type of housing might be most appropriate, is a “starter set” for future investigation by the town and other partners (see next page). Further study of these sites will be needed to determine their development potential and feasibility and to address a range of issues including parking, site design, ownership, affordability levels, and more.

Participants were asked which locations seemed worth pursuing. The right-hand column shows the result: a “yes” indicates locations that received a 2/3 vote or more; a “no” indicates locations that did not receive a 2/3 vote. It is important to note that the group was small, and several votes were close; we recommend further investigation of most sites listed below and others that may be identified in the future.

Preserving and Creating Appropriate Housing

Seizing Opportunities and Overcoming Barriers

Framingham’s ability to preserve and create housing to meet its needs depends on many factors, including available land and buildings, funding and financial resources, staff, public awareness and political will, organizational resources, laws, regulations, policies, and programs.

Certain of these factors work in the town’s favor. The town is fortunate, for example, in that it has a large and highly competent Planning and Community Development Department, including expertise in housing. It also has an active Housing Partnership and a Housing Authority; the Housing Authority also has a non-profit housing development corporation, although it has been inactive in recent years due to lack of grant programs. Framingham has access to a broad range of services through the South Middlesex Opportunity Council (SMOC) and its housing development arm, the South Middlesex Non-Profit Housing Corporation. The town also has a Fair Housing Plan and a Fair Housing Committee.

The town receives annual Community Development Block Grant (CDBG) funds that are used for housing rehabilitation, lead abatement, and a host of other programs. It has also actively pursued other sources of funding for housing, including the Soft-Second Loan Program for first-time homebuyers and technical assistance grants to help the town negotiate with Ch. 40B developers.

In addition, Framingham participates in the MetroWest Affordable Housing Coalition and has a good working relationship with MetroWest Habitat for Humanity. In recent years, the town has adopted a number of zoning and regulatory changes that are supportive of housing and smart growth; its mixed-use by-law, for example, is often presented as a model for other communities. It has adopted guidelines for review of 40B developments and has just adopted an affordable housing by-law that will require 10% affordable units in all new development of ten units or more.

Potential Housing Locations

Dedicated to excellence in public service.

Map #	Location	Current Use	Proposed Use	Accepted
1	Dennison & Central Business District	Mixed Use	Mixed Use	Yes
2	Saxonville Center	Mixed Use	Apartments, Accessory Apartments, with storefronts and other commercial and business uses.	Yes
3	Nobscot	Mixed Use	Same as above	Yes
4	Framingham Center	Mixed Use	Same as above	Yes
5	Developed Land Throughout Town	Mixed Use	Accessory Apartments, with storefronts and Adaptive Reuse	Yes
6	Mt. Wayte	Mixed Use	Apartments, Accessory Apartments, with storefronts and other commercial and business uses.	Yes
8	Farm Pond	Underutilized Land	Mixed Use	Yes
9	Bethany	Underutilized Land	Open Space Preservation and Housing	Yes
12	Roxbury Carpet	Underutilized Building	Mixed Use	Yes
13	Union Ave./Clay Chevrolet	Underutilized Building	Mixed Use	Yes
14	Weeds at T-Station	Vacant	Mixed Use	Yes
15	Town Incinerator	Vacant	Mixed Use	Yes
16	Waverly St./Hollis Ct.	Parking Area	Mixed Use	Yes
17	Golden Triangle	Mixed Use	Mixed Use	Yes
18	State Lumber	Underutilized Building	Convert to Housing	Yes

From a property perspective, the town has some opportunities in underutilized sites and some older properties and has a fair amount of undeveloped or underdeveloped land zoned for residential or mixed-use purposes.

Perhaps most important of all, the town has both the leadership and citizen support to proceed with efforts to develop and maintain a diverse housing stock to provide housing opportunities for households and individuals at all economic and social levels.

One strong indication of the leadership and citizen support is the formation of a new community organization, *Housing for All*, that has been informed by the Carlisle Foundation that will receive a grant for the provision of an array of community housing initiatives. Subject to an annual review of performance, the grant may extend for three years for a total award of \$92,000.

Dedicated to excellence in public service.

Housing for All (HFA) is a collaboration of groups in Framingham concerned with promoting affordable housing and the ending of homelessness locally. It recognizes that there is much work to be done in building strong community support for housing initiatives. It also recognizes the value of a nonprofit organization which can provide flexible funding to meet the needs for first and last month's rent, gap financing, and seed monies.

