

# FRAMINGHAM HOUSING PLAN



**Town of Framingham**  
**Housing Policy Liaison Committee**  
**Board of Selectmen Representatives**  
Ginger Esty  
Katherine Murphy  
**Planning Board Representatives**  
Sue Bernstein  
Ann Welles

**February 2007**  
**Adopted by Town Meeting on May 9, 2007**



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# INTRODUCTION

## Background

In June 2004, the Town of Framingham completed a Community Development Plan under a state grant awarded by the Executive Order (E.O.) 418 Inter-Agency Work Group. E.O. 418 directed four state agencies to provide technical and financial assistance to cities and towns in order to increase the supply of housing affordable to low-, moderate- and middle-income households. It also outlined a broad framework for planning grants that promoted a unified approach to affordable housing, transportation, economic development, and open space. Upon receipt of a state-approved scope of services, municipalities were permitted to contract with their regional planning agency or private consultants to prepare a Community Development Plan or, in some cases, to implement a recently completed master plan. In Framingham, the Metropolitan Area Planning Council (MAPC) prepared a Community Development Plan that includes all four components authorized by E.O. 418.

In a parallel effort, the Framingham Housing Partnership prepared a housing policy statement and housing action plan for approval by the Board of Selectmen. The housing policy statement was adopted by the Board of Selectmen on March 4, 2004, prior to completion of the Community Development Plan, and it expressed six objectives for improving and increasing the supply of safe, decent, affordable housing. When the housing action plan was presented at a public meeting in June 2004, some town officials and residents expressed concerns about its content and the previously adopted policy statement.

Objections to the policy statement and the draft housing action plan eventually led to votes on two articles at a special town meeting in October 2004: a resolution calling on the Board of Selectmen to rescind the policy, and a home rule petition calling for any housing plan in Framingham to be developed jointly by the Board of Selectmen and Planning

Board and approved by a two-thirds vote of town meeting. Between the public meeting and the close of the special town meeting warrant, however, the Framingham Department of Planning and Economic Development applied for a Priority Development Fund (PDF) grant to disseminate information about affordable housing, refine the housing action plan, and develop suitable implementation strategies for it. In December 2004, DHCD approved Framingham's PDF grant application. At the 2005 Annual Town Meeting, the Planning Board received an appropriation of \$80,000 to prepare a master plan for the town. A portion of the master plan funding was used to supplement the state PDF grant in order to complete a new housing plan.

## Organization & Approach

This plan was developed under the direction of the Framingham Housing Policy Liaison Committee (HPLC), which includes representatives of the Board of Selectmen and Planning Board. The HPLC received professional support from planning consultants and the Framingham Department of Planning and Development. The HPLC's goal was to produce a housing plan that would accommodate all appropriate planning approaches to housing and be suitable for incorporation into Framingham's Master Plan. A guiding principle of the HPLC's work is to preserve existing housing diversity and determine strategies for maintaining and enhancing Framingham's housing diversity in the context of the social and economic success of the Town.

The HPLC formed a Citizen Advisory Committee (CAC) to help steer the development of this housing plan. The CAC, which met monthly during most of 2005, included residents and professionals who participated in organized discussions and provided individual perspectives on housing issues that were representative of Framingham as a whole. The CAC was charged with providing input and feedback to assist the HPLC in preparing a comprehensive,

town-wide housing plan for Framingham. The HPLC considered the CAC's various perspectives, questions and concerns on housing, and has incorporated them, as appropriate, into the plan.

## About Framingham

Framingham has much to offer with regard to housing supply, diversity and opportunities. We have suburban neighborhoods of single-family homes, urbanized two-family and multi-family areas, mid-rise and high-rise apartments and condominiums, mixed-use developments, and historic buildings and neighborhoods. Framingham has a larger percentage of rental housing units (45%) than almost any town in the state. Aided in part by progressive housing policies after World War II, Framingham provides a wide range of subsidized housing – for low-income families, the elderly and persons with disabilities – and is one of 49 communities that currently meet the **Chapter 40B** 10% minimum for low- or moderate-income housing. In addition, Framingham has a variety of housing types that are relatively affordable even though the units do not qualify for the Chapter 40B Subsidized Housing Inventory: from apartments in multi-family homes to condominiums available for first-time homebuyers.

Housing development is an ongoing, dynamic process. Since the late 1990s, Framingham has made progress by adopting new zoning regulations and approving several new housing developments. Town Meeting has authorized downtown zoning that supports mixed-use development, mixed-use and open space-residential design regulations, inclusionary zoning that requires the creation of affordable housing in new developments, an active adult (over-55) bylaw, and a series of environmental controls such as earth removal, erosion control and land clearing regulations that have been designed to protect our existing neighborhoods. New housing is under construction or has been approved downtown and in other parts of Framingham.

With housing diversity comes population diversity. The residents of Framingham cover a wide spectrum, from families to recent immigrants to young couples and older, long-time residents. Many have chosen Framingham due to its proximity to jobs, a transportation network that offers excellent

access to the Boston metropolitan area, and public transportation via commuter rail and bus service. As a component of the town's master plan, this housing plan seeks to meet the needs of Framingham's diverse population while strengthening the town's established neighborhoods, commercial village areas and the downtown area. The new Framingham Housing Plan promotes a continuation of the town's recent progress in a manner that complements and conserves existing neighborhoods.

Framingham is a complex town, and it is clear that people do not agree about all of the housing needs that should be addressed as part of a broader, long-term community development strategy.

Some residents think Framingham has too much affordable housing; others believe the town needs more affordable housing. Some residents think the town should promote large, spacious single-family homes; others worry that Framingham is losing its traditionally affordable, small "starter" homes

to **mansionization**, the phenomenon of tearing down older homes and replacing them with very large houses that seem out of place in older, established neighborhoods.

Further, some people think Framingham shoulders a

disproportionate share of the region's needs for housing and human services, and others think Framingham is a logical seat of MetroWest service delivery due to the town's historic role as a regional economic center.

### READER'S GUIDE

*In this report, words or phrases set in bold type, such as **Chapter 40B** or **mansionization**, are defined in the glossary in Appendix A.*

Although the town is divided on many issues, it is not divided on all issues. Framingham wants to be an attractive, safe community that people choose because it has a good reputation, good schools, a variety of activities for persons of all ages, places to shop, and high-quality jobs. Most people in Framingham value the town's abundant opportunities: education, culture, the arts, recreation, public transportation, and citizen access to local government. Unlike some neighboring suburbs, Framingham is not a homogenous community. It has families at all income

levels and a culturally diverse population. It also has an unmatched suburban employment base, from major high-tech industries to small retail and service establishments, along with a noteworthy presence of health care industries. Further, it has a distinctive and interesting land use pattern with a wide variety of housing, including a large inventory of **subsidized housing**.

Just as people seem to agree about Framingham's strong suits, they also share some concerns about the town's condition today and its prospects for the future. Framingham does not want to be a town that homebuyers rule out because they perceive it as an undesirable place to raise a family. In addition, Framingham does not want residents to leave when they have the means to buy up to better housing, and it does not want to be seen as a place with serious social problems. As this plan evolved over the past 18 months, the town's yearning for recognition as a great place to live and work was almost palpable. Residents do not want Framingham to be characterized by others as a town that has shirked responsibility for addressing its fair share of regional needs – or as a town that should absorb more than its fair share.

In some ways, Framingham is the state's poster child of housing choice. Aside from the fact that Framingham currently exceeds the 10% statutory minimum under Chapter 40B, it has far more housing units and more types of housing than any town nearby, and a large number of housing units that sell for prices well below regional market norms. It also has many apartments, both subsidized and market-rate, and as a result, Framingham offers rental housing options that do not exist in a majority of the region's communities. However, Framingham does have unaffordably housed low-income families living within its borders, and the town is at risk of losing some of its older subsidized housing to expiring use restrictions. Furthermore, since Framingham once allowed higher-density multi-family housing to be built without a comprehensive permit, there are no legal barriers against converting existing rental developments to condominiums.

## Sources of Information

An objection to Framingham's earlier housing action plan was its reliance on federal census data to describe the town and local housing needs. Some

## HOUSING PLAN GOALS

*By implementing this Housing Plan, Framingham seeks to achieve five key goals:*

- **Preserve** the town's existing inventory of affordable housing;
- **Continue** to meet the 10% statutory minimum under Chapter 40B;
- **Continue** to provide housing for a diverse mix of households;
- **Encourage** regional solutions to regional housing needs; and
- **Encourage** neighborhood conservation.

readers may be disappointed to hear that this plan also relies heavily on federal census data. However, it incorporates other available data and in some cases, data obtained from commercial sources.

Despite the age of Census 2000 tables, they should not be dismissed simply because the data reflect a snapshot in time: April 1, 2000. The federal census is the only source of systematically collected and reported data for many geographic units in the United States. Census comparisons make it possible to view Framingham in relation to neighboring towns, to communities with similar populations or land area elsewhere in Massachusetts, to Middlesex County or the Boston metropolitan area, or the state as a whole. Moreover, census data can be obtained for small geographic units known as census tracts or block groups, which usually depict sub-areas of a town (Fig. 1, next page). The data for these smaller units help to illustrate population and economic differences that exist within a community. They also shed light on historic development patterns, not only in one town but also throughout a region. For example, census data can be used to map nodes of older housing in a cluster of contiguous communities. The presence of these nodes along one major transportation route or waterway tells a story about economic ties that historically linked adjacent towns.

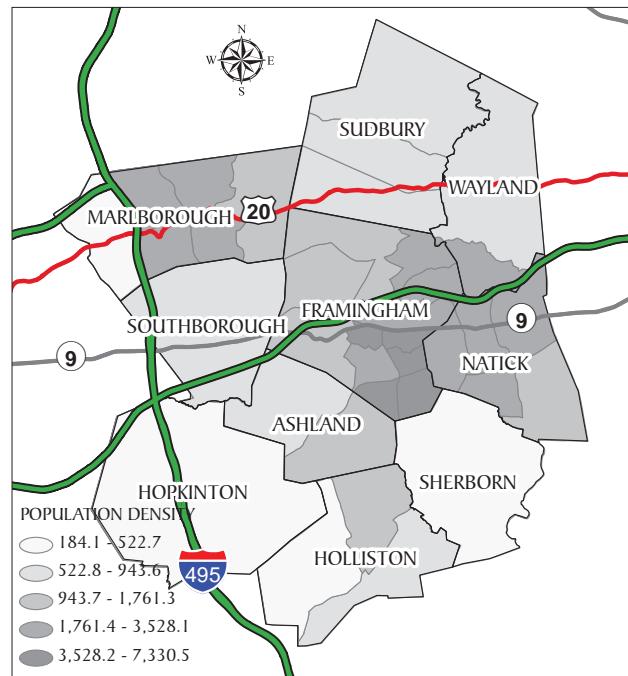
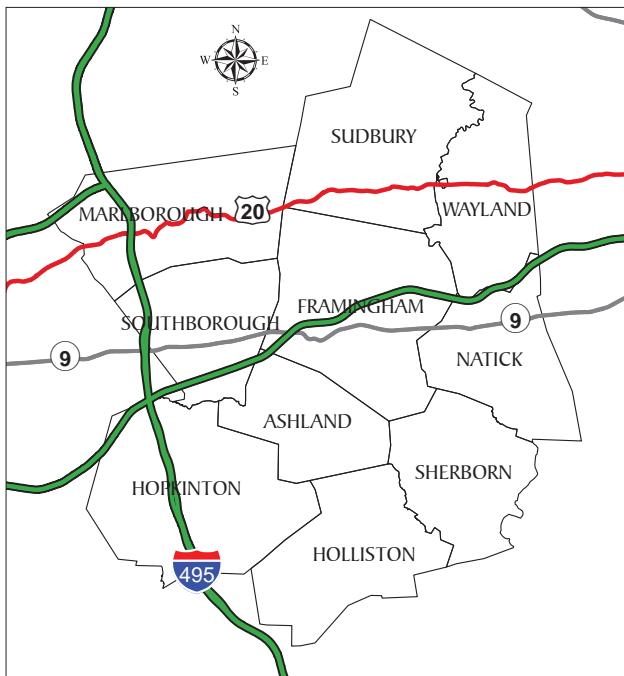
Arguably, Census 2000 should not be the only source of information for any study. Still, when the relative economic position of a region's cities and towns has not changed materially since the last census, the relationships probably remain valid even though the absolute numbers would be different if the census were taken again today. Some of the towns around Framingham have continued to grow since April 2000, often in ways that reinforced and enhanced their wealth and prosperity. In contrast, Framingham has not grown much because it developed rapidly many years ago. Its regional position as an urban economic center is not substantively different from its position six years ago, just as Sherborn's position as an extremely wealthy town is not substantively different.

Where the federal census has been consulted to develop this plan, it facilitates a look at regional similarities and differences: qualities that make Framingham like or unlike the towns around it, and like or unlike larger comparison areas. Statistically, Framingham is more like Middlesex County or the **Boston Metropolitan Statistical Area** than the small towns nearby, but Framingham is Middlesex County's fifth most populous community (out of a total of

54). Together, the County's top five cities and towns – Lowell, Cambridge, Newton, Somerville and Framingham – house 30% of its entire population.

Sometimes people think the Bureau of the Census ("Census Bureau") has only one job: to collect and report data for the decennial census. In fact, the Census Bureau has numerous departments, vast data resources and on-line data retrieval systems that support research in many disciplines. Information for this plan came from other Census Bureau repositories such as the Economic Census (2002), monthly and annual building permit statistics, and special divisions devoted to poverty research, population, housing and public school studies. The plan also tapped economic data from sister agencies, namely the Bureau of Labor Statistics (BLS) and Bureau of Economic Analysis (BEA). As work on this plan came to a close, the Census Bureau released new data from the American Community Survey (ACS), a major federal initiative that will eventually produce more frequent social and demographic profiles of communities throughout the United States. Unfortunately, there was not enough time to analyze the new ACS data and incorporate it into the plan.

**Fig. 1: Framingham Regional Comparison Areas**



For purposes of this plan, "MetroWest" includes the nine communities shown on the map to the left: Framingham, Wayland, Sherborn, Ashland, Holliston, Hopkinton, Southborough, Marlborough and Sudbury. The same communities are shown in the map on the right, this time subdivided into federal census tracts. The color gradient in the second map illustrates ranges of population density per sq mi. The South Framingham census tract is the region's most densely populated area.

Housing sale prices were tracked with median sales price data reported on the Bunker and Tradesman web site, supplemented by four sources: monthly and annual sales data available from the Massachusetts Association of Realtors, detailed sales obtained from Bunker & Tradesman's subscription service, single-family home absorption rates supplied by a local realtor, and information from the town. Market rents were more difficult to establish because there is no regular data collection or reporting system for apartment rents at the local or regional level. Information reported in this plan comes largely from surveys conducted by the Department of Planning and Economic Development and the consultants, asking rents published in the newspaper, and consultation with property managers.

Local information also appears throughout the housing plan. For example, a detailed profile

of property characteristics was made possible by analyzing an electronic version of assessor's property record cards. Framingham has a considerable library of information on its own official web site, and where applicable, those sources were examined as well. The town's Geographic Information System (GIS) data supported most of the local (non-comparison) maps in the plan. In addition, the Framingham Housing Authority supplied information about its public housing portfolio and Section 8 vouchers. Local realtors offered both factual and anecdotal information. From time to time, the HPLC arranged for speakers to present information at meetings of the Citizens Advisory Committee. A complete list of sources cited or consulted for the preparation of this plan may be found at the end of the report.

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# CHAPTER 1

## LAND USE & TOWN CHARACTER

### Context

Planning for future development should consider the natural and man-made features that contribute to each town's distinctive character. These features typically define the community's land use patterns, which in turn influences the way the community is perceived. A land use pattern consists of the physical arrangement and intensity of residential, commercial, industrial and institutional development, along with open land and roadways. Regions also have distinctive land use patterns, typically with a city or major economic center serving as the hub of employment, services and transportation. In major metropolitan areas, historic development patterns have produced sub-regions and smaller economic centers in which many people live, work, and purchase goods and services, and their economic activity contributes to the economy of the larger region.

Framingham is a good example of a sub-regional economic center. Bounded by Wayland, Natick, Sherborn, Ashland, Southborough, Marlborough and Sudbury, Framingham serves as the MetroWest sub-region's primary employment node due to its location halfway between Boston and Worcester, its direct access to two major highways and its industrial history.<sup>1</sup> Since Framingham is the most populated west-of-Boston-suburb between Route 128 and I-495, it serves as the core of a statistical sub-area in a large, federally-defined economic region anchored by Boston, Cambridge and Quincy. In addition, Framingham is the largest of ten communities that comprise the MetroWest Growth Management Committee, a sub-region of the **Metropolitan Area Planning Council** (MAPC).<sup>2</sup>

Framingham differs in important ways from most Eastern Massachusetts suburbs, especially those

surrounding it. For example, it has the fourteenth largest population in the Commonwealth and the thirteenth largest number of housing units, but in land area Framingham is about average for the state as a whole. Its 25.12 square miles of land (16,960 acres) support a fairly intensive development pattern. When viewed on the basis of population density (2,663.6 persons per sq. mi.), Framingham is more like the older suburbs and some of small cities along and inside Route 128.<sup>3</sup>

The types, extent and intensity of land uses in Framingham today have a great deal to do with the make-up of its population and the economic position of its households. The same factors place Framingham in a unique regional position. Unlike neighboring towns that still have relatively large amounts of vacant land and untapped growth potential, Framingham is substantially developed although the northwest part contains some large, vacant parcels. Communities like Framingham do not always have fewer options to manage growth and change, but their options are more complicated.

### Natural Features

Framingham is a maturely developed community with a land use pattern comprised of urban, suburban and rural forms. Its topography descends from hilly terrain in the northwest toward lowlands that run from the south to northeast sections of town, roughly following the course of the Sudbury River. Throughout Framingham's northwest quadrant, the land rolls in a continuous band of hills and ridges, rising as high as 600 feet above mean sea level (MSL) between Gibbs Mountain and Nobscot Hill. The character of the land, the endurance of farms, and the views to Wash Brook and the Sudbury River valley all help to explain the designation of 2,400 acres in northwestern Framingham as part of Massachusetts Scenic Landscape Inventory.<sup>4</sup> High points also dot the terrain in the vicinity of the Massachusetts Turnpike (I-90) and Route 9, such as Indian Head

Hill and Bare Hill, and in the southern part of town, including Merriam Hill, Clark Hill and Tom Hill. These elevations are generally much lower, ranging from 275-325 feet above MSL, but they contribute landscape diversity to an area that is characterized by intensively developed transportation, commercial, institutional and residential uses.

Framingham's landscape and soil structure consist of sands, gravel, clays and silts over pre-glacial bedrock. Most of Framingham's surficial geology is composed of sand and gravel deposits, particularly in the eastern half of town, with smaller deposits crossing portions of Grove Street and around the Foss Reservoir. Many of the sand and gravel deposits in the central and eastern part of Framingham support medium- and high-yield aquifers. Glacial till extends throughout much of the western side of Framingham and in pockets along the Sudbury River, while floodplain alluvium deposits track the Sudbury River from the Bracket Reservoir north to the Wayland town line.

Open water, rivers and streams, and wetland resources have had an indelible impact on Framingham's development. About 1.4 square miles of the Town's total area (26.5 square miles) consists of surface water. The most visible and historically important water resource, the Sudbury River, crosses Framingham on its journey northeast from Westborough to Concord. The industrial settlement of Saxonville became prosperous by harnessing the Sudbury River's power for the textile mills during the early 1800s. In the late 19th century, the state dammed the Sudbury River to create six water supply reservoirs for metropolitan Boston, including the Foss and Bracket Reservoirs in Framingham, and acquired large amounts of land for water supply protection.<sup>5</sup> Although the state eventually reclassified the Sudbury River reservoirs as emergency supplies, the reservoirs, the open space around them, and the aqueducts that were built to carry water to the city, have shaped the land use patterns that exist in all of the affected communities.

Framingham was largely developed when current environmental laws began to materialize in the early 1970s. It is difficult to tell how much wetland filling may have occurred as the Town evolved, but some of Framingham's most intensive land uses extend into low-lying areas, notably in South Framingham,

Framingham Center and portions of Saxonville. Vegetated wetlands comprise about 7% of the Town's total area, and areas within the 100-year flood plain, about 12%.<sup>6</sup> Wetlands and floodplains surround segments of the Sudbury River and smaller water courses such as Birch Meadow Brook and Hop Brook, and also punctuate the landscape throughout Callahan State Park in northwestern Framingham. Most of Framingham's wetlands are deciduous wooded swamps, consistent with the southern New England hardwood forest found in many parts of the community. Pockets of shrub swamp occur near intensively developed areas such as Shoppers World, the Massachusetts Turnpike and Route 9, and northwest of Farm Pond in South Framingham. In addition, riparian corridors follow the Sudbury River and the Town's perennial streams, supplying about 1,800 acres of aquatic and terrestrial habitat.

The state has classified a few locations in Framingham as significant habitat for a total of 18 rare, endangered or threatened species. As recently as 2001, the Natural Heritage and Endangered Species Program (NHESP) received reports of a threatened plant species and an amphibian on the state's "special concern" list. Two pockets of priority habitat (a total of 240 acres) exist in northern Framingham: west of Edgell Road, extending into the Knox Trail Council's land and the Callahan State Forest, and between Hemenway Road and Nob Hill Drive, including the New England Wildflower Society's land. Framingham also has some open, fairly undisturbed areas that buffer habitats for both rare or endangered and common species. These areas lie primarily in northwestern Framingham, with pockets in Saxonville, south of the reservoirs between Salem End Road and Badger Road, and around Farm Pond, for a total of more than 3,000 acres of upland and wetlands.<sup>7</sup>

## Built Environment

The fact that two of the state's earliest turnpikes run through Framingham helped to steer the Town's physical evolution and shape its role as an economic hub for the MetroWest area. Much of Framingham's present-day development pattern was framed by regional roadways and rail service during the 1800s, the latter reaching South Framingham ca. 1835. By the end of the 19th century, three railroads converged

in South Framingham, and the attendant freight yards, industries, shops and housing that characterize industrial villages of that era can be seen on historic maps of the town.

Evidence of the annexations and secessions that dominated local politics in many parts of the state from about 1800-1880 can be gleaned from Framingham's shape and boundaries. From its original settlement as Danforth's Farms to the Framingham that exists today, the Town's corporate limits changed quite a bit as portions of Sherborn, Holliston and Natick were annexed to Framingham and portions of Framingham, to Marlborough, Southborough, and Ashland. Less than 100 years ago, the town line separating Framingham and Sherborn was closer to South Framingham than it is today (Fig 2). Although old municipal boundary changes may seem inconsequential to present-day conditions in cities and towns, often they have lasting significance. For Framingham, this is particularly true because the land annexed from Sherborn in 1924 includes MCI-Framingham and the Southern Middlesex Correctional Center (called "Sherborn Prison" as late as 1945).<sup>8</sup>

## Land Use Inventory

### *Open Space and Vacant, Undeveloped Land*

Framingham has nearly 4,200 acres of land in open space or recreational use (Table 1). According to a state-maintained database of open space throughout the Commonwealth, 82% of the open space in Framingham (3,401 acres) is protected in perpetuity, that is, the land will never be developed unless an existing, legally enforceable use restriction is removed with approval from a state agency or by an act of the legislature. An additional 459 acres have no legal protection from future development, although most of this land currently supports an intensive institutional use such as Framingham State College, MCI-Framingham, and private schools or religious communities. State agencies own the vast majority of all unprotected open space in Framingham. The level of protection against a future change in use for the remaining 300 acres is unknown or undocumented.

From 1971-1999, about 300 acres of agricultural land were developed in Framingham, but the Town

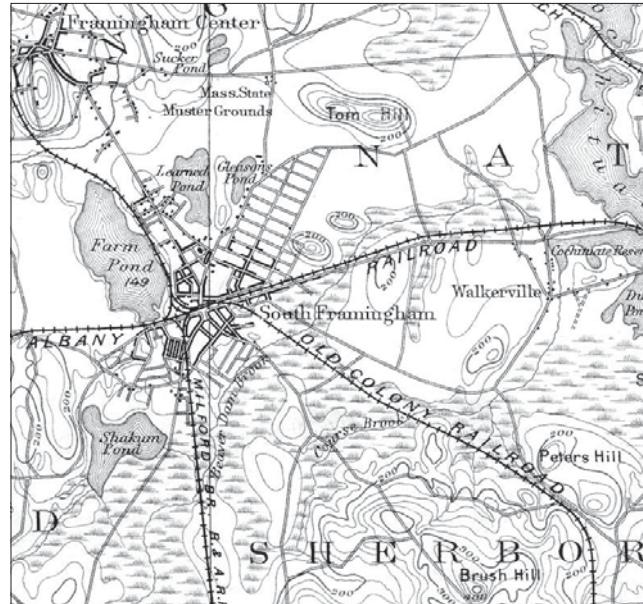


Fig. 2. South Framingham ca. 1894 (above) and 1943 (below).



still has 375 acres in Chapter 61A agricultural use, including one farm protected in part by an agricultural preservation restriction (APR).<sup>9</sup> In addition, Framingham has about 278 acres in forest management under Chapter 61, and 143 acres of recreational land under Chapter 61B (excluding the golf courses).<sup>10</sup> Most of these properties include a single-family home occupied by the landowner.

**TABLE 1: OPEN SPACE INVENTORY BY LEVEL OF PROTECTION AND OWNERSHIP**

<b>Level of Protection</b>	<b>Acres</b>	<b>Ownership</b>	<b>Acres</b>
Limited	14.61	Town of Framingham	917.89
None	458.89	Department of Conservation & Recreation*	1,504.16
Perpetuity	3,401.16	Other State Agencies	264.26
Unconfirmed	295.38	MWRA	464.49
Total	4,170.04	Sudbury Valley Trustees	410.27
		Other Non-Profit	253.15
		Private	355.82
		Total	4,170.04

*Source: MassGIS, Open Space Data (February 2006 Release). \*DCR land includes state parks and land owned for water supply purposes. Table 1 does not report all land owned by the town or other public entities. The town owns many properties that are not classified as open space, such as the schools and other public facilities.*

Today, Framingham has less than 1,000 acres of vacant, privately owned land zoned for residential, commercial or industrial use, without any deed or other legal restrictions that limit development. According to data from the assessor's office (Table 2), about one-fourth of the town's vacant acres are undevelopable due to steep slopes, extensive wetlands, or lack of access. Residential land constitutes nearly all of the land assessed as undevelopable, but only 54% of the land assessed as developable or potentially developable. In most cases, Framingham's vacant land consists of fairly small parcels. For example, of the 211 residential parcels with some degree of development potential, only seven contain more than 10 acres of land. Finally, Framingham has about 242 single-family homes on large parcels (5+ acres) that could potentially support one or more additional house lots.<sup>11</sup> Together, the Town's vacant residential land, its remaining Chapter 61, 61A or 61B land, and "surplus" acres in single-family parcels provide a combined total of 1,400 acres with some degree of development potential for new housing.

### ***Residential Development***

Framingham's roads tell an important story about 20th century growth, for as roads were built to accommodate new homes, they generally followed the design traditions in vogue at the time. On the historic USGS maps in Fig. 2, South Framingham's compact form and street grid stand out as much as the absence of subdivisions between Nobscot, Saxonville and Route 9. When Framingham's population doubled from 1900-1930, most of the new housing development occurred as infill growth between South Framingham and Framingham Center, northwest along Union Street and Franklin Street, around Learned Pond, south of Route 135 in Coburnville, and northward toward Saxonville. Linear, interconnected streets serve most of these neighborhoods and contribute to their urban feel.

Not surprisingly, the neighborhoods built since World War II are much different. Framingham experienced a population explosion during the 1950s due to household formation rates, completion of the

**TABLE 2: VACANT LAND BY USE CLASS AND DEVELOPMENT SUITABILITY**

<b>Use Class</b>	<b>Developable</b>		<b>Potentially Developable</b>		<b>Not Developable</b>		<b>Total</b>
	<b>Acres</b>	<b>Parcels</b>	<b>Acres</b>	<b>Parcels</b>	<b>Acres</b>	<b>Parcels</b>	<b>Acres</b>
Residential	278.98	148	89.44	63	208.77	282	577.19
Commercial	51.63	35	84.77	28	3.78	16	140.18
Industrial	51.89	16	108.80	18	28.12	12	188.81
Total	382.50	199	283.00	109	240.67	310	906.17

*Source: Framingham Assessor's Office, FY05 Parcel Database. Table 2 excludes Chapter 61/61A land.*

Massachusetts Turnpike, and federal policies favoring suburban development. The effects of these events can be seen throughout the north-central parts of town.

The impact of roadways on a community's physical form and character is illustrated in the neighborhood bounded by Hemenway Road and Potter Road (off Water Street), where most of the homes were built between 1955 and 1964. Here, a classic suburban street hierarchy of small, place-level (dead-end) streets, sub-collectors and minor collector streets provides access to single-family homes and simultaneously insulates them from nearby neighborhoods served by the same major roads: Edgell Road, Water Street and Elm Street. Another good example from the same era is Singletary Lane (Fig. 3), which runs along the western edge of Bracket Reservoir from Salem End Road to Fountain Street. Singletary Lane supplies access to a small, interconnected frame of place streets and two interior sub-collectors, an arrangement similar to Hemenway and Potter Roads. It also illustrates the curvilinear design of subdivision roads that became fashionable in postwar America: streets that represented a conscious departure from the traditional urban grid found in South Framingham.

In addition to "tract" subdivisions, large apartment developments were built, mainly along Route 9 during

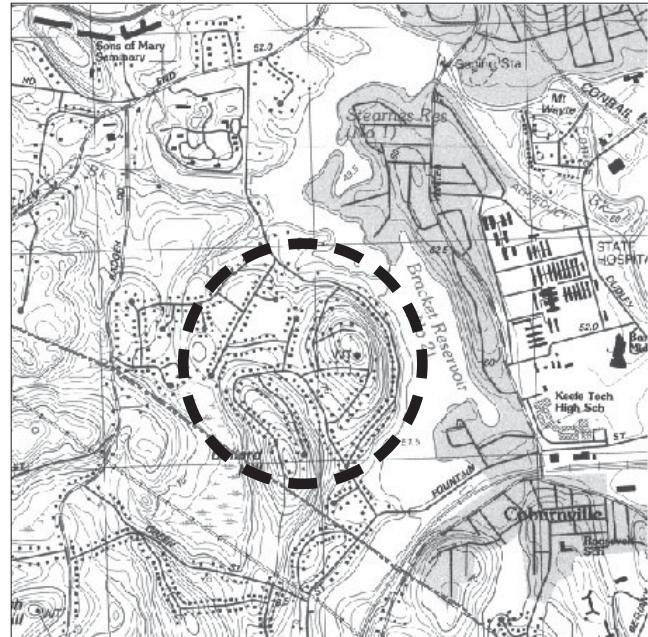


Fig. 3. Singletary Lane and adjacent neighborhood streets, an example of Framingham's post-war subdivisions.

the 1970s when the town still allowed multi-family housing. However, nearly all of Framingham's most recent residential growth has been comprised of detached single-family homes, largely due to zoning requirements and market demand. In Framingham today, about 7,300 acres are in residential use.<sup>12</sup>

**TABLE 3: EXISTING RESIDENTIAL DEVELOPMENT (2005)**

Residential Use (Property Class Code)	Total Parcels	Number of Housing Units	Total Acres
Detached Single-Family Homes (101, 61, 71, 81)	13,296	13,296	6,362.7
Condominiums (102)	96	2,707	138.5
Two-Family Homes (104)	1,037	2,075	241.7
Three-Family Homes (105)	223	666	51.7
Multiple Residences (109)	79	151	105.7
Multi-Family (111)	182	847	39.9
Apartments (112, 113, 907, 908)	96	6,120	232.3
Rooming or Boarding House (121)	9	91	1.9
Other Group Residence (123)	1	26	2.0
Congregate Housing (125, 126)	6	973	74.1
Mixed Use, Predominantly Residential (13)	62	146	19.3
<b>Total</b>	<b>17,698</b>	<b>27,098</b>	<b>7,269.9</b>

Source: Framingham Assessor's Office, FY05 Parcel Database.

### ***Commercial and Industrial Development***

Framingham has a large commercial base. In addition to Downtown Framingham, commercial nodes exist in Framingham Center, Nobsco and Saxonville, and Shopper's World occupies the "Golden Triangle" around Route 9 and Route 30. Framingham is renowned for its regional retail establishments, but the town has a more diverse commercial property inventory: hotels and motels, professional, business and medical office space, commercial recreation, cultural activities, medical and long-term care facilities, and auto-related services. Aggregate commercial development occupies 1,200 acres of land.

Industrial districts are located on the west end of Route 9, including the Technology Park, and in South Framingham and Saxonville, along with pockets of industrially zoned land near the Golden Triangle. Framingham has several well-known manufacturing

and research-and-development companies, including corporate headquarters, which serve as a major source of high-wage employment in the region. The industrial land use inventory includes approximately 430 acres.

### ***Institutional Uses***

Institutional uses broadly include schools, religious facilities and other uses that accommodate the general public, such as libraries and museums. Facilities such as hospitals or prisons also qualify as institutional uses. Like other regional economic centers, Framingham has a considerable amount of institutional development. The most obvious examples are Framingham State College and MCI-Framingham. In addition, some 370 acres of land support religious uses, and Framingham has numerous public and private schools.<sup>13</sup>

**TABLE 4: EXISTING COMMERCIAL AND INDUSTRIAL DEVELOPMENT (2005)**

Commercial or Industrial Use	Total Parcels	Existing Space (sq. ft.)	Total Acres
<b>COMMERCIAL DEVELOPMENT</b>			
Hotels, Motels (300, 301)	9	930 (rooms)	25.0
Nursing Homes (304)	7	362 (beds)	11.4
Other Private Care Facilities (305)	2	418,292	15.3
Storage & Warehouses (310-319)	69	1,448,397	147.0
Retail, Restaurants (320-326)	232	3,400,259	322.4
Automotive Uses (330-338)	189	693,303	189.6
Professional/Business Offices, Banks (340-344)	257	5,893,373	357.6
Public Services (351-355)	11	75,234	9.2
Culture-Entertainment (362, 369)	2	87,441	29.8
Indoor Recreation (373-375)	3	8,904	10.6
Outdoor Recreation (380)	2	2,052	11.6
Mixed Use, Predominantly Commercial	60	257,745	32.3
<b>INDUSTRIAL DEVELOPMENT</b>			
Manufacturing (400)	24	1,135,461	72.7
Storage for Manufactured Products (401)	8	2,306,978	156.4
Manufacturing Offices (402)	10	319,766	30.7
Accessory Land (403)	1	0	1.6
Research & Development (404)	9	1,200,974	83.1
Sand & Gravel (410)	4	31,962	42.3
Utility: Electric Substation (424)	7	14,672	31.3
Telephone Exchange (430)	4	205,978	11.4
Telephone Relay (431)	7	0	9.4

*Source: Framingham Assessor's Office, FY05 Parcel Database.*

## End Notes

<sup>1</sup> Framingham New England City and Town Area (NECTA) Division, Boston-Cambridge-Quincy NECTA. Source: Office of Management and Budget (OMB), Federal Register 65, no. 249 (2000): 82228-82238.

<sup>2</sup> For purposes of this report, the term “MetroWest” includes a different cluster of communities than the MAPC MetroWest Growth Management Committee’s coverage area. Where “MetroWest” appears in this housing plan, it includes Framingham, Ashland, Hopkinton, Holliston, Marlborough, Natick, Sherborn, Southborough, Sudbury and Wayland.

<sup>3</sup> Population, land area and housing unit rankings by author; for original data, see Massachusetts Department of Revenue (DOR), Division of Local Services, “Housing Units and Square Miles by Community,” Municipal Data Bank <<http://www.dls.state.ma.us/mdm.htm>>.

<sup>4</sup> Commonwealth of Massachusetts, Department of Environmental Management (now Department of Conservation and Recreation), Scenic Landscape Inventory, 1981. Area calculation based on boundaries of Scenic Landscape Inventory as reported by MassGIS.

<sup>5</sup> Commonwealth of Massachusetts, Department of Conservation and Recreation, Division of State Parks and Recreation, Sudbury River Watershed, <<http://www.mass.gov/dcr/>>.

<sup>6</sup> MassGIS, Department of Environmental Protection (DEP) Wetlands Conservancy Program Maps, and Federal Emergency Management Agency (FEMA) Flood Insurance Rate Maps (Q3 Flood Data), at <<http://www.mass.gov/mgis/>>.

<sup>7</sup> Massachusetts Executive Office of Environmental Affairs, Division of Fisheries and Wildlife, Natural Heritage and Endangered Species Program, Rare Plants and Animals Town List; BioMap Core Habitat Program and Living Waters Project, <<http://www.mass.gov/dfwele/dfw/nhesp/nhesp.htm>>.

nhesp.htm>.

<sup>8</sup> William F. Galvin, Secretary of the Commonwealth, Historical Data Relating to Counties, Cities and Towns in Massachusetts (1997), 15, 48, 105; University of New Hampshire Library, Government Documents Department, Historic USGS Maps of New England and New York, <<http://docs.unh.edu/nhtopos/nhtopos.htm>>; see Framingham SE Quadrangle, 15 Minute Series, 1894.

<sup>9</sup> MassGIS, University of Massachusetts Resource Mapping Project, Land Use Data 1971-1999, and Open Space Data.

<sup>10</sup> Framingham Assessor’s Office, FY 2005 CAMA database. Author’s note: total acres listed in the assessor’s database slightly exceed the number of Chapter 61, 61A and 61B acres reported by MassGIS.

<sup>11</sup> Ibid.

<sup>12</sup> The residential land use inventory in Table 3 does not include all housing units in Framingham. For example, the assessor’s records indicate that Framingham has 83 dwelling units in commercial buildings and 239 units in tax exempt properties owned and managed by non-profit charitable organizations. For purposes of this housing plan, units in tax-exempt properties owned by non-profit organizations and operated for a charitable purpose have been excluded from the definition of “dwelling unit” or “housing unit” because in most cases, the units are integral to social service or educational programs and not part of Framingham’s generally available housing supply. The Social Service PILOT and Comparative Study Group recently published a report on social service programs in Framingham, including programs with a residential, transitional housing or shelter component; see <<http://www.framinghamma.gov/>> Town Government/PILOT and Comparative Impact Study.

<sup>13</sup> See Appendix B.

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## CHAPTER 2

# POPULATION PROFILE

## Population Characteristics

A community's official population includes all people counted as resident persons, regardless of the type of building they live in or their household or citizenship status. In population studies, a household includes all of the people who occupy the same housing unit as their usual place of residence.<sup>14</sup> Since most people are members of households, population characteristics often mirror household characteristics. The mix and cost of housing, access to jobs and services, the reputation of local schools, and many other factors tend to influence the make-up of a community's households.

However, population characteristics can be shaped by factors not directly related to households, notably the presence of public or private institutions that provide living accommodations for non-household populations. Framingham's Census 2000 population

of 66,947 includes a diverse mix of households and families, and many people associated with three state-owned institutions: Framingham State College, MCI-Framingham and the Southern Middlesex Correctional Facility.

### ***Population Growth***

Population and housing growth usually occur together, but in older, built-out communities, the population rises or falls from decade to decade based on household formation rates, birth rates, regional economic conditions and other factors. Since 1980, Framingham's population has changed very little while once-rural towns such as Ashland, Hopkinton and Southborough have absorbed significant growth. The Bureau of the Census estimates that Framingham's population has declined by about 1,300 people since April 1, 2000, the date of the most recent decennial census.<sup>15</sup> Although federal statistics suggest that Framingham is experiencing a somewhat faster rate of population loss than the state as a whole, the

**TABLE 5: COMPARISON RATES OF POPULATION CHANGE, 1980-2004**

Geography	Official Census Population Counts					2004 Estimate	2000-04 Change
	1980	1990	1980-90 Change	2000	1990-00 Change		
<b>FRAMINGHAM</b>	<b>65,113</b>	<b>64,989</b>	<b>-0.2%</b>	<b>66,910</b>	<b>3.0%</b>	<b>65,598</b>	<b>-2.0%</b>
Ashland	9,165	12,066	31.7%	14,674	21.6%	15,528	5.8%
Holliston	12,622	12,926	2.4%	13,801	6.8%	13,919	0.9%
Hopkinton	7,114	9,191	29.2%	13,346	45.2%	14,031	5.1%
Marlborough	30,617	31,813	3.9%	36,255	14.0%	37,699	4.0%
Natick	29,461	30,510	3.6%	32,170	5.4%	32,113	-0.2%
Sherborn	4,049	3,989	-1.5%	4,200	5.3%	4,230	0.7%
Southborough	6,193	6,628	7.0%	8,781	32.5%	9,549	8.7%
Sudbury	14,027	14,358	2.4%	16,841	17.3%	17,164	1.9%
Wayland	12,170	11,874	-2.4%	13,100	10.3%	13,063	-0.3%
Massachusetts	5,737,037	6,016,425	4.9%	6,349,097	5.5%	6,416,505	1.1%
Middlesex County1	1,367,034	1,398,468	2.3%	1,465,396	4.8%	1,464,628	-0.1%

Sources: Bureau of the Census, MISER; Community Opportunities Group, Inc.

town is a microcosm of changes in the geographic distribution of people and households throughout the Commonwealth. Furthermore, federal population estimates do not fully account for the accelerated rate of immigration that has occurred since the mid-1990s.<sup>16</sup> This means that Framingham's decennial population count and interim population estimates may not represent all persons actually living in the community.

Recent rates of population growth around Framingham and in other areas of the state seem high, but they pale in comparison to the changes that occurred in Framingham during the 1950s. No town in the Commonwealth can match Burlington's 1950-1960 population increase of 295%, but in the same decade, Framingham ranked 61 out of 351 cities and towns for high growth rate (58.6%). Placed in perspective, Framingham had about 16,400 more residents in 1960 than in 1950, and it gained another 19,500 people by 1970.

Neighboring towns like Sudbury and Wayland also grew dramatically when families flocked to the suburbs after the war.<sup>17</sup> However, there were important differences between Sudbury, Wayland and Framingham then, just as differences exist today, and growth did not affect them in the same way. Sudbury and Wayland were very small towns, but Framingham

was already an established economic center. In addition, Sudbury and Wayland had considerable household and land wealth while Framingham was a middle-income town. Measuring the evolution of these and other MetroWest communities by rates of population growth or decline provides an incomplete picture of past and present forces operating in the region, particularly in Framingham.

### ***Population Age***

Framingham has a somewhat younger population than most MetroWest communities. Its median population age is similar to that of the state and Middlesex County, yet median age statistics can be very misleading. For example, the populations of Framingham and Hopkinton have the same median age, but for different reasons. As shown in Table 6, children under 18 comprise 33% of Hopkinton's total population and only 21.4% of Framingham's. The presence of many children explains Hopkinton's young median age, but Framingham's stems primarily from the large population of students at Framingham State College. Framingham also has comparatively large percentages of young householders (headed by people under 34), and institutionalized persons between 18-64 years of age.

Changes in population age are important because they may signal needs for different types of housing.

**TABLE 6: UNDER-18 AND ELDERLY POPULATION**

Geography	Under 18	Percent Population	Over 65	Percent Population	Median Age
<b>FRAMINGHAM</b>	<b>14,335</b>	<b>21.4%</b>	<b>8,691</b>	<b>13.0%</b>	<b>36.2</b>
Ashland	3,707	25.3%	1,432	9.8%	37.4
Holliston	4,141	30.0%	1,228	8.9%	38.2
Hopkinton	4,417	33.1%	917	6.9%	36.2
Marlborough	8,431	23.3%	4,190	11.6%	36.1
Natick	7,401	23.0%	4,608	14.3%	38.2
Sherborn	1,339	31.9%	474	11.3%	41.1
Southborough	2,818	32.1%	708	8.1%	36.9
Sudbury	5,476	32.5%	1,653	9.8%	38.8
Wayland	3,759	28.7%	1,868	14.3%	41.4
Massachusetts	1,500,064	23.6%	860,162	13.5%	36.5
Middlesex County	329,073	22.5%	187,307	12.8%	36.4
Worcester County	192,448	25.6%	97,969	13.0%	36.3

Source: Census 2000, Summary File (SF) 1 Table P12; Community Opportunities Group, Inc.

During the 1990s, the age distribution of people living in Framingham, the state and the nation changed quite a bit. Framingham's small increase in total population masks changes that occurred at all age levels, notably among children, seniors and the "Baby Boomers," or persons born between 1946 and 1964. Across the state, the number of children under 5 declined from 1990-2000 while the

school-age population increased by 17%. In the 18-24 and 25-34 year age cohorts, Massachusetts experienced a net population drop of -18.3% and -15.9% respectively, while the number of persons 35-54 (the "Baby Boom" generation) rose significantly. The state also gained empty nesters (55-64) and people over 85 by 26%, but lost younger retirees by -7%.

For Massachusetts, changes in population age from 1990-2000 were similar to the nation's, but the state's absolute decline in pre-schoolers, young citizens and seniors deviates from national averages. Statewide statistics serve as a backdrop for changes in the age make-up of Framingham's population over the past decade because local trends often tracked state trends. The noteworthy exceptions include Framingham's increase in children under 5, which parallels the national trend, and its inexplicable decline among persons 55-64, which differs from both state and national averages. While a much sharper decrease among persons 18-24 occurred in Framingham than in Massachusetts, the town's percentage drop was less substantial than in all neighboring communities. In contrast, the same age group increased 1.5% throughout the nation.<sup>18</sup>

### **Household & Group Quarters Populations**

Nationally, the household population represents 97.2% of the total population, but the prevalence of colleges and universities in Massachusetts distinguishes

**TABLE 7: CHANGE IN POPULATION BY AGE COHORT, 1990-2000**

Age Cohort	United States	Massachusetts	Middlesex County	Framingham
Under 5	4.5%	-3.7%	1.6%	4.3%
5-17 Years	17.4%	17.2%	18.3%	17.7%
18-24 Years	1.5%	-18.3%	-21.9%	-27.5%
25-34 Years	-7.6%	-15.9%	-14.6%	-11.9%
35-44 Years	20.1%	15.7%	15.4%	14.1%
45-54 Years	49.4%	45.5%	38.9%	30.1%
55-64 Years	14.8%	6.1%	2.6%	-1.4%
65-74 Years	1.6%	-7.0%	-2.0%	-1.0%
75-84 Years	22.9%	18.1%	16.3%	20.4%
Over 85	37.6%	26.6%	23.8%	18.1%
Total (All Ages)	13.2%	5.5%	4.8%	3.0%

*Source: Census 2000, SF 1 Table P12; 1990 Census, SF 1 Table P011; Community Opportunities Group, Inc.*

the statewide population profile from that of the country overall. Here, 96.5% of the population is in households and the remaining 3.5% is classified as a group quarters population, or unrelated persons living in some type of shared accommodations. The group quarters population includes "institutionalized" and "non-institutionalized" people. In the United States, the institutionalized population consists primarily of prison inmates (49%) and nursing home patients (42%), while college students comprise about half of all non-institutionalized people. The situation is different in Massachusetts, where college students account for 78% of all non-institutionalized people, and prison inmates, only 26% of all institutionalized people. Since these statistics represent state averages, they do not reflect conditions in traditional college towns or the host communities for county, state or federal prisons.

Framingham is unusual because it has both a college campus and two state correctional facilities. Of Framingham's total population, 2.4% are non-institutionalized people in group quarters and nearly all are Framingham State College students; and 2.6% are institutionalized people, mainly persons in nursing homes and the state prisons. The comparable statistics for the state are 2.1% and 1.4%.<sup>19</sup>

From 1990-2000, Framingham's group quarters population declined by 309 people (net). According to the Census Bureau, most of the decrease occurred

in nursing homes and college dormitories, with a combined absolute loss of 570 persons. The closure of Cushing Hospital in 1991 was most likely a contributing factor. The town also experienced a 161-person increase in the state prison population and an increase of 108 people in "other" (unclassified) non-institutional facilities.<sup>20</sup>

### **Cultural Diversity**

Framingham is more diverse than any of the surrounding communities or the state as a whole. Its diversity can be measured, in part, with racial, ethnic, ancestry, citizenship and language statistics for the population overall and children attending public schools. The total population includes more than 13,500 racial minorities (20.2%) and 7,265 Hispanic or Latino persons, of whom 42% are white. Table 9 provides a comparison summary of racial minorities and Hispanic or Latino persons in Framingham, Middlesex County and Massachusetts.

Tracking changes in the racial make-up of Framingham's population is difficult because for Census 2000, the Bureau of the Census revised the race categories used in the 1990 Census in response to directives from the federal Office of Management and Budget (OMB).<sup>21</sup> As a result, some Census 2000 racial data cannot be compared directly to previous census reports. Nonetheless, it is clear that nationally, regionally and within Framingham, the minority population increased more rapidly during the 1990s than the white population. By April 2000, the number of minorities in Framingham had risen by 7,112 people since 1990, or a 110.7% increase, and a similar rate of minority population growth occurred in Ashland (110.2%).

**TABLE 8: POPULATIONS IN CUSTODIAL OR NON-INSTITUTIONAL FACILITIES**

<b>Geography</b>	<b>Group Quarters Population</b>	<b>Institutionalized</b>			<b>Non-Institutionalized</b>	
		<b>Total Persons</b>	<b>Prison %</b>	<b>Nursing Home %</b>	<b>Total Persons</b>	<b>College %</b>
<b>FRAMINGHAM</b>	<b>3,318</b>	<b>1,732</b>	<b>46.9%</b>	<b>53.1%</b>	<b>1,586</b>	<b>77.7%</b>
Ashland	32	26	0.0%	100.0%	6	0.0%
Holliston	41	35	0.0%	100.0%	6	0.0%
Hopkinton	153	99	0.0%	100.0%	54	0.0%
Marlborough	489	346	0.0%	100.0%	143	0.0%
Natick	540	431	0.0%	98.8%	109	0.0%
Sherborn	0	0	N/A	N/A	0	N/A
Southborough	28	0	N/A	N/A	28	0.0%
Sudbury	194	193	0.0%	100.0%	1	0.0%
Wayland	160	153	0.0%	100.0%	7	0.0%
Massachusetts	221,216	88,453	26.6%	63.1%	132,763	78.0%
Middlesex County	52,890	16,580	26.6%	66.5%	36,310	83.6%
Worcester County	25,172	12,752	32.3%	58.1%	12,420	74.3%

*Source: Census 2000, SF 1 Table P37; Community Opportunities Group, Inc.*

The most substantial rates of minority population growth around Framingham occurred in Hopkinton, Marlborough and Southborough. Region-wide, including Framingham, Asian persons account for a plurality of the racial minority growth in the past decade. While Framingham had a less substantial Hispanic population increase during the 1990s, its 37.3% rate of Hispanic population growth is similar to that of Middlesex County (40.8%) and other towns nearby. Census 2000 data indicate that the number of white Hispanic persons in Framingham and Natick declined slightly from 1990-2000, although white Hispanic persons comprised 30-50% of total Hispanic population growth in most of the region.<sup>22</sup>

The percentage of the population speaking languages other than English is noticeably larger in Framingham than elsewhere in the region or across the Commonwealth (Table 10). Nearly 10% of all persons over 5 speak Spanish at home, approximating the national average of 10.7%. Other Indo-European languages are spoken at home by 14.9% of Framingham's over-5 population, a statistic that most likely reflects the town's Brazilian community.<sup>23</sup>

In light of these conditions, it is not surprising to find that non-English speaking households comprise

29% of all households in Framingham (29% = 7,686 households). However, Framingham has a much larger percentage of **linguistically isolated** households than the state average of 21.2%. As defined by the Census Bureau, a linguistically isolated household is a household in which all members over 14 have difficulty speaking English.

The prevalence of English as a second language (ESL) in Framingham is apparent in data the school department submits to the Massachusetts Department of Education (DOE) each year. Compared to public schools throughout Massachusetts or to other schools inside Framingham, elementary schools such as Barbieri, Potter Road and Woodrow Wilson, together with Fuller Middle School, have significantly larger percentages of ESL students and students with limited English proficiency. At Woodrow Wilson School alone, more than 65% of the students speak English as a second language and 42% have limited proficiency. School department statistics show that about 80% of all ESL students in Framingham are native speakers of Spanish or Portuguese, but the town's children speak many more languages at home than can be gleaned from educational program reports: among them, Italian, Yiddish, Greek, Russian, Hebrew and several Asian and African languages.<sup>24</sup>

Framingham's language diversity seems to correlate with a relatively large percentage of foreign-born persons, many of whom entered the United States during the 1990s. Nearly 39% of those speaking Spanish as a first language are foreign-born, but the percentages are much larger for persons speaking other Indo-European (80%) and Asian (87%) languages.<sup>25</sup> Table 11 shows that in Massachusetts,

**TABLE 9: RACE AND HISPANIC OR LATINO POPULATIONS**

Population Measure	Framingham	Massachusetts	Middlesex County
Total Population	66,910	6,349,097	1,465,396
% Population by Race			
White	79.8%	84.5%	85.9%
Black or African American	5.1%	5.4%	3.4%
American Indian/Alaska Native	0.2%	0.2%	0.2%
Asian	5.3%	3.8%	6.3%
Native Hawaiian/other Pacific Islander*	0.0%	0.0%	0.0%
Other race	6.3%	3.7%	2.1%
Two or more races	3.4%	2.3%	2.2%
Hispanic or Latino Population	7,265	428,729	66,707
% Hispanic or Latino Population by Race			
White	42.4%	39.4%	50.5%
Black	5.8%	5.9%	4.1%
American Indian/Alaska Native	0.5%	0.9%	0.8%
Asian	0.2%	0.3%	0.5%
Native Hawaiian/other Pacific Islander	0.3%	0.2%	0.2%
Other race	41.9%	45.0%	35.3%
Two or more races	9.0%	8.3%	8.6%

*Source: Census 2000, SF 1 Tables P7, P8. \*Native Hawaiian or other Pacific Islanders constitute less than one-tenth of the total population in all three geographic area.*

12.2% of the total population is foreign-born and 40% of all foreign-born persons arrived after 1990 – statistics very similar to the corresponding national averages. In both cases, however, Framingham and Marlborough exceed state and national averages, and they significantly exceed the population percent of foreign-born persons in surrounding communities.

### ***Disability Populations***

Approximately 11,400 people in Framingham have a **disability**: a physical, emotional or mental condition that substantially limits or impairs one or more major life activities.<sup>26</sup> According to the Census Bureau, which collects disability statistics about the population over four years of age, people with disabilities comprise 16.5% of the state's population, 14.2% of Middlesex County's population, and 18.8% of Framingham's population.

Although the population percent of seniors with disabilities in Framingham is somewhat smaller than the state average, the situation is different

**TABLE 10: NON-ENGLISH SPEAKING HOUSEHOLDS BY DIFFICULTY WITH ENGLISH**

Language or Language Group	Framingham		Massachusetts		Middlesex County	
	Total	% Difficulty	Total	% Difficulty	Total	% Difficulty
Spanish						
Households	2,374	23.6%	153,486	24.8%	25,321	20.1%
Population >5	6,166	22.5%	370,011	22.3%	59,160	19.7%
Other Indo-European						
Households	4,051	35.1%	277,613	18.9%	73,515	18.7%
Population >5	9,337	28.3%	529,784	16.3%	147,994	15.3%
Asian						
Households	944	27.5%	64,183	33.7%	22,945	27.2%
Population >5	2,064	14.4%	171,253	24.2%	61,304	18.3%
Other Languages						
Households	317	8.2%	22,218	13.6%	5,998	12.6%
Population >5	672	7.0%	44,522	7.2%	12,073	6.2%

Source: Census 2000, SF 3 Tables P19, P20; Community Opportunities Group, Inc.

for working-age adults and school-age children. Table 12 shows that among persons between the ages of 5-20 and 21-64, the percentage of people with disabilities in Framingham exceeds that of other comparison geographies. Employment-related disabilities are more common among Framingham's working-age (21-64) population, but a comparatively large percentage of the disability population in Framingham is employed. Children with disabilities in Framingham have a somewhat higher incidence of sensory disabilities than their counterparts statewide, and a lower incidence of mental or physical disabilities.

### ***Populations in Poverty***

Federal agencies define "poverty" in different ways, but "poverty" is not the same as "low or moderate income," a term that applies to many federal and state housing programs. "Poverty threshold" is a money standard set by the Census Bureau for various

**TABLE 11: FOREIGN-BORN POPULATION AND YEAR OF ENTRY**

Geography	Total Population	Foreign-Born Population	Percent Foreign-Born	1990-2000 Year of Entry
FRAMINGHAM	66,910	14,150	21.1%	57.9%
Ashland	14,674	1,433	9.8%	45.5%
Holliston	13,801	731	5.3%	16.7%
Hopkinton	13,346	864	6.5%	35.1%
Marlborough	36,255	5,857	16.2%	61.4%
Natick	32,170	3,168	9.8%	42.6%
Sherborn	4,200	249	5.9%	23.3%
Southborough	8,781	778	8.9%	41.3%
Sudbury	16,841	1,465	8.7%	35.8%
Wayland	13,100	1,161	8.9%	10.7%
Massachusetts	6,349,097	772,983	12.2%	40.4%
Middlesex County	1,465,396	223,465	15.2%	44.0%
Worcester County	750,963	59,063	7.9%	42.4%

Source: Census 2000, SF 3 Tables P1, P21, P22; Community Opportunities Group, Inc.

household sizes and household types. The threshold embraces several assumptions about the amount of money required to maintain a subsistence standard of living. It is also a national standard, i.e., the same poverty thresholds apply throughout the country. Since households in New England tend to have higher incomes than households in many parts of the United States, the percentage of persons below poverty in

**TABLE 12: PERSONS WITH DISABILITIES BY AGE**

Geography	Population 5-20		Population 21-64		Population 65+	
	Total	% Disability	Total	% Disability	Total	% Disability
FRAMINGHAM	12,236	10.4%	40,613	20.9%	7,851	21.3%
Ashland	2,822	7.8%	9,228	12.4%	1,408	17.5%
Holliston	3,377	6.3%	8,145	9.2%	1,171	18.7%
Hopkinton	3,363	5.1%	7,728	8.2%	770	20.1%
Marlborough	6,887	6.9%	22,746	16.8%	3,905	23.8%
Natick	5,594	7.7%	19,537	10.7%	4,216	23.6%
Sherborn	1,085	5.7%	2,312	5.7%	481	8.7%
Southborough	2,098	3.9%	5,093	10.0%	710	14.8%
Sudbury	4,291	6.0%	9,434	9.9%	1,433	14.4%
Wayland	3,040	4.7%	7,290	9.7%	1,690	14.8%
Massachusetts	1,355,512	8.6%	3,698,327	17.9%	807,006	23.4%
Middlesex County	291,862	7.4%	887,357	15.0%	176,597	21.9%
Worcester County	171,269	8.5%	425,772	18.6%	90,964	24.3%

Source: Census 2000, Summary File 3 Table P42; Community Opportunities Group, Inc.

Massachusetts is smaller than in most states in the South. Census poverty thresholds affect a variety of government aid programs. In contrast, “poverty guidelines” established by the U.S. Department of Health and Human Services differ by region, and they are used to determine a household’s eligibility for certain types of financial, food and medical assistance.

Compared to the state as a whole, Framingham has a smaller percentage of persons below the poverty threshold. However, the percentage of persons below poverty in Framingham (8%) exceeds that of Middlesex County (6.5%), and significantly exceeds that of all surrounding communities except the city of Marlborough (6.8%). Regionally, the smallest percentages of persons below poverty occur in Southborough (1.6%) and Hopkinton (1.7%). Framingham’s population in poverty is different not only for its size, but also its age make-up. In Framingham, poverty affects larger percentages of working-age adults (7.2%) and children (11.6%), yet a smaller percentage of the elderly (6.1%).

### **Population Projections**

Framingham’s population growth rate has declined considerably since the 1960s, when its population rose by 19,500 in a single decade. From 1970 to 2000,

decennial population growth rates in Framingham ranged from -0.7% to 3%, and according to the Census Bureau, the population has declined by about 2% (1,300 people) since 2000. This represents a larger decrease than the Census Bureau’s estimate of population loss for Middlesex County as a whole (-0.1%), but many towns in Middlesex County, including those around Framingham, have continued to grow at a fairly rapid rate despite the recession in 2001 and a softening of the housing market over the past two years.

Recently the Metropolitan Area Planning Council (MAPC) released a region-wide population forecast through 2030. According to MAPC’s estimate (Table 13), Framingham’s population is expected to grow by about 5,000 people between 2000 and 2030, or a 7.6% increase over the town’s official Census 2000 population count. In contrast, population projections generated by the Massachusetts Institute for Social and Economic Research (MISER) and the U-Mass Donohue Institute suggest that Framingham’s population will continue to decline through 2020. The agencies did not reach the same conclusion about long-term change in Framingham’s population because they used different forecasting methodologies. It is not clear whether either of the projections incorporates any assumptions about growth or change

**TABLE 13: FRAMINGHAM POPULATION PROJECTIONS**

Age Cohort	MAPC						MISER		
	2000	2010	2020	2000-20 % Chg	2030	2000-30 % Chg	2010	2020	2000-20 % Chg
0-4	4,324	4,277	4,307	-0.4%	4,443	2.8%	4,257	3,966	-8.3%
5-19	11,608	11,414	10,655	-8.2%	10,623	-8.5%	12,495	12,310	6.0%
20-29	9,720	10,208	10,477	7.8%	9,817	1.0%	9,570	10,519	8.2%
30-39	12,348	10,531	10,557	-14.5%	11,039	-10.6%	8,615	8,615	-30.2%
40-49	10,140	10,079	8,395	-17.2%	8,211	-19.0%	10,939	7,609	-25.0%
50-59	7,583	9,254	9,672	27.5%	8,255	8.9%	8,739	9,474	24.9%
60-69	4,703	6,824	8,695	84.9%	9,217	96.0%	5,912	6,886	46.4%
70-79	3,923	3,804	5,460	39.2%	7,020	78.9%	3,454	4,474	14.0%
80+	2,561	2,670	2,523	-1.5%	3,381	32.0%	2,922	2,874	12.2%
Total	66,910	69,061	70,741	5.7%	72,006	7.6%	66,903	66,727	-0.3%

Sources: MAPC Data Center, U-Mass Donohue Institute.

in Framingham's Brazilian population, a group that some analysts believe to have been undercounted in the last decennial census.

## Household Characteristics

### *Household Growth*

Framingham experienced very little household growth during the 1990s. Its 4.1% household growth rate is the region's lowest and falls well below the Middlesex County average of 8%, but these statistics make sense for a maturely developed suburb with a low rate of new housing growth. Framingham's regionally low rate of family household growth seems to reflect, at least in part, the variety of housing options found in Framingham and the opportunities they offer to non-family households, e.g., single people living alone, roommates, unmarried partners, and other households of unrelated persons. According to the Census Bureau, homebuyers generated the vast majority of Framingham's household growth (7.5%) from 1990-2000 while the number of renter households barely changed (0.2%). This is somewhat different from region-wide trends, for several communities nearby experienced an absolute decline in number of renters while Marlborough and Holliston absorbed nearly all of the region's renter household growth.<sup>27</sup>

### *Households and Families*

Household characteristics usually go hand-in-hand with housing characteristics. Communities with a

wide range of housing choices at all market levels tend to have more diverse households, and communities with fairly homogenous housing also tend to have a homogenous household profile. For example, in rapidly growing towns such as Hopkinton and Southborough where the vast majority of all housing units are high-end single-family homes, families comprise a very large percentage of all households. Framingham, Marlborough and Natick, however, have a mix of households by type, size and composition.

Compared to neighboring communities, Framingham has a fairly small percentage of family households and large percentages of one-person, non-family households and households with non-relatives. College towns often have similar household characteristics, and Framingham State College students in off-campus rental housing do affect the town's non-family household profile, but only in part.<sup>28</sup> The most distinctive aspect of householder ages in Framingham is that households headed by persons 24-35 years make up a noteworthy share of both non-family (21.3%) and family (19.7%) households. Together, householders between 15-24 and 25-34 years constitute 24.1% of all householders in Framingham, a statistic that exceeds regional, state and national averages.<sup>29</sup>

Similarly, households headed by persons 35-54 represent a smaller segment of Framingham's households than in a majority of towns nearby, such

as Sherborn, Southborough, Sudbury and Hopkinton, where householders in the same age cohorts represent 57-63% of all householders. Framingham offers more rental housing and more access to first-time homeownership because of its relatively low housing prices, so its larger percentage of young households makes sense. As families mature and their incomes increase, they often move up to housing in nearby suburbs.

Despite the large number of young households in Framingham, families with children make up a fairly small percentage of all family households: about 48%. In addition, Framingham lagged behind its own region and Middlesex County overall for decennial (1990-2000) rate of growth among families with children under 18. For example, the number of families with children in Framingham increased by 10% during the 1990s, yet Marlborough, Natick and Sherborn absorbed growth rates of more than 20% and Hopkinton and Southborough, more than 55%.<sup>30</sup> Much like its regionally small household sizes, Framingham has a somewhat smaller average family size and average number of children per family. It also has the region's largest percentage of single-parent

families headed by women and the second largest percentage of single-parent families headed by men.

The labor force and employment status of Framingham families is fairly typical. In 59% of all married-couple families in Framingham, both husband and wife are in the labor force and most have jobs, placing Framingham roughly at the regional mid-point and nearly even with the Middlesex County average of 60.1%. There are subtle labor force and employment differences between couples in Framingham and other communities in the region, however. For example, pre-school children in married-couple families in Framingham are somewhat less likely to have two working parents (55%), but its school-age children are far more likely to have two working parents (72%). The percentage of female single parents in the labor force (65.7%) narrowly exceeds that of Middlesex County (64.9%), but falls below many towns in the region.<sup>31</sup>

Households with “subfamilies” increased throughout the country during the 1990s. A **subfamily** is a family that lives with and is related to the principal owner or renter of a dwelling unit. The presences of

**TABLE 14: HOUSEHOLD TYPES AND AVERAGE HOUSEHOLD SIZE**

Geography	Total Households	Average Household Size	Household Type			
			Families	Single Person	Partner Households	Households with Nonrelatives
FRAMINGHAM	26,153	2.43	63.4%	28.7%	5.2%	11.4%
Ashland	5,720	2.56	70.3%	22.7%	5.3%	10.2%
Holliston	4,795	2.87	80.1%	16.4%	3.1%	5.8%
Hopkinton	4,444	2.97	81.5%	15.2%	2.9%	5.4%
Marlborough	14,501	2.47	64.0%	28.4%	4.1%	11.3%
Natick	13,080	2.42	65.2%	28.3%	4.2%	8.7%
Sherborn	1,423	2.95	85.9%	12.4%	1.9%	3.7%
Southborough	2,952	2.97	82.2%	14.0%	3.4%	5.8%
Sudbury	5,504	3.02	86.3%	11.0%	1.7%	5.1%
Wayland	4,625	2.80	80.5%	16.1%	3.6%	5.9%
Massachusetts	2,443,580	2.51	64.5%	28.0%	5.2%	11.3%
Middlesex County	561,220	2.52	64.3%	27.1%	4.7%	11.7%
Worcester County	283,927	2.56	67.8%	26.2%	5.7%	10.3%

Source: Census 2000, Summary File 1, Tables P15, P17, P25, P26, P31, PCT2.

**TABLE 15: FAMILIES BY TYPE AND AVERAGE FAMILY SIZE**

Geography	Total Families	Average Family Size	Percent Total Families			
			Married Couples	Female Headed	Male Headed	% With Children Under 18
FRAMINGHAM	16,573	3.02	78.9%	16.1%	5.1%	48.1%
Ashland	4,023	3.04	84.2%	11.6%	4.3%	52.3%
Holliston	3,842	3.25	87.6%	9.3%	3.1%	56.7%
Hopkinton	3,624	3.33	90.0%	7.5%	2.5%	62.0%
Marlborough	9,285	3.07	80.5%	14.1%	5.4%	50.0%
Natick	8,532	3.02	83.6%	12.6%	3.9%	48.3%
Sherborn	1,223	3.22	90.2%	7.3%	2.5%	55.3%
Southborough	2,427	3.30	89.9%	7.3%	2.8%	59.3%
Sudbury	4,751	3.28	90.9%	7.1%	2.0%	60.3%
Wayland	3,722	3.15	88.8%	8.8%	2.4%	52.7%
Massachusetts	1,576,696	3.11	76.0%	18.4%	5.6%	50.4%
Middlesex County	361,076	3.11	79.7%	15.3%	5.0%	49.4%
Worcester County	192,423	3.11	77.5%	16.8%	5.7%	52.2%

Source: Census 2000, Summary File 1 Tables P31, P33, P34, P36.

many subfamilies may indicate a variety of housing needs, e.g., affordable units, small homes suitable for subfamilies to occupy on their own, or multi-family homes that support several generations of one family under the same roof. The state's subfamily growth rate of 13% falls just below the national growth rate of 13.7%, and well below the Worcester County rate of 25%. In the MetroWest area, the number of subfamilies increased in some towns and decreased in others, but the most dramatic growth occurred in Framingham: 104%. Of Framingham's 500 subfamilies, married couples comprise 47%; single mothers with children, 36%; and single fathers with children, 17%. Statewide, single mothers with children account for nearly 50% of all subfamilies.<sup>32</sup>

### **Non-Family & Non-Traditional Households**

The make-up and size of non-family and non-traditional households in Framingham contribute to the town's diversity and distinguish it from most of the surrounding towns. In some ways Framingham is not significantly different from other MetroWest communities because for any given household indicator, other towns have similar qualities. However, viewed in their entirety, Framingham's household characteristics shed light on the town's role

as a supplier of housing and employment for a broad range of people and a large population. Compared to most or all communities nearby, Framingham has a relatively large percentage of single, working-age (under 65) persons living alone, and single, working-age women in particular. Furthermore, 50% of its nonrelative population consists of people in roommate households. In addition, two-person and larger non-family households are somewhat more common in Framingham than in most towns nearby, and Framingham also has larger percentages of middle-age (45-54) non-family households and unmarried partner households.<sup>33</sup>

### ***Households by Race, Ethnicity and National Origin***

Framingham's households and families – much like the population as a whole – bring substantial cultural diversity to the town, its civic and religious institutions and businesses. Twenty percent of Framingham's households and 22.8% of its families are headed by people of color or Hispanic or Latino persons. Moreover, nearly 30% of all households in Framingham speak a language other than English at home, which places Framingham far ahead of regional, state and national averages.

**TABLE 16: NON-FAMILY AND NON-TRADITIONAL HOUSEHOLDS**

	Total	Non-Family Household Size			% Single	% Unmarried
	Non-Family	Number of Persons/Household			People	Partner
Geography	Households	1	2	3 or more	15-64 Yrs	Households
FRAMINGHAM	9,580	28.7%	17.0%	4.7%	68.2%	5.2%
Ashland	1,697	22.7%	20.0%	3.6%	68.8%	5.3%
Holliston	953	16.4%	15.0%	2.6%	63.1%	3.1%
Hopkinton	820	15.2%	14.0%	3.8%	64.4%	2.9%
Marlborough	5,216	28.4%	17.4%	3.5%	71.0%	4.1%
Natick	4,548	28.3%	16.1%	2.6%	65.3%	4.2%
Sherborn	200	12.4%	10.5%	1.5%	51.7%	1.9%
Southborough	525	14.0%	17.3%	4.2%	60.9%	3.4%
Sudbury	753	11.0%	16.7%	2.5%	50.5%	1.7%
Wayland	903	16.1%	15.5%	2.2%	52.8%	3.6%
Massachusetts	866,884	28.0%	16.5%	4.5%	62.6%	5.2%
Middlesex County	200,144	27.1%	18.1%	5.8%	64.9%	4.7%
Worcester County	91,504	26.2%	15.3%	3.4%	60.4%	5.7%

Source: Census 2000, Summary File 1 Tables P21, P26; Summary File 3, Tables PCT 1, PCT2.

### **Household & Family Incomes**

Framingham is located near the western edge of the state's most affluent area, which generally includes the area bounded by Route 128 on the east, I-495 on the west, U.S. Route 3 to the north and State Route 109 to the south. The west-of-Boston "wealth belt" includes a nearly contiguous band of 23 towns with median household incomes above the 90th percentile for the state as a whole. Together, they house just 4% of the state's 2.4 million households, but these households represent more than 20% of all households

in Massachusetts with annual incomes over \$200,000. Pockets of population, jobs and services pepper the region, including Framingham and Marlborough to the west and Waltham to the east – communities with deep roots as regional seats of opportunity.

Framingham's median household income of \$54,288 is somewhat higher than the median for the state as a whole, \$50,502.<sup>34</sup> Still, it is MetroWest's lowest median income and it falls significantly below the median for four adjacent towns: Sherborn,

Wayland, Sudbury, and Southborough. The difference between Framingham's median family income and that of other towns in the region is less pronounced, yet using the midpoint as a guide, Framingham families have about half the income of families in Sherborn and Sudbury. The distribution of household incomes in Framingham is very similar to that of Middlesex County except for the lowest

**TABLE 17: RACE AND HISPANIC OR LATINO HOUSEHOLDS**

Household Measure	Framingham	Massachusetts	Middlesex
Total Households	26,153	2,443,580	561,220
% Households by Race			
White (Non-Hispanic Only)	80.0%	85.5%	87.1%
Black or African American	4.5%	4.8%	3.0%
American Indian/Alaska Native	0.1%	0.2%	0.1%
Asian	4.9%	3.0%	4.9%
Native Hawaiian/other Pacific Islander	0.0%	0.0%	0.0%
Other race	4.4%	2.7%	1.4%
Two or more races	2.6%	1.8%	1.7%

Source: Census 2000, Summary File 1 Tables P15A through P15I.

and highest income cohorts. For example, 27.3% of Framingham's households have incomes below \$30,000, compared to 23.0% in Middlesex County; and 20.2% of Framingham households have incomes over \$100,000, compared to 24.9% in Middlesex County. Among the communities surrounding around Framingham, Marlborough and Ashland have the most evenly distributed household incomes, while Sherborn, Wayland, Sudbury and Southborough typify the income distortions found in other "wealth belt" suburbs.<sup>35</sup>

Several factors affect the town's household income profile and all of the factors attest, directly or indirectly, to the diversity and affordability of housing in Framingham:

- **Non-Family Households.** Framingham has a relatively large percentage of non-family households, 36.6%. The incomes of non-family households are typically less than family incomes, as can be seen in Framingham, where the median non-family household income is \$34,345.<sup>36</sup>
- **Single-Parent Families.** Framingham has a large percentage of single-parent families, and they usually have lower incomes than married-couple families, particularly single women with children

under 18. Framingham has not only a large number of single-parent families, but also the region's lowest-income single-parent families. For example, while Hopkinton and Sherborn have fairly large percentages of single women with children, the median income for these families is much higher than for single women with children in Framingham. Also, while the percentage of single men with children is the same in Framingham as in Middlesex County, the median income of Framingham's single fathers is about 53% of the county-wide median. Communities like Framingham and Marlborough, with many types of housing, are more likely to house a wide variety of households, particularly those priced out of housing in more affluent suburbs.

- **Urban Household Wealth Profile.** The distribution of household wealth in Framingham is more like that of cities such as Waltham or Quincy than suburbs or small towns. Notably, it has somewhat greater wealth among families without dependent children than with dependent children.

Although the income gap varies by city or town, the median income for families with children under 18 in Sherborn, Sudbury, Wayland, Hopkinton and Southborough is \$20,000-\$30,000 higher

**TABLE 18: COMPARISON INCOME STATISTICS (2000)**

<b>Geography</b>	<b>Median Household Income</b>	<b>Households w/ Incomes &gt;\$200,000</b>		<b>Median Family Income</b>
		<b>% Total Households</b>	<b>Income % Aggregate Household Income</b>	
<b>FRAMINGHAM</b>	<b>54,288</b>	<b>3.1%</b>	<b>15.0%</b>	<b>67,420</b>
Ashland	68,392	3.4%	12.6%	77,611
Holliston	78,092	6.2%	19.9%	84,878
Hopkinton	89,281	14.4%	41.8%	102,550
Marlborough	56,879	2.8%	14.9%	70,385
Natick	69,755	5.6%	23.7%	85,715
Sherborn	121,693	29.2%	61.3%	136,211
Southborough	102,986	19.6%	47.0%	119,454
Sudbury	118,579	24.5%	55.3%	130,399
Wayland	101,036	20.5%	54.4%	113,671
Massachusetts	50,502	3.5%	18.2%	61,664
Middlesex County	60,821	5.4%	23.6%	74,194
Worcester County	47,874	2.1%	11.6%	58,394

*Source: Census 2000, Summary File 3 Tables P52, P53, P54, P77.*

than the median for families without children, with less significant differences in Ashland and Holliston. In Framingham, however, the median income for families without children exceeds the median for families with children by about \$6,500. While married-couple families with children in Framingham have slightly higher incomes than married-couple families without children, the overall family income picture – considering all types of families – is the inverse of conditions that exist in surrounding suburbs.<sup>37</sup>

- **Senior Household Incomes.** Framingham seniors have somewhat higher incomes than seniors throughout Middlesex County, but compared to surrounding towns, their incomes are at or just below the mid-point.
- **Renter Households.** Framingham has a much larger percentage of renter households than any of the surrounding towns. Statewide, the median income of renter households is 47% of the median for homeowners and in Middlesex County, it is slightly more than 50%. In Framingham, the median renter income of \$33,626 is 45% of the median homeowner income of \$75,040.<sup>38</sup>
- **Cultural Diversity.** Framingham's racial diversity contributes to its household income profile because of the income inequality that continues to affect the standard of living for minorities, particularly African Americans and Hispanic or Latino persons

(Table 19). Statistically, the household income effects of racial diversity overlap to some degree with the effects of a large percentage of renter-occupied housing because 71.3% of all minority households in Framingham are renters. The percentages of minority renters in Framingham and Marlborough (69.7%) exceed the state average of 68%, and they significantly exceed the percentages in other communities in the region.