The \$92,000 grant from the Carlisle Foundation support will be used to hire an executive director half time, whose mission is to recruit volunteers and organize groups in Framingham in support of affordable housing and ending homelessness. Over the three years of the grant, with the help of an executive committee, the executive director will be asked to organize and create a nonprofit organization which will: identify from faith communities, youth groups, and the community at large volunteers who will work on specific projects, and the identification of such projects; train and recruit persons for general advocacy for affordable housing and tenant organization; create a Neighborhood Leaders Fund with donations from the community which will award small grants for targeted projects; build the programmatic and organizational infrastructure which will attract sizeable funding for affordable housing (e.g. from banks and state agencies), by providing a fiscally accountable non-profit organization; Create a housing trust fund, if needed, or a community loan fund or develop partnerships for obtaining loanable funds from organizations such as Boston Community Capital; and fundraise for monies to sustain the program after the Carlisle funding concludes. Activities of Housing for All are meant to be accomplished through volunteers who serve on subcommittees of the board in each of the six program areas listed above. The Executive Director will work with these volunteers to meet stated goals.

Measurable goals over three years include finding permanent housing for homeless families by raising funds to cover their first and last month's rent to assist with acquiring an apartment, or to prevent an eviction. Housing for All will issue small grants to neighborhood leaders to involve them in neighborhood improvement. The initiative hopes to substantially increase the numbers of persons in the community advocating for affordable housing at town forums and meetings of policy making boards, by conducting training workshops. The group plans to set up mechanisms to get contributions to do larger projects of rehabilitation or new starts. The goal of the initiative by its fourth year of existence is to secure recurring funding to sustain the organization. The program will begin operation on an interim basis under the administrative umbrella of the Plymouth Church United Church of Christ in Framingham.

The program will evolve soon into a separate non-profit entity. Working on a blend of projects that respond directly to immediate need and those that require a longer term for implementation, Housing for All will elicit and harness volunteer interest in housing issues, in a way that will raise participant awareness and accomplish concrete tasks that will give comfort to those in need. This deeply personal involvement will increase understanding of housing issues and will contribute to a climate of greater community-wide empathy for those in housing need that will encourage concrete, action oriented responses.

There are also a number of obstacles to achieving the town's housing goals. These include the high and rapidly escalating cost of housing and land, some zoning and regulatory impediments, and a decline in both federal and state housing assistance funds.

Dedicated to excellence in public service.

Development Constraints

Generally speaking, Framingham has relatively few development constraints compared to many surrounding towns. However, the Northwest quadrant of Framingham not served by public water or public sewer. In addition, there are some steep slopes in that area of town, most notably Nobscot Hill with elevations ranging from 200 feet above sea level to 400 feet. Reference to these limitations is included in the Town of Framingham Open Space and Recreation Plan, dated August 2003 (see Figure 3, Development Limitations Map, Figure 4 Water Resources, Figure 5 Unique Landscape Features and Figure 6 Protected Open Space and Recreation Properties).

S E A Consultants, Inc. (S E A) is in the process of developing a town-wide Comprehensive wastewater Management Plan. As of this date, SEA has completed a review of the existing conditions relative to the Town of Framingham's water and sewer systems and produced a draft report. Framingham's sewer and water infrastructure is aging and in need of serious repairs in many locations.

MORE TO FOLLOW

- Source of the constraint and whether the community has the ability to mitigate that constraint or limitation

Infrastructure

- Analysis of the community's infrastructure, such as school capacity, water/sewer capacity, etc.

Taking Strategic Action

At the initial visioning session, Framingham residents identified the following strategies as a starting point for its housing plan:

- Develop adequate parking for downtown housing opportunities
- Promote mixed-use development at transportation and economic hubs
- Promote mixed-use zoning to potential developers
- Determine appropriate areas to change zoning from industrial to residential
- Facilitate Dennison property for housing possibilities
- Encourage flexibility in zoning (parking and setbacks) to promote appropriate mixed-use developments
- Increase housing opportunities for the disabled of all ages
- Adopt bylaws allowing accessory apartments
- In appropriate areas, raise density to reduce parking needs and traffic congestion and to increase public transit use and pedestrian movement.
- Promote voluntary rent review
- Encourage "friendly" 40B development
- Provide incremental tax breaks for rehabilitation of property
- Apply for state and federal grants for housing programs

Dedicated to excellence in public service.

- Establish/enhance a local housing trust fund
- Improve permitting process, including establishment of single point of contact for coordination of large projects

MAPC has used these ideas, strategies from other Framingham housing planning documents, and ideas from other communities to formulate the series of recommended strategies that follow.

Recommendations

This report identifies a series of housing barriers and “enablers,” suggested housing locations, and detailed recommendations under the following general categories:

- Reinforce and enhance housing leadership and organizational capacity
- Undertake a public education campaign
- Pursue additional financial resources
- Use the leverage of 40B status to solicit desirable affordable housing
- Consider zoning changes
- Preserve existing affordable housing and protect existing residents
- Produce new housing, especially using existing property opportunities
- Explore regional opportunities