### ***Households & Families in Poverty***

Living in poverty is not the same as being a low-income household or family, though people sometimes use these terms interchangeably. The incomes that define very-low, low and moderate income are based on ratios of median family income for a given area. As a result, they serve as a barometer of household wealth on a regional scale, accounting for differences in wages, the cost of living and indirectly, the cost of housing, in different parts of a state and different sections of the country. Each year, the federal Department of Housing and Urban Development (HUD) publishes updated low- and moderate-income limits, adjusted for household size, for economic areas defined by the Office of Management and Budget (OMB). The income limits are used primarily to determine eligibility for various housing assistance programs. This is important, because “**low and moderate income**” reflects many assumptions about a threshold below which households have too little income to afford the cost of housing where they live.

**TABLE 19: MEDIAN HOUSEHOLD INCOME BY RACE AND HISPANIC OR LATINO**

Householder Race or Hispanic/Latino	% Race/ Hispanic	Framingham Median Income	Massachusetts % Race/ Hispanic	Median Income	Middlesex County % Race/ Hispanic	Median Income
Total Households	26,153	54,288	2,443,580	50,502	561,220	60,821
% Households by Race						
White (Non-Hispanic Only)	80.0%	58,841	85.5%	53,031	87.1%	62,886
Black or African American	4.5%	40,132	4.8%	33,727	3.0%	40,984
American Indian/Alaska Native	0.1%	56,250	0.2%	36,810	0.1%	53,125
Asian	4.9%	69,107	3.0%	51,273	4.9%	62,250
Native Hawaiian/Pacific Islander	0.0%	41,250	0.0%	34,891	0.0%	34,107
Other race	4.4%	31,850	2.7%	26,301	1.4%	35,762
Two or more races	2.6%	43,333	1.8%	34,229	1.7%	40,634
% Hispanic or Latino (All Races)	7.8%	33,635	5.0%	27,300	3.3%	38,608

Source: Census 2000, Summary File 1 Tables P15A through P15I; P151A through P151I.

In common-sense terms, poverty means having an extremely low household income, but it is not measured the same way. Poverty thresholds are determined annually by the Bureau of the Census, not by HUD. When HUD establishes an income limit for a household of three, the same income limit applies to all three-person households: a married couple with a dependent child, a single parent with two dependent children, an older couple with an adult child living at home, or three unrelated individuals in a household. However, when the Census Bureau publishes poverty thresholds, the threshold for a three-person household with no dependent children differs from the threshold for a household with dependent children. The formula for setting poverty thresholds is based on assumptions about the cost of basic food as a percentage of household income, and the purposes served by federal poverty thresholds are quite different from the purposes served by income limits for subsidized housing. Suffice it to say that households and families living at or below the federal poverty threshold are very poor, and their needs extend far beyond housing. In 2004, the U.S. poverty threshold for a family of four with two children was \$19,157; comparatively, the Boston PMSA low-income (50%) limit for a family of four was \$41,350.<sup>39</sup>

Nationally and in Massachusetts, children under 18 comprise a disproportionately large percentage of the population in poverty, and single-parent families with dependent children are far more likely to be in poverty than married couples, with or without children.

Framingham's relatively large percentage of children under 18 in poverty suggests that many families fall below the poverty threshold. Among households below poverty, however, non-family households are more likely to be affected than family households and this can be seen in Framingham, where non-family households comprise 36.4% of all households in town, but 53.5% of all households below poverty.<sup>40</sup>

An important difference is that while non-family households may be disproportionately represented in the number of households below poverty, family households with incomes below poverty tend to fall farther below the poverty threshold than non-family households, i.e., the income deficit is more pronounced. This is particularly true for single-parent families, whose children comprise the vast majority of all children below poverty – nationally, in Massachusetts and in Framingham – though not always in affluent suburbs. Compared to the region as a whole or to any individual community within it, Framingham has the largest percentages of families in poverty and children in poverty. This contributes to the presence of housing affordability needs in Framingham, for even though the town has fewer housing price barriers than most communities nearby, it has a fairly large percentage of lower-income households that spend more than they can afford on housing.

## End Notes

<sup>14</sup> U.S. Department of Commerce, Bureau of the Census, Decennial Census Glossary, American FactFinder at <<http://www.census.gov>>.

<sup>15</sup> Claritas, Inc., the national demographic and market research company, places Framingham's 2006 population estimate at 65,181, or 417 persons below the Census Bureau's 2004 estimate of 65,598.

<sup>16</sup> See Andrew Sum, et al., The Changing Face of Massachusetts (MassINC and Center for Labor Market Studies, Northeastern University, 2004); and Neil Miller, "Making it in Massachusetts," Commonwealth Vol. 5, No. 5 (Winter 2000), <<http://www.massinc.org/>>.

<sup>17</sup> Massachusetts Institute for Social and Economic Research (MISER), "Population of Massachusetts Cities, Towns and Counties, Census Counts and Estimates: 1930-1998," at <<http://www.umass.edu/miser/population/>> and U.S. Department of Commerce, Bureau of the Census, Census 2000, Summary File 1 Table P1, American Factfinder data retrieval system at <<http://www.census.gov>>.

<sup>18</sup> Census 2000, Summary File 1 Table P12; 1990 Census of Population and Housing, Summary File 1 Table P011.

<sup>19</sup> Census 2000, Summary File 1 Tables P37-P38.

<sup>20</sup> "Institutionalized population" also includes persons in mental health or psychiatric hospitals and juvenile detention facilities, or other settings in which the resident population is under the care or custody of an institution. In addition to college students in dormitories, "non-institutionalized population" includes military personnel living in shared quarters (barracks), and persons living in group homes, congregate facilities or homeless shelters, i.e., residences with shared cooking facilities. However, it does not include an official count of the non-sheltered homeless population.

<sup>21</sup> Executive Office of the President, Office of Management and Budget, "Draft Provisional Guidance on the Implementation of the 1997 Standards for the Collection of Federal Data on Race and Ethnicity," 17 February 1999. See also, Bureau of the Census, Overview of Race and Hispanic Origin, Census 2000 Brief, C2KBR/01-1 (March 2001).

<sup>22</sup> Census 2000, Summary File 1 Tables P7, P8; 1990 Census, Summary File 1 Tables P006, P008, P010.

<sup>23</sup> Note: a comparatively large percentage of the over-5 population in Hudson (15.3%) and Marlborough (11.1%) also speaks other Indo-European languages at home. Like Framingham, these communities have fairly large Brazilian populations.

<sup>24</sup> Commonwealth of Massachusetts, Department of Education, School District Profiles, <<http://www.doe.mass.edu/>>; Framingham Public Schools, Bilingual, ESL and Sheltered English Programs, <<http://www.framingham.k12.ma.us/district.html>>, select "School Departments." See also, Census 2000, Summary File 3 Table PCT10.

<sup>25</sup> Census 2000, Summary File 3 Tables PCT10, PCT12, PCT13.

<sup>26</sup> The census definition of disability is similar to the definition found in the Americans with Disabilities Act of 1990, as amended (ADA). ADA disability criteria differ from the standards used to establish eligibility for special education services under Chapter 766. Considering only children 5-15 in Framingham, the percentage with disabilities reported in the census (7.5%) is much smaller than the percentage of school-age children receiving special education services (16.8%; DOE, 2003-04 academic year). Since other laws and regulations governing access to a variety of human services and housing assistance may also have broader eligibility standards for services to persons with disabilities, the percentages in Table 12 should be interpreted with caution. They do not necessarily measure all persons receiving services on the basis of a disability, whether in Framingham or any other geographic comparison area.

<sup>27</sup> Census 2000, Summary File 1, Table H4; 1990 Census, Summary File 1, Table H003.

<sup>28</sup> For federal census purposes, students living in on-campus dormitories or university-owned, off-campus housing are counted as part of a community's non-institutional group quarters population. In Framingham, the Census 2000 group quarters college population includes 1,233 people. Students living in privately-owned, off-campus housing are counted as part of the community's household population, usually as members of non-family households, e.g., roommates sharing an apartment, or as members of family households, such as married students who own or rent housing off-campus. The Bureau of the Census does not separately identify households of unrelated college students, but these households may be inferred from data such as concentrations of householders in the 15-24 age cohort, households with nonrelatives, or households of unrelated people. The local population attributable to colleges or universities may also be inferred from persons enrolled in college or graduate school, i.e. Census 2000 Summary File 3, Table PCT 24.

<sup>29</sup> Census 2000, Summary File 1, Table P21.

<sup>30</sup> Census 2000, Summary File 1, Table P35; 1990 Census, Summary File 1, Table P016.

<sup>31</sup> Census 2000, Summary File 3 Tables P44, P46, P48.

<sup>32</sup> Census 2000, Summary File 3 Tables PCT4, PCT6; 1990 Census, Summary File 3 Table P025.

<sup>33</sup> Census 2000, Summary File 1 Tables P18, P25, PCT14, PCT15.

<sup>34</sup> Note: Framingham's estimated median household income in 2006 is \$59,609; for Middlesex County, it is \$70,006. Source: Claritas, Inc.

<sup>35</sup> Census 2000, Summary File 3, Table P52.

<sup>36</sup> Census 2000, Summary File 3, Table P80.

<sup>37</sup> Census 2000, Summary File 3 Tables P10, P77, PCT 40, PCT49.

<sup>38</sup> Census 2000, Summary File 3 Tables H7, HCT12.

<sup>39</sup> Bureau of the Census, Housing and Household Economic Statistics Division, "2004 Poverty Thresholds," Poverty, <<http://www.census.gov/hhes/www/poverty.html>>, and HUD Policy Development and Research Information Service, "HUD Income Limits: 2004," Data Sets, <<http://www.huduser.org/index.html>> Select "Data Sets," "Income Limits."

<sup>40</sup> Census 2000, Summary File 3, Tables P90, P92, PCT52.



## ECONOMIC PROFILE

### Labor Force Characteristics

A housing plan should consider the size and characteristics of a community's **labor force** and employment base. Since household earnings and housing affordability go hand-in-hand, it is important to understand what a community's residents do for work, where they work, and opportunities that exist to improve their economic position. Similarly, the jobs offered by a community's employers have an impact on local and regional housing demand.

The labor force in a city or town includes all resident persons 16+ years who are employed or seeking employment. As of Census 2000, Framingham's labor force was fairly evenly divided among males (19,191) and females (17,868), for a total labor force of 37,059. During the preceding decade, the size of Framingham's

labor force declined by approximately 2,200 people, or -5.5%, and its total over-16 population rose by 386 people, or an increase of less than 1%. Regionally, Framingham's rate of labor force loss ranked second, behind Sherborn (-8.6%), while in rapidly growing towns such as Hopkinton and Southborough the labor force increased by 15-30%. Compared to the state as a whole, Wayland most closely tracked state averages for labor force and over-16 population change, as shown in Table 20. However, Marlborough's 1990-2000 experience is closest to U.S. averages for the same economic indicators.

### Unemployment

States also collect and report labor force data, but estimates generated by state economic development agencies rarely match the federal census due to differences in data definitions, data collection methodologies and reporting periods. The

TABLE 20: CHANGE IN SIZE OF LABOR FORCE, 1990-2000

Geography	1990 Census		Census 2000		1990-2000 Percent Change	
	Total Labor Force	% Labor Force	Total Labor Force	% Labor Force	Persons in Labor Force	Total Persons 16+
FRAMINGHAM	39,234	73.0%	37,059	68.5%	-5.5%	0.7%
Ashland	7,625	78.7%	8,676	77.0%	13.8%	16.3%
Holliston	7,589	77.4%	7,311	72.8%	-3.7%	2.4%
Hopkinton	5,165	75.6%	6,724	72.7%	30.2%	35.3%
Marlborough	19,293	75.7%	21,050	73.4%	9.1%	12.6%
Natick	18,737	74.9%	18,309	71.8%	-2.3%	1.9%
Sherborn	2,144	69.6%	1,960	64.4%	-8.6%	-1.3%
Southborough	3,800	74.6%	4,369	70.8%	15.0%	21.3%
Sudbury	8,156	74.4%	8,180	68.7%	0.3%	8.6%
Wayland	6,513	69.7%	6,647	67.6%	2.1%	5.2%
Massachusetts	3,261,863	67.8%	3,317,479	66.2%	1.7%	4.2%
Middlesex County	808,270	70.9%	805,662	68.8%	-0.3%	2.7%
Worcester County	373,734	67.4%	383,764	66.3%	2.7%	4.4%
U.S. Comparison	125,182,378	65.3%	138,820,935	63.9%	10.9%	13.2%

Source: Census 2000, Summary File 3, Table 43; 1990 Census, Summary File 3, Table P070; Community Opportunities Group, Inc.

differences can be seen in a comparison of labor force and unemployment data for Framingham and the Commonwealth, 1990-2005. Although the state's data show a decennial decline in the size of Framingham's labor force, the rate of decline is not as steep as that reported by the Bureau of the Census. Similarly, the Commonwealth's labor force growth statistic for the same period is not quite as large as the estimate reported by the Bureau of the Census. According to state records, however, the statewide labor force has grown by 3.5% since 2000 and Framingham's has contracted by -3.9%.<sup>41</sup>

### ***Educational Attainment, Wage Levels & Occupations***

Framingham has a reasonably well-educated population, and this contributes to the town's lower-than-average unemployment rates. Compared to the state, Framingham has a larger percentage of adults with a college, graduate or professional degree. Of the 46,871 persons age 25 and over in Framingham (Census 2000), 11,869 have Bachelor's degrees and 7,970 also have graduate or professional degrees. Overall, 87% of the town's over-25 population has a high school diploma or higher, placing Framingham somewhat ahead of the state.<sup>42</sup>

Education levels, occupations, wages and household income seem to correlate in Framingham as they do in most communities. The educational attainment of Framingham residents reflects the diversity of its households and the moderate household wealth of the town as a whole. For the over-25 population with a high school diploma or higher, the highest educational attainment in Framingham is more likely to be a high school diploma and less likely to be a graduate or professional degree, placing Framingham slightly behind Middlesex County, yet well behind other MetroWest communities except Marlborough. With this in mind, it is not surprising to find a smaller percentage of Framingham residents in upper management occupations and somewhat larger percentages in professional, clerical, construction, manufacturing and transportation occupations. On balance, however, Framingham has a more well-rounded labor force than most MetroWest communities.<sup>43</sup>

Since the occupational characteristics of its labor force are so broadly distributed, the earnings power of Framingham residents varies quite a bit. Table 21 shows that in April 2000, the median wage or salary of Framingham men with full-time, year-round jobs was \$46,122 and of women \$35,941, for a male-female wage ratio of 1.28. For Middlesex County,

**TABLE 21: WAGES AND EDUCATIONAL ATTAINMENT**

	Median Annual Earnings			Wage Ratios		% Population
	Full-Time, Year-Round Employed			Male-	Local to	HS Diploma or Higher
Geography	Total	Male	Female	Female	State Total	
FRAMINGHAM	40,621	46,122	35,941	1.28	1.06	87.1%
Ashland	46,650	51,869	38,226	1.36	1.21	94.8%
Holliston	51,518	61,363	40,174	1.53	1.34	96.9%
Hopkinton	61,285	71,207	42,360	1.68	1.59	96.0%
Marlborough	41,001	49,133	32,457	1.51	1.07	87.3%
Natick	47,677	51,964	41,060	1.27	1.24	94.0%
Sherborn	77,882	88,677	52,043	1.70	2.02	98.5%
Southborough	68,148	80,961	50,537	1.60	1.77	96.4%
Sudbury	83,535	98,593	47,500	2.08	2.17	96.3%
Wayland	71,226	86,344	50,875	1.70	1.85	96.5%
Massachusetts	38,478	43,048	32,059	1.34	1.00	84.8%
Middlesex County	42,121	49,460	36,288	1.36	1.09	88.5%
Worcester County	37,184	42,261	30,516	1.38	0.97	83.5%

Census 2000, Summary File 3, Tables P37, PCT47; Community Opportunities Group, Inc.

the corresponding figures are \$49,460 and \$36,288, i.e., a male-female wage ratio of 1.36. Although Framingham's gender gap is not as extreme, its men and women tend to earn less than their counterparts elsewhere in the county, particularly in adjacent towns. The earnings difference is more conspicuous among men, whose median earnings in communities such as Wayland, Sherborn and Sudbury run 1.9 to 2.2 times higher than the median in Framingham.

### **Class of Worker and Industry**

Compared to Middlesex County, Framingham residents are more likely to work as wage or salary employees in for-profit establishments and less likely to hold jobs with federal agencies or in the non-profit sector: education, health care, human services, research, philanthropy, and so forth. Framingham also has a smaller percentage of residents employed by their own incorporated business and a larger percentage of sole proprietors. Measured in households, Framingham is close to the state and county for percentage of households with income from self-employment, yet noticeably larger percentages exist in the surrounding wealthy suburbs.<sup>44</sup>

The distribution of Framingham's labor force across major industries is fairly proportional to that of the state, except that

smaller percentages of Framingham residents work in agriculture, transportation and utilities and larger percentages in retail, information/communications, and professional/technical services. Table 22 reports the number of Framingham residents employed in each major industry and converts the percentage of residents in each sector to an "industry quotient," or a geographic comparison of labor force characteristics. An industry quotient sheds light on whether the employment of

a given community's labor force is similar to or different from labor force employment in a larger area, e.g., a county, labor market area or state. For example, Table 22 suggests that arts, entertainment and food service employment for people living in Framingham is generally proportional to that of the state (ratio = 1.08), but disproportionately high compared to Middlesex County (ratio = 1.28). Further, the percentages of residents in Framingham and Middlesex County with jobs in the professional, scientific and management industries are nearly the same (1.02).

### **Journey to Work**

The Bureau of the Census reports that 1,170 Framingham residents worked from home in 2000 while 33,747 people commuted to work.<sup>45</sup> Framingham's role as a major regional employment center benefits its own population because compared to the state and other MetroWest communities, the town has a larger percentage of locally employed people: 32.7%. Residents with non-local jobs generally commute to Boston, Natick, Waltham, Newton, Marlborough or Cambridge; together, Framingham and these six employment destinations account for 66% of the town's employed labor force. A majority of the remaining workers commute to jobs

**TABLE 22: FRAMINGHAM LABOR FORCE QUOTIENTS  
(STATE AND MIDDLESEX COUNTY), 2000**

<b>Industry</b>	<b>Employed</b>	<b>Industry Quotients</b>	
	<b>Labor Force</b>	<b>State Ratio</b>	<b>County Ratio</b>
Agriculture, forestry, mining	79	0.56	1.26
Construction	1,605	0.82	0.97
Manufacturing	4,105	0.90	0.93
Wholesale trade	1,102	0.94	1.03
Retail trade	4,513	1.13	1.29
Transportation, warehousing, utilities	862	0.58	0.71
Information	1,605	1.20	0.90
Finance, insurance, real estate	2,565	0.87	0.88
Professional, scientific, management	5,818	1.41	1.02
Educational, health and social services:	7,580	0.89	0.89
Arts, entertainment, food services	2,616	1.08	1.28
Other services	2,061	1.32	1.36
Public administration	1,216	0.80	0.91

*Source: Census 2000, Summary File 3 Table P49; Community Opportunities Group, Inc.*

in employment centers along Route 9, Route 128 or I-495, or in one of the adjacent towns.<sup>46</sup>

Public transportation in Framingham includes commuter rail, commuter bus and local service. Framingham is served by the MBTA Framingham/Worcester line and two regional bus carriers, while the Local Intra-Framingham Transit (LIFT) system provides fixed-route service throughout town, with stops in Ashland, Hopkinton, Holliston, Marlborough, Milford, Natick, and Southborough. Access to these services is reflected in Framingham's commuter statistics, for only 77% of its residents drive alone to work each day, a smaller percentage than that of other MetroWest communities. Moreover, Framingham has a larger percentage of people walking or bicycling to their jobs – nearly 3% – which is significant for the immediate region, yet fairly small compared to state and Middlesex County averages.<sup>47</sup>

## Employment Base

A community's **employment base** reflects the number and mix of businesses within its borders, the jobs those businesses offer and the wages they pay, regardless of whether their employees live locally or commute from other cities and towns. Framingham is home to large, nationally recognized corporations such as the Bose Corporation, Genzyme, TJX, and Staples, which provide many job opportunities in the MetroWest region. The town also has a large retail industry, notably Shopper's World, a major regional shopping center with popular stores such as Barnes & Noble, Toys 'R' Us, T.J. Maxx, and Starbucks. These corporations and retail establishments make a significant contribution to Framingham's economic vitality.

The town's economy also hinges on the success of large and small companies representing a wide variety of industries, and they depend on the diverse workforce found in Framingham and surrounding towns. In 2000, more than 44,000 people reported Framingham as their place of employment, and Framingham residents comprised about 26% of the total. Other communities generating more than 500 workers in Framingham include Boston, Ashland, Worcester, Holliston, Milford, Newton, Hopkinton, Shrewsbury, Waltham, Hudson, Franklin and Westborough.<sup>48</sup> In 2004, the Framingham industry paying the

highest average weekly wage to its workers was the management of companies and enterprises sector, a sub-classification of professional and business services.<sup>49</sup> The industry's average weekly wage was \$1,997, and wages paid by its establishments increased by 14% from 2001-2004. In contrast, the accommodations and food service industry paid the lowest average weekly wage in Framingham, \$347, and experienced very slow wage growth (3.3%) from 2001-2004. Framingham's total employment declined by some 670 jobs between 2001 and 2004 and in the same period, the proportion of the employment base comprised of services-producing industries increased. In 2004, the healthcare and social assistance industry supplied more jobs in Framingham than any other sector, employing an average of 6,489 persons in 258 establishments. Since 2001, this industry has grown not only in average employment (12.1%), but also in average wages (12.8%).<sup>50</sup>

**Location quotients** can be used to compare Framingham's employment base to that of larger areas, such as the county, state or labor market area (LMA). A location quotient of  $<.90$  usually indicates an industry that is weaker locally than in the surrounding region or the state, while a location quotient  $>1.10$  usually indicates that an industry with more local than regional strength. These generalizations have to be applied carefully because a very high location quotient can mean that a community's economy relies too heavily on a single industry, or it may capture a locally unique condition, such as the higher location quotients for agriculture found in many Central Massachusetts communities.

Table 23 shows that several industries provide larger shares of employment in Framingham than in Middlesex County overall, notably retail, information services, professional and business services, and health care and social assistance. Since information and professional and business services are also stronger in Middlesex County than in the state as a whole, these industries clearly play a powerful role in Framingham's economy. It is not clear how many of the high-paying jobs in these industries are actually held by Framingham residents, however.

Framingham's economy differs from the region's in other ways that are not obvious in Table

**TABLE 23: LOCATION QUOTIENTS FOR FRAMINGHAM EMPLOYMENT**

INDUSTRY CLASS	Total	Total	Average	Location Quotients	
	Establishments	Employment	Weekly Wage	State Ratio	County Ratio
Total	2,338	45,079	\$1,113	1.00	1.00
GOODS-PRODUCING DOMAIN	249	6,166	\$1,454	0.91	0.82
Natural Resources and Mining	4	26	\$569	0.21	0.22
Construction	170	2,082	\$1,243	0.97	0.92
Manufacturing	75	4,059	\$1,568	0.90	0.79
Non-Durable Goods Manufacturing	38	1,236	\$1,312	0.80	0.97
SERVICE-PROVIDING DOMAIN	2,089	38,913	\$1,059	1.02	1.04
Trade, Transportation and Utilities	502	8,429	\$841	0.97	1.01
Wholesale Trade	171	1,310	\$892	0.67	0.55
Retail Trade	291	6,150	\$821	1.20	1.32
Transportation and Warehousing	38	887	\$820	0.60	0.73
Information	72	2,679	\$1,375	2.01	1.27
Financial Activities	203	1,298	\$1,113	0.42	0.65
Finance and Insurance	120	800	\$1,299	0.32	0.56
Real Estate and Rental and Leasing	83	498	\$815	0.77	0.88
Professional and Business Services	581	11,115	\$1,575	1.70	1.23
Professional and Technical Services	406	4,002	\$1,688	1.22	0.74
Management of Companies	24	4,421	\$1,997	4.76	3.89
Administrative and Waste Services	151	2,692	\$716	1.15	1.09
Education and Health Services	296	9,078	\$801	0.84	0.93
Educational Services	38	2,589	\$864	0.60	0.54
Health Care and Social Assistance	258	6,489	\$776	1.00	1.30
Leisure and Hospitality	176	3,314	\$349	0.78	0.95
Arts, Entertainment, and Recreation	26	374	\$366	0.51	0.68
Accommodation and Food Services	150	2,940	\$347	0.84	1.01
Other Services	238	1,176	\$651	0.69	0.82
Public Administration	21	1,825	\$1,248	0.98	1.33

*Source of data: Massachusetts Division of Career Services, ES-202 Series; Community Opportunities Group, Inc.*

23. For example, retail wages in Framingham are much higher than in Middlesex County or elsewhere in Massachusetts, yet wholesale trade wages are significantly lower. Also, wages in some of Framingham's largest industries – such as information and professional and business services – are about 85-90% of wages paid by the same kinds of establishments elsewhere in Middlesex County, possibly closer to Boston. Access to many types of jobs and the wages and benefits offered by employers have an impact on housing plans because a household's earnings determine what it can afford to pay for

housing. Framingham's large, diverse employment base and generally competitive wages are an asset to workers from the town and surrounding communities.

### ***Schools, Colleges and Job Training Resources***

Framingham operates its own K-12 school system, including eight elementary schools, three middle schools and a high school serving a combined total of about 8,100 students. In addition, Framingham is home to a charter school for middle-school age children, the McAuliffe Regional Charter School,

and several private elementary or secondary schools, including Marian High, MetroWest Jewish Day School, Saint Bridget Elementary, Saint Tarcisius Elementary, Sudbury Valley School, Summit Montessori School, and Wayland Academy of Framingham. The special education collaborative that serves Framingham and 10 other school districts (ACCEPT) operates its regional transportation service and one of its programs in Framingham. Finally, two private special education schools are located in Framingham: the Learning Center for Deaf Children, and Reed Academy, which serves emotionally and behaviorally challenged males ages 7-18.<sup>51</sup>

Framingham State College, a member of the Massachusetts state college and university system, occupies a 73-acre campus near the town's geographic center. Traditionally known for its focus on liberal arts and teacher education, Framingham State offers 25 undergraduate majors and 24 graduate degree programs ranging from liberal arts and teaching to business administration, health care, psychology, criminal justice, nutrition and international education, along with a number of graduate certificate programs. The student body consists of nearly 6,000 full- and part-time students, primarily from Massachusetts, including 1,500 living in on-campus housing. Framingham State also provides English as a Second Language (ESL) classes and the Center for Lifelong Learning, with non-credit courses and workshops open to the general public. Its several research centers and institutes include the MetroWest Economic Research Center (MERC), which collects, analyzes and reports economic data for the MetroWest area.

The Massachusetts One-Stop Career Center closest to Framingham is located in Marlborough. In addition to handling unemployment claims, the state's Career Center network offers job readiness and job skills training, assistance with job searches and access to computer labs. The Marlborough Career Center maintains a satellite office for unemployment claims at the Department of Transitional Assistance in Framingham. The Massachusetts Rehabilitation Commission, with a regional office in Natick, also provides vocational services and job training for adults with disabilities.

## **Transportation**

Access to Boston metropolitan area highways has played a key role in the development of MetroWest communities. Major east-west routes serving the region include the Massachusetts Turnpike (I-90), U.S. Route 20, and State Routes 30, 9, 135 and 16. These roadways, along with north-south Routes 27, 126 and 85, form the basic transportation frame of the MetroWest area and support the vast majority of commercial and industrial development that exists today. Differences in the relative intensity of development throughout the region can be expressed not only in acres of land devoted to various types of land use, but also in the ratio of road miles to total area by town, in square miles. The highest ratios in the region include Natick's 10.24 road miles per sq. mi. and Framingham's 9.65, which contrast sharply with Sherborn's modest 3.49. The ten communities together are served by more than 1,200 miles of roadways, 86% maintained by local governments.<sup>52</sup>

MBTA commuter rail service is available in Natick, Framingham, Ashland and Southborough, where a new station opened in 2004. As previously noted, Framingham also operates the LIFT public transit system that serves Framingham, Ashland, Hopkinton, Milford, Southborough, and Marlborough.

## **Regional Economy & Economic Growth**

Population growth in Framingham and Middlesex County as a whole has slowed considerably since the 1970s, yet some of the state's most rapidly growing towns are located around Framingham in the MetroWest region and along I-495. Hopkinton, Southborough, Medway, Bolton and Boxborough absorbed housing and household growth rates exceeding 25% from 1990-2000, and while affluent suburbs attracted most of the region's new development, urban communities such as Marlborough also experienced a comparatively high rate of household growth. Although some of Marlborough's household growth is attributable to new single-family home construction, the city attracted a large number of new condominium and rental units during the 1990s. Against the backdrop of regional trends to the north and west along I-495, Framingham stands out for its very low rates

of population and housing growth – conditions that make Framingham similar to some of the older, urban communities of Boston’s “Inner-Core” region. There is an inescapable relationship between Framingham’s roots as a major industrial center, its present state as a substantially built-out town, and the differences that separate it from adjacent affluent towns.

The MetroWest Economic Research Center (MERC) at Framingham State College analyzes and reports economic data for the nine-town MetroWest Cohesive Commercial Statistical Area (CCSA). According to MERC, four industries supply well over half of all jobs in Framingham’s region: Trade, Transportation and Utilities, Professional and Business Services, Manufacturing, and Education and Health Services. The same industries dominate Framingham’s employment base, so they exert considerable influence over the employment base of the region as a whole because Framingham supplies a plurality of the MetroWest CCSA’s total employment (43%). Since 2001, when employment in the nine-town area peaked at 106,000 jobs, it has declined by approximately 2,100 jobs, including 670 in Framingham. However, the largest reported job loss occurred in Hopkinton, where annual employment declined by 1,313 jobs from 2001-2004.<sup>53</sup>

Region-wide, wages exceed the state average by 16.5%, but not all nine towns have equally high wages. The strength of Hopkinton’s goods-producing companies accounts for the unusually high average wage paid by its employers – \$77,184 in 2004, the most recent year for which annual data are available – followed by Southborough (\$59,435) and Natick (\$58,554). Framingham’s average annual wage of \$57,862 ranks fourth in the nine-town area. Several MetroWest CCSA industries pay higher wages than the state average for their industrial class, notably Manufacturing, Information Services, Construction, Professional and Business Services, and Financial Activities. In contrast, one of CCSA’s largest industries, Education and Health Services, pays much lower wages than the state average.<sup>54</sup>

Over time, Framingham’s region has attracted many new businesses. MERC reports that the total number of establishments in the MetroWest CCSA doubled from 1980-2003. Business development has continued, with an 8.1% increase in establishments since 2001 (including Marlborough, 8.5%). Consistent with trends in Middlesex County and the Boston metropolitan area, however, the rate of business growth in the MetroWest CCSA has exceeded the rate of employment growth. The Census

**TABLE 24: CHANGE IN TOTAL PAYROLL AND EMPLOYMENT, 2001-2004**

<b>Geography</b>	<b>2001</b>		<b>2004</b>		<b>% Change</b>	
	<b>Total Payroll</b>	<b># Jobs</b>	<b>Total Payroll</b>	<b># Jobs</b>	<b>Payroll</b>	<b>Jobs</b>
<b>FRAMINGHAM</b>	<b>\$2,355,052,788</b>	<b>45,749</b>	<b>\$2,608,369,836</b>	<b>45,079</b>	<b>10.8%</b>	<b>-1.5%</b>
Ashland	\$156,938,609	4,565	\$181,974,405	4,832	16.0%	5.8%
Holliston	\$240,342,278	5,247	\$241,436,743	4,992	0.5%	-4.9%
Hopkinton	\$656,013,552	8,731	\$572,554,082	7,418	-12.7%	-15.0%
Marlborough	\$1,672,261,814	30,368	\$1,628,005,739	26,740	-2.6%	-11.9%
Natick	\$1,129,987,603	23,872	\$1,375,016,438	23,483	21.7%	-1.6%
Sherborn	\$21,056,609	546	\$26,497,760	628	25.8%	15.0%
Southborough	\$332,788,694	6,018	\$386,394,354	6,511	16.1%	8.2%
Sudbury	\$351,842,292	7,195	\$386,408,235	7,481	9.8%	4.0%
Wayland	\$196,779,193	4,030	\$142,206,267	3,421	-27.7%	-15.1%
Massachusetts	\$147,345,755,224	3,276,103	\$153,635,357,894	3,139,629	4.3%	-4.2%
Middlesex County	\$43,988,879,481	850,289	\$43,581,251,347	779,013	-0.9%	-8.4%
Worcester County	\$11,974,665,399	321,043	\$12,824,276,529	317,251	7.1%	-1.2%

*Source: Massachusetts Division of Career Services, ES-202 Series. Note: Table 3.1.1 includes the City of Marlborough to be consistent with other regional tables in this plan. However, Marlborough is not in the MetroWest CCSA.*

**TABLE 25: CHANGE IN NUMBER OF EMPLOYER ESTABLISHMENTS, LABOR FORCE AND JOBS**

	Establishments		Labor Force		Employment		Jobs/Labor Ratio	
Community	2001	2004	2001	2004	2001	2004	2001	2004
FRAMINGHAM	2,237	2,338	38,467	38,253	45,749	45,079	1.19	1.18
Ashland	411	474	8,696	9,324	4,565	4,832	0.52	0.52
Holliston	437	471	7,922	7,843	5,247	4,992	0.66	0.64
Hopkinton	430	467	6,606	7,600	8,731	7,418	1.32	0.98
Marlborough	1,316	1,454	20,067	22,072	30,368	26,740	1.51	1.21
Natick	1,445	1,545	19,229	18,994	23,872	23,483	1.24	1.24
Sherborn	129	165	2,250	2,204	546	628	0.24	0.28
Southborough	351	413	4,638	8,411	6,018	6,511	1.30	0.77
Sudbury	594	652	9,159	9,603	7,195	7,481	0.79	0.78
Wayland	393	420	6,910	7,091	4,030	3,421	0.58	0.48
10-Town Total	7,743	8,399	123,944	131,395	136,321	130,585	1.10	0.99
% 10-Town Change		8.5%		6.0%		-4.2%		
MetroWest CCSA	6,427	6,945	103,877	109,323	105,953	103,845	1.02	0.95
% CCSA Change		8.1%		5.2%		-2.0%		

Sources: Massachusetts Division of Career Services, ES-202 Series; Massachusetts Department of Revenue, Annual Labor Force and Unemployment Statistics, 1990-2004.

Bureau's County Business Patterns, an annual series on employment, industries and wages, shows that since the late 1990s, Boston's rate of business growth (2.5%) has been lower than that of aggregate business growth in the suburbs (4.8%), yet the city's rate of employment growth (5%) has exceeded suburban employment growth (3.1%). Wage growth has occurred at about the same rate in urban and suburban

locations, or an average of 6.5% between 1998 and 2002.<sup>55</sup> In the same period that employment has actually declined in many communities, the labor force in Framingham's region has grown. Due to these two conditions – little employment growth and considerable labor force growth – the jobs-to-labor-force ratio for the region as a whole has fallen below 1.0.

## End Notes

<sup>41</sup> Source: Massachusetts Department of Revenue, citing Mass. Division of Unemployment Assistance.

<sup>42</sup> Census 2000, Summary File 3, Table P37. For other communities in Framingham's region, see Table 21.

<sup>43</sup> Census 2000, Summary File 3 Tables P50, P37.

<sup>44</sup> Census 2000, Summary File 3 Tables P51, P60.

<sup>45</sup> The number of persons reportedly working at home in April 2000 may not reflect the actual number of Framingham residents who worked all or a substantial portion of the work week in a home office or a home-based business. Many communities believe that Census 2000 underestimated their at-home employment, particularly telecommuters. There is no other verifiable source of data on at-home employment in Framingham.

<sup>46</sup> Bureau of the Census, Census 2000, MCD/County to MCD/County Worker Flow Files, "Residence MCD, Massachusetts," at <<http://www.census.gov/population/www/cen2000/mcdworkerflow.html>>.

<sup>47</sup> Census 2000, Summary File 3 Table P30.

<sup>48</sup> MCD/County to MCD/County Worker Flow Files, "Workplace MCD, Massachusetts." The Census 2000 estimate of 44,300 workers in Framingham (April 2000) is less than the total employment count reported by the Massachusetts Division of Career Services for calendar year 2001, or 45,749 workers, but these data sources cannot be compared directly because of significant differences in data definitions and collection procedures. In 2001, state government adopted the new The North American Industry Classification System (NAICS) and since then, historic

(pre-2001) data sets for the city/town geography level have been archived.

<sup>49</sup> NAICS defines "management of companies and enterprises" as: "...(1) establishments that hold the securities of (or other equity interests in) companies and enterprises for the purpose of owning a controlling interest or influencing management decisions or (2) establishments (except government establishments) that administer, oversee, and manage establishments of the company or enterprise and that normally undertake the strategic or organizational planning and decision making role of the company or enterprise. Establishments that administer, oversee, and manage may hold the securities of the company or enterprise."

<sup>50</sup> Massachusetts Division of Career Services, "Employment and Wages by Industry and Area" (ES-202), Economic Data, at <<http://www.detma.org/>>.

<sup>51</sup> Massachusetts Department of Education, School District Profiles; see also McAuliffe Charter School at <<http://www.mcaulifferegional.org/>>, ACCEPT MetroWest Education Collaborative at <<http://www.accept.org/>> and Reed Academy, <<http://www.reedacademy.net/>>.

<sup>52</sup> MassHighway, Year-End Roads Inventory, cited in Mass. Department of Revenue, Municipal Data Bank.

<sup>53</sup> MERC, MetroWest Cohesive Commercial Statistical Area Economic Profile 2005 (June 2005), 10, 27; Massachusetts Division of Career Services, "Employment and Wages by Industry and Area" (ES-202).

<sup>54</sup> Ibid.

<sup>55</sup> HUD, County Business Patterns Special Extracts, State of the Cities Data System.

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## HOUSING PROFILE

### Characteristics of Existing Housing

From large apartment developments to farmhouses, Framingham has an unusually diverse housing stock. Census 2000 data show that town-wide, detached single-family homes comprise 50% of all housing units in Framingham and **multi-family** units, 40%.<sup>56</sup> In addition, Framingham's housing represents a variety of architectural styles: colonials dating to the 1600s, duplexes and triplexes of the early 20th century, capes and ranches from the 1940s and 1950s, split- and multi-levels from 1960s and 1970s, and condominiums from the 1980s. Table 26 (next page) illustrates the range of housing types in Framingham by **census tract**.

Housing density varies significantly from one section of Framingham to another. In downtown-area neighborhoods where 30% of the town's entire multi-family housing stock is located, housing densities run high. In addition, higher-density housing exists in large-scale apartment complexes and neighborhoods along Route 9, which has more than 46% of Framingham's multi-family housing inventory.<sup>57</sup>

Compared to surrounding towns, Framingham has a much larger supply of multi-family units and far more diversity in the sizes and architectural styles of housing for all types of structures. Of the surrounding communities, only Marlborough approximates Framingham for percentage of multi-family housing, rental units and median age of housing stock. However, Marlborough has about 12,000 fewer housing units than Framingham, so the sheer number of multi-family, renter-occupied and older homes in Framingham is much higher. Except for Natick's housing, which is also fairly diverse, the housing stock in other towns around Framingham is composed primarily of single-family detached homes and occupied primarily by homeowners.<sup>58</sup>



Victorian village duplex in Framingham.

### **Housing Age, Condition & Values**

The mix of housing options in Framingham extends beyond structural characteristics. Framingham's development history dates to 1700 and properties that are 300 years old today provide glimpses of the town's past. However, this history may not always be apparent because contemporary Framingham is a mosaic of development that has occurred over many eras. A large percentage of the town's present housing units were built during the 1950s and 1960s – the same period in which Framingham experienced its most dramatic rates of population growth. According to local data, 56% of Framingham's single-family detached homes and 66% of its condominiums date to the post-war period.<sup>59</sup> These statistics reinforce information reported in Census 2000, notably that the median year of construction for Framingham's owner-occupied housing is 1959, which is significantly older than owner-occupied housing in most of the surrounding towns.<sup>60</sup> Federal census and local assessment data provide a consistent picture of the housing boom that occurred in the 1950s and 1960s, and together, they point to a housing stock that is relatively old.

Not surprisingly, residential property characteristics vary by the age of the structure. In Framingham, newer homes and very old homes generally have higher assessed values and they are relatively large. Since the 1970s, Framingham's new homes have continually increased in size. Today, the average new home has over 2,000 sq. ft. of finished area and 7.4 rooms. In contrast, homes built during the 1950s have an average of 1,400 sq. ft. and 6.6 rooms.<sup>61</sup>

With the exception of very valuable historic homes, Framingham's older houses are usually smaller and often in poorer condition. This is especially true for rental units, which may not receive the same attention from landlords that owner-occupied homes receive from homeowners.

It is difficult to generate accurate housing condition and quality statistics for any town without a detailed survey. Ratings assigned by local assessors provide an incomplete picture of a home's overall condition because the criteria used for property appraisals do not match the criteria considered by housing analysts. However, since the federal census reports statistics such as lack of complete plumbing and kitchen facilities and the market value of housing units, it sheds light on the number of units that are most likely in poor condition. Framingham has a considerable number of units that lack complete plumbing and kitchen facilities. In April 2000, there were 169 rental units and 20 owner-occupied units without complete plumbing facilities, and 201 units lacked complete kitchen facilities.<sup>62</sup> Table 27 provides a snapshot of housing values, vacancy rates and tenure characteristics of housing in Framingham at the census tract level.

**TABLE 26: UNITS IN STRUCTURE BY CENSUS TRACT**

Census Tract	3831	3832	3833	3834	3835.01	3835.02
Total Units	3,082	2,186	1,139	2,188	2,130	1,190
Single-Family Detached	417	727	490	606	472	466
Single-Family Attached	122	133	33	76	105	42
Two-Family/2 Units	384	612	106	474	132	89
3-4 Units	457	332	111	358	217	115
5-9 Units	303	170	151	238	222	87
10-19 Units	424	82	172	282	329	44
20-49 Units	537	82	76	102	133	174
50+ Units	423	48	0	52	520	173
Mobile Home	15	0	0	0	0	0
Boat, RV, van, etc.	0	0	0	0	0	0
% Multi-Family Units	69.6%	32.7%	44.8%	47.2%	66.7%	49.8%
Census Tract	3836	3837	3838	3839.01	3839.02	3840
Total Units	2,440	2,109	2,161	3,005	1,895	3,209
Single-Family Detached	1,494	1,551	1,773	2,428	1,810	1,127
Single-Family Attached	9	67	21	105	0	8
Two-Family/2 Units	81	112	58	9	11	33
3-4 Units	80	95	87	10	7	16
5-9 Units	43	8	73	91	13	16
10-19 Units	233	229	72	26	0	23
20-49 Units	159	47	0	73	0	65
50+ Units	338	0	77	255	54	1,921
Mobile Home	3	0	0	8	0	0
Boat, RV, van, etc.	0	0	0	0	0	0
% Multi-Family Units	35.0%	18.0%	14.3%	15.1%	3.9%	63.6%

*Source: Census 2000, Summary File 3, Table H-30. See Reference Maps, Appendix A, for geographic boundaries of Framingham census tracts.*

Housing in Framingham is generally older and less expensive than housing in the surrounding communities. Although Census 2000 statistics are six years old, they provide an indicator of Framingham's regional market position. Framingham's median housing value of just over \$210,000 is significantly lower than the median value in a majority of the surrounding communities. The exceptions are Ashland, which has a large number of condominium units, and Marlborough.<sup>63</sup> In addition, it is clear from Table 28 that overall, Framingham's housing is older than the housing in adjacent communities even though many of them have a larger percentage of homes built before 1940. In Framingham, almost 70% of the housing was built before 1970, which is indicative of an aging housing stock.

**TABLE 27: HOUSING CHARACTERISTICS BY CENSUS TRACT**

Census Tract	3831	3832	3833	3834	3835.01	3835.02
Characteristic						
Housing Units	3,082	2,186	1,139	2,188	2,130	1,190
Renter-Occupied Units	2,446	1,178	574	1,237	1,609	558
Owner-Occupied Units	591	930	525	894	454	604
Vacant Units	45	78	40	57	67	28
Median Contract Rent	\$534	\$660	\$662	\$740	\$802	\$884
Median Value, Owner Unit	\$156,800	\$179,300	\$204,100	\$183,600	\$198,900	\$206,500
Median Age of Structure	1963	1950	1946	1940	1962	1959
<b>Census Tract</b>	<b>3836</b>	<b>3837</b>	<b>3838</b>	<b>3839.01</b>	<b>3839.02</b>	<b>3840</b>
Characteristic						
Housing Units	2,440	2,109	2,161	3,005	1,895	3,209
Renter-Occupied Units	937	517	342	430	110	1,701
Owner-Occupied Units	1,459	1,567	1,789	2,533	1,785	1,383
Vacant Units	44	25	30	42	0	125
Median Contract Rent	\$827	\$887	\$829	\$736	\$655	\$993
Median Value, Owner Unit	\$214,600	\$195,700	\$203,700	\$216,600	\$275,900	\$296,300
Median Age of Structure	1960	1958	1958	1962	1968	1973

Source: Census 2000, Summary File 3, Tables H-6, H-7, H-30, H-35, H-37, H-56, H-85

**TABLE 28: REGIONAL COMPARISON OF AGE, VALUE & CONDITION OF HOUSING STOCK**

TOWN	Ashland	Framingham	Holliston	Hopkinton	Marlborough
Total Housing Units	5,794	26,734	4,868	4,548	14,903
Median Age Structure Built	1975	1961	1965	1980	1966
% Units built before 1940	13%	19%	20%	18%	25%
% Units built before 1970	45%	69%	61%	36%	58%
Median Housing Value	\$209,600	\$210,800	\$235,800	\$306,500	\$181,500
Median Contract Rent	\$738	\$764	\$677	\$544	\$744
Units Lacking Complete Plumbing	15	189	8	0	12
Units Lacking Complete Kitchens	13	201	18	11	161
TOWN	Natick	Sherborn	Sudbury	Southborough	Wayland
Total Housing Units	13,368	1,451	5,590	2,997	4,735
Median Age Structure Built	1956	1964	1968	1972	1959
% Units built before 1940	27%	20%	9%	16%	17%
% Units built before 1970	67%	64%	57%	47%	72%
Median Housing Value	\$242,900	\$504,100	\$423,200	\$324,400	\$388,600
Median Contract Rent	\$820	\$824	\$683	\$839	\$705
Units Lacking Complete Plumbing	42	0	10	0	27
Units Lacking Complete Kitchen	31	0	8	10	0

Source: Census 2000, Summary File 3, Tables H-3, H-35, H-34, H-85, H-56, H-49, H-51.

## ***Housing Occupancy & Tenure***

As of the most recent decennial census, 55.5% of Framingham's occupied housing units were owner-occupied and 44.5%, renter-occupied. Considering the entire ten-town area, Framingham's owner-occupied housing comprised 24% of all homeowner units and its rental housing, 47% of all renter units. Framingham had 581 vacant housing units at the time: 35 for sale and 203 available for rent, 51 transitionally vacant (rented or sold but not yet occupied), 146 seasonal units, and 146 "other" vacant units, or units not openly available on the market.<sup>64</sup>

## **Housing Market**

### ***Homeowner Household Characteristics***

Framingham's homebuyers are as diverse as its housing inventory. Since Framingham accommodates such a wide range of housing needs and preferences, it is not surprising to find that the characteristics of local households are equally diverse.

Table 29 shows that in the neighborhoods around downtown Framingham (Tracts 3831-3834), households tend to have lower incomes and there are lower levels of homeownership. Many of

Framingham's public housing units are located within a short distance of downtown, along with a large inventory of privately owned two-family and multi-family units. In contrast, people living in the northwest and less densely developed areas of town have higher incomes and they are more likely to be homeowners than renters. Many of Framingham's historic and higher-cost homes are located in this area as well. The age of the housing stock varies from neighborhood to neighborhood. While downtown housing tends to be older, the outlying areas of town have more new housing units.

The characteristics of Framingham homeowners differ from the characteristics of homeowners in adjacent communities. For example, Framingham's average owner-occupied household size of 2.7 persons is comparable to communities with a higher proportion of multi-family housing (Ashland, Marlborough, and Natick), and it is quite a bit smaller than the average household size in Holliston, Hopkinton, Sherborn, Sudbury and Southborough, which have few multi-family housing units. In addition, homeowners in Framingham tend to have lived in their homes longer than homeowners in many of the surrounding communities. In Framingham, the median year that

**TABLE 29: CHARACTERISTICS OF HOMEOWNERS**

Census Tract	3831	3832	3833	3834	3835.01	3835.02
Total Homeowner Households	591	930	525	894	454	604
% Minority-owned Housing Units	21.3%	15.4%	5.7%	11.2%	8.6%	5.0%
Average Household Size	2.75	3.12	2.35	2.75	2.62	2.39
Median Year Moved In	1992	1987	1986	1991	1992	1988
Median Owner Income	\$48,429	\$58,819	\$55,139	\$62,024	\$75,744	\$65,259
Median Home Value	\$156,800	\$179,300	\$204,100	\$183,600	\$198,900	\$206,500
Real Estate Taxes	\$1,819	\$2,280	\$2,411	\$2,499	\$2,576	\$2,716
Median Year Built	1951	1945	1953	1940	1944	1954
Census Tract	3836	3837	3838	3839.01	3839.02	3840
Total Homeowner Households	1,459	1,567	1,789	2,533	1,785	1,383
% Minority-owned Housing Units	7.1%	5.7%	7.2%	5.8%	8.1%	9.3%
Average Household Size	2.76	2.65	2.64	2.63	2.87	2.61
Median Year Moved In	1989	1985	1988	1988	1987	1989
Median Owner Income	\$79,719	\$71,085	\$64,611	\$79,450	\$108,477	\$91,419
Median Home Value	\$214,600	\$195,700	\$203,700	\$216,600	\$275,900	\$296,300
Real Estate Taxes	\$2,693	\$2,597	\$2,731	\$2,816	\$3,703	\$3,779
Median Year Built	1958	1957	1957	1960	1967	1969

Source: Census 2000, Summary File 3, Tables H-7, H-11, H-18, H-37, H-39, H-76, HCT-12, HCT-20

homeowners moved into their present home is 1988. This is earlier than neighboring communities that have experienced more recent housing growth, but the range of medians is limited to a handful of years, reflecting overall housing turnover in the MetroWest area. Further, homeowners in Framingham tend to have lower incomes than homeowners elsewhere in the region. In 1999, the median homeowner income in Framingham was \$75,040. Of the surrounding towns, only Marlborough had a lower median homeowner income (\$70,017), but many nearby towns have median homeowner incomes well in excess of \$100,000.<sup>65</sup>

### ***Housing Sales & Sale Prices***

Like many communities in the region, Framingham has experienced dramatic growth in housing prices since the mid-1990s. Surrounded by affluent towns that have had very high housing values for years, Framingham stands out as having the highest increases in housing cost and number of sales. From 1995-2004, Framingham's median single-family home prices rose by more than 130%, condominium prices increased over 360% and overall, the median sale price for all housing types increased 139%. During the same period, the number of single-family home sales increased 32% and condominiums by 213%, while the number of sales of all housing types increased 57%. On average since 1995, 1,000-1,400 properties have sold in Framingham each year, although the number of homes sold in 2006 reportedly declined by 20% and condominiums, by 35%. In a corresponding trend, sale prices also dropped slightly: about 4% for single-family homes and less than 1% for condominiums.<sup>66</sup>

Despite increases in Framingham's housing sale prices over time, the Town supplies a substantial number of modestly priced homes. In a region that has experienced a high level of market demand for housing, Framingham is one of the few communities that still offer single-family homes priced for less than \$500,000. Demand for these homes is great, for as of September 2005, Framingham had less than a six-month inventory of homes in this price range.<sup>67</sup>

### ***Market Preferences***

Framingham draws a variety of homebuyers due to the diverse nature of its housing stock, its function

as a regional economic center and its proximity to others, and access to regional transportation facilities. The town offers condominiums and modestly-priced single-family detached homes for first-time homebuyers, along with spacious homes and rural estates for more affluent buyers and just about every other housing type in between. Realtors describe Framingham as a town with ample opportunity for first-time homebuyers despite the high level of regional market demand. Compared to other communities in the MetroWest area, Framingham has a good supply of entry-level homes and condominium units with price ranges accessible to this group of homebuyers. However, it is not accurate to say that any first-time homebuyer will be able to afford a home in Framingham. Housing prices have increased significantly in the past 10 years and many people are priced out of the Framingham market, yet in the context of a very expensive regional market, Framingham remains one of the most affordable communities.<sup>68</sup>

### ***Rental Housing***

Framingham's rental market offers a variety of choices to tenants seeking housing. Reflecting Framingham's overall housing diversity, the rental stock itself is varied. In Framingham, one can find rental units in two-, three- and four-family homes, mid-size courtyard complexes, and apartment-block buildings housing more than 100 units. The market also offers something for a range of income levels: subsidized public housing units for households with the lowest incomes and luxury units for wealthy households, as well as units priced for moderate- and middle-income households.

### ***Renter Household Characteristics***

Overall, Framingham's renter household profile does not seem dramatically different from that of the surrounding region. However, since Framingham has far more rental housing than adjacent towns, it follows that there are many, many more renters in Framingham with the following household characteristics. Differences between Framingham renter households can be seen at the census tract level. For example, renters living close to Downtown Framingham have lower incomes and generally lower rents. Renter households living in or near downtown are also more likely to live in **overcrowded** units.

More than 150 of the 189 rental units in Framingham lacking complete plumbing are located in downtown neighborhoods. In addition, a closer look at renter households in Framingham reveals that many of the town's very-low income renter households (with income below 30% AMI) have housing cost burdens. Small families with low or moderate incomes also have a high incidence of housing cost burden.

Approximately 70% of small renter households with very-low and low-incomes (<30% and between 30% and 50% AMI) are cost-burdened, and almost 60% of very-low income small renter households are severely cost-burdened.<sup>69</sup>

The median household income for renters in Framingham is similar to that of renters in other MetroWest communities. Half of Framingham's renter households have incomes below \$35,000, which may seem high, but it is comparable to the percentage of renters with incomes in the same range in adjacent communities and it is not the largest percentage in the region. In absolute terms, however, Framingham's lower-income renter population greatly exceeds that of the surrounding communities and this is largely because Framingham offers so many multi-family housing units. Almost 6,000 of Framingham renters have incomes in the low or moderate range as defined by HUD. In addition, more than half (52%) of

Framingham's elderly renters pay more than 30% of their income on rent and utilities. Although it is not unusual for elderly renters to pay a high percentage of their monthly income on housing costs, it is surprising to find such a large percentage of cost-burdened elderly renters in Framingham due to the significant amount of subsidized elderly housing and the relatively small number of Framingham residents on the FHA's waiting list.<sup>70</sup>

The age of Framingham's rental housing stock is comparable to rental housing in the surrounding communities. The median year of construction for Framingham's rental-occupied housing is 1964, and the age of renter-occupied housing in other communities ranges from 1944 to 1966, with the median age in most communities in the mid-1960s.<sup>71</sup> Finally, Framingham stands out from surrounding communities for its number of overcrowded rental units. According to Census 2000, more than 500 of Framingham's renter households (5%) had more than 1.51 occupants per room, compared to 171 in Marlborough (3%) and 86 in Natick (2%).<sup>72</sup>

### Rents

The federal census is not particularly useful for describing current rental market conditions, but it does support inter-local comparisons and changes

**TABLE 30: RENTAL HOUSING COSTS AS A PERCENTAGE OF HOUSEHOLD INCOME**

Geography	1990 Census			Census 2000		
	# Paying	Median	% Household	# Paying	Median	% Household
	Cash Rent	Gross Rent	Income	Cash Rent	Gross Rent	Income
FRAMINGHAM	11,370	\$695	25.7	11,299	\$835	26.5
Ashland	1,153	\$721	22.4	1,091	\$824	27.1
Holliston	525	\$684	28.1	636	\$738	26.5
Hopkinton	441	\$599	23.2	375	\$645	21.2
Marlborough	4,981	\$705	26.1	5,505	\$811	23.6
Natick	3,878	\$800	23.8	3,623	\$873	22.9
Sherborn	75	\$1,001	35.1	93	\$1,032	23.0
Southborough	254	\$705	23.0	305	\$913	28.4
Sudbury	369	\$632	27.2	422	\$756	25.6
Wayland	414	\$727	24.2	347	\$821	28.8
Massachusetts	884,075	\$580	26.8	898,928	\$684	25.5
Middlesex County	203,382	\$671	25.5	207,252	\$835	24.8
Worcester County	95,549	\$522	25.5	97,593	\$580	24.0

Source: 1990 Census, Summary File 3, Tables H043, H043A, H050A; Census 2000, Summary File 3, Tables H63, H70.

within a community's own rental market. In Framingham, rent and utility payments ("gross rent") have remained fairly close to the midpoint for the region as a whole: local rents fell just below the regional midpoint in 1990 and slightly above in 2000. Similarly, what renters expect to pay for an apartment in Framingham, measured by median gross rent as a percentage of renter household income, approximates regional norms. During the 1990s, rents increased at a somewhat faster pace in Framingham than in other MetroWest communities. However, Framingham has a much larger inventory of market-rate apartments, so its rental housing provides a more accurate measure of the MetroWest market. Rents throughout Middlesex County increased faster than rents in Framingham and most neighboring towns.

The Framingham Department of Planning and Economic Development recently conducted an informal survey of local apartment developments in order to update an earlier study (2001) and identify prevailing rents as of July 2005. The results appear in Table 31. Compared to rents for units in a selection of other communities that were also surveyed, Framingham's rents are not as high. For example, market-rate rents at Avalon West in Westborough, Avalon Orchards in Marlborough and Cronin's Landing in Waltham were 10-36% higher than rents in Framingham, but these developments are newer and they offer more amenities. Market rents for developments of the same general age as those surveyed in Framingham were unavailable.<sup>73</sup>

For the same period covered by the Planning Department's apartment survey, the maximum affordable rents in the Boston metropolitan area

**TABLE 31: MONTHLY RENTS IN FRAMINGHAM APARTMENT DEVELOPMENTS (SAMPLE), JULY 2005**

Apartment Complex	Total # Units	Monthly Rents	Utilities	Section 8
Bayberry Hill Estate Rentals	424	\$899-\$1,799 (S-3 BR)	HW	
Georgetown Granada	279	From \$799 (S-2 BR)		
Edgewater Hills	306	\$905-\$1,570 (S-2 BR)		
Edgewater Terrace	300	\$975-\$1,750 (S-2 BR)		
Edgewater Village	281	\$975-\$1,850 (S-2BR)		
Edmunds House Apartments	190	\$975-\$1,175 (1-2 BR)	H/HW	112 units
Hamilton Village	184	\$800-\$1,200 (S-2BR)	H/HW	36 units
Sovereign Apartments	225	\$899-\$1,199 (S-2BR)	H/HW	Yes

*Source: Town of Framingham, July 2005. Information was not uniformly available for all developments.*

**TABLE 32: AFFORDABLE RENT LIMITS, 2005**

Program Rent Levels	Studio	1-BR	2-BR	3-BR	4-BR
Low HOME Rent (50% AMI)	\$723	\$775	\$930	\$1,075	\$1,198
High HOME Rent (65% AMI)	\$921	\$988	\$1,188	\$1,364	\$1,501
HUD Fair Market Rent (Section 8)	\$1,025	\$1,077	\$1,266	\$1,513	\$1,676

*Source: HUD, Community Planning and Development. "AMI" means Area Median Income, i.e., the Low HOME Rent is equal to the maximum rent affordable to a household with income at 50% AMI for the Boston Metro Area.*

were quite a bit lower than typical market-rate rents in Framingham. Tenants with a Section 8 voucher would have been able to lease an apartment in some of Framingham's rental developments because the market-rate rents did not exceed the maximum established by HUD for the Section 8 Existing Housing Program ("fair market rents"). This was not true in all cases, however, as shown in Table 32.

Framingham State College students clearly influence Framingham's rental market. FSC enrolls almost 6,000 undergraduate and graduate students, approximately half of which are full-time students and half are part-time. Of the 1,100 entering freshman in 2005, 56% live in residence halls and 44% live off-campus or commute to school.<sup>74</sup>

## Subsidized & Assisted Housing

Compared to most MetroWest towns, Framingham has a large inventory of **subsidized housing**. Its **Chapter 40B Subsidized Housing Inventory** included 2,724 units as of January 2007, or 10.2% of the town's Census 2000 year-round housing units. Approximately one-third of Framingham's 11,830

rental housing units is subsidized either through public housing (1,069 units), private developer subsidy programs (1,634 units) or through Section 8 tenant-based vouchers from the Framingham Housing Authority (787 vouchers), SMOC (387 vouchers), and other outside agencies.

Framingham is one of only two communities in the region that has met the 10% statutory minimum mandated by Chapter 40B. Aside from Marlborough, the surrounding towns have very few subsidized housing units.

The entire 10-town area includes 6,285 units of subsidized housing, and 68% of these units are located in Framingham or Marlborough. Natick has 14% of the total, and the remaining 18% are spread throughout Ashland, Holliston, Hopkinton, Sherborn, Sudbury, Southborough and Wayland.<sup>75</sup>

### **Framingham Housing Authority**

Approximately 1,069 of the units listed on Framingham's Subsidized Housing Inventory are rental units owned and managed by the Framingham Housing Authority (FrHA).<sup>76</sup> The FrHA administers 235 federal-funded and 834 state-funded public housing units, 374 for families and 695 for the elderly and persons with disabilities. In addition, the FrHA administers 787 Federal Mobile Housing Choice Vouchers (Section 8). Typically, FrHA units are rented by families with incomes at or below 30% of area median income (AMI). Although households with incomes up to 80% AMI are eligible for public housing, households with higher incomes are less likely to apply for FHA units.<sup>77</sup>

The FrHA maintains waiting lists for family and elderly units as well as Section 8 vouchers. Framingham residents and people living outside of Framingham are equally eligible to apply for FrHA units and vouchers, but the agency awards preference to local residents to the extent permitted by law. As in most communities, Framingham has a large demand for family units. Currently there are 1,968 applicants

**TABLE 33: REGIONAL CHAPTER 40B SUBSIDIZED HOUSING INVENTORY**

City/Town	2000 Census Year Round Units	Total Development Units	Total Subsidized Units	Percent Subsidized Units
<b>FRAMINGHAM</b>	<b>26,588</b>	<b>2,724</b>	<b>2,724</b>	<b>10.2%</b>
Ashland	5,781	264	248	4.3%
Holliston	4,861	214	168	3.5%
Hopkinton	4,521	296	137	3.0%
Marlborough	14,846	1,618	1,564	10.5%
Natick	13,337	901	901	6.8%
Sherborn	1,449	41	34	2.3%
Sudbury	5,582	274	256	4.6%
Southborough	2,988	432	103	3.4%
Wayland	4,703	200	150	3.2%

*Source: Massachusetts Department of Housing and Community Development (January 2007).*

(92 Framingham residents) on the waiting list for state-funded family units with two or three bedrooms, and 2,472 applicants (346 Framingham residents) on the waiting list for federally-funded units with up to four bedrooms. The waiting lists most likely include some duplicate applications. On average, family units turn over at a rate of four per month.

In contrast, there is reportedly limited demand for FrHA elderly housing. There are 158 applicants on the waiting list for state-funded elderly/disabled housing (9 Framingham residents). According to the FrHA, most people on the waiting list are persons with disabilities. In addition, there are 364 people on the waiting list for federally-funded elderly/disabled housing. Thirty-seven are elderly and 15 are Framingham residents. As with family units, the state and federal waiting lists probably include some duplicate applicants. There is typically more demand for federally-funded public housing units than state units because the former tend to be newer, with larger units and more resources for maintenance due to annual funding allocations from HUD. Many of Framingham's state-funded elderly housing units were constructed in the 1960s and 1970s and they are smaller than the federally-funded units. Overall, between six and eight elderly rental units turn over each month.

The vast majority of the FrHA's elderly housing is classified as "independent living units," which means

there is no service component, but residents can arrange for a variety of social services on an as-needed basis. The FrHA operates one congregate housing development with 60 units and contracts with Baypath Human Services to provide daily care and health services to the residents. Despite the services offered in this development, it is reportedly perceived as less desirable because the apartments are very small (efficiency units only) and residents share common bathing facilities. High vacancy rates (20-25 currently vacant) have led the FrHA to explore converting the facility to subsidized assisted living and toward that end, a feasibility study is currently underway.

Since only 13% of the units in elderly/disabled developments may be occupied by young people with disabilities, the FrHA has set-aside 150 of its Section 8 vouchers for this population. There are 1,960 people on the waiting list for less than 800 vouchers (including the 150 set-aside), and the waiting list is closed. Few of the waiting list applicants are Framingham residents, but the FrHA offers preference to local residents and people with disabilities when vouchers become available. Although the FrHA maintains a supply of housing units accessible to person with physical disabilities, there is limited demand for these units. Many people applying for barrier-free units have mental disabilities.

The FrHA plans to remodel a 25-unit elderly housing development that has been vacant for four years into 12 studio units for low-income “empty-nester” households that are not yet eligible for elderly housing. According to the FrHA, there are several empty-nesters living in large family units, i.e., families that raised their children in a subsidized unit suitable for family occupancy, but the children have grown and moved out of the home. By developing special units for the empty-nester population, the FrHA hopes to free up underutilized family units. In addition, the FrHA has received a \$9 million modernization grant to update kitchens and bathrooms in family public housing units.

The FrHA is an important partner to the town in providing affordable housing and has valuable resources that could aid Framingham in future affordable housing development to support neighborhood preservation and housing affordability

initiatives. The FrHA may allocate up to 20% of its Section 8 budget authority for project-based Section 8 housing developments, which amounts to approximately 160 vouchers/units at the current budget level. These housing units would be part of developments with 10-year affordability restrictions and 5-year renewal terms. It is important to note that housing units in project based Section 8 developments are eligible for inclusion on Framingham’s Subsidized Housing Inventory.

### ***Other Subsidized Housing***

In addition to public housing, Framingham has privately owned and managed subsidized housing developments, group homes operated by the Massachusetts Department of Mental Health (DMH) and Department of Mental Retardation (DMR), and supportive housing units owned and managed by non-profit social service providers. Although the town has many types of assisted housing, not all of the units qualify for the Chapter 40B Subsidized Housing Inventory. For example, the Subsidized Housing Inventory usually excludes residential social service programs with transitional or shelter housing, i.e., residences available to a program’s clientele on a time-limited basis because the units are not “permanent housing” that is generally available to low- or moderate-income people.

Some of Framingham’s subsidized developments have affordability restrictions that could expire in the next few years. It is possible but unlikely that by 2010 more than 400 of Framingham’s existing subsidized units will have converted to market-rate housing and lost their eligibility for listing on the Subsidized Housing Inventory. The use restrictions on another 577 units are scheduled to expire by 2020.<sup>78</sup> The loss of these units would cause Framingham to fall below the 10% threshold that determines whether towns may deny comprehensive permits without the threat of appeal to the state Housing Appeals Committee (HAC). Another factor that will eventually affect Framingham’s Chapter 40B status is the development of new market-rate housing. As unsubsidized year-round housing increases, the proportion of subsidized units as a percentage of the whole will decrease.

As an “entitlement” recipient of HUD Community Development Block Grant (CDBG) funds,

Framingham has housing assistance resources that do not exist in neighboring communities unless they obtain similar funds from the state through a competitive application round. In FY 2007, Framingham's CDBG allocation is \$549,355, supplemented by about \$50,000 in program income generated by loan repayments. Nearly half of Framingham's annual CDBG allocation supports housing rehabilitation or homeowner assistance grants for low- or moderate-income homeowners. Other activities currently supported with CDBG funds include a façade and sign improvement program, downtown infrastructure improvements, architectural barriers removal projects and human services programs.

From September to February in any given year, a 15-member Community Development Committee appointed by the Board of Selectmen makes recommendations on activities and funding levels to the Board of Selectmen. In turn, the Selectmen develop their recommendations and adopt a plan that is published, and a public hearing is held to elicit broad public comment. Thereafter, the Selectmen's plan is submitted to the Annual Town Meeting for a vote of approval and authorization.

Effective this year (FY 2007), Framingham will begin to have access to about \$400,000 in federal Home Investment Partnership Program (HOME) funds from the WestMetro HOME Consortium, a regional entity led by the City of Newton. HOME funds allocated to Framingham each year will be used to provide downpayment and closing cost assistance to first-time homebuyers and provide more support for housing rehabilitation. There is a need to assist **moderate-income** residents (current standard for a family of four: up to \$66,150) through downpayment, closing costs and buy-down subsidies to achieve homeownership in the current housing market. Promoting homeownership is important because it helps to bring about neighborhood investment and stability. Ownership opportunities facilitated through these uses of HOME funds have restrictions that encourage the property to remain affordable to future owners while allowing the original purchaser a fair return on investments made on the property. Further, HOME-assisted properties can be added to Framingham's Chapter 40B Subsidized Housing Inventory.

HOME regulations require that 15% of each year's funding be allocated to housing that will be owned, developed, or sponsored by experienced community-based non-profit groups called Community Housing Development Organizations, or CHDO, which must meet criteria specified in the HOME Program regulations. The Community Development Office, located within the Department of Planning and Economic Development, will work with these organizations to meet local housing needs.

Finally, Framingham has been proactive in using zoning and tax incentives to create new affordable units. In 2004, the town adopted an Affordable Housing Bylaw that requires 10% of the units in housing developments with 10 or more units to be affordable to low- or moderate-income households. The bylaw seeks to ensure a long-term supply of affordable housing, promote distribution of affordable housing units throughout Framingham, and help the town maintain 10% affordability under Chapter 40B. The first project to trigger the Affordable Housing Bylaw is The Arcade, a mixed-use development that will bring 290 rental units to downtown Framingham, including 20% affordable units. Construction is expected to begin in the fall of 2007.

In 2005, the town designated the Central Business District as its first housing tax increment financing district, becoming one of the first municipalities in Massachusetts to utilize the Urban Center Housing Tax Increment Financing Program (UCH TIF). The UCH TIF program enables Framingham to use tax incentives to encourage mixed-income residential development and commercial growth in downtown Framingham. Framingham's UCH TIF zone consists of approximately 16 acres of land, 489,400 square feet of building area, and 230 parcels in downtown Framingham, including the Concord Square National Register Historic District and the Irving Square National Register Historic District. Projects utilizing the UCH TIF program are required to set aside 25% of the housing units for families earning less than 80% of **area median income** (AMI). The Arcade at Downtown Framingham project is the first project to take advantage of the UCH TIF program. Approval of the UCH TIF agreement is pending with the Massachusetts **Department of Housing and Community Development** (DHCD).

## End Notes

<sup>56</sup> Census 2000, Summary File 3, Table H-30. “Multi-family” means structures with three or more dwelling units. For purposes of this plan, “multi-family” does not include single-family attached units or two-family homes.

<sup>57</sup> Census 2000, Summary File 3, Table H-30.

<sup>58</sup> Census 2000, Summary File 3, Tables H-3, H-7, H-30, H-35.

<sup>59</sup> Town of Framingham Department of Planning and Economic Development, FY 2005 Parcel Records Database (“AssessingData060905”), in EXCEL format; hereafter, “FY05 Parcel Data.”

<sup>60</sup> Census 2000, Summary File 3, Tables H-37.

<sup>61</sup> Town of Framingham, FY05 Parcel Data..

<sup>62</sup> Census 2000, Summary File 3 Table H-49.

<sup>63</sup> Census 2000, Summary File 3, Table H-85.

<sup>64</sup> Census 2000, Summary File 1, Table H-5. See also, “Housing Supply.”

<sup>65</sup> Census 2000, Summary File 3, Tables H18, H30, H39, HCT12.

<sup>66</sup> The Warren Group, “Median Single-Family Home Sale Price” and “Number of Sales,” Town Stats Search at <<http://ters.thewarrengroup.com/townstats/search.asp>>, (14 December 2005); updated 1 March 2007. See also, Alicia Sasser et al., *The Lack of Affordable Housing in New England: How Big a Problem? Why Is It Growing? What Are We Doing About It?*, Federal Reserve Bank of Boston, May 2006.

<sup>67</sup> Coldwell Banker Residential Brokerage, “Absorption Rates for Single-Family Homes September 10, 2005,” supplied by Sue Bernstein, REALTOR.

<sup>68</sup> Carlson-GMAC Real Estate, Bruce Klemmer, Manager, telephone interview conducted by Madeline J. Colety, (10 January 2006).

<sup>69</sup> HUD, “Affordability Mismatch” Series, State of the Cities Data Systems.

<sup>70</sup> Census 2000, Summary File 3, Tables H-71, H-73.

<sup>71</sup> Census 2000, Summary File 3, Table H-37.

<sup>72</sup> Census 2000, Summary File 3, Table H-20.

<sup>73</sup> For additional information on prevailing market rents in the Boston area, including Framingham, see Heudorfer and Bluestone, *The Greater Boston Housing Report Card 2005-2006*, September 2006.

<sup>74</sup> Framingham State College, Framingham State College - Quick Facts, at <<http://www.framingham.edu/>>, (14 January 2006).

<sup>75</sup> Commonwealth of Massachusetts, Department of Housing and Community Development (DHCD), “Subsidized Housing Inventory,” January 2006; updated January 2007. All Chapter 40B data presented in this plan assume that the state’s records on each counted project are accurate, including the expiration dates of existing affordable housing restrictions.

<sup>76</sup> Although the Framingham Housing Authority is often referred to by the acronym “FHA,” this housing plan adopts a different naming convention, FrHA, in order to avoid confusion between the local housing authority and the Federal Housing Administration (FHA).

<sup>77</sup> Unless otherwise noted, information reported for Framingham Housing Authority units is based on an interview with William Casamento, Executive Director, by Madeline J. Colety (11 January 2006), and data supplied by Mr. Casamento to the Framingham Housing Plan Committee in July 2005.

<sup>78</sup> DHCD, “Framingham Subsidized Housing Inventory,” in EXCEL format [SHI.Framingham.P.12.22.2005], and Kimbra Wellock to Framingham Housing Policy Liaison Committee, memorandum, 7 June 2006.

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## CHAPTER 5

## HOUSING SUPPLY

A community's *housing inventory* includes all of its permanent housing units.<sup>79</sup> Its *housing supply* consists of permanent housing units available for purchase or rent, including new units and existing available units, whether vacant or currently occupied. The size of the housing supply fluctuates seasonally and from year to year, and it is determined almost entirely by market conditions. Indeed, the housing supply is dynamic, elastic, and shaped by overall demand as well as a number of important demand variables, such as type and size of dwelling unit, ownership or rental, location, price, and amenities.

When demand for homes exceeds the available supply, the result is usually higher prices as a larger number of prospective homebuyers compete for the same limited selection of housing units. Since the late 1990s, state policymakers, developers, homebuilders, and many housing and economic development organizations have cited a shortage of housing as the impetus for skyrocketing home prices throughout the Boston area. They also say the state's economic competitiveness is compromised by high housing costs that discourage companies and workers from moving to Massachusetts. Further, they attribute the shortage of housing and the cost of development to local regulations that restrict new growth.<sup>80</sup>

While there is plenty of statistical and anecdotal evidence to support these arguments, suburban economic centers like Framingham present some challenges to prevailing views about housing prices and supply. For example, Framingham has a much wider range of housing options and a larger inventory of subsidized housing than a majority of its neighbors, but it also has a large share of the region's **unaffordably housed** people, particularly renters. Moreover, Framingham has a fairly limited supply of housing that most of the adjacent towns seem to have in abundance: "buy-up" homes, or single-family



The former Dennison Manufacturing facility in Framingham, which is being converted to a 160-unit condominium development.

residences that appeal to families seeking to trade up from their first or second home. The imbalances that exist in Framingham – low-income people living in homes or apartments they cannot afford, and middle-class families who find more valuable buy-up opportunities in other towns – suggest that simply expanding the town's housing supply would not guarantee affordability or a good "fit" between households and available housing units.

## Housing Vacancies

Census 2000 coincided with near-peak conditions in the Massachusetts housing market. After the economy recovered from the 1990-1992 recession, housing sales accelerated and the market began to absorb the over-supply of vacant units reported in the 1990 Census. Growth in residential building permits followed, and from 1996-2000, several towns around Framingham experienced a period of fairly rapid development. Household formation rates, a strong regional economy and household income growth converged to make the MetroWest area very inviting to new families in search of single-family homes. In towns with large amounts of vacant land, the market responded in kind. By April 2000, vacancy rates had dropped to record lows, and in some MetroWest communities there were very few homes for sale or rent.<sup>81</sup>

**TABLE 34: CHANGE IN HOUSING VACANCIES AND VACANCY RATES, 1990-2000**

	Total		Total		Vacancy Rates			
	Housing Units		Vacant Units		For-Sale Housing		Rental Housing	
Geography	1990	2000	1990	2000	1990	2000	1990	2000
FRAMINGHAM	26,402	26,734	1,289	581	1.1%	0.2%	6.3%	1.7%
Ashland	4,821	5,794	214	74	1.6%	0.3%	7.5%	2.6%
Holliston	4,413	4,868	129	73	0.9%	0.4%	7.3%	2.8%
Hopkinton	3,305	4,548	146	104	1.9%	0.5%	5.3%	3.5%
Marlborough	13,027	14,903	875	402	2.2%	0.5%	9.1%	2.4%
Natick	12,645	13,368	636	288	1.5%	0.4%	8.0%	2.6%
Sherborn	1,374	1,451	25	28	0.9%	0.7%	2.9%	3.7%
Southborough	2,361	2,997	80	45	2.1%	0.5%	4.5%	2.5%
Sudbury	4,875	5,590	113	86	1.4%	0.3%	2.8%	4.3%
Wayland	4,383	4,735	173	110	1.8%	0.5%	6.0%	2.8%
Massachusetts	2,472,711	2,621,989	225,601	178,409	1.7%	0.7%	6.9%	3.5%
Middlesex County	543,796	576,681	24,269	15,461	1.2%	0.5%	5.4%	2.3%
Worcester County	279,428	298,159	19,275	14,232	1.9%	0.8%	7.4%	4.3%

Source: Census 2000, Summary File 1 Tables H1-H3, H5; 1990 Census, Summary File 1, Tables H001-003, H005.

Since Framingham's sale prices have traditionally been low relative to other towns nearby, most homebuyers would face fewer obstacles finding an affordably priced home in Framingham and this seems evident in vacancy trends. When the market was weak in 1990, Framingham had one of the lowest homeownership vacancy rates in the MetroWest area. The Census Bureau placed the average asking price for Framingham's for-sale homes at the region's second lowest. However, a much larger percentage of homes in Framingham remained on the market for more than six months than in any other town in the region. Framingham's relatively large inventory of condominiums contributed both to its low asking prices and the long period that homes remained on the market for sale. Condominiums also made up a large share of the total housing growth that occurred in Framingham during the late 1980s, prior to the recession, as was the case in many towns that allowed multi-family development or in communities that attracted comprehensive permit homeownership developments – a fairly new phenomenon in Massachusetts suburbs at the time, reflecting the state's creation of the Homeownership Opportunity Program (HOP) in 1985.<sup>82</sup>

Framingham's rental vacancy rate in 1990 was higher than the homeownership rate, yet in the context of

MetroWest's housing market, the local rental vacancy rate fell at about the middle for the region as a whole. Framingham's total rental inventory, including occupied and vacant units, comprised 5.6% of the rental inventory for Middlesex County overall, and its supply of vacant apartments for rent comprised about 6.2% of the county's vacant apartments. According to the Census Bureau, the average asking rent for a vacant apartment in Framingham was \$680.<sup>83</sup>

A decade later, the total number of vacant units reported by the Census Bureau had dropped by more than half in Framingham. However, the unit counts in Table 35 show that the number of vacant, *available* units declined by 74-78%. Multi-family units accounted for more than 60% of all vacancies in Framingham and Marlborough. New multi-family development that occurred elsewhere in Middlesex County during the 1990s caused Framingham's share of the county-wide rental inventory to drop slightly by April 2000 (5.4%), but its share of the county's vacant, available apartments dropped sharply, to 4%.

Framingham's housing inventory increased by a modest 1.3% from 1990-2000. Since the total number of households in Framingham rose by 4.1%, household growth was accommodated by market uptake of vacant units from the recession

**TABLE 35: CHANGE IN COMPOSITION OF HOUSING INVENTORY, 1990-2000**

			Occupied Units &		Vacant, Available Units			
			Total Housing Units	Vacant, Available Units	1990	2000	Units for Sale	Units for Rent
<b>Geography</b>	<b>1990</b>	<b>2000</b>						
<b>FRAMINGHAM</b>	<b>26,402</b>	<b>26,734</b>	<b>26,165</b>	<b>26,442</b>	<b>151</b>	<b>35</b>	<b>780</b>	<b>203</b>
Ashland	4,821	5,794	4,768	5,769	53	12	97	31
Holliston	4,413	4,868	4,371	4,839	35	18	45	19
Hopkinton	3,305	4,548	3,259	4,493	51	21	26	16
Marlborough	13,027	14,903	12,901	14,712	159	46	508	140
Natick	12,645	13,368	12,519	13,249	119	39	349	101
Sherborn	1,374	1,451	1,365	1,441	11	9	4	4
Southborough	2,361	2,997	2,348	2,978	41	12	17	9
Sudbury	4,875	5,590	4,850	5,554	61	17	13	19
Wayland	4,383	4,735	4,332	4,675	69	20	30	11
Massachusetts	2,472,711	2,621,989	2,350,660	2,497,833	23,288	10,861	67,772	34,174
Middlesex County	543,796	576,681	537,691	569,493	3,855	1,639	11,948	5,056
Worcester County	279,428	298,159	272,344	290,819	2,962	1,394	8,049	4,549

Source: Census 2000, Summary File 1 Tables H1-H3, H5; 1990 Census, Summary File 1, Tables H001-003, H005.

of the early 1990s, resale activity and to a lesser extent, new homes. Other changes occurred in Framingham's housing market, however. By 2000, the sum of occupied units and vacant, available units had increased by just 1.1%, i.e., growth in the total housing inventory exceeded growth in the inventory of occupied and vacant, occupiable housing units.<sup>84</sup>

In Framingham and all other communities in the region except Marlborough and Holliston, the total number of rental units declined, measured as the sum of renter-occupied units and vacant units for rent. This happened in part because condominiums occupied by renters in the 1990s were eventually sold to homebuyers, but also because multi-family rental units were converted to condominiums in response to homeownership demand. Condominium conversions occurred in many communities with older rental housing stock, and evidence of this trend can be found in Framingham's property records, which show a gradual drop in small rental properties and a corresponding increase in condominiums.<sup>85</sup> The region's net change in renter-occupied housing and housing available for rent was -1,045 units. These conditions contributed to the pursuit of comprehensive permits for new rental developments after 2000.

## Recent Trends

After the recession of the early 1990s, the MetroWest area experienced significant growth in businesses and jobs as the economy expanded. Not surprisingly, new residential building permits accelerated first: as early as 1992 in several of the region's towns, including Framingham. In sharp contrast to the 1980s when single-family homes comprised less than 75% of all new units built throughout the region, the housing market of the 1990s signaled a different set of interests as the youngest Baby Boomers formed households and started families. The high tech boom contributed to housing construction in a major way. Even in communities with a historically diverse housing mix, single-family homes dominated the MetroWest housing pipeline for most of the 1990s. When production peaked during the most recent period of economic expansion (2000), the total number of new units reached 1,241 and the percentage of single-family homes suddenly dropped to 54%, mainly due to a large number of new multi-family units in Marlborough.<sup>86</sup>

## New Residential Construction

The MetroWest region gained a total of 7,274 housing units during the last decade. Very little new

**TABLE 36: NEW RESIDENTIAL BUILDING PERMITS: NUMBER OF HOUSING UNITS, 1980-2005**

Geography	New Housing Units			% Single-Family Homes		
	1980-89 (10 years)	1990-99 (10 years)	2000-2005 (5 years)	1980-89 (10 years)	1990-99 (10 years)	2000-2005 (5 years)
<b>FRAMINGHAM</b>	<b>1,314</b>	<b>682</b>	<b>250</b>	<b>73.1%</b>	<b>95.9%</b>	<b>96.0%</b>
Ashland	2,477	944	601	30.0%	70.4%	73.4%
Holliston	550	430	220	98.9%	100.0%	100.0%
Hopkinton	1,037	1,214	441	94.1%	96.0%	100.0%
Marlborough	1,358	1,107	1,240	83.6%	98.9%	25.7%
Natick	2,121	846	434	60.5%	90.7%	100.0%
Sherborn	124	122	63	100.0%	86.9%	61.9%
Southborough	455	774	310	98.7%	92.5%	77.7%
Sudbury	648	743	265	96.1%	92.3%	95.5%
Wayland	357	445	141	100.0%	94.2%	100.0%
Region	10,441	7,307	3,965	68.9%	91.7%	69.8%
Massachusetts	277,336	168,044	119,782	65.7%	86.9%	69.6%
Middlesex County	49,714	31,045	22,313	61.6%	84.3%	56.5%
Worcester County	38,335	27,791	19,882	69.8%	88.8%	89.8%

Source: HUD, Building Permits Database, State of the Cities Data System.

residential development occurred in Framingham due to the town's diminishing supply of vacant land. Ashland, Hopkinton and Marlborough led the region with a combined total of 4,046 new units, or 56% of the region's growth. Ashland and Marlborough have continued to lead the region, for they have issued a plurality of all new residential building permits since 2000; in fact, Ashland has produced the largest amount of new housing for the past 25 years (4,022 units). Aggregate production from 2000-2005 in the MetroWest area culminated in 3,965 new housing units, but the composition of the region's new housing inventory changed somewhat after the 1990s, when detached single-family homes dominated the development pipeline. About 1,200 new multi-family units have been permitted since 2000, nearly all in Marlborough.

Framingham issued new construction permits for approximately 240 single-family homes and 10 two-family units from 2000-2005.<sup>87</sup> Production in Framingham, Hopkinton, Sudbury and Wayland declined considerably after the 1990s. In 2000, Hopkinton adopted a temporary subdivision phasing bylaw that caps the number of new lots that can be built upon each year through 2010, and it has affected total production there. Hopkinton, Sudbury

and Wayland also have experienced problems with adequate water supply, but generally it can be said that in all of these communities, three factors have contributed to the recent slowdown in new residential development: the housing market has softened considerably since 2001, zoning makes it easier to build single-family homes on large lots than other types of housing, and much of the remaining residentially zoned land is marginal, i.e., hampered by wetlands or steep slopes. However, another factor that influences the rate and type of new development is Chapter 40B comprehensive permits, which often involve non-residentially zoned land.

### New Chapter 40B Developments

Chapter 40B comprehensive permits shed light on the strength of a region's economy and housing market. Today, for-profit developers build a majority of the comprehensive permit developments in Massachusetts and in most cases, 75% of the units are sold or rented as market-rate housing. In 1999, the Housing Appeals Committee (HAC) issued a decision that had far-reaching consequences for comprehensive permit activity throughout Eastern Massachusetts, particularly along I-495 and other high-growth areas. In *Stuborn Limited Partnership v. Barnstable Board of Appeals* (1999), HAC determined that the Federal Home

**TABLE 37: MIXED-INCOME HOUSING PRODUCTION, 1997-2006**

Community	1997 Subsidized Housing Inventory			2006 Subsidized Housing Inventory			Absolute Increase Ch. 40B Units
	Total Development Units	Ch. 40B Units	Ch. 40B %	Total Development Units	Ch. 40B Units	Ch. 40B %	
FRAMINGHAM	2,429	2,429	9.2%	2,724	2,724	10.2%	295
Ashland	232	216	4.5%	264	248	4.3%	32
Holliston	78	78	1.8%	214	168	3.5%	90
Hopkinton	162	114	3.5%	296	137	3.0%	23
Marlborough	607	592	4.6%	1,618	1,564	10.5%	972
Natick	661	661	5.3%	901	901	6.8%	240
Sherborn	0	0	0.0%	41	34	2.3%	34
Southborough	66	66	2.8%	432	103	4.6%	37
Sudbury	204	204	4.2%	274	156	3.4%	52
Wayland	139	139	3.2%	200	150	3.2%	11
Total	4,578	4,499		6,964	6,285	7.4%	1,786

Source: DHCD. "Total Development Units" refers to all units in comprehensive developments. i.e., market rate and subsidized. "Ch. 40B Units" represents the official count of subsidized units as defined by Ch. 40B. For rental developments, this includes all units, even those with market-rate rents.

Loan Bank's New England Fund (NEF), previously excluded from the list of Chapter 40B-eligible housing subsidies, could be used to qualify developments for a comprehensive permit. The dwindling supply of government subsidies was offset by the ease with which developers could obtain approval from participating New England Fund banks. Both factors led to a noticeable increase in comprehensive permit applications after 1999.<sup>88</sup>

Excluding Framingham, MetroWest communities have been approached by developers for 23 potential mixed-income housing developments with a combined total of 1,117 housing units since 2000, though only five sought or obtained initial project eligibility through the NEF Program. Nearly all of the region's new comprehensive permit developments are for homebuyers, mainly under the MassHousing "Housing Starts" program, except in Marlborough, where two large apartment developments have been approved in the past five years.<sup>89</sup> Since 1997, when DHCD published the last official update of the Subsidized Housing Inventory before Census 2000, MetroWest has absorbed an increase of 1,786 Chapter 40B units in comprehensive permit developments, 61% located in Marlborough. The 11% increase in Framingham was due to a concentrated local effort to count existing subsidized units. Today, both

communities moderately exceed the 10% statutory minimum under Chapter 40B.

### ***Development Pipeline in Framingham***

Framingham's relatively small number of new residential building permits presents an incomplete picture of the Town's recent development activity. In fact, Framingham officials have approved several new developments for which building permits had not been issued as of December 2006 due to appeals, complicated financing, or other permitting requirements that had to be met before the projects could proceed. According to the Department of Planning and Economic Development, Framingham anticipates construction of more than 1,500 new housing units by 2010 (see Table 38, next page).

Nearly one-third of Framingham's predicted housing growth stems from a single, large development: the Villages at Danforth Green, a Planned Unit Development (PUD). Other large developments included in the town's forecast include conversion of the former Dennison manufacturing facility to 160 condominiums; The Arcade, a major mixed-use development project with 290 units in Downtown Framingham; and Shillman House, a 150-unit assisted living residence proposed by Jewish Community Housing for the Elderly (JCHE). Together, these

projects are expected to yield 242 new affordable housing units, including 37% that will be affordable for low-income seniors.<sup>90</sup> If all four projects move forward, Framingham will have produced more new housing between 2000 and 2010 than the number of units permitted during the 1980s. Based on building permit trends and pipeline statistics, Marlborough is the only other community in the region that seems likely to exceed its 1980-1989 housing development record.

## Land Costs

The lack of available, suitable and reasonably priced vacant land has led to the construction of primarily higher priced homes. According to the real estate industry's Multiple Listing Service (MLS) data, 50 parcels of land have been sold in Framingham since 2000 with selling prices ranging from \$105,000 to \$215,000 for an 8,000 sq. ft. parcel and from \$200,000 to \$500,000 for an acre or more. Currently there are 16 vacant parcels offered for sale, with a price range of from \$195,000 to \$899,900. With land costs at this level and high material, labor and infrastructure costs, it is virtually impossible to build

**TABLE 38: EXISTING AND PROPOSED RESIDENTIAL DEVELOPMENT FORECAST  
FRAMINGHAM: 2000-2010**

Year	Single-Family Homes	Two-Family Units	Multi-Family Units	Total New Units	Affordable Units
2000†	45	4		49	
2001†	43	2		45	
2002†	35	2		37	
2003†	28	6		34	
2004†	46	4		50	
2005†	124	4	101	229	
2006†	31	8	290	329	58
2007*	39	4	377	420	164
2008*	39	4	100	143	10
2009*	39	4	62	105	7
2010*	39	4	32	75	3
Total	508	46	962	1,516	242
Census 2000				26,588	2,724
Est. Census 2010				28,104	2,966

*Source: Framingham Department of Planning and Economic Development, December 2006, citing Framingham Annual Town Reports 2000-2005; Monthly Building Department Data, 2006; and estimated construction schedules for several multi-family projects, 2006-2010. See Appendix F for detailed 2006-2010 forecast. †Actual permit data; \*annual estimates based on trends.*

new single-family housing for less than \$500,000 per home. While these factors serve the need for new upscale homes, they virtually preclude the creation of affordable or middle-income housing. Options for lower-priced housing could be created by adopting the Community Preservation Act (CPA), selling tax title land, or using the recently adopted inclusionary zoning bylaw to create new on-site housing, to rehabilitate off-site properties, developer fees to buy down purchase or financing costs for qualified buyers.

## End Notes

<sup>79</sup> "Permanent" housing refers to housing units occupied or available for occupancy by households living independently. Other types of residential accommodations include dormitories, boarding houses, congregate housing, assisted living facilities, shelters for homeless individuals and families, transitional housing for those moving from a shelter to independent living, or supportive housing for the elderly, persons with disabilities or persons with AIDS. Not all types of residential accommodations are classified as "housing units," permanent or otherwise, and not all housing units qualify as "permanent." This plan focuses on permanent housing. Further information about other housing in Framingham may be found in the town's Five-Year Consolidated Plan, which the town is required to prepare as a recipient of CDBG and other HUD formula grants, or the Social Service PILOT and Comparative Impact Study Committee Final Report (May 2006).

<sup>80</sup> The studies, published reports, research and policy papers, and journal articles that examine and debate Massachusetts housing conditions are too numerous to cite here. A representative sample of supply-oriented research and advocacy includes Heudorfer and Bluestone, The Greater Boston Housing Report Card 2004: An Assessment of Progress on Housing in the Greater Boston Area (September 2005); Carman, Bluestone and White, Building on Our Heritage: A Strategy for Smart Growth and Economic Development, (October 2003); and Glaeser, The Economic Impact of Restricting Housing Supply (May 2006). See Bibliography for additional sources.

<sup>81</sup> The Census Bureau computes vacancy rates by dividing the number of units for sale or for rent by the total inventory of ownership and rental units in the community. The total number of ownership and rental units is the sum of (a) units currently occupied by homeowners or tenants, (b) units sold or rented but not yet occupied, and (c) units for sale or rent. Statistics reflect the official date of the decennial census; in 2000, this means April 1, 2000.

<sup>82</sup> 1990 Census of Population and Housing, Summary File 1, Tables H002, H006, H031, H040; Massachusetts Department of Revenue, Division of Local Services, "Parcels by Use Class," 1981-2006, Municipal Data Bank.

<sup>83</sup> 1990 Census of Population and Housing, Summary File 1, Table H038.

<sup>84</sup> According to the federal census, Framingham gained about 70 seasonal or occasional-use housing units from 1990-2000 while 15 units classified as vacant and unavailable in 1990 were converted to rental or ownership units by 2000. The net increase of 55 vacant, unavailable units must be excluded from the town's April 1, 2000 estimated housing supply.

<sup>85</sup> Framingham Assessor's Office, FY04 Parcel Data; and Massachusetts Department of Revenue, "Parcels by Use Class," 1990-2003, Municipal Data Bank.

<sup>86</sup> HUD, Building Permits Database, State of the Cities Data System. Author's note: HUD's building permit statistics are based on data supplied by the Census Bureau, which in turn obtains monthly building permit data from states and local governments. Multi family means any building other than a single family. Local records may differ from the information posted in HUD's database.

<sup>87</sup> Bureau of the Census, Mining, Manufacturing and Construction Division, Building Permits by Place, New Residential Construction [Database], at <<http://www.census.gov/const/www/newresconstindex.html>>.

<sup>88</sup> In 2001, DHCD issued new regulations to bring NEF under the state's oversight. The NEF Project Eligibility application and approval process is now administered by MassHousing, not by participating lenders.

<sup>89</sup> DHCD, Chapter 40B Pipeline Report, 31 March 2006.

<sup>90</sup> The total number of units eligible for the Subsidized Housing Inventory would be 242 because the Shillman House is a comprehensive permit and all 150 units will count toward the inventory although JCHE proposes to designate no more than 60% as affordable.

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## CHAPTER 6

# HOUSING NEEDS

The sheer size and diversity of Framingham's housing inventory compensates for the limited range of options that exists elsewhere in the MetroWest region. However, conditions in Framingham also attest to the class and cultural differences that separate MetroWest communities and contribute to Framingham's internal disagreements about affordable housing. Despite the town's relative affordability and all that it has done to provide housing choices – and to some extent because of these conditions – Framingham has a substantial number of unaffordably housed people, overcrowded housing, units with housing quality problems, low-income units with no restrictions against conversion to market-rate housing, and state-financed elderly housing that needs modernization. Overall, Framingham's housing needs are more complicated than an expanded supply alone can address. The town needs high-quality housing choices at all market levels and a thoughtful, inclusive approach to housing policy.

### Estimating Needs for Affordable Housing

#### *The 10% Statutory Minimum*

Chapter 40B establishes a retrospective standard for measuring a community's compliance with the 10% low- and moderate-income housing goal set by the legislature in 1969. This means that a community's status under the law is determined almost exclusively by its built inventory of Chapter 40B units, not by its efforts to plan for Chapter 40B and other housing that may be built at some point in the future. Accordingly, Massachusetts cities and towns tend to focus their housing plans on ways to create more Chapter 40B housing, through comprehensive permits or zoning initiatives that produce units eligible for the Chapter 40B Subsidized Housing Inventory, because until they reach the 10% statutory minimum they remain vulnerable to comprehensive permits they may not

want. By emphasizing Chapter 40B production, communities sometimes strive to meet affordability targets that do not match local needs and usually result in an underestimate of people whose basic standard of living is compromised by the cost of housing.

Many communities do not realize that the 10% statutory minimum under Chapter 40B was never meant to be used as a measure of housing need. Instead, the legislative history of Chapter 40B shows that the General Court intended to set a minimum standard for each town's regional "fair share" of low-income housing.<sup>91</sup> The intent was to prevent suburbs from excluding people on the basis of race, economic position and family size. Even in communities that exceed the 10% statutory minimum, including Framingham, the persistence of affordable housing needs can be seen among very-low and low-income families, single people, and small households. There are several reasons to think about housing needs in broader terms than the 10% minimum set by Chapter 40B:

- Economic areas and housing markets do not always correspond to municipal boundaries.
- Chapter 40B developments by for-profit developers respond mainly to demand for market-rate housing. All apartments in a comprehensive permit rental development "count" on the Subsidized Housing Inventory as long as 25% of the units are affordable. In virtually all new Chapter 40B rental developments, 75% of the apartments are market-rate units that offset the lower rents in affordable units. As a result, most of the units do not meet affordable housing needs even though the state credits them toward a community's 10% statutory minimum.
- In most parts of the Commonwealth, low- and moderate-income households comprise a

significantly larger percentage of all households than 10%.

The Chapter 40B Subsidized Housing Inventory contains a combined total of 6,285 Chapter 40B units in Framingham and the surrounding communities, or 7.4% of all year-round homes in the same ten-town area. Two communities – Framingham and Marlborough – already exceed the 10% statutory minimum. Meeting the state's 10% target on a region-wide basis would require a total of 8,466 affordable units, or 2,181 Chapter 40B units in addition to the existing inventory. However, there are about 24,257 low- and moderate-income households in Framingham and the surrounding towns, including more than 14,000 that are unaffordably housed (see Table 39).

The regional planning framework in Massachusetts is weak compared to other parts of the country, yet affordable housing is a regional issue that needs regional solutions. Measuring housing needs on a town-by-town basis, without regard for problems that exist in larger metropolitan areas, virtually assures that small, affluent communities will appear to have few housing needs while cities, urban suburbs like Framingham, and working-class towns appear to have significant needs. Although local officials everywhere worry about the social, economic and fiscal impacts of affordable housing development, many households can choose to move from one town to another because they have economic mobility. For low- or moderate-income households, the shortage of affordable housing is effectively a shortage of choices. The underlying problem stems from a gradual decline in government aid for subsidized housing. Local regulations that deplete the supply of land have an impact on development costs, but ignoring the effects of inadequate federal and state subsidies places an undue share of responsibility for affordable housing on cities and towns.

In addition, housing needs are not limited to affordability for low- or moderate-income people. Barrier-free homes for households with a disabled family member, accessory units for family members or live-in childcare or health care providers, and modestly priced apartments for young people entering the workforce are common needs across the state.

People in Framingham also have expressed concern about preserving the affordability of existing housing units, both subsidized and non-subsidized, and the same concern echoes throughout many other towns in Massachusetts.

While working to achieve the 10% statutory minimum under Chapter 40B, Framingham has experienced pressure to absorb the housing burden of the surrounding area. Framingham's Subsidized Housing Inventory consists of more than 2,700 units that are actually affordable, not a combination of affordable and market-rate units, which the state counts when they are part of a mixed-income rental development even though the market-rate units are not affordable. Framingham knows that it houses a far greater number of the Commonwealth's low- and moderate-income residents than required by law. In principle, Framingham recognizes its role as one of the most affordable communities in the MetroWest area, but it also recognizes that a disproportionate role in meeting the needs of the Commonwealth may have impacts that are difficult to manage in both short- and long-term community planning. No small part of the burden of this Housing Plan is to balance the demonstrable needs of the citizenry and those of the municipality.

### ***Housing Cost Burden***

Housing cost burden exists when low- or moderate-income households pay more than they can afford to own a home or rent an apartment. People do not always agree about the conditions that define housing cost burden, for many households can choose to spend a large share of their income on housing. However, HUD definitions of affordable housing and housing cost burden focus on low- or moderate-income households, and this plan adopts HUD's criteria. According to HUD, low- and moderate-income households can afford to pay a maximum of 30% of their monthly income on housing costs. Under this standard, households paying more than 30% are defined as housing cost burdened. Table 39 reports the number of low- or moderate income households in Framingham's region, and the number and percentage of those households with cost burdens.

### **Defining Housing Cost Burden for Low- or Moderate-Income People**

In the Housing and Community Development Act of 1974, "housing cost burden" was defined as a maximum affordable rent standard for low- or moderate-income tenants at 25% of gross income. The standard was increased to 30% (ca. 1981) and eventually expanded to include low- or moderate-income homeowners. A local housing authority (LHA) may allow Section 8 voucher holders to choose an apartment that requires them to pay more than 30% of their income on rent, but not more than 40%.

There are other, less widely used methodologies for estimating the number of unaffordably housed people within metropolitan areas, states, counties, or special census tabulations for combined areas. However, these methodologies require household size, income and housing cost data in a format that can be cross-tabulated, and the data sets are not always available at the city or town level. For example, the ***housing-induced poverty*** method relies on the federal poverty standard to determine what households must spend on non-housing goods in order to maintain a subsistence standard of living. When lower-income households spend so much on housing that their available income for non-housing goods falls below two-thirds of the poverty threshold, they are classified as having housing-induced poverty. The same model supports a refined analysis of housing cost burden for near-poor and below-poverty, one-person and small households, i.e., households with insufficient income for subsistence-level goods even if they spent no more than 30% of their gross monthly income on housing. A similar model known as ***shelter poverty*** estimates the present (current dollars) cost of non-housing goods from a family budget series that was previously published by the Bureau of Labor Statistics, deducts those costs from disposable household incomes in a county or metropolitan area, and computes the amount available for housing. Households spending more than the computed allotment for housing are said to be in a state of shelter poverty. A third measure, "***worst-case need***," focuses on low-income renters paying more than 50% of their income on rent and utilities.

**TABLE 39: LOW- OR MODERATE-INCOME (LMI) HOUSEHOLDS & HOUSING COST BURDEN**

	Households			LMI Households			
		LMI	Cost Burdened		% Total	% Cost Burdened	
Geography	Total	Total	Total	Severe	Households	Total	Severe
FRAMINGHAM	26,098	10,100	5,659	2,673	38.7%	56.0%	26.5%
Ashland	5,724	1,579	887	368	27.6%	56.2%	23.3%
Holliston	4,775	1,115	625	279	23.4%	56.1%	25.0%
Hopkinton	4,426	762	469	269	17.2%	61.6%	35.3%
Marlborough	14,438	4,922	2,957	1,500	34.1%	60.1%	30.5%
Natick	13,022	3,447	1,910	1,020	26.5%	55.4%	29.6%
Sherborn	1,410	208	139	77	14.8%	66.8%	37.0%
Southborough	2,944	565	357	208	19.2%	63.2%	36.8%
Sudbury	5,465	749	477	335	13.7%	63.7%	44.7%
Wayland	4,618	810	562	365	17.5%	69.4%	45.1%
Regional Total	82,920	24,257	14,043	7,095	29.3%	57.9%	29.2%
Massachusetts	2,443,369	984,700	525,761	268,471	40.3%	53.4%	27.3%
Middlesex County	561,205	189,309	109,000	57,097	33.7%	57.6%	30.2%
Worcester County	283,880	117,367	58,065	27,578	41.3%	49.5%	23.5%

*Source: HUD, CHAS 2000 Data, State of the Cities Data System.*

Table 39 reveals some striking information about Framingham and other Metro-West communities. First, while Framingham has a large percentage of lower-income households with housing cost burdens, the percentage is smaller than that of most neighboring towns. Second, Framingham is home to nearly 32% of the region's total households, but 42% of the region's low- or moderate-income households. As a result, even though Framingham has a large Subsidized Housing Inventory and many non-subsidized units that are fairly inexpensive, it has a disproportionate share of the region's unaffordably housed people: 40% of those with housing cost burdens and 37% of those with severe cost burdens. An analysis of low- or moderate-income households by household type, size and tenure makes Framingham's challenges even more obvious.

In the ten-town area, slightly more than 47% of all renters and 52% of all low- or moderate-income renters live in Framingham. However, while Framingham has only 41% of the region's low-income elderly renters, it also has 59% of the region's low-income small families, 66% of the low-income large families and 53% of other types of low-income households, mainly single people living alone and households composed of non-relatives. Compared to other communities nearby, Framingham has a much larger inventory of subsidized and market-rate rental units not subject to age restrictions, so families do not encounter the same housing barriers here that exist elsewhere in the region. In contrast, Sherborn has no low-income families in rental housing. Similarly, Wayland and Southborough have very few lower-income renter families and small percentages of those

**TABLE 40: LOW- AND MODERATE-INCOME RENTERS WITH HOUSING COST BURDENS**

City/Town	Total	Total LMI Renters by Household Type & % Cost Burdened				
	LMI	Elderly	Small Families	Large Families	All	
	Renters	(1 or 2 Persons)	(2-4 Persons)	(5+ Persons)	Others	
FRAMINGHAM	6,896	1,527	2,386	541	2,442	
		49.0%	61.0%	46.2%	58.9%	
Ashland	707	185	263	30	229	
		17.3%	65.8%	100.0%	45.4%	
Holliston	404	188	91	15	110	
		39.4%	68.1%	0.0%	50.0%	
Hopkinton	210	115	45	0	50	
		17.4%	55.5%	0.0%	40.0%	
Marlborough	2,816	773	813	178	1,052	
		58.6%	65.7%	38.8%	61.0%	
Natick	1,562	675	328	42	517	
		47.7%	66.5%	66.7%	62.7%	
Sherborn	50	30	0	0	20	
		33.3%	N/A	N/A	100.0%	
Southborough	164	50	10	14	90	
		40.0%	0.0%	28.6%	66.7%	
Sudbury	251	119	85	4	43	
		67.2%	60.0%	0.0%	46.5%	
Wayland	229	93	58	10	68	
		58.1%	25.9%	0.0%	64.7%	
Regional Total	13,289	3,755	4,079	834	4,621	
Framingham %	51.9%	40.7%	58.5%	64.9%	52.8%	

Source: HUD, CHAS 2000 Data.

with cost burdens because the only rental housing that even approximates affordability to low-income families is subsidized.

Framingham's region has fewer low- or moderate-income homeowners than renters, but the percentages of unaffordably housed homeowners are fairly large, especially in Wayland and Southborough. About 25% of all homeowners in the region, and 29% with low or moderate incomes, live in Framingham. Unlike the town's disproportionately large share of renters, its percentage of the region's lower-income homeowners tends to be smaller, except for the elderly. Since Framingham has less expensive housing than most communities nearby, its percentages of cost burdened elderly and non-elderly homeowners also are smaller. Still, the presence of so many low- or moderate-

income homeowners with housing cost burdens is conspicuous in all ten communities.

For lower-income people, impediments to affordable homeownership exist throughout the MetroWest area and there is little indication that conditions have improved since April 2000. Housing sale prices and property taxes have increased more rapidly than wages, and since 2001, sale prices have increased more rapidly in Framingham than in all but one other community in the MetroWest area (Natick). Framingham homeowners benefit from this accelerated rate of growth in property values, as does the town as a whole. The same condition also affects the affordability that Framingham has offered in a region dominated by very high-end housing. From 1990-2000, the number of cost-burdened homeowners in Framingham rose by

**TABLE 41: LOW- AND MODERATE-INCOME HOMEOWNERS WITH HOUSING COST BURDENS**

City/Town	Total	Total LMI Homeowners by Household Type & % Cost Burdened				
	LMI	Elderly	Small Families	Large Families	All Others	
	Homeowners	(1 or 2 Persons)	(2-4 Persons)	(5+ Persons)		
FRAMINGHAM	3,188	1,743	813	183	465	
		41.7%	71.8%	71.1%	68.4%	
Ashland	872	374	239	84	175	
		42.5%	83.7%	100.0%	60.0%	
Holliston	4,134	275	230	74	132	
		46.2%	73.9%	45.9%	66.7%	
Hopkinton	552	260	157	45	90	
		69.2%	75.8%	77.8%	77.8%	
Marlborough	2,106	1,115	503	169	319	
		51.1%	68.4%	82.8%	64.3%	
Natick	1,885	1,060	413	128	284	
		43.9%	61.5%	78.1%	70.1%	
Sherborn	158	90	44	20	4	
		56.7%	77.3%	50.0%	100.0%	
Southborough	401	209	119	43	30	
		40.7%	96.6%	100.0%	100.0%	
Sudbury	498	214	215	50	19	
		49.5%	79.5%	60.0%	100.0%	
Wayland	581	234	214	60	73	
		69.2%	81.3%	100.0%	72.6%	
Regional Total	10,968	5,574	2,947	856	1,591	
Framingham %	29.2%	31.3%	27.6%	21.4%	29.2%	

Source: HUD, CHAS Data.

50% (Table 42). However, the total number of low- and moderate-income renters with housing cost burdens increased less dramatically, and the number of low-income seniors with rental housing cost burdens actually declined.

### **"Worst-Case" Housing Needs**

For many years, HUD has periodically published reports for Congress on a category of affordable housing need known as "worst-case needs," or renters without rental assistance paying more than half of their monthly income on housing or living in seriously substandard conditions. In the most recent worst-case needs analysis (2005), HUD reported to Congress that 4.9% of American families fall into the worst-case needs category and the vast majority are households with incomes below 30% AMI. It is not surprising to find that Massachusetts has a larger percentage of worst-case need households than the nation as a whole because states in the Northeast tend to have larger worst-case need percentages and lower rental vacancy rates.<sup>92</sup> However, the percentage of worst-case need renters in Framingham is larger than the state's even though MetroWest overall has a much smaller percentage than Middlesex County, the state or the nation.

According to HUD data, Framingham houses more than half of the region's low- and very-low-income renters with severe housing cost burdens. As the only town in the area that offers a large and diverse rental housing inventory, Framingham is more likely to house renters of all income levels, including those with very low incomes. The City of Marlborough also modestly exceeds Middlesex County for worst-case need as a percentage of all households, but the percentage of very-low-income renters with worst-case needs in Marlborough is much larger than that of any other community.

HUD's analysis of national and sub-national data indicate that about 42% of low- and very-low-income

**TABLE 42: CHANGE IN LOW- OR MODERATE-INCOME COST BURDENED HOUSEHOLDS IN FRAMINGHAM, 1990-2000**

<b>Household Measure</b>	<b>1990</b>	<b>2000</b>	<b>Percent Change</b>
<i>Total Households</i>	25,123	26,098	3.9%
Homeowners	13,734	14,511	5.7%
Renters	11,389	11,587	1.7%
<i>LMI Households</i>			
Homeowners	2,331	3,204	37.5%
Renters	5,253	6,896	31.3%
<i>LMI Elderly</i>			
Homeowners	1,403	1,743	24.2%
Renters	1,679	1,527	-9.1%
<i>LMI Cost Burdened</i>			
Homeowners	1,168	1,753	50.2%
Renters	3,356	3,906	16.4%
<i>LMI Severely Cost Burdened</i>			
Homeowners	619	909	46.8%
Renters	1,724	1,762	2.2%

*Source: HUD, CHAS Data, 1990, 2000 Census.*

renters rely on wages as their primary or sole source of income. Assuming the applicability of HUD's findings to Framingham, approximately 720 of the 1,618 low- and very-low income renters with worst-case needs have full- or part-time jobs. By virtue of the town's very large employment base along with transportation factors, they are more likely to work in Framingham than outside the town. The remaining households include elderly persons, persons with work-related disabilities, and families whose primary source of income is some form of public assistance or other unearned income.

HUD also found that over time, worst-case need as a percentage of all households had not changed significantly since 1991, the first year that worst-case need reports were submitted to Congress. This appears to be true in Framingham as well, for worst-case need renters comprised 6.1% of all households in 1990 and 6.5% in 2000. For the state as a whole, the percentage of worst-case need households declined from 6.8% in 1990 to 6% in 2000, in part because the subsidized rental inventory expanded toward the end of the 1990s. The reduction may also reflect a shift to homeownership for some renters at the upper end of the income range for worst-case need households.<sup>93</sup>

**TABLE 43: ESTIMATE OF WORST-CASE HOUSING NEEDS AND PERCENT OF ALL HOUSEHOLDS**

Geography	Low-Income (50% AMI)			Very-Low-Income (30% AMI)			Worst-Case Need % All Households
	Total	Rent >50% Income	% Worst-Case Need	Total	Rent >50% Income	% Worst-Case Need	
<b>FRAMINGHAM</b>	<b>2,115</b>	<b>489</b>	<b>23.1%</b>	<b>2,794</b>	<b>1,210</b>	<b>43.3%</b>	<b>6.5%</b>
Ashland	264	50	18.9%	191	70	36.6%	2.1%
Holliston	78	15	19.2%	182	38	20.9%	1.1%
Hopkinton	70	10	14.3%	120	35	29.2%	1.0%
Marlborough	747	143	19.1%	1,123	670	59.7%	5.6%
Natick	384	154	40.1%	738	274	37.1%	3.3%
Sherborn	20	0	0.0%	0	0	N/A	0.0%
Southborough	44	14	31.8%	60	0	0.0%	0.5%
Sudbury	81	25	30.9%	110	43	39.1%	1.2%
Wayland	39	0	0.0%	127	28	22.0%	0.6%
MetroWest Region	3,842	899	23.4%	5,445	2,368	43.5%	3.9%
Massachusetts	150,614	28,466	18.9%	253,370	118,831	46.9%	6.0%
Middlesex County	29,894	7,772	26.0%	46,198	21,990	47.6%	5.3%
Worcester County	17,158	2,093	12.2%	27,209	13,278	48.8%	5.4%

Source: HUD, CHAS 2000 Data.

## Foreclosures

Foreclosure actions provide some insight into the economic struggles of a community's homeowners. Much like the overuse of housing cost burden formulas to estimate affordable housing needs among middle- and upper-income households, however, foreclosure statistics must be used cautiously. Many factors in addition to income can cause homeowners to have problems meeting their monthly mortgage payments.

In 2005, the incidence of foreclosure auctions in Framingham was about average for the MetroWest area as a whole. Including petitions to foreclose and other actions that may or may not have led to an auction procedure, the incidence in Framingham is somewhat higher than the regional average. However, the highest incidence of foreclosure auctions and

**TABLE 44: FORECLOSURES, METROWEST COMMUNITIES, 2005**

Community	Total Single-Family Homes	Foreclosure Auctions Per 1,000 Homes	Foreclosure Auctions and All Other Claim Actions Per 1,000 Homes
<b>FRAMINGHAM</b>	<b>13,246</b>	<b>2.19</b>	<b>6.42</b>
Ashland	3,594	1.95	6.40
Holliston	4,191	1.67	5.01
Hopkinton	4,159	0.96	3.13
Marlborough	6,929	4.33	10.82
Natick	8,399	1.67	4.05
Sherborn	1,314	4.57	6.85
Southborough	2,729	2.57	3.30
Sudbury	5,307	1.51	4.71
Wayland	3,977	1.76	4.02
MetroWest Region	53,845	2.21	5.76

Sources: *Banker and Tradesman* [on-line database]; Department of Revenue.

related actions occurred in two demographically opposite communities, Marlborough and Sherborn. Although several public and private lender programs exist to help first-time homebuyers purchase a home or condominium, it appears that there are no programs in Framingham's area that specifically address the needs of homeowners facing foreclosure.

## Lead Hazards

Massachusetts is renowned for its long-standing efforts to eliminate lead paint hazards in single-family and multi-family dwelling units. When a household with children under six occupies a home that was built prior to 1978, the unit must meet state regulations for lead safety. Framingham is not classified as a high-risk community for childhood lead paint poisoning because even though many of its homes pre-date the federal ban on lead paint, the risk is much greater in communities with large percentages of low-income families and dwelling units built before 1950.

According to the state Department of Public Health, approximately 1,600 housing units in Framingham have been tested for lead paint hazards. This represents 22% of the units that would be considered probable candidates for lead paint abatement (built prior to 1950) but only 6% of all units that may have lead paint on interior or exterior surfaces because they were built before the federal ban took effect in 1978. The incidence of elevated blood levels and lead paint poisoning in Framingham, computed as a risk index per 1,000 children under age 6 with moderately elevated blood levels, remains below the state average. However, the percentages of infants and young children screened for lead paint have been somewhat smaller in Framingham than the state overall for the past two years.<sup>94</sup>

## Housing Preservation

Framingham has at least two housing preservation needs: preserving the affordability of existing subsidized housing, and preserving traditionally lower-priced homes for purchase by moderate- and middle-income homebuyers in the future. Due to the town's fairly large inventory of condominiums that offer moderate-income affordability, the issues involved with preserving affordability in unsubsidized housing stock do not seem as pressing as the issues Framingham may face with its older subsidized rental inventory.

### ***Epiring Use Restrictions***

Of the 2,724 units on Framingham's Chapter 40B Subsidized Housing Inventory, 1,634 are owned by entities other than the Framingham Housing Authority. In many cases, the units are classified as

affordable in perpetuity and this is most likely because of subsidy source requirements. However, more than 1,300 of the town's current Chapter 40B units are subject to affordable housing restrictions with expiration dates ranging from 2006 to 2100. Unlike the vast majority of units in Framingham's Subsidized Housing Inventory, some of the developments with restrictions that expire by 2010 were built under comprehensive permits. Regardless of the status of the affordable housing restrictions, the comprehensive permit projects appear to fall under the protective umbrella of Zoning Board of Appeals of *Wellesley v. Ardemore Apartments Limited Partnership* (2002), also known as the "Ardemore decision."<sup>95</sup>

According to a study prepared by the Citizens Housing and Planning Association (CHAPA), the permits for three rental developments – The Tribune, Clafin House and Irving Square Apartments – do not contain any expiration date.<sup>96</sup> Assuming the accuracy of CHAPA's analysis, it is very unlikely that the 139 apartments in these three developments will ever be removed from the Subsidized Housing Inventory unless *Ardemore* is reversed or the town rezones the properties in a manner that brings the developments into zoning compliance.

DHCD apparently concurs with CHAPA's analysis of The Tribune, Irving Square Apartments and Clafin House because Framingham's Subsidized Housing Inventory identifies all three developments as affordable in perpetuity. Still, *Ardemore* is silent on an important policy issue: even though the units may remain on the Subsidized Housing Inventory indefinitely, housing subsidy agencies do not have responsibility for monitoring units once the use restriction expires. Moreover, *Ardemore* focuses on the status of the affordable units built under a comprehensive permit.

In older multi-family housing projects, it was not uncommon for most of the units to be subsidized, but this is not the case with recent comprehensive permits. *Ardemore* does not explicitly prevent the conversion of a multi-family rental development to homeownership; the decision merely requires that affordable units remain affordable. For example, all of the units in a 100-unit rental development with 25% affordable units will be counted on the Subsidized

**TABLE 45: FRAMINGHAM DEVELOPMENTS WITH EXPIRING USE RESTRICTIONS**

Development Name	Location	Tenure	Chapter 40B Units	Use Restriction End Date(s)
<b>No Comprehensive Permit</b>				
Saxonville Village	1559 Concord St.	Rental	64	2005
22-40 Pine Street	2 Pine Place	Rental	11	2006
Irving Street Apts.	81 Irving St.	Rental	11	2006
21-23 Highland St.	21-23 Highland St.	Rental	5	2007
Beaver Terrace Apts.	1A-7B Beaver Terrace Cir.	Rental	254	2009
Sherwood Park	102 Phelps Road	Rental	81	2008/2006
Cochituate Coop. Homes	Second St.	Ownership	161	2012/2008
Subtotal			587	
<b>Comprehensive Permit</b>				
Tribune Apts.	46 Irving St	Rental	53	2008
Irving Square Apts.	75 Irving St	Rental	46	2008
Claflin House	40 Taylor St	Rental	40	2009
Subtotal			139	

Sources: K. Wellock, Memorandum 7 June 2006; Chapter 40B Subsidized Housing Inventory, December 2005; CHAPA, *Ardemore Report*, December 2002.

Housing Inventory when the comprehensive permit is final. However, if the owner wants to convert the project to condominiums in the future, *Ardemore* may protect the 25 affordable units, but the status of the remaining 75 is not at all clear. While conversion may require an amendment to the original comprehensive permit, denial by the Board of Appeals is presumably within the scope of the Housing Appeals Committee's jurisdiction. It takes little effort to see that even though *Ardemore* offers some assurances, it does not create a blanket defense of affordability or the status of units on the Subsidized Housing Inventory.

A recent analysis of Framingham's expiring use developments indicates that 86 Chapter 40B units in two developments have a moderate to high risk of conversion to market-rate housing. Neither development was built under a comprehensive permit, so *Ardemore* does not apply. The important question for Framingham is what the town's role should be – if any – in attempting to preserve the affordability of these units. If they convert to market-rate housing and the town does not produce the number of affordable units it anticipates by 2010, Framingham could slip from 10.2% to 9.6% depending on how many of the projected new affordable units actually materialize.

It is difficult to make a more precise estimate of the town's 2010 Chapter 40B status because two other factors could affect the outcome: a change in the number of Department of Mental Health (DMH) or Department of Mental Retardation (DMR) group home units, or the sale of any Subsidized Housing Inventory units that may have been assisted by Framingham's CDBG program. However, it is clear that Framingham needs strategies to work with existing multi-family property owners, MassHousing and DHCD to preserve as many expiring use units as possible if the town wants to retain the units as affordable housing.

### ***Traditional Below-Market Opportunities***

As discussed in other sections of this plan, Framingham has always offered a range of housing that would be considered affordable to moderate-income homebuyers if the units were subject to a legally enforceable use restriction. In 2005, 167 single-family homes and 258 condominiums were sold in arm's length transactions at prices within the range typically associated with Chapter 40B homeownership units: under \$185,000 for single-family homes and under \$165,000 for condominiums. However, the absence of a deed restriction makes these "in fact" affordable units ineligible for the Subsidized Housing

Inventory. Without a deed restriction, affordable sale prices provide no guarantee that units will actually house low- or moderate-income people – or that a seemingly affordable price is actually affordable to a given low- or moderate-income homebuyer.

Framingham recently adopted an affordable housing bylaw that may generate new units affordable for low- or moderate-income families in the future. Placing affordable housing restrictions on existing single-family homes or condominiums in order to cap their prices upon resale has been mentioned in Framingham as a desirable way to increase the town's Chapter 40B Subsidized Housing Inventory. However, it requires local capacity and funds that Framingham does not have today because purchase price buy-down programs are difficult and time-consuming to administer. In addition, DHCD has signaled a preference for production that increases the overall housing supply, which is quite different from investing public funds in acquiring restrictions on existing homes.

Preserving older, below-market housing as affordable for moderate-income homebuyers makes sense from a sustainable development perspective, but it may not help Framingham remain at or above the 10% statutory minimum under Chapter 40B. Guidelines that clarify the state's expectations for Local Initiative Program (LIP) units would help communities like Framingham decide whether purchasing restrictions on existing homes is a realistic way to create units that count on the Subsidized Housing Inventory.

## Rental Housing

The town and the Framingham Housing Authority (FrHA) have a good working relationship. Framingham would like the FrHA to play a key role in providing more rental housing because the properties will be properly managed and maintained. However, there are few resources available for housing authorities to increase their rental inventories because housing subsidies have become so scarce. State programs that help local housing authorities acquire and manage existing single-family, two-family or multi-family homes as affordable rental housing would be advantageous to towns with large inventories of older housing stock and very little vacant land that is suitable for multi-family development.

## Middle-Income Housing

Framingham is still relatively affordable to middle-income homebuyers and renters, or households with incomes between 81-120% AMI. The town wants to do more to encourage middle-income housing and to preserve the middle-income housing it already has.

Toward these ends, Framingham needs new tools and resources. For example, the town's new inclusionary zoning bylaw requires affordable units for low- or moderate-income households, but it does not address middle-income affordability. In addition, Framingham does not have any regulations to control mansionization, yet the loss of small, low-priced homes in subdivisions from the 1950s and 1960s threatens Framingham's inventory of starter homes: housing that has supplied the gateway to homeownership in Framingham for many years. The elimination of approval not required plans (ANR's) would help communities prevent tear-downs that progressively reduce starter and buy-up housing stock. Also, better tools for managing the size of houses relative to lots would reduce economic pressures to mansionize, e.g., floor area ratio regulations for single-family units or a teardown tax. Other techniques to increase middle-income affordability, such as employer-assisted housing programs, also should be pursued. At the state and legislative level, the reform of Chapter 40A is crucial to the protection of all types of housing, but particularly middle-income housing.

## High-End Housing

Single-family homes have been the predominant housing type produced in Framingham in recent years. New-home construction has been at the high end of the price range due in part to the high price of land. A review of MLS real estate data in Framingham for 2005-2006 indicates that 24 new homes were purchased in Framingham, with sales prices ranging from \$395,000 to \$1,495,000 and an average sale price of \$663,900. There is also a lack of available vacant land in Framingham. There are 273 vacant residential parcels listed in the assessor's database. This represents 1.5% of all parcels in Framingham. Most of the larger vacant parcels are in the northwest portion of town. These factors combine to reduce opportunities for low- and moderate-income households.

## End Notes

<sup>91</sup> See, for example, Rachel G. Bratt and Langley C. Keyes, "The 1965 Massachusetts Special Commission on Low-Income Housing: Looking Back, Looking Forward," Conference Paper for Affordable Housing Symposium, "Housing at a Crossroads: Learning from the Past and Looking Ahead," 30 April 2003. Records of the Special Commission's proceedings and House and Senate Journals may be found at the State House Library.

<sup>92</sup> HUD, Affordable Housing Needs: A Report to Congress on the Significant Need for Housing (December 2005), 1-4, 11-15. For other sources, see References.

<sup>93</sup> HUD, CHAS 1990, 2000.

<sup>94</sup> Department of Public Health, Childhood Lead Poisoning Prevention Program, "Childhood Lead Poisoning Screening and Incident Statistics by Community," at <<http://www.mass.gov/dph/topics/leadpoison.htm>>.

<sup>95</sup> See Zoning Board of Appeals of Wellesley v. Ardmore Apartments Ltd. Partnership, 436 Mass. 811 (2002).

<sup>96</sup> CHAPA, "Subsidized Housing Developments with Expiring Contracts and Chapter 40B Comprehensive Permits: A Report on the Impact of the Ardmore Decision," (December 2002), at <<http://www.chapa.org/expiring.html>>.

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## CHAPTER 7

### BARRIERS & CHALLENGES

Housing barriers take several forms, and they can be caused by public or private actions. Housing discrimination occurs when people are denied access to housing on the basis of characteristics such as race, age, sex or disability. For some households, the difficulty of finding affordable housing in Framingham's region is primarily due to lack of subsidies from state or federal housing programs. However, this challenge is exacerbated by conditions such as:

- Lack of vacant or lower-priced land or reusable buildings;
- Local regulations that constrain housing production to the point that demand significantly outweighs the available supply;
- Lack of water and sewer infrastructure, and for some of the region's communities, state environmental permitting regulations that impede access to the water or sewer infrastructure that does exist;
- Loss of affordable housing to expiring use restrictions; and
- Loss of affordable units due to lack of monitoring capacity in agencies with the power to enforce regulatory agreements.

Access to middle-income housing erodes when market prices accelerate faster than wages. For young people, access to middle-income homeownership erodes when market rents and high student loan repayments make it difficult for them to save for a downpayment. Middle-income homeownership is also affected by factors such as mansionization, or demolition/rebuild projects that replace small, historically lower-cost housing with large, expensive single-family homes. Seniors face particularly difficult housing barriers in

many markets, ranging from high property taxes to inadequate modernization resources for state-funded public housing for the elderly, over-55 developments with very high-priced homes, and the high cost of residency in most assisted living facilities. While Framingham has traditionally supplied housing to people of all incomes, the MetroWest region as a whole is a high-barrier environment that places significant demands on housing and drives up housing costs in communities such as Framingham or Marlborough.<sup>97</sup>

### Land Supply and Zoning<sup>98</sup>

The communities in Framingham's region have a combined total area of about 197 square miles. Approximately 5% consists of open water, most of it contained in three large water bodies – the Sudbury Reservoir, Lake Cochituate, and Whitehall Reservoir – and the smaller reservoirs that were built to supply water to metropolitan Boston in the late 19th century. The location of water resources is important not only for environmental reasons, but also because access to water often determined the location of early industrial and commercial villages. The proximity of water and old industrial centers correlates with another feature of so many Massachusetts towns: the location of railroads.

It takes little imagination to see the historically inseparable ties between water, transportation and the economic lifeblood of cities and towns. These ties can be seen throughout the MetroWest region, particularly in Downtown Framingham and Saxonville. The proposed Upper Charles Trail from Milford through Holliston, Sherborn, Framingham, Ashland and Hopkinton, connected by unused or abandoned railroad beds, also reinforces the interplay between water, historic industrial areas and rail service, as does the Assabet River Rail Trail that originates in Downtown Marlborough.

Zoning policies in MetroWest communities today do not always nurture connections that seemed obvious to those who settled and developed the area from pre-colonial times to the late 19th century. The advent of cars, the state's conspicuously weak zoning statute, the limited purview of subdivision control, and the presence or absence of water and sewer service help to explain many of the policies that have evolved across the state, and Framingham's area is no exception.

Nearly 60% of the region's land is zoned for large-lot residential development. Only 10% is zoned for small lots in traditional neighborhoods such as those adjacent to Downtown Framingham, Downtown Natick and Hopkinton Center.

Framingham has the largest share of the region's moderate-density zoning because 33% of its land is zoned for small-lot development. However, less than 1% of all land in the MetroWest communities is zoned for multi-family housing. Framingham allows two-family homes in the General Residence District and multi-family units in mixed-use developments in some of its zoning districts. One reason for the limited amount of land zoned for multi-family housing is that few areas with any remaining vacant land also have public water and sewer service: utilities that are essential to supporting higher-density housing. Natick is the only community that still has areas zoned specifically for multi-family housing, although it is not the only community that allows multi-family units.

A review of GIS land use data for all ten communities shows that moderate-density single-family homes occupy more land than the total amount zoned for small-lot development, which means that some of the homes are probably non-conforming uses, especially in sections of Sudbury and Wayland. An added challenge for Framingham is that even though it has some vacant land and zoning that could facilitate a mix of housing types, the town receives a limited number of subdivision proposals each year. Today, most residential development in Framingham occurs on a lot-by-lot basis.

Framingham and most of its neighbors offer residential development options that are not apparent from a review of the zoning map or a typical list of permitted uses by district. Special regulations for cluster development, flexible residential or

open space-residential development exist in all 10 communities. Some towns allow single-family home conversions for a limited number of multi-family units and upper-story units in commercial buildings (including Framingham), or accessory apartments, or multi-family housing by special permit.<sup>99</sup> In several communities, many of these options have attracted little interest from developers.

Hopkinton is unique for the sheer volume of cluster development applications filed by developers in the past 18 years. Since 1988, nearly every new subdivision has been built under the town's Open Space Landscape Preservation Development bylaw, which requires a special permit. The town offers no density bonus to lure developers, but Hopkinton is a high-end community and open space is one of its selling points. As a result, the bylaw was popular and widely used long before it became mandatory five years ago, and it has enabled Hopkinton to preserve about 700 acres of open space.<sup>100</sup> In contrast, Sherborn has no cluster developments and Framingham has only one, but Framingham's open space-residential development bylaw is new and untested. However, Framingham's Planned Unit Development (Overlay) District produced the Villages at Danforth Green, a 525-unit residential community to be built on 170 acres off Danforth Street and Old Connecticut Path. The Arcade, a renovation and expansion of four downtown buildings including commercial space, 290 apartments and structured parking, was made possible in part by Framingham's mixed-use zoning regulations.<sup>101</sup>

Compared to other towns in the MetroWest area, Framingham offers the broadest repertoire of nonresidential and mixed-use development options. Its Highway Business Overlay District, Technology Park District and Planned Unit Development District reflect a thoughtful approach to development incentives and ways to harmonize public interests with the developer's interests. Still, some of Framingham's zoning regulations include overt and tacit disincentives to housing diversity. For example:

- **Regulatory Barriers to Multi-Family and Two-Family Housing.** Since Framingham no longer allows multi-family housing development by right, developing new multi-family housing requires

a zoning change, such as rezoning land to the Planned Unit Development (Overlay) District or the Mixed Use or Planned Reuse Districts. In the Single Residence, General Residence, Business and Office-Professional Districts, Framingham limits small multi-unit conversion projects to single-family homes that existed in 1939 and conform to current lot area and frontage requirements – conditions that can be difficult for most older homes to meet. In addition, while the town does allow new two-family homes by special permit in the General Residence District, there is limited land left for new development.

- **Mixed-Use Development.** In Framingham, mixed-use development in the Central Business District allows residential units only above the ground floor of buildings with permitted nonresidential uses on the ground floor. Requiring housing units to be located above the first floor serves important economic development objectives: it saves the street for retail, restaurants and services. However, the same limitation unwittingly reduces housing choices for populations that need close access to goods and services, notably senior citizens and persons with mobility impairments.

In Framingham, locating units on the first floor of a mixed-use building requires a variance – an action the town decided to take for The Arcade – or an elevator, which is uneconomic for small projects. Outside of Massachusetts in communities with more mixed-use zoning experience, the inclusion of housing units in mixed-use properties has been reconceived to allow side- or rear-access units on the ground floor. This approach preserves the ground floor facing the street for retail but also facilitates barrier-free housing. Other mixed use developments in downtown Framingham include the Dennison Building and the Kendall Building.

- **Off-Street Parking Requirements.** Framingham's off-street parking regulations for commercial and multi-family uses are restrictive. Excessive parking requirements can consume land in ways that increase the risk of environmental degradation, reduce development capacity and value, and discourage some land uses. The town's zoning regulations require two off-street parking spaces

for a single-family home, two spaces for a one- or two-bedroom multi-family unit, and three parking spaces for a three-bedroom unit. Most communities require two parking spaces for single-family homes and two-bedroom multi-family units, but requiring two spaces for one-bedroom multi-family units and three spaces for three-bedroom multi-family units is very unusual and not supported by any professional planning literature.

Framingham has some conditions that offer a rationale for these requirements, however. First, Framingham has a winter parking regulation limiting parking to one side of the street from November through April, which significantly reduces the availability of year-round on-street parking. Second, experience has shown that multi-family units are often occupied by several adults, each owning an automobile, rather than by families with children who do not drive, thereby creating a need for additional parking spaces. Furthermore, the Planning Board may grant a special permit to reduce the parking requirement for multi-family housing in the Planned Unit Development District or Planned Reuse District, or for mixed-use development in one of the business districts, where transit-oriented development is encouraged.

- **Accessory Apartments.** Framingham does not allow accessory apartments, a form of housing that could supply more housing choices.
- **Inclusionary Zoning.** Framingham recently adopted inclusionary zoning. The bylaw has not produced any affordable housing units yet, but it is new and for the most part, the most recent single-family home development in Framingham today involves land divisions to create individual house lots, i.e., developments that are too small to trigger the affordable housing requirement. Framingham chose an inclusionary zoning model that requires developers to apply for a special permit if their projects have to provide affordable housing requirement (in this case, projects with 10 or more dwelling units). The bylaw does not offer a density bonus or another type of cost-offset to assist with subsidizing the reduced sales income from a homeownership unit or the reduced investment

income from a rent-restricted apartment. Although this practice has become increasingly common in Massachusetts suburbs, it differs significantly from practices in other states with considerable inclusionary zoning experience.<sup>102</sup> Still, Framingham will provide affordable units in developments such as The Arcade and Danforth Green. Moreover, Framingham is the only community in the region with these types of zoning tools. The Town anticipates receiving a 40-lot subdivision application that would be subject to the new inclusionary zoning bylaw although the project is currently in litigation.

- **Unit Size Restrictions.** Data from the Framingham Housing Authority (FrHA) indicate an unmet need for affordable family-sized units. Framingham's mixed-use bylaw restricts unit sizes to one or two bedrooms. Given the capacity for development in the Central Business District, the town could consider allowing a limited number of three-bedroom units in mixed use developments.

## Expiring Use & Production Forecast

Framingham expects that its total year-round housing inventory will include 28,114 housing units by the next federal census (2010). Assuming the accuracy of Framingham's estimate, the town's obligation under Chapter 40B would be 2,811 deed-restricted affordable housing units, or 87 more than the number currently included in the Chapter 40B Subsidized Housing Inventory (January 2007). Since the town also anticipates that 242 of the new 1,516 housing units will qualify for inclusion in the Subsidized Housing Inventory, Framingham may continue to meet or exceed the 10% statutory minimum under Chapter 40B.

Based on the town's own projections, Framingham appears to have a plan in place to assure that at least

10% of its housing remains eligible for the Chapter 40B Subsidized Housing Inventory. However, local officials also recognize that approximately 740 units on the Subsidized Housing Inventory today may be at risk of converting to market-rate housing due to expiring use restrictions. Under a "worst-case" forecast prepared by the town, Framingham could fall short of the 10% statutory minimum by 605 units in 2010. This estimate could be somewhat higher or lower depending on the actual number of DMR and DMH group home units existing in Framingham four years from now. As a result, the "best-case" estimate of 10.5% assumes no loss of expiring use units, no net loss of DMR and DMH units, and the addition of 242 units to Framingham's Subsidized Housing Inventory; and the "worst-case" estimate places Framingham at approximately 7.85% in 2010. These estimates represent a wide swing in Framingham's potential housing development obligations in a very short timeframe.

## State and Federal Housing Assistance

- **Lack of Statewide Housing Plan.** Unlike many states, Massachusetts does not have a statewide housing plan or systematic, uniform policies to reduce housing barriers. The Commonwealth prepares a HUD Five-Year Consolidated Plan and One-Year Action Plans that contain policies for the distribution of federal and other housing funds, and the state has established some voluntary incentives for communities seeking to provide more housing. For nearly 40 years, Massachusetts also has had Chapter 40B, the comprehensive permit law that provides a mechanism to override local regulations when they make low-income housing infeasible to build. All of these are important initiatives, but unfortunately they do not address the sources of regional disparity that affect suburban economic centers like Framingham.

**TABLE 46: ESTIMATE OF TOTAL HOUSING PRODUCTION & CHAPTER 40B INVENTORY, 2010**

Existing Housing Inventory	26,588	Existing Chapter 40B Inventory	2,724
Estimated 2000-2010 Production	1,516	Estimated Chapter 40B Increase 2000-2010	242
Estimated 2010 Inventory	28,104	Estimated 2010 Chapter 40B Inventory	2,966
		Estimated 2010 Chapter 40B %	10.5%

*Source: Framingham Department of Planning and Economic Development. Of the 2,724 units on the Subsidized Housing Inventory, 310 were created as a result of comprehensive permits. See Appendix for detailed data.*

Unless communities have adequate local capacity or interest to pursue some of the Commonwealth's financial incentives, there is no guarantee that affordable housing will be built in the state's smaller towns. In addition, mixed-income housing developers prefer sites with public water and sewer service. As a result, small towns – and particularly small, affluent towns with very high land values – are less likely to provide a market climate favorable to comprehensive permits than towns that have construction-ready land. Over time, this has perpetuated historic imbalances in the distribution of affordable housing and fiscal responsibility for providing municipal and school services.

- **Decline in Housing Subsidies.** Framingham is unusual because all of the developments listed on its Subsidized Housing Inventory are completely affordable: that is, 100% of the units are subsidized for occupancy by low- or moderate-income people. Many years ago, state and federal agencies provided government support for building and operating subsidized housing. Programs such as Chapter 667 and 705 facilitated the construction of public housing for the elderly and low-income families, and rental housing programs made it possible for private developers to build housing affordable to very-low-income people.

Over time, these programs have receded due to lack of support from Congress and the legislature, and changes in executive-branch priorities. The Section 8 program is seriously under-funded, which limits the choices available to low-income families and also limits options for cities and towns to create subsidized rental units through project-based assistance. Today, comprehensive permit developments are more likely have project eligibility letters from MassHousing for the New England Fund, a non-governmental program, and 75% of the apartments or homes are rented or sold at market rates. No amount of regulatory flexibility on the part of local officials can compensate for the impact of reduced low- and moderate-income housing subsidies from state and federal agencies.

- **Policies for Including Units on the Subsidized Housing Inventory.** Although the state has a

clear policy for "counting" units in comprehensive permit rental developments, there does not appear to be a clear or consistent policy that determines the number of units added to the Subsidized Housing Inventory in rental developments built without a comprehensive permit. For communities seeking to maintain support for affordable housing, zoning that makes rental developments economically feasible is very important. Furthermore, for communities that already exceed the 10% statutory minimum under Chapter 40B, zoning that encourages rental housing may be less vulnerable to legal challenge than a comprehensive permit. However, it is difficult to build political support for higher-density zoning without knowing whether the state will add all of the units in a non-comprehensive permit development to the Subsidized Housing Inventory – assuming that a development meets the same affordability requirements for a comprehensive permit, such as providing 25% affordable units secured by a long-term deed restriction.

- **Uncertain Future of Chapter 40R.** Chapter 40R seeks to spur housing development by offering financial incentives to communities that adopt high-density zoning regulations and approve new mixed-income units. The law provides for two types of payments: a payment made to the community when a Chapter 40R zoning district is adopted, and a second payment upon issuance of building permits for units approved in the district.

Recently the legislature enacted a companion provision, Chapter 40S, which commits extra state aid for Chapter 40R-related education costs that are not covered by development-generated revenue. The combined benefits of Chapters 40R/40S could be attractive to communities seeking to build support for new housing construction and offset the cost of community services. However, the state has already approved several Chapter 40R districts and it is not clear that funds will continue to be available to encourage new Chapter 40R proposals. Further, even though the legislature has agreed to provide additional public school aid, prior-year local aid cuts mean there are no guarantees of access to Chapter 40S assistance for communities that need it. Continuous state aid, not just when the housing is built, would also act as an incentive.

## Infrastructure

Public water and sewer service are crucial for higher-density housing and other uses, notably intensive commercial or industrial development. Framingham and most of the adjacent towns supply public drinking water to homes and businesses, but access to sewer service exists in only five of the MetroWest communities, including Framingham, where 95% of the town is sewered.

### Sewer Service

- Natick and Framingham are connected to the Massachusetts Water Resource Authority's (MWRA) sewer system and provide sewer service on a town-wide or nearly town-wide basis. As MWRA communities, they operate and maintain their own sewer infrastructure (e.g., collection pipelines and pumping stations), process payments from residential and commercial customer, and pay sewer access charges assessed by the MWRA each year. Both communities have utilized MWRA financial assistance to rehabilitate and upgrade their sewer systems.<sup>103</sup>
- The City of Marlborough operates its own wastewater treatment facilities, one serving all areas east of I-495 and the other, all areas west of I-495 as well as portions of Northborough.
- Approximately half of Ashland has access to sewer service. Like Natick and Framingham, Ashland is a member of the MWRA sewer system.
- Under an inter-local agreement with Westborough, Hopkinton provides sewer service to about 40% of the town, including Hopkinton Center, south-central neighborhoods, most of Route 135 to I-495, and most of West Main Street.
- Wayland has a small municipally owned wastewater treatment facility near the intersection of Route 20 and Route 27 in the center of town. It historically supported the Raytheon plant that is located just east of the Sudbury River, but some of the surrounding residences and businesses are served by the same wastewater system. A planned redevelopment of the Raytheon site for a mixed-use town center project will be serviced by the treatment plant, which must be upgraded to meet

current federal and state requirements. Although the plant will be improved, its total capacity cannot be increased due to proximity to the Sudbury River.

### Public Water

- Framingham and Marlborough manage and maintain community-wide water distribution systems and purchase water wholesale from the MWRA. A majority of Southborough also has access to water from the MWRA. Much like arrangements for MWRA sewer service, cities and towns participating in the MWRA water system maintain their own water infrastructure and pay an annual assessment to the MWRA. This means that local water rates must be sufficient to cover the MWRA assessment and also maintain the network of distribution mains and storage facilities. Other towns in the region own and operate municipal water supplies, primarily groundwater wells. The exception is Sherborn, which currently has no public water supply.

The sources of public drinking water have important consequences for growth in each MetroWest community and the region as a whole. The cost of MWRA water is generally very high, a condition that has led Framingham to consider re-establishing water supplies that were decommissioned many years ago. Cities and towns that obtain water from the MWRA are not subject to the same restrictions on water use as the communities with municipal water supplies.

Wayland, Sudbury, Natick, Holliston, Ashland, and Hopkinton have water withdrawal permits from DEP under the Massachusetts Water Management Act, which limits the amount of water that can be pumped from an approved water supply. In some parts of the Commonwealth, communities have had considerable difficulty amending their water withdrawal permits to accommodate new growth because their water supplies lie within stressed river basins. Holliston is among the communities affected by a recent DEP decision to reduce authorized water withdrawals in the Upper Charles basin.

Marlborough, Framingham and Natick are the region's most "construction-ready" communities in terms of water and sewer service combined, yet Framingham and Marlborough have very little land available to support new growth. For these jurisdictions to address a wide range of housing opportunities, redevelopment will be the most likely source of growth in multi-family housing regardless of price range. Although communities such as Hopkinton have absorbed fairly significant interest in new townhouse and multi-family developments, lack of adequate infrastructure and the high cost of land virtually assure that moderate- to higher-density developments in these locations will offer a predominantly high-end mix of units.

## Regionalism

It is very difficult for Massachusetts communities to address regional needs with regional solutions. The Commonwealth's weak regional planning framework, the lack of county-level service delivery, the tradition of "home rule," and prevailing methods of financing local government all promote an insular approach to planning. Except for Cape Cod, where towns operate under a unique regional planning act, and a few examples elsewhere of town-initiated inter-local agreements to share service delivery, most communities in Massachusetts struggle on their own

to solve problems that extend beyond their own boundaries.

The state's existing regulatory framework for Chapter 40B contributes to this problem because it does not encourage or require regional strategies to provide affordable housing. Since Chapter 40B simply limits the zoning authority of individual cities and towns, yet the larger problem is a lack of regional land use planning. Opportunities exist for Framingham and many MetroWest towns to work together on housing issues if they can agree on regional goals and be open to creative ways to share resources. Some potential vehicles for regional collaboration include:

- WestMetro HOME Consortium
- I-495/Arc of Innovation
- MAPC MetroWest Growth Management Committee
- Formation of a Regional Housing Partnership, i.e., a collaborative of local housing partnerships
- Formation of a Regional Non-Profit Housing Corporation or a Regional Economic Development Corporation

## End Notes

<sup>97</sup> See, for example, Alicia Sasser, Bo Zhao, and Darcy Rolli, The Lack of Affordable Housing in New England: How Big a Problem? Why Is It Growing? What Are We Doing About It?, Federal Reserve Bank of Boston, May 2006. Sasser et al. report that in 2004, the median household income in the Greater Boston area, including the Cambridge-Newton, Framingham MA statistical sub-region, was 70-80% of the income required to purchase a median-priced home.

<sup>98</sup> For additional information about the impacts of zoning policies on housing production and multi-family housing development in particular, see Jenny Schuetz, Guarding the Town Walls: Mechanisms and Motives for Restricting Multi-family Housing in Massachusetts, March 2006; Edward Glaeser, The Economic Impact of Restricting Housing Supply, Rappaport Institute of Greater Boston, May 2006;

<sup>99</sup> Pioneer Institute for Public Policy Research and Rappaport Institute for Greater Boston, Massachusetts Housing Regulation Database (2005), prepared by Amy Dain and Jenny Schuetz.

<sup>100</sup> Hopkinton Planning Department, 2005.

<sup>101</sup> Framingham Planning Board, "Notice of Decision Regarding the Application of National Development for Special Permit for Planned Unit Development," 17 April 2003; Metropolitan Area Planning Council (MAPC), Comprehensive Economic Development Strategy (CEDS) Priority Projects [The Arcade], 13 October 2004, and TIF Agreement between Town of Framingham and Framingham Acquisition, LLC (May 2005).

<sup>102</sup> Of the 99 communities in Eastern and Central Massachusetts known to have some form of inclusionary zoning, 77 offer cost offsets to developers, usually in the form of a density bonus. Even with a density bonus, however, 43 of these communities have not been able to create affordable units through the use of incentive zoning.

<sup>103</sup> Massachusetts Water Resources Authority, "Infiltration-Inflow Local Financial Assistance," Community Support Program, <<http://www.mwra.state.ma.us/comsupport/iiprogram.html>>.



## CHAPTER 8

## HOUSING POLICIES & PLAN RECOMMENDATIONS

This section of the housing plan includes two parts. The first identifies policies to preserve and enhance Framingham's traditional housing diversity and affordability, and to strengthen the vitality of its neighborhoods. The second outlines a series of implementation strategies that Framingham could take to address the policies.

### Framingham Housing Policy

The economic viability of Framingham relates directly to the provision of an appropriate mix of housing and that such provision is a high priority of the town.

To maintain and preserve Framingham as a town with a high quality of life for all its residents, the supply of housing in Framingham will address the needs of both individuals and households in accordance with the following objectives:

- Protect and enhance the character of the residential neighborhoods and small business centers and encourage the individual identities of Framingham's neighborhoods.
- Encourage the adoption of zoning, regulatory, permitting and other procedures that promote residential development that is appropriate to its location and is in accordance with the Plan.
- 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 age, economic and social levels.



A duplex in one of Framingham's traditional neighborhoods.

- Actively promote the elimination of substandard, overcrowded, or other undesirable living conditions.
- Encourage the creation of and compliance with a barrier free architectural environment.
- Encourage housing that preserves and protects open space and marginal lands.
- Support the preservation and improvement of existing public and privately owned affordable housing.
- Join local consortiums and organizations to develop creative approaches to housing of all types and price ranges in surrounding towns.

## Recommendations

Framingham wants to pursue housing development options that address many needs and help to preserve and enhance its traditional diversity. As a substantially developed town, Framingham needs strategies that capitalize on its existing built assets, encourage developer creativity, and protect property values.

This section outlines the implementation strategies that Framingham could take to address the above-stated policies. Some of the proposed strategies, particularly the zoning and land use recommendations, should be further evaluated and adopted during the upcoming master planning process. Any of the proposed zoning or bylaw changes will need Town Meeting approval (a two-thirds vote is required for zoning articles) before these proposals are enacted.

## General Implementation Strategies

The following section identifies six general strategies that apply town-wide. These strategies seek to implement one or more of the stated policies. The strategies are not listed in order of importance.

### ***Neighborhood Conservation***

Framingham needs appropriate, feasible ways to improve housing quality, reduce overcrowded housing conditions and encourage neighborhood investment. The Housing Plan recommends the following strategies to achieve these ends:

- Strengthen code enforcement in existing neighborhoods, using local resources and CDBG funds where appropriate.
- Encourage homeownership as a way to stabilize neighborhoods.
- Design and carry out a streetscape program to improve the appearance and condition of existing neighborhoods, focusing on street trees, pedestrian access, local parks, lighting and roadway surfacing.
- Consider regulations to limit pavement for off-street parking within front and side yard setbacks.
- Consider regulations to control mansionization, such as by establishing maximum floor area ratios or variable building coverage ratios that correlate with

lot area, or design standards.

- Consider incentives such as modest density bonuses to make it economically feasible to preserve historic buildings.

### ***Alternative Residential Development***

As evidenced by projects such as The Arcade and the Dennison building, Framingham has “Smart Growth” opportunities to create new housing by redeveloping existing properties. The town needs effective tools to further encourage redevelopment and reuse of such properties and to assure appropriate oversight of major residential development activity. The Housing Plan recommends that Framingham:

- Consider overlay districts or special permit regulations to facilitate large-scale reuse and redevelopment of properties that have become obsolete for their intended use, such as:
  - Older industrial or commercial buildings
  - Historic properties
  - Nursing homes
  - Compounds developed for religious or other institutional purposes

### ***Housing Opportunity***

Framingham’s historic development patterns have fostered a wide range of low-, middle- and upper-income housing types and made it possible for people of all ages and incomes to live in the town. Changing existing zoning would do more to create the kinds of housing that Framingham would like to encourage. Although housing diversity is essential to providing housing affordability, it also meets other types of housing needs, from those of young professionals and young families to empty-nesters and seniors.

The Housing Plan recommends that the new Master Plan process explore locations and areas in Framingham for the following types of housing initiatives:

- Consider allowing multi-family development by special permit in some zoning districts such as the

Regional Center Overlay District (Golden Triangle), provided that developments are compatible with their surrounding context.

- Identify appropriate areas for townhouse development, two-family homes and multi-family garden-style housing with an emphasis on homeownership.
- Establish incentives that encourage homeownership.
- Ensure compliance with applicable state and federal regulations pertaining to housing for people with disabilities.
- Establish regulations and incentives for artist live/work units.
- Extend the mixed-use development option that currently exists in the Central Business District to other commercial areas.
- Encourage development of high-end, buy-up housing to retain higher-income households and encourage those looking for high-end housing in the Metrowest region to settle in Framingham.
- Increase housing choices for “empty nesters”
- Foreclose on tax title properties and sell for limited development, e.g., one or two family owner occupied housing units, for affordable housing, middle-income housing or senior housing.
- Consider zoning changes to allow accessory apartments by special permit where appropriate.

### **Affordable Housing**

Framingham should focus its affordable housing initiatives on preserving existing housing, including units on the Subsidized Housing Inventory and the many small, older homes that traditionally supply avenues to homeownership and to maintain compliance with the state mandated 10% affordability requirement. The Housing Plan identifies the following priorities:

- Preserve the affordability of existing subsidized developments.
- Support the Framingham Housing Authority in its efforts to rehabilitate and renovate its subsidized housing units.

- Work with state and federal agencies to assure continuation of housing assistance contracts.
- Target redevelopment opportunities, recognizing that some of the existing subsidized developments may have capacity to support increased density.
- Assure that affordable and public housing is made available to Framingham residents first, to the maximum extent allowed by law.
- Consider the following housing development strategies:
  - Reuse older, obsolete properties for new affordable or mixed-income housing.
  - Allow multi-family housing in targeted overlay districts, such as along Route 9, in exchange for the provision of at least 10% affordable units.
  - Encourage the state to establish a consistent policy for counting units in non-comprehensive permit rental developments for example including but not limited to mobile Section 8 certificates to allow for inclusion in the Subsidized Housing Inventory.
  - Support State legislation that encourages companies to contribute to the town’s affordable housing inventory, whether through cash payments to the town’s affordable housing fund or creation of on- or off-site units.
  - Consider adding a modest density bonus to the town’s open space-residential development bylaw to encourage affordable units in small developments.

### **Organizing for Housing in Framingham**

Implementing any local government plan requires adequate local capacity. Framingham needs to assign responsibility for various recommendations outlined in this report. The Housing Plan recommends these steps:

- That Town Meeting, the Board of Selectmen and Planning Board adopt the Housing Policies as stated in this Housing Plan.
- Designate the Department of Planning and

Economic Development as the local agency responsible for tracking expiring use developments and reporting periodically to the Board of Selectmen.

- Continue ongoing efforts to identify units that may be eligible for the Subsidized Housing Inventory but are currently not counted by the state.
- Support the Community Development Block Grant (CDBG) Program and its ongoing housing program activities.
- Develop criteria for properties suitable for purchase to support the homeownership or rental preservation objectives of this plan, e.g., property condition, housing type, location, or cost.
- Support the creation of a Local Housing Trust to administer housing funds created by the Affordable Housing By-Law.
- Adopt the Community Preservation Act (CPA) to provide funds that support local housing programs, preserve historical properties and protect open space.
- Encourage surrounding communities to meet their fair share of affordable housing goals by our participation in regional consortiums and organizations.

### ***Code Enforcement***

Framingham has identified a need for stronger code enforcement to address substandard housing and overcrowded housing conditions. Several communities with similar needs have used Community Development Block Grant (CDBG) funds to pay for code enforcement in “target areas,” i.e., designated neighborhoods with many substandard or deteriorated buildings or areas with concentrated low- or moderate-income populations. CDBG funds may be used to pay for code enforcement in eligible target areas, which are usually areas in which more than half of all residents are low- or moderate-income households, as well as housing rehabilitation to address code violations in cited properties.

In addition, CDBG funds may be used for redevelopment and reconfiguration of existing units to create better housing for existing tenants, or for

relocation assistance to help under-housed families find suitable units if their existing apartments cannot be expanded. The Housing Plan recommends the following strategies:

- Increase town funding for code enforcement.
- Consider an amnesty program that requires improvements to non compliant apartments that would make them compliant with building and health codes.
- Target CDBG funds for code enforcement and staffing.
- Review historic code enforcement records (location data), and target CDBG funds for code enforcement in areas with high incidence of code complaints and large percentages of low- or moderate-income households.
- Target CDBG funds for housing rehabilitation to areas with a large volume of code enforcement activity, e.g., by modifying the existing program design or reallocating CDBG funds to an expanded housing rehabilitation program.
- Establish and maintain a GIS code enforcement tracking system in order to document use of CDBG funds.

### ***Targeted Implementation Strategies***

The following nine targeted implementation strategies identify housing needs for specific populations within Framingham. These strategies seek to implement one or more of the stated policies. The strategies are not listed in order of importance.

### ***Homeownership Assistance***

Framingham's current First-Time Homebuyer Program uses a small portion of the town's annual CDBG allocation (about \$15,000-20,000 annually) to offer downpayment and closing cost assistance to low- and moderate-income first-time homebuyers. In addition, Framingham participates in the Massachusetts Housing Partnership's Soft Second Loan Program. This year, the town is also devoting a substantial portion (45%) of its new HOME Program allocation for homebuyer assistance in the form of

buy-down subsidies. Units with HOME-funded buy-down assistance will most likely be eligible for listing on the Chapter 40B Subsidized Housing Inventory.

- Allocate on an ongoing basis a substantial portion of the FY07 HOME allocation to first-time homebuyer assistance.
- As part of the CDBG One-Year Action Plan process, continue to conduct an ongoing comprehensive review of existing first-time homebuyer services and determine whether there is sufficient demand to increase funds for downpayment and closing cost assistance and/or buy-down subsidies.
- If the Town adopts the Community Preservation Act, expand the first-time homebuyer programs to buy down the purchase price of existing homes and make them affordable to households with incomes at 100% AMI.

### ***Housing for Middle-Income Families***

Framingham wants to preserve its traditional housing diversity and housing affordability to a broad range of incomes. Affordable housing initiatives and housing subsidy programs often overlook development of housing affordable to middle-income households. Years ago, middle-income households found housing in the general housing market in the form of “starter” or modest-sized homes. However, these homes are becoming increasingly scarce in the Boston metropolitan area, and new-home construction tends to be targeted to the high-income consumer. Several affordable housing initiatives in Massachusetts, including Chapter 40B, focus on households with incomes below 80% of area median income (AMI), but there are few resources for middle-income households.

Some ways that communities can address middle-income affordability include buying down the costs of existing homes, encourage the development of modest-sized homes, tapping into existing resources for first-time homebuyer assistance, and working with large companies to develop employer-assisted housing programs.

- Develop a strategy for increasing opportunities for middle-income housing in Framingham.



This traditional ranch-style home in Framingham was recently sold to a moderate-income homebuyer with federal financial assistance (CDBG funds) from the town. A restriction on the resale price made the housing unit eligible for the Chapter 40B Subsidized Housing Inventory.

- Consider zoning changes to discourage mansionization or major additions and alterations to older homes by adopting maximum “gross floor area ratio” (FAR) regulations, particularly in the Town’s smaller-lot zoning districts.
- Consider using Community Preservation Act (CPA) funds to buy down the purchase price of existing homes to make them affordable for households earning up to the 100% of area median income (AMI) for Framingham’s region (in 2006, \$84,100 = 100% AMI). CPA is one of the few available housing resources that can provide assistance to middle-income households.
- Modify the Affordable Housing By-Law to meet the needs of middle income families (80% - 100% AMI).
- Work with local corporations to create employer-assisted housing programs, such as downpayment and closing cost assistance or temporary (graduated) interest rate subsidies.
- Educate middle-income homebuyers about financial resources to reduce the up-front costs of purchasing a home (e.g., down payment/closing cost assistance programs).

### ***Middle- and Upper-Market Housing in Predominantly Lower-Income Areas***

Concentrations of lower-income housing are often discouraged within a community. While it is difficult to direct upper-market activity to lower-income neighborhoods without causing gentrification and displacement of lower-income households, communities can encourage mixed-income housing in these areas.

- Identify town-owned land/buildings located in lower-income neighborhoods that may be available for mixed-income development. Through a Request for Proposals process, choose developer to construct mixed-income units.
- Target Framingham's HOME Program allocation to subsidize development of mixed-income units.
- Establish design guidelines for mixed-income development so that new construction blends with existing housing types and integrates with the existing fabric of the neighborhood.
- Consult with the Framingham Housing Authority to determine feasibility of integrating mixed-income housing into its developments.

### ***Assistance for Elderly Homeowners***

Framingham has approximately 1,700 low-income elderly homeowners. The Town offers property tax relief for elderly and disabled homeowners through programs such as Clause 18, Clause 41A-C (Property Tax Relief Program), and through application to the Tax Relief Fund.

While all of these programs help to reduce the cost of property taxes, there are additional ways to assist elderly homeowners. Offering targeted housing rehabilitation assistance or additional tax exemptions are two examples of actions the Town could take. With a special act of the legislature, Framingham could offer property tax reductions to property owners who rent to elderly households, or to elderly homeowners who rent an accessory apartment to low- or moderate-income tenants.

- Evaluate the effectiveness of programs currently offered by the Town to offset costs of property taxes for elderly and/or disabled property owners such as

an elderly tax forgiveness program.

- Identify gaps in current housing assistance programs and ways in which programs may be expanded to address the Town's housing affordability objectives for the elderly.
- Assemble an information/resource kit for elderly homeowners, providing information on current Town programs as well as housing assistance programs offered by local or regional agencies and financing institutions.
- Provide outreach to elderly homeowners through existing Town departments, such as the Board of Assessors, the Council on Aging or the Community Development Office.

### ***Assistance for Low- or Moderate-Income Homeowners***

Low- or moderate-income and elderly homeowners often have similar needs, but low- or moderate-income homeowners include many non-elderly households, such as single-parent families, households headed by persons with a disability, or people unable to regain a decent standard of living due to long-term unemployment. According to HUD, Framingham has 1,461 low- or moderate-income, non-elderly homeowners, and 71% are unaffordably housed. The Town is required by law to consider requests from homeowners to defer property taxes due to financial hardship (Clause 18). However, low-income homeowners have more complex needs than property tax relief, and unless they are elderly, the tax relief they receive is a temporary deferral, not an exemption.

Housing rehabilitation assistance helps low-income homeowners pay for housing quality improvements that they cannot afford on their own, from installing a new, energy-efficient heating system to replacing a deteriorated roof, upgrading old wiring and plumbing, or removing lead paint hazards. In addition, low-income homeowners often need help to reduce their monthly housing costs, such as a subsidized mortgage or income from an accessory apartment.

- Evaluate the effectiveness of programs currently offered by the Town to assist low- or moderate-income homeowners with property tax relief.

- Identify gaps in current housing assistance programs and ways in which programs could reduce the incidence of housing cost burden for low- or moderate-income homeowners.
- Assemble an information/resource kit for low-income property owners, providing information on current Town programs as well as housing assistance programs offered by local or regional agencies.
- Provide outreach through the Community Development Office or local non-profit charitable organizations.

### ***Artist Live/Work Units***

Many urban centers allow artist live-work spaces in obsolete commercial or industrial buildings. An artist live-work space is a dwelling unit combined with a studio, typically in an open floor plan offering large, flexible space for use and occupancy by artists, subject to a perpetual deed restriction or other mechanism to limit the space for use by artists. “Artist” is usually defined as a person professionally employed in the visual, performing, literary, design or media arts. The use may be allowed by right, subject to Site Plan Review, or by Special Permit.

Consult with organizations such as the Framingham Cultural Council, the Framingham Artists’ Guild, FAME, the Performing Arts Center of MetroWest, or the Center for the Arts in Natick, to:

- Determine the level of interest in artist live-work spaces in Framingham’s area.
- Identify potentially suitable locations.
- Identify design standards and other requirements that should be addressed in artist live-work space regulations.
- Consider adopting zoning to provide for artist live-work spaces in appropriate locations.

### ***Rental Preservation***

Since federal funding sources for new public housing construction are very limited, housing authorities must look elsewhere to increase their inventories. In addition, “expiring use” restrictions that are

not renewed could result in a loss of rental units from Framingham’s Subsidized Housing Inventory. By establishing a rental preservation program, Framingham can work to preserve its affordable rental stock and maintain its status as a community that meets the 10% statutory minimum under Chapter 40B.

- Coordinate with the Framingham Housing Authority to develop a procedure for purchasing and managing units.
- Consider using Section 8 vouchers for project based developments to preserve expiring use units.
- Monitor expiring use developments.
- Establish a system for identifying units for sale.
- Identify high-priority housing types, such as three-bedroom units within walking distance to downtown.
- Secure funds that can be readily available to purchase units. Consider establishing a “set-aside” of CDBG or HOME Program funds, or use zoning mitigation funds or CPA revenue if the town decides to adopt CPA in the future.

### ***Comprehensive Permit Guidelines***

Should Framingham’s Subsidized Housing Inventory fall below the 10% minimum, the town will need ways to work with developers to secure the best possible outcome from new comprehensive permit developments. By establishing a comprehensive permit policy including permit guidelines, a community can achieve better control of the 40B process. These guidelines should:

- Provide a framework for a smooth application process including a clear description of the application review and decision-making process.
- Direct development to preferred locations by identifying acceptable areas for comprehensive permit developments.
- Ensure that a development integrates with its physical surroundings.
- Outline the town’s objectives including such topics as acceptable density ranges, preferred types of

housing, affordability targets, acceptable areas for comprehensive permit developments, building design features, and landscaping treatments.

### ***Federal and State Funds for Affordable Housing Development***

Resources exist on the federal and state level to support affordable housing development, including loan programs directed toward private developers and some offering direct assistance to communities. In some cases, funds are set aside specifically for non-profit Community Housing Development Corporations (CHDOs). In addition, Low-Income Housing Tax Credits are available for use by private developers and some CHDOs. Authority for tax incentives that encourage affordable housing development can be sought through the Massachusetts legislature. As required by federal regulations, Framingham must set aside about 15% of its FY07

HOME funds allocation for the development of collaborations with CHDOs.

- Assemble a funding/technical assistance resource directory for use by local developers and/or CHDOs.
- Identify town-owned land that may be suitable for affordable or mixed-income residential development, and initiate a disposition process to make property(s) available to private developers
- Continue to explore potential partnerships with area CHDOs and support partnerships between CHDOs and the Framingham Housing Authority.
- Explore potential tax incentives to promote affordable housing opportunities.



FRAMINGHAM HOUSING PLAN

## APPENDIX

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## A. GLOSSARY

This report frequently uses words or phrases that are common in the housing and planning fields. Where the following terms appear in this report, they have the following meanings.\*

**Affordable Housing:** A dwelling unit occupied or available for occupancy by a low- or moderate-income household paying not more than 30% of its monthly gross income for housing costs.

**Ardemore Decision:** In *Zoning Board of Appeals of Wellesley v. Ardemore Apartments Limited Partnership* (2002), the state Supreme Court held that the affordable units in a comprehensive permit development must remain affordable in perpetuity unless the comprehensive permit decision contains an expiration date, in which case the expiration date governs.

**Area Median Income:** Median family income for the Boston-Cambridge-Quincy HUD Metro Fair Market Rent Area (which includes Framingham), as reported by the U.S. Department of Housing and Urban Development (HUD). The current area median income (2006) is \$84,100.

**Assisted Living Residence:** A managed residential community, certified in accordance with M.G.L. c.19D, that includes one or more buildings with private housing units, with or without kitchens. Assisted living facilities are for frail elders (generally over age 62) who do not require twenty-four-hour skilled nursing care, but need assistance with activities of daily living.

**Boston Metropolitan Statistical Area:** A geographic region defined by the federal Office of Management and Budget (OMB), generally extending from Boston to Worcester, north to the Lowell/Lawrence area, and including most of the South Shore.

**Census Tract:** A geographic sub-area of a county, although nearly all census tracts in New England are sub-areas of a city or town, i.e., most census tracts do not cross municipal boundaries.

**Chapter 40B:** M.G.L. c.40B, Sections 20-23, enacted in 1969, establishes a process for waiving zoning or other local regulations that make it uneconomic for developers to build housing affordable for low- and moderate-income people.

**Chapter 40B Planned Production:** A provision of the Chapter 40B regulations that encourages communities to work toward the 10% statutory minimum by steadily increasing their supply of Chapter 40B units under a DHCD-approved housing plan.

**Chapter 40B Unit:** Affordable housing that (a) is occupied or reserved for occupancy by a low- or moderate-income household, (b) is subsidized by a state or federal housing subsidy program; (c) has long-term affordability under a legally enforceable use restriction that runs with the land, and (d) is included in a community's Chapter 40B Subsidized Housing Inventory.

**Congregate Housing:** A housing development with a central dining facility and dwelling units that may or may not have separate kitchens.

\*These definitions come from several sources: the U.S. Department of Housing and Urban Development, the U.S. Department of Commerce, Bureau of the Census, the Massachusetts Housing Partnership, the Massachusetts Department of Housing and Community Development, and Community Opportunities Group, Inc.

**Department of Housing and Community Development:** The state agency that oversees Chapter 40B, the comprehensive permit law.

**Disability.** As defined in the Americans with Disabilities Act, disability is a physical or mental impairment that substantially limits one or more of the major life activities of an individual. A person may also be defined as having a disability if the person has a record of a substantially limiting impairment, or is regarded as having such an impairment.

**Dwelling:** A residential building that contains one or more dwelling units.

**Dwelling Unit** (or Housing Unit): Living quarters intended for occupancy by one family, with cooking, sanitary and sleeping facilities independent of any other dwelling unit.

**Employment Base:** The total number of wage or salary jobs, classified by industry, located in a city or town.

**Expiring Use Restriction:** A legally enforceable agreement between a housing subsidy program and the owner of a subsidized housing development, requiring subsidized units to be affordable to low- or moderate-income households for a fixed period of time. When the restriction expires, the affordability of the housing unit(s) is no longer protected by law, and the housing loses its eligibility for the Chapter 40B Subsidized Housing Inventory unless the property owner enters into a new contract for another form of government subsidy acceptable to the state.

**Household:** One or more persons occupying the same dwelling unit.

**Family:** A household of two or more persons related by blood, marriage or adoption.

**Non-family:** A one-person household or a household of two or more unrelated people.

**Sub-family:** A household comprised of two or more families.

**Household Income** (Gross): The sum of all sources of income to any household member over age 18.

2006 Housing Program Income Limits						
	Low-Income	Very-Low-Income	Low-Income Housing Tax Credits	Local Initiative Program Affordability Standard*	Moderate-Income	Middle-Income
Household Size	50% AMI	30% AMI	60% AMI	70% AMI	80% AMI	120% AMI
1	\$29,450	\$17,700	\$34,725	\$40,513	\$46,300	\$69,450
2	\$33,650	\$20,200	\$39,713	\$46,331	\$52,950	\$79,425
3	\$37,850	\$22,750	\$44,663	\$52,106	\$59,550	\$89,325
4	\$42,050	\$25,250	\$49,613	\$57,881	\$66,150	\$99,225
5	\$45,400	\$27,250	\$53,588	\$62,519	\$71,450	\$107,175
6	\$48,800	\$29,300	\$57,563	\$67,156	\$76,750	\$115,125
7	\$52,150	\$31,300	\$61,538	\$71,794	\$82,050	\$123,075
8	\$55,500	\$33,350	\$65,513	\$76,431	\$87,350	\$131,025

\*LIP affordability standard means that housing units must be sold or rented at prices affordable to households with incomes up to 70% AMI.

**Middle-Income Household:** The definition of “middle income” varies widely, but for purposes of this plan, “middle income” means a household with income between 81-120% AMI.

**Moderate-Income Household:** A household with income between 51-80% AMI. (For some federal housing programs, “low income” has the same meaning as this definition of “moderate income.”)

**Low-Income Household:** A household with income between 31-50% AMI. (For some federal housing programs, “very low income” has the same meaning as this definition of “low income.” Furthermore, the federal HOME and Low-Income Housing Tax Credit (LIHTC) Programs have a different low-income/very-low-income standard: 60% AMI.)

**Very-Low-Income Household:** A household with income between 0-30% AMI. (For some federal housing programs, “extremely low income” has the same meaning as this definition of “very low income.”)

**Housing Appeals Committee (HAC):** The state board authorized by Chapter 40B to hear and decide appeals on comprehensive permits that were denied or approved with conditions unacceptable to the applicant. HAC may uphold or overturn the decision of a Zoning Board of Appeals, remand a case back to the Board of Appeals for further review, or approve an agreement negotiated by and mutually acceptable to the applicant and the town.

**Housing Cost Burden:** Applies to a low- or moderate-income household that spends more than 30% of its gross household income on housing costs. Under federal affordability standards for homeownership units, “housing cost” includes a mortgage payment, property taxes, house insurance and condominium fees; for rental units, it includes contract rent and utilities. Severe Housing Cost Burden applies to a low- or moderate-income household that spends more than 50% of its gross income on housing costs.

**Housing-Induced Poverty:** A condition that exists when low-income households and households below the federal poverty threshold spend so much of their disposable income on housing that they do not have enough left to pay for a subsistence-level standard of living.

**HUD Consolidated Plan:** A five-year plan required by the U.S. Department of Housing and Urban Development for any community that is entitled by law to receive HUD “formula grants” such as the Community Development Block Grant or Home Investment Partnership Program (HOME). Framingham is an “entitlement” recipient of CDBG funds.

**Labor Force:** The population 16 years and older, employed or unemployed and actively seeking employment, including the civilian labor force and persons on active military duty. A community’s labor force includes its own resident population 16+ years, employed or unemployed.

**Linguistic isolation:** A condition in which all persons over 14 in a household have difficulty speaking English.

**Local Initiative Program:** A program established by the state ca. 1990, which allows communities to place certain affordable housing units on the Chapter 40B Subsidized Housing Inventory even when the units are not part of a comprehensive permit development, such as affordable units created under an inclusionary zoning bylaw. LIP may also be used to qualify non-subsidized developments for a comprehensive permit.

**Location Quotient:** The ratio of the percentage of a community’s total employment in a given industry to the percentage of the same industry’s employment in a geographic comparison area, such as a county, labor market area or state. For example, wholesale trade jobs make up 2.9% of Framingham’s employment base and 5.3% of Middlesex County’s employment base; the location quotient for wholesale trade employment in Framingham, compared to the county, is 0.55.

**Managed Housing:** A dwelling for which operations and maintenance are provided for the occupants by the owner or the owner's management representative.

**Mansionization:** Replacement of an older single-family home with a new, larger home on the same lot, usually through a process of tear-down/rebuild. Mansionization is also the result of major alterations and expansion of existing dwelling units, resulting in a home that is significantly larger and often out of scale in relation to surrounding residences.

**Metropolitan Area Planning Council:** The regional planning agency serving 101 cities and towns in the Boston area, including Framingham.

**MetroWest:** As used in this Housing Plan, "MetroWest" includes Ashland, Framingham, Holliston, Hopkinton, Marlborough, Natick, Sherborn, Southborough, Sudbury and Wayland.

**Multi-Family Housing:** Dwelling units in structures with three or more units.

**One-Year Action Plan:** An annual plan that HUD requires entitlement communities to submit prior to expending federal housing and community development grants in any given fiscal year. Each One-Year Action Plan is an implementation mechanism for the HUD Five-Year Consolidated Plan.

**Overcrowded Housing:** A dwelling unit occupied by more than 1.0 persons per room, measured as household size divided by number of rooms in the dwelling unit. Severely Overcrowded Housing exists when a dwelling unit is occupied by more than 1.5 persons per room.

**Subfamily:** See "Household."

**Subsidized Housing:** See "Chapter 40B."

**Substandard Housing:** A dwelling unit with any one or more of the following conditions: lack of plumbing or cooking facilities; one or more serious violations of the Building Code or State Sanitary Code; lead paint hazards; or overcrowding.

**Unaffordably Housed:** A low- or moderate-income household spending more than it can afford on monthly housing costs. See also, "Housing Cost Burden."

**Under-Housed Family:** A household of two or more people living in an overcrowded housing unit, or a family living in a unit without enough bedrooms to accommodate the size and composition of the household, such as two children of the opposite sex, over the age of 7, occupying a single bedroom.

**Worst-Case Housing Need:** A federal designation referring to low-income and very-low-income renter households with no rental assistance, paying more than 50% of their income for housing or living in seriously substandard conditions.

## B. SCHOOLS AND COLLEGES IN FRAMINGHAM

Babieri Elementary  
Mailing Address: 100 Dudley Rd  
Framingham, MA 01701-6291  
Phone: (508) 626-9187  
FAX: (508) 626-9176

## Framingham Public School

B.L.O.C.K.S Preschool  
Mailing Address: 454 Water Street  
Framingham, MA 01701-7699  
Phone: (508) 877-9521  
FAX: (508) 788-1059

## Framingham Public School

Brophy School  
Mailing Address: 575 Pleasant Street  
Framingham, MA 01701-2899  
Phone: (508) 626-9158  
FAX: (508) 628-1305

## Framingham Public School

Cameron Middle School  
Mailing Address: 215 Elm Street  
Framingham, MA 01701  
Phone: (508) 879-2290  
FAX: (508) 788-3560

## Framingham Public School

Charlotte A. Dunning School  
Mailing Address: 48 Frost Street  
Framingham, MA 01701-3942  
Phone: (508) 626-9155  
FAX: (508) 628-1363

Framingham Public School

Framingham High School  
Mailing Address: 115 A Street  
Framingham, MA 01701-4195  
Phone: (508) 620-4963  
FAX: (508) 877-6603

Framingham Public School

Fuller Middle School  
Mailing Address: 31 Flagg Drive  
Framingham, MA 01701  
Phone: (508) 620-4956  
FAX: (508) 628-1308

Framingham Public School

Hemenway School  
Mailing Address: 729 Water Street  
Framingham, MA 01701-3213  
Phone: (508) 626-9149  
FAX: (508) 877-2262

Framingham Public School

Joseph P. Keefe Techinal High School  
Mailing Address: 750 Winter Street  
Framingham, MA 01702  
Phone: (508) 416-2100  
FAX: (508) 416-2342

Juniper Hill School  
29 Upper Joclyn Ave  
Framingham MA, 01701  
Phone: (508) 626-9146

Miriam F. McCarthy School  
Mailing Address: 8 Flagg Dr.  
Framingham, MA 01701  
Phone: (508) 626-9161  
FAX: (508) 626-9106

Mary E. Stapleton Elementary School  
Mailing Address: 25 Elm Street  
Framingham, MA 01701-3495  
Phone: (508) 626-9143  
FAX: (508) 877-4908

Potter Road School  
Mailing Address: 492 Potter Rd  
Framingham, MA 01701-3284  
Phone: (508) 626-9110  
FAX: (508) 877-1683

Walsh Middle School  
Mailing Address: 301 Brook Street  
Framingham, MA 01701-4371  
Phone: (508) 626-9180  
FAX: (508) 626-9167

Woodrow Wilson Elementary  
169 Leland St  
Framingham, MA 01702  
Phone: (508) 626-9164  
Fax: (508) 620-2965  
Principal: Robin Welch

Marian High School  
Mailing Address: 273 Union Avenue  
Framingham, MA 01701  
Phone: (508) 875-7646

Framingham Public School

MetroWest Jewish Day School  
Mailing Address: 29 Upper Joclyn Avenue  
Framingham, MA 01701  
Phone: (508) 620-5554  
FAX: (508) 620-0945

St Bridget Elementary  
Mailing Address: 832 Worcester Rd  
Framingham, MA 01701  
Phone: (508) 875-0181  
FAX: (508) 875-9552

St Tarcisius Elementary  
Mailing Address: 560 Waverly  
Framingham, MA 01701  
Phone: (508) 872-8188

Sudbury Valley School  
Mailing Address: 2 Winch  
Framingham, MA 01701  
Phone: (508) 877-3030

Summit Montessori School  
Mailing Address: 283 Pleasant Street  
Framingham, MA 01701  
Phone: (508) 872-3630  
FAX: (508) 872-3314

Wayland Academy of Framingham  
Mailing Address: P O Box 3350  
Framingham, MA 01705-0604  
Phone: (508) 877-7706

Christa McAuliffe Regional Charter Public School  
Mailing Address: 25 Clinton Street  
Framingham, MA 01702  
Phone: (508) 879-9000  
FAX: (508) 879-1066

Learning Center for Deaf Children  
Mailing Address: 848 Central Street  
Framingham, MA 01701  
Phone: (508) 879-5110  
FAX: (508) 875-3355

Adolescent Residence Program on Framingham campus

Reed Academy  
Mailing Address: 1 Winch Street  
Framingham, MA 01701  
Phone: (508) 877-1222  
FAX: (508) 877-7477

5-day residential school for males age 7-13 with special needs

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## C. RENTAL HOUSING DEVELOPMENTS IN FRAMINGHAM

Bayberry Hills Estate Rentals 50 Dinsmore Ave Framingham, MA (508) 879-1600	Framingham Green 136 Maynard Rd Framingham, MA (508) 872-0500	Saxonville Village 1595 Concord St Framingham, MA (508) 788-0802
Bennett's 801 Concord St Framingham, MA (508) 875-3791	Georgetown Granada Apartments 37 Georgetown Dr # 4 Framingham, MA (508) 875-8654	Sherwood Park Apartments 55 Phelps Rd Framingham, MA (508) 620-6646
Brossi Brothers 971 Concord St Framingham, MA (508) 872-1033	Hamilton Village 30 Queens Way Framingham, MA (508) 877-2847	Sovereign Apartments 9 Auburn St Framingham, MA (508) 872-1700
Chapel Hill Apartments 1500 Worcester Rd # 1500 Framingham, MA (508) 875-1972	Howard Apartments 37 Salem End Rd Framingham, MA (508) 875-4288	Tribune Apartments 46 Irving St Framingham, MA (508) 875-8861
Claflin House Apartments 40 Taylor St Framingham, MA (508) 872-5974	Howard Properties 5 Edgell Rd # 28 Framingham, MA (508) 875-3300	Venetian Tower 72 Nicholas Rd # 20 Framingham, MA (508) 877-7357
Edgewater Hills 1610 Worcester Rd Framingham, MA (508) 879-8450	Irving Square Assoc 75 Irving St Framingham, MA (508) 875-4400	
Edgewater Terrace 1400 Worcester Rd Framingham, MA (508) 872-8854	Lord Chesterfield Apartments 10 Greenview St # 114 Framingham, MA (508) 872-6050	
Edgewater Village 1296 Worcester Rd Framingham, MA (508) 872-8851	Memorial House Congregate 317 Hollis St Framingham, MA (508) 820-0337	
Edmands House Apartments Associates 15 Edmands Rd Framingham, MA (508) 877-7617	Pelham Apartments 75 2nd St Framingham, MA (508) 872-6393	

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## D. FRAMINGHAM HOUSING AUTHORITY PROGRAMS

SOURCE OF FUNDS	UNIT TYPE/POPULATION	CHARACTERISTICS	UNITS
Federal	Family Units	Total	125
		Waiting List	2,472
		Studio	0
		1BR	12
		2BR	49
		3BR	52
		4BR	12
	Elderly/Handicapped Units	Total	110
		Waiting List	364
		Studio	0
		1BR	104
		2BR	6
		3BR	0
		4BR	0
Total Federal Units			235
State	Family Units	Total	249
		Waiting List	1,968
		Studio	0
		1BR	0
		2BR	152
		3BR	97
		4BR	0
	Elderly/Handicapped Units	Total	585
		Waiting List	158
		Studio	24
		1BR	555
		2BR	6
		3BR	0
		4BR	0
		Total State Units	834
Housing Vouchers			
Federal Tenant-based Housing Choice Vouchers (Section 8)	Waiting List		1,960
	Administered by FHA		787
Source: William Cassamento, Framingham Housing Authority.			

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## E. FRAMINGHAM SUBSIDIZED HOUSING INVENTORY

OWNER/MANAGER (NAME OF DEVELOPMENT)	TYPE*	AFFORDABILITY RESTRICTION EXPIRES	FUNDING AGENCY	CH. 40B UNITS
DMH Group Homes	Rental	N/A	DMH	72
DMR Group Homes	Rental	N/A	DMR	134
Framingham Housing Authority	Rental	Perpetuity	HUD	125
Framingham Housing Authority	Rental	Perpetuity	HUD	110
Framingham Housing Authority	Rental	Perpetuity	DHCD	110
Framingham Housing Authority	Rental	Perpetuity	DHCD	75
Framingham Housing Authority	Rental	Perpetuity	DHCD	25
Framingham Housing Authority	Rental	Perpetuity	DHCD	40
Framingham Housing Authority	Rental	Perpetuity	DHCD	80
Framingham Housing Authority	Rental	Perpetuity	DHCD	80
Framingham Housing Authority	Rental	Perpetuity	DHCD	204
Framingham Housing Authority	Rental	Perpetuity	DHCD	72
Framingham Housing Authority	Rental*	Perpetuity	DHCD	60
Framingham Housing Authority	Rental	Perpetuity	DHCD	8
Framingham Housing Authority	Rental	Perpetuity	DHCD	8
Framingham Housing Authority	Rental	Perpetuity	DHCD	8
Framingham Housing Authority	Rental	Perpetuity	DHCD	6
Framingham Housing Authority	Rental	Perpetuity	DHCD	58
Private (Irving Sq. Apartments)	Rental*	Perpetuity	HUD	46
Private (The Tribune)	Rental*	Perpetuity	HUD	53
Private (Irving House)	Rental	2032	FHLBB	16
Private (Beaver Park Apts.)	Rental	2030	DHCD-MassHousing	228
Private (Claflin House)	Rental*	Perpetuity	HUD	40
Private (Foundations)	Rental	2028	DHCD-HUD	6
Private (Pine St. SRO)	Rental	2028	DHCD	15
Private (Advocates)	Rental	2027	EOHHS	4
Private	Rental	2026	HUD	1
Private	Rental	2019	DHCD	5
Private (Edmunds House)	Rental	2017	MassHousing	190
Private (Irving House)	Rental	2016	FHLBB	16
Private (New Beginnings-Bethany)	Rental	2015	HUD	42
Private (Framingham Green)	Rental*	2014	MassHousing	111
Private (Normandy Arms)	Rental	2013	DHCD	44
Private (Beaver Terrace Apts.)	Rental	2009	HUD	254
Private (Sherwood Park)	Rental	2008	HUD	81
Private	Rental	2007	HUD	5
Private (Irving St. Apartments)	Rental	2006	HUD	11

## FRAMINGHAM HOUSING PLAN

OWNER/MANAGER (NAME OF DEVELOPMENT)	TYPE*	AFFORDABILITY RESTRICTION EXPIRES	FUNDING AGENCY	CH. 40B UNITS
Private (Evergreen St. SRO)	Rental	2014	DHCD	17
Private	Rental	2006	HUD	11
Private	Rental	2028	DHCD	10
Private (Saxonville Village)	Rental	2005	HUD	64
Habitat for Humanity	Ownership	Perpetuity	DHCD	1
Private (Cochituate Coop. Homes)	Ownership	2012	HUD	161
Private	Ownership	2094	HUD	1
Private	Ownership	2100	HUD	1
Private	Ownership	2094	HUD	1
Private	Ownership	2094	HUD	1
Private	Ownership	2095	HUD	1
Private	Ownership	2096	HUD	1
Private	Ownership	2087	HUD	2
Private	Ownership	2014	HUD	1
Private	Ownership	2014	HUD	2
Private	Ownership	2015	HUD	3
Private	Ownership	2015	HUD	1
Private	Ownership	2015	HUD	1
Private	Ownership	2053	DHCD	1
Inventory Total				2,724
Year-Round Units				26,588
% Chapter 40B				10.2%

Source: DHCD, January 2007. \*Denotes units built under a comprehensive permit, according to DHCD and Town of Framingham records.

## F. MULTI-FAMILY HOUSING FORECAST 2005-2010

YEAR	PROJECT NAME	TOTAL UNITS	# SUBSIDIZED
2005	Dennison Phase 1	76	
	Kendall	25	
	Total	101	0
2006	Arcade	290	58
	Total	290	58
2007	Villages at Danforth Green ( Partial Phase A)	143	14
	JCHE	150	150
	Dennison Phase 2	84	0
	Total	377	164
2008			
	Villages at Danforth Green ( Remainder of Phase A)	100	10
	Total	100	10
2009	Villages at Danforth Green (Phase B)	62	7
	Total	62	7
2010	Villages at Danforth Green (Partial Phase C)	32	3
	Total	32	3
<b>Total Units</b>		<b>962</b>	<b>242</b>

Notes:

(1) Dates based on building permit issued

(2) Villages at Danforth Green schedule calls for 188 of 525 units to be constructed from 2013-2015.

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## G. ONLINE INFORMATION RESOURCES

### Resources for Middle-Income Housing

Massachusetts Community Preservation Coalition  
[www.communitypreservation.org](http://www.communitypreservation.org)

Massachusetts Housing Partnership  
Soft-Second Loan Program  
[www.mhp.net](http://www.mhp.net)

Fannie Mae  
[www.fanniemae.com](http://www.fanniemae.com)  
Select "Affordable Housing and Community Development"

Fannie Mae Foundation  
<[www.fanniemaefoundation.org](http://www.fanniemaefoundation.org)>  
Search "Employer-Assisted Housing"

NYC Housing Development Corporation  
New Housing Opportunities Program  
[www.nychdc.com/](http://www.nychdc.com/)  
Select "Programs"

City of Davis, California  
Middle Income Housing Incentives  
[www.city.davis.ca.us/housing/index.cfm](http://www.city.davis.ca.us/housing/index.cfm)

### Middle-Income Housing in Lower-Income Areas

U.S. Department of Housing and Urban Development  
[www.hud.gov](http://www.hud.gov)  
Search "Mixed-Income Housing"

Urban Land Institute  
[www.ulic.org](http://www.ulic.org)  
Search "Mixed-Income"

### Assistance for Elderly or Low-Income Homeowners

Town of Provincetown  
Tax Exemption for Owners of Affordable Rental Housing  
[www.provincetowngov.org](http://www.provincetowngov.org)

Massachusetts Department of Revenue  
[www.mass.gov/dor](http://www.mass.gov/dor)

MassHousing  
[www.masshousing.com](http://www.masshousing.com)  
Select "Consumer" then "Home Owner"

### Code Enforcement

City of Los Angeles, CA  
Department of Buildings and Safety  
Pro-Active Code Enforcement (PACE)  
[www.ladbs.org/code\\_enforcement/code\\_enforcement.htm](http://www.ladbs.org/code_enforcement/code_enforcement.htm)

U.S. Conference of Mayors  
[www.mayors.org/USCM/home.asp](http://www.mayors.org/USCM/home.asp)  
Select "Best Practices," select "Best Practice Collection," select "CDBG Success Stories"

City of Providence, RI  
Department of Planning and Community Development  
[www.providenceri.com/](http://www.providenceri.com/)

Town of West Springfield, MA  
Office of Community Development  
Housing Sanitary Code Enforcement Program  
<http://www.west-springfield.ma.us/>

City of Durham, NC  
Department of Housing and Community Development; City/County Inspections  
[www.ci.durham.nc.us/](http://www.ci.durham.nc.us/)

### Artist Live/Work Units

Municipal Research and Services Center of Washington  
Seattle, WA  
[www.mrsc.org/index.aspx](http://www.mrsc.org/index.aspx)

The Live/Work Institute  
Oakland, CA  
[www.live-work.com/revised/lwi/](http://www.live-work.com/revised/lwi/)  
Select "Subjects," select "Transportation," select "Transportation-Efficient Land Use"

Boston Redevelopment Authority  
Economic Development Division  
[www.cityofboston.gov/bra/econdev/EconDev.asp](http://www.cityofboston.gov/bra/econdev/EconDev.asp)  
Select “Artist Space Initiative”  
Alliance of Artist Communities  
Providence, RI  
[www.artistcommunities.org/index.html](http://www.artistcommunities.org/index.html)

Leveraging Investments in Creativity  
Boston, MA  
[www.lincnet.net/](http://www.lincnet.net/)

### Rental Preservation

Massachusetts Department of Housing and  
Community Development  
Capital Improvement and Preservation Fund  
[www.mass.gov/dhcd/](http://www.mass.gov/dhcd/)  
Select “Housing Development,” select “Information  
for Developers”

National Housing Trust  
Washington, DC  
[www.nhtinc.org](http://www.nhtinc.org)

Local Initiatives Support Coalition  
Boston, MA  
[www.lisc.org](http://www.lisc.org)

Massachusetts Community Preservation Coalition  
[www.communitypreservation.org](http://www.communitypreservation.org)

### Comprehensive Permit Guidelines

Town of Acton, MA  
[www.town.acton.ma.us](http://www.town.acton.ma.us)  
Select “Comprehensive Permit Policy”

Town of Tewksbury, MA  
[www.tewksbury.info](http://www.tewksbury.info)  
Select Quick Link to “Community Dev,” then “Local  
Housing Partnership Committee”

### Federal and State Funds for Affordable Housing

WestMetro HOME Consortium, City of Newton  
[www.ci.newton.ma.us/](http://www.ci.newton.ma.us/)  
Select “Departments,” select “Planning and  
Development,” select “Programs and Services”

Massachusetts Department of Housing and  
Community Development (DHCD)  
Housing Stabilization Fund Program  
Low Income Housing Tax Credits (LIHTC)  
Commercial Area Transit Node Housing Program  
[www.mass.gov/dhcd/](http://www.mass.gov/dhcd/)  
Select “Housing Development,” select “Information  
for Developers”

MassHousing  
Extending Rental Affordability (ERA)  
80/20 Program  
Priority Development Fund  
Affordable Housing Trust Fund  
[www.masshousing.com/portal/server.pt](http://www.masshousing.com/portal/server.pt)

Massachusetts Housing Partnership  
Permanent Rental Financing Program  
Massachusetts Tax Exempt Credit for Housing  
(MATCH)  
[www.mhp.net/](http://www.mhp.net/)  
Select “Rental Financing”

Massachusetts Housing Investment Corporation  
(MHIC)  
[www.mhic.com/](http://www.mhic.com/)  
Select “Products”

Federal Home Loan Bank of Boston  
Affordable Housing Fund  
<http://www.fhlbboston.com/index.jsp>

The Community Economic Development Assistance  
Corporation (CEDAC)  
<http://www.cedac.org/>  
Select “Housing”

U. S. Dept. of Housing and Urban Development  
Section 108 Program (CDBG)  
Section 202 Supportive Housing for the Elderly  
<http://www.hud.gov/>  
Select “Programs,” select “Multi-Family Housing,”  
select “Section 202”

**First-Time Homebuyer Assistance**

Framingham Department of Planning and Community Development  
Community Development  
First-Time Homebuyer Program  
[www.framinghamma.org/](http://www.framinghamma.org/)

Massachusetts Housing Partnership Fund  
Soft Second Loan Program  
[www.mhp.net/](http://www.mhp.net/)

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## H. CITIZENS ADVISORY COMMITTEE

The following town residents served on the Citizens Advisory Committee.

NAME	ORGANIZATION
Kathleen Bartolini	Planning and Economic Development Department
Judith Callahan	Standing Committee on Planning and Zoning
Paula Correia	Framingham Is My Backyard (FIMBY)
Marilyn Cohen	Disability Commission/LWV
Karen Dempsey	Disability Commission
Richard Finlay	Condo Association
Roberta Flax	Condo Association
Charlene Frary	Real Estate
Helen Lemoine	Housing Partnership
Laurie Lee	Town Meeting Member
David Marks	Historical Commission
Laura Medrano	LULAC
Cesar Monzon	School Committee
Betty Muto	Town Meeting
Robert Ochs	Real Estate
Steven Orr	Framingham Taxpayers' Association
Phil Ottaviani	Zoning Board of Appeals
Elizabeth Sheehan	Finance Committee
Steven Starr	Housing Authority
Ruth Patterson	FDR
Judith Perry	Conservation Commission
Sidney Pires	BRAMAS
Dennis Polcelli	Disability Commission
Wes Ritchie	Town Meeting
Richard Shapiro	Housing Finance

### SUMMARY OF CAC MEETINGS

From June 2005 to October 2006, the Citizens Advisory Committee met 11 times. The following identifies the meeting dates and topics discussed at each meeting. Meeting minutes are posted on the town's web site at [http://www.framinghamma.gov/web/pages/Housing\\_Policy\\_Liaison\\_Comm.htm](http://www.framinghamma.gov/web/pages/Housing_Policy_Liaison_Comm.htm)

MEETING DATE	TOPICS/SPEAKERS
May 25, 2005	Introduction to the Process
June 29, 2005	Housing Questionnaire Discussion Visual Preference Survey
July 27, 2005	Framingham Housing Authority Discussion William Cassamento, Executive Director John O'Connell, Rental Assistance Manager Visual Preference Survey Results Judi Barrett, Planning Consultant

August 24, 2005	Housing Data Analysis/Presentation Judi Barrett, Planning Consultant
September 28, 2005	Housing Questions Discussion – Government Responsibility
October 20, 2005	Demographic Analysis, Laurie Lee Demographic Analysis, Cesar Monzon
November 30, 2005	Business Panel Discussion Michael Ruggierio, Target Stores Henry Fitzgerald, Genzyme Mary Scanlon, Computerworld Community Development Block Grant Program Sam Swisher, Dept. of Planning and Development
January 25, 2006	Discussion of Housing Policies and Recommendations CAC Survey Distributed
April 26, 2006	Housing Type and Location Survey Update on Housing Plan Status
October 11, 2006	Review of the Draft Housing Plan
November 15, 2006	Final Review of the Draft Housing Plan

The following Questionnaire and Surveys were used during the CAC process:

Housing Questionnaire

Visual Preference Survey

CAC Housing Policies and Recommendations Survey

CAC Housing Location and Type Survey

# I. ADDITIONAL DATA

## I-A. Median Housing Sale Prices

Year	Months	MEDIAN SALE PRICE			CALENDAR-YEAR SALES		
		1-Family	Condo	All Sales	1-Family	Condo	All Sales
2007	Jan - Jan	339,500	183,500	320,000	32	15	56
2006	Jan - Dec	365,000	204,000	345,000	585	249	1,000
2005	Jan - Dec	380,000	205,000	350,000	729	392	1,345
2004	Jan - Dec	361,900	183,000	340,000	793	363	1,393
2003	Jan - Dec	324,900	158,750	299,000	689	310	1,154
2002	Jan - Dec	306,400	132,000	277,000	719	310	1,185
2001	Jan - Dec	285,000	109,700	255,000	596	288	1,083
2000	Jan - Dec	244,250	89,500	216,240	650	293	1,147
1999	Jan - Dec	215,000	83,500	189,900	782	246	1,282
1998	Jan - Dec	180,050	77,000	170,000	780	170	1,186
1997	Jan - Dec	169,375	68,500	160,000	780	145	1,159
1996	Jan - Dec	161,000	60,000	148,000	741	127	1,079
1995	Jan - Dec	156,000	39,500	142,500	602	116	887
1994	Jan - Dec	156,000	40,000	134,313	622	146	972
1993	Jan - Dec	149,950	40,000	135,000	628	127	951
1992	Jan - Dec	148,000	38,000	129,000	576	118	867
1991	Jan - Dec	152,000	50,000	139,900	525	85	713
1990	Jan - Dec	165,500	78,623	155,000	421	114	663
1989	Jan - Dec	171,000	102,950	165,000	492	110	757
1988	Jan - Dec	174,650	96,000	157,500	506	269	1,041

Source: The Warren Group

**I-B. Employment and Wages in Framingham, Annual Data: 2005**

	Establishments	Total Wages	Average Employment	Average Weekly Wages
Total, All Industries	2,246	\$2,728,945,192	45,540	\$1,152
Goods-Producing Domain	241	\$483,952,539	6,120	\$1,521
Natural Resources and Mining	3	\$1,126,859	23	\$942
Construction	162	\$120,302,064	1,921	\$1,204
23 - Construction	162	\$120,302,064	1,921	\$1,204
Manufacturing	76	\$362,523,616	4,177	\$1,669
31-33 - Manufacturing	76	\$362,523,616	4,177	\$1,669
NONDUR - Non-Durable Goods Manufacturing	38	\$102,593,774	1,288	\$1,532
Service-Providing Domain	2,005	\$2,244,992,652	39,420	\$1,095
Trade, Transportation and Utilities	472	\$369,517,217	8,510	\$835
42 - Wholesale Trade	168	\$68,981,340	1,371	\$968
44-45 - Retail Trade	267	\$264,990,270	6,245	\$816
48-49 - Transportation and Warehousing	37	\$35,501,613	892	\$765
Information	62	\$205,270,530	2,768	\$1,426
51 - Information	62	\$205,270,530	2,768	\$1,426
Financial Activities	205	\$72,065,002	1,298	\$1,068
52 - Finance and Insurance	122	\$50,702,544	829	\$1,176
53 - Real Estate and Rental and Leasing	83	\$21,362,458	469	\$876
Professional and Business Services	548	\$998,825,484	11,397	\$1,685
54 - Professional and Technical Services	375	\$340,104,193	3,621	\$1,806
55 - Management of Companies and Enterprises	28	\$554,573,551	5,031	\$2,120
56 - Administrative and Waste Services	145	\$104,147,741	2,745	\$730
Education and Health Services	291	\$398,079,917	9,403	\$814
61 - Educational Services	36	\$132,652,241	2,945	\$866
62 - Health Care and Social Assistance	255	\$265,427,676	6,458	\$790
Leisure and Hospitality	174	\$62,533,925	3,376	\$356
71 - Arts, Entertainment, and Recreation	25	\$5,947,150	328	\$349
72 - Accommodation and Food Services	149	\$56,586,774	3,048	\$357
Other Services	233	\$43,418,515	1,194	\$699
81 - Other Services, Ex. Public Admin	233	\$43,418,515	1,194	\$699
Public Administration	20	\$95,282,062	1,475	\$1,242
92 - Public Administration	20	\$95,282,062	1,475	\$1,242

Source: Commonwealth of Massachusetts, Department of Workforce Development



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FRAMINGHAM HOUSING PLAN

## MAPS

MAP 1 - FRAMINGHAM NATURAL RESOURCES

MAP 2 - FRAMINGHAM VACANT LAND

MAP 3 - FRAMINGHAM LAND USE PATTERN

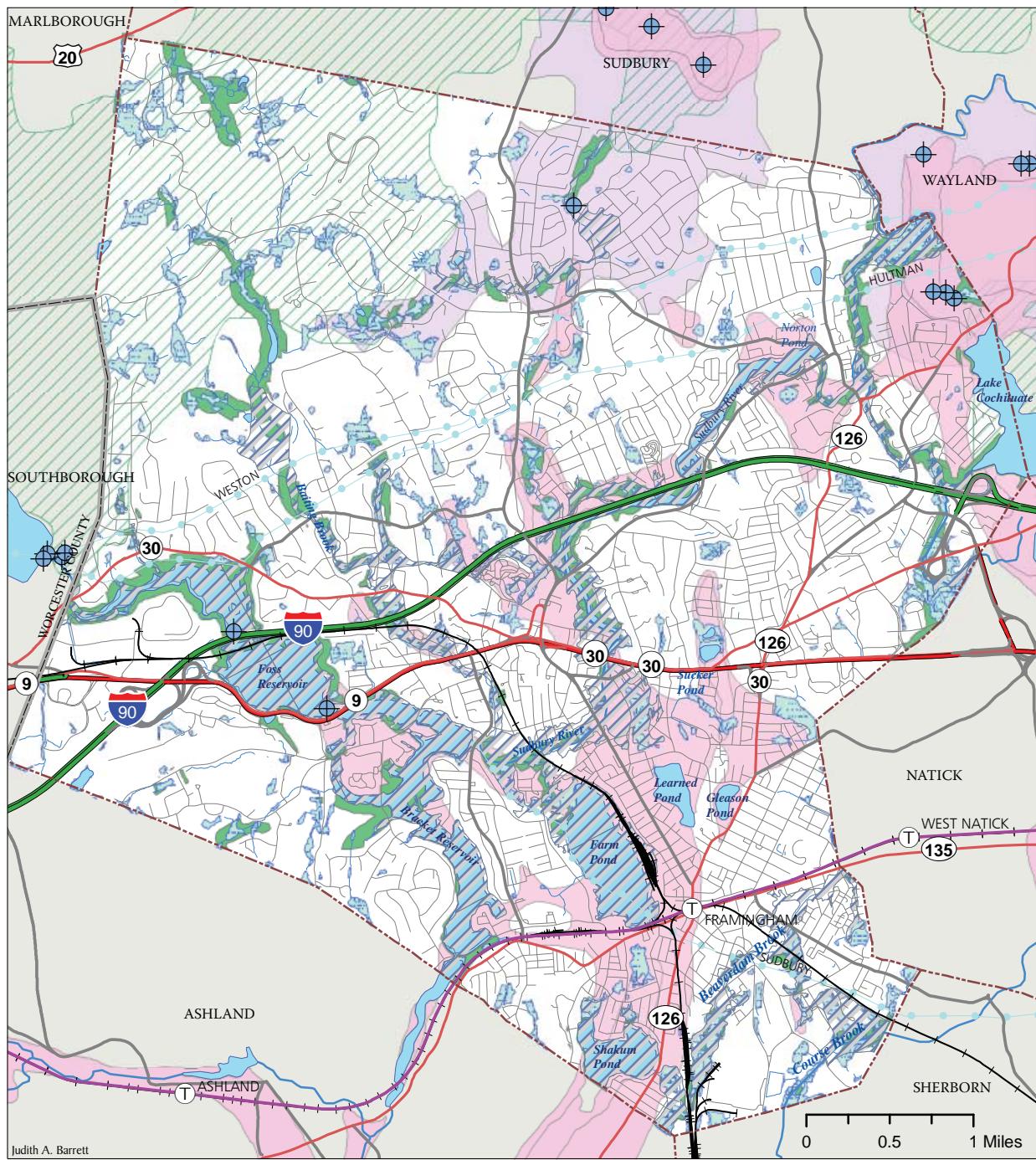
MAP 4 - FRAMINGHAM CENSUS TRACTS

MAP 5 - METROWEST MEDIAN SALE PRICES

MAP 6 - FRAMINGHAM ZONING MAP



## FRAMINGHAM HOUSING PLAN



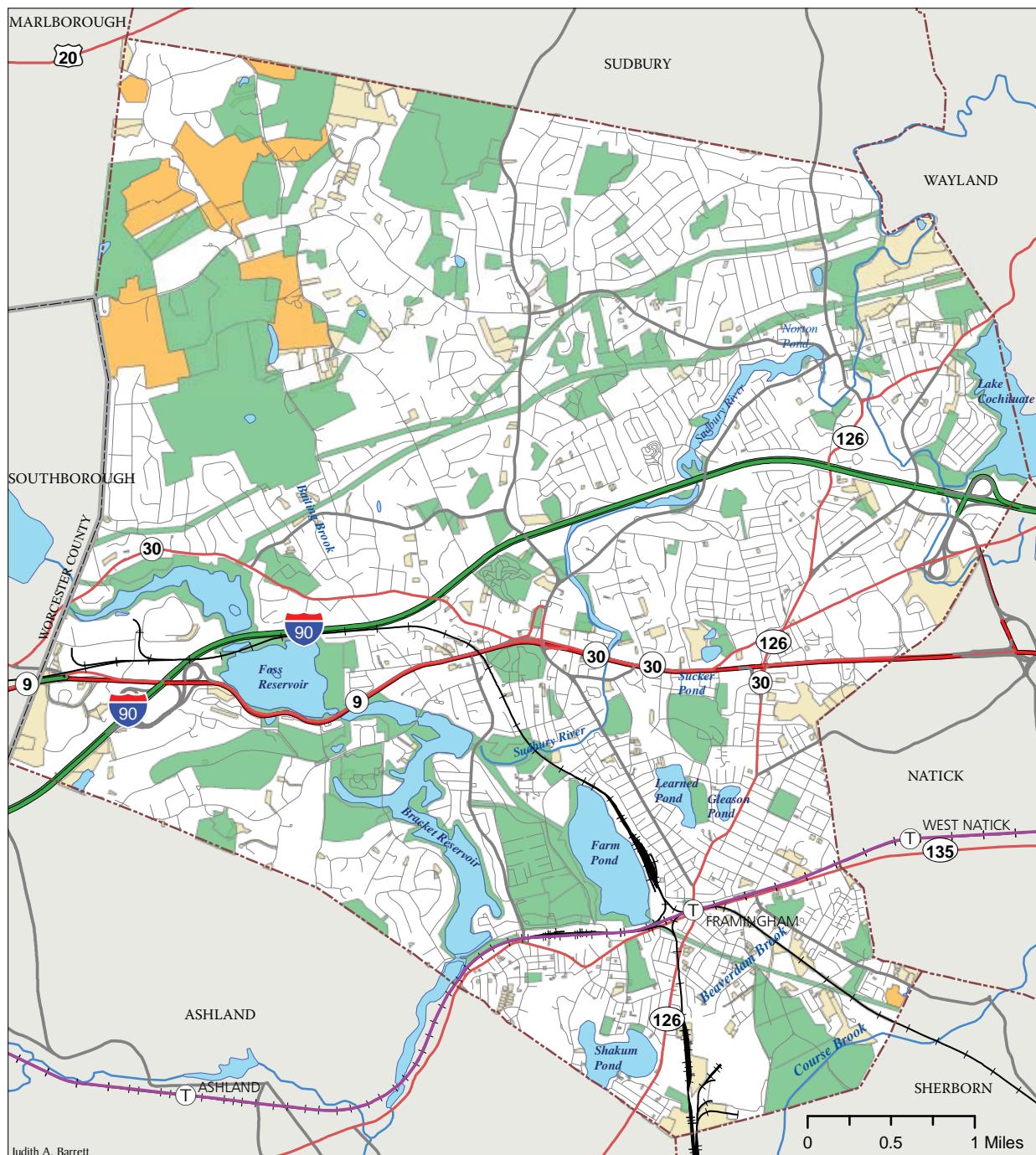
### WATER RESOURCES

<b>Framingham Housing Plan</b> May 12, 2006		 Scenic Resource Inventory  MRIP Riparian Corridors	 DEP Wetlands  100-Year Flood Plain
<b>Framingham Housing Plan</b> Liaison Committee		<b>WATER RESOURCES</b>	 Aquifers
Community Opportunities Group, Inc. Boston, Massachusetts		 Open Water  Rivers & Streams	 DEP Drinking Water Supply  DEP Zone II

Data Sources: MassGIS, MassHighway, DEP Wetlands Conservancy Program, FEMA Flood Insurance Rate Maps.



## FRAMINGHAM HOUSING PLAN



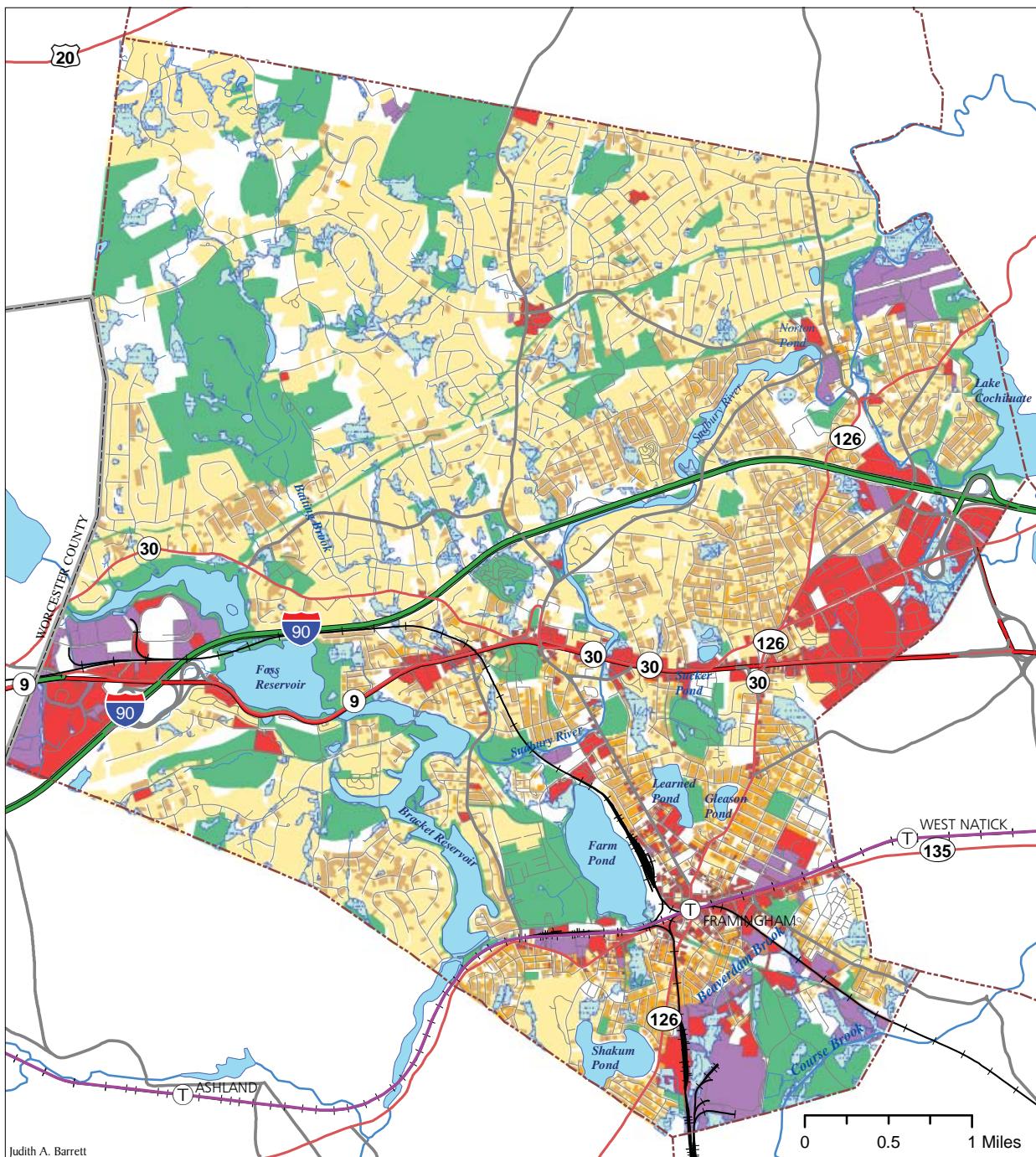
### VACANT OR SUBSTANTIALLY VACANT LAND

<b>Framingham Housing Plan</b> May 12, 2006 	<b>WATER RESOURCES</b>  Open Water  Rivers & Streams	<b>LAND INVENTORY</b>  Open Space  Chapter 61, 61A, 61B  Other Vacant Land
Framingham Housing Plan Liaison Committee Community Opportunities Group, Inc. Boston, Massachusetts		

Data Sources: MassGIS, MassHighway, DEP Wetlands Conservancy Program, FEMA Flood Insurance Rate Maps.



## FRAMINGHAM HOUSING PLAN



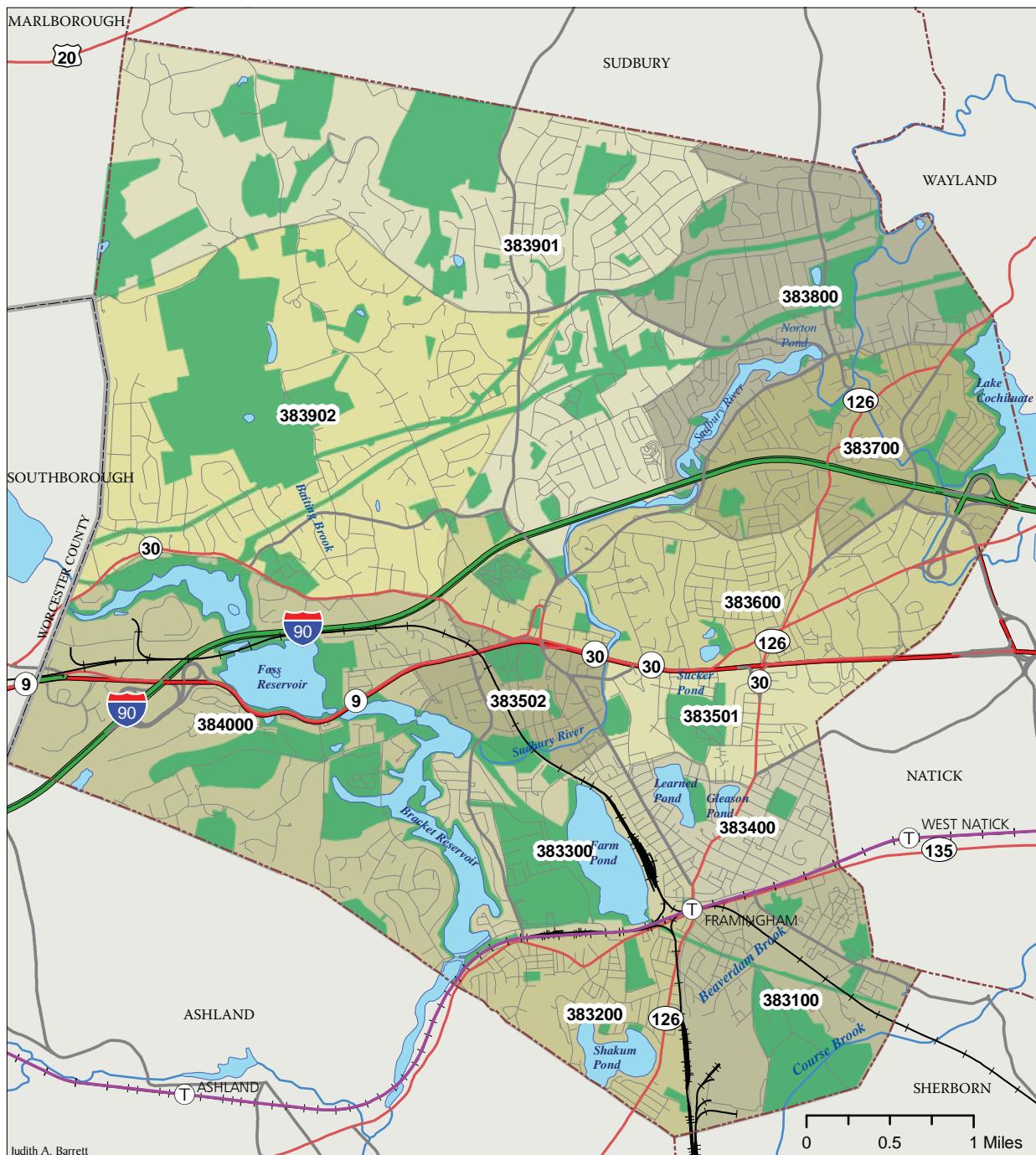
### LAND USE PATTERN & INTENSITY OF RESIDENTIAL DEVELOPMENT

<b>Framingham Housing Plan</b> May 12, 2006  <b>Framingham Housing Plan Liaison Committee</b>  <b>Community Opportunities Group, Inc.</b> Boston, Massachusetts	<b>WATER RESOURCES</b>  Rivers & Streams  DEP Wetlands	<b>Residential Density (FAR)</b> <table border="0"> <tr> <td> Industrial Development</td></tr> <tr> <td> Commercial Development</td></tr> <tr> <td> Open Space</td></tr> <tr> <td>&lt;.106</td></tr> <tr> <td>0.107 - 0.205</td></tr> <tr> <td>0.206 - 0.385</td></tr> <tr> <td>0.386 - 0.742</td></tr> <tr> <td>0.743 - 3.90</td></tr> </table>	 Industrial Development	 Commercial Development	 Open Space	<.106	0.107 - 0.205	0.206 - 0.385	0.386 - 0.742	0.743 - 3.90
 Industrial Development										
 Commercial Development										
 Open Space										
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Data Sources: MassGIS, MassHighway, DEP Wetlands Conservancy Program, FEMA Flood Insurance Rate Maps.



## FRAMINGHAM HOUSING PLAN

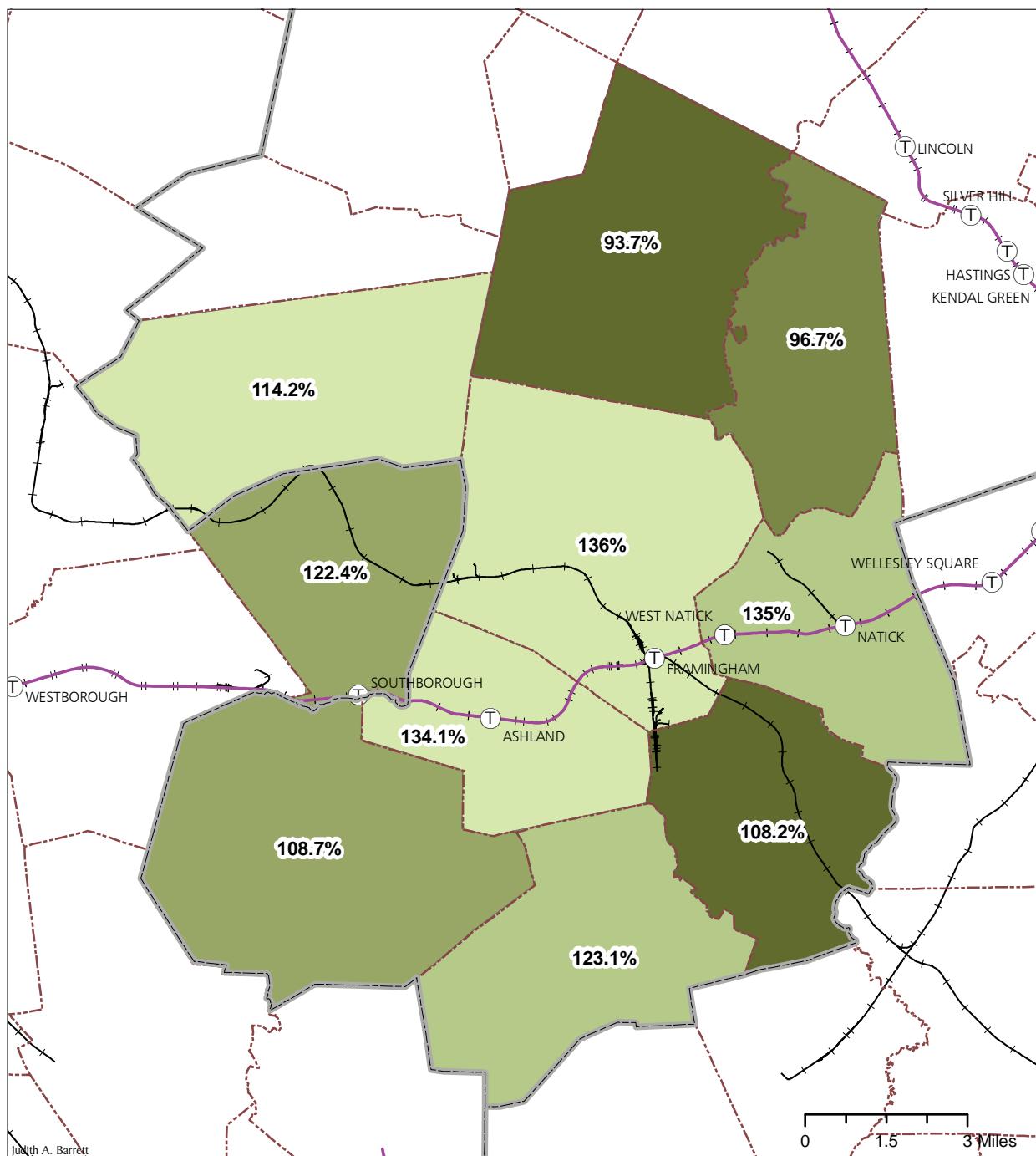


FRAMINGHAM CENSUS TRACTS	
<b>Framingham Housing Plan</b>	MAJOR ROADS
May 12, 2006	Road Classification
	<ul style="list-style-type: none"> <li>— Open Space</li> <li>— Open Water</li> <li>— Rivers &amp; Streams</li> </ul>
Framingham Housing Plan Liaison Committee	WATER RESOURCES
Community Opportunities Group, Inc. Boston, Massachusetts	<ul style="list-style-type: none"> <li>— Limited Access Highway</li> <li>— Multi-Lane Highway</li> <li>— Other Numbered Highway</li> <li>— Major Road, Collector</li> </ul>

Data Sources: MassGIS, MassHighway, DEP Wetlands Conservancy Program, FEMA Flood Insurance Rate Maps.



## FRAMINGHAM HOUSING PLAN



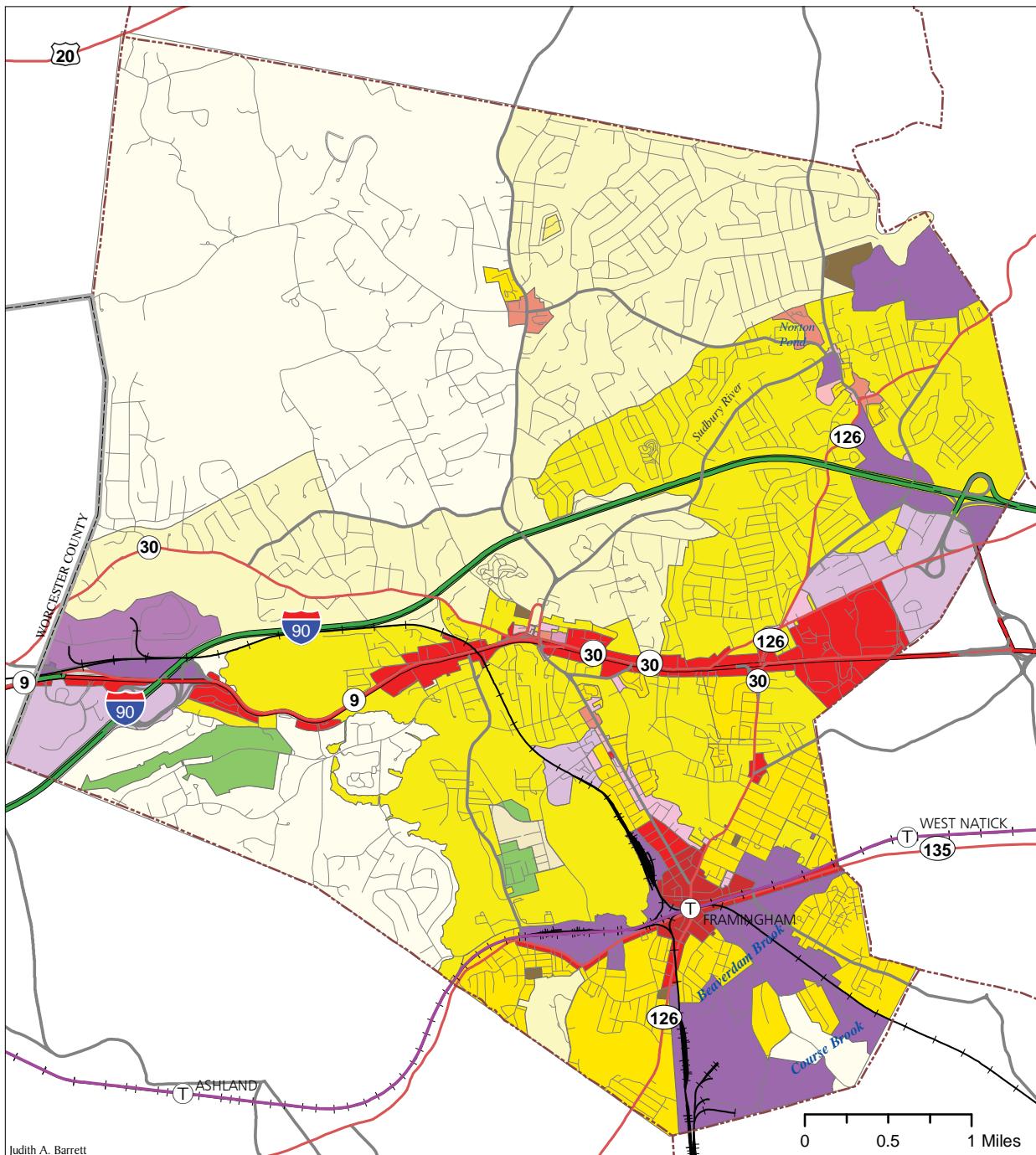
### REGIONAL HOUSING SALE PRICES

<b>Framingham Housing Plan</b> May 12, 2006  Framingham Housing Plan Liaison Committee  Community Opportunities Group, Inc. Boston, Massachusetts	N W E S	Median Sale Price/2005 (Single-Family Homes) <ul style="list-style-type: none"> <li><span style="color: lightgreen;">●</span> 351,250 - 403,900</li> <li><span style="color: lightgreen;">●</span> 403,901 - 449,400</li> <li><span style="color: mediumgreen;">●</span> 449,401 - 549,000</li> <li><span style="color: darkgreen;">●</span> 549,001 - 590,000</li> <li><span style="color: darkgreen;">●</span> 590,001 - 740,000</li> </ul>
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Data Sources: MassGIS, MassHighway, DEP Wetlands Conservancy Program, FEMA Flood Insurance Rate Maps.



## FRAMINGHAM HOUSING PLAN



### EXISTING ZONING

Framingham Housing Plan May 12, 2006		ZONING DISTRICTS									
		Single-Family 43,560	Single-Family 20,000	Single-Family 12,000	Single-Family 8,000	General Residence	Geriatic Care	Neighborhood Business	Community Business	Central Business	General Business
Framingham Housing Plan Liaison Committee											
Community Opportunities Group, Inc. Boston, Massachusetts											

Data Sources: MassGIS, MassHighway, DEP Wetlands Conservancy Program, FEMA Flood Insurance Rate Maps.

