

City of Framingham

Five-Year Consolidated Plan 2026-2030

Annual Action Plan 2026



March 25, 2025

DRAFT

**City of Framingham
Five-Year Consolidated Plan 2026-2030
Annual Action Plan 2026**

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Executive Summary

ES-05 EXECUTIVE SUMMARY

1. Introduction

The City of Framingham receives Community Development Block Grant (CDBG) funds from the U.S. Department of Housing and Urban Development (HUD) to address the City's most critical housing and community development needs. The CDBG program is vitally important to Framingham's neighborhoods because it provides access to funds for problems that benefit people with low incomes. The CDBG program has been an asset in the City for many years, overseen and administered by the Planning and Community Development (PCD) Department. PCD is responsible for all CDBG administrative functions and for reporting to HUD. Consolidating responsibility for these programs and services has resulted in greater efficiency and coordination in managing housing and human services. The primary objective of the CDBG program is to develop viable communities by providing decent housing, a suitable living environment, and expanded economic opportunities.

Every five years, HUD requires the submission of a Consolidated Plan, which covers goals and intended outcomes for the following five-year period. Annual Action Plans are also submitted for each Program Year (PY) covered by the Consolidated Plan. This Consolidated Plan covers the time period from July 1, 2025 through June 30, 2030 and consists of the following sections:

- A comprehensive overview of the specific housing and community needs of the City based on collected and analyzed data available from HUD and other sources. The data, summarized in the Needs Assessment and Market Analysis sections of this Consolidated Plan, help determine future projects and funding.
- The Strategic Plan, which outlines the broad goals and objectives to be achieved through CDBG funded programs and actions over the next five years (2026-2030).
- The PY2026 Annual Action Plan (AAP) that contains specific details, goals and outcomes for upcoming year. The PY2026 AAP, and each of the AAP's that follow between now and 2030, are rooted in the information within the Strategic Plan.

The Consolidated Plan is largely informed by a Citizen Participation Process (CPP) that includes separate forms of outreach to ensure that those who lack access to information,

whose second language is English, and those who face other barriers can participate in the planning process. Throughout late 2024 and early 2025, the City gathered information from the community and other stakeholders as part of this process. This was conducted in addition to evaluating existing commissioned plans to help determine the most pressing LMI needs.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

The housing and community development objectives identified in this Five-Year Consolidated Plan (2026-2030) include:

- Preserve and maintain an **adequate supply of safe, decent housing that is affordable and accessible** to homeowners and renters with a range of incomes and household needs, particularly extremely low-, low-, and moderate-income households in South Framingham.
- Support programs that **overcome barriers to affordable housing** in Framingham through development and maintenance. Framingham residents with long-term support needs must have accessible, affordable housing options to remain stably housed, such as tenant-based assistance and housing rehabilitation.
- Improve **public infrastructure that serves low- and moderate-income neighborhoods** in South Framingham, improving the quality of life in the target area, stabilizing the neighborhood, and promoting vitality. This work will also improve the community appearance in South Framingham.
- Improving the provision and diversity of various kinds of **public services** for residents of lower-income neighborhoods, immigrants, and others most in need.
- Support **workforce development and expand opportunities** by progressing the economic conditions for small/microenterprise businesses in the Downtown Commercial Area, improving the Downtown through rehabilitation and signage efforts, and attracting/retaining more business for job opportunities, especially for South Framingham residents.

3. Evaluation of past performance

From 2020 to 2025, the City of Framingham's Community Development Program (CDP) navigated the challenges of the COVID-19 pandemic by prioritizing economic development, housing assistance, public services, and public facility improvements. In

2020, the CDP disbursed nearly \$1 million in CARES Act (CDBG-CV) and CDBG funds, assisting 62 small businesses and 59 low and moderate-income households with grants to cover salaries, rent, utilities, and arrearages. Public service partners supported 698 residents in non-CV programs and 320 residents in CDBG-CV programs, while Downtown Framingham Inc. provided technical assistance to approximately 200 businesses, benefiting an estimated 12,000 low/moderate-income residents.

In 2021, the Framingham shifted focus to economic development to help facilitate the recovery of low- and moderate-income business districts. The City provided microenterprise funds to support startups and expand existing businesses. Although labor shortages supply chain issues halted the housing rehabilitation program, the City amended its CARES Act approach to provide additional funds to businesses still impacted by the pandemic. Public facility investments improved neighborhood desirability and the local tax base, while code enforcement resolved 448 cases. In 2022, the city continued COVID-19 recovery efforts, supporting 125 businesses and 275 residents, moving to a digital platform for applications, and joining HUD's climate resiliency cohort. Additionally, Framingham Housing Authority received funds to remediate 13 units, creating 7 ADA-accessible units. Public services saw a substantial increase in residents served due to improved counting methods.

The CDP maintained its traditional programs in 2023, including housing rehabilitation, public facilities, public services, economic development, and code enforcement. However, staffing challenges delayed housing rehab projects, leading to a program redesign with a \$15,000 cap per project. High demand prompted the revival of the microenterprise program, and the Community Development Committee shifted its funding strategy to fully support select programs. In 2024, traditional programming continued, but staffing issues limited housing rehab progress, resulting in the program's discontinuation for FY24. The City continued to support the microenterprise program and maintained its funding strategy to focus on fully funding select initiatives.

Further detailed information on past performance is included in the Consolidated Annual Performance and Evaluation Reports (CAPER), which the CDP files with HUD at the end of each program year. These reports can be found on HUD's website: <https://www.hudexchange.info/programs/cdbq/cdbq-reports-program-data-and-income-limits/>.

4. Summary of citizen participation process and consultation process

Framingham developed and conducted a thorough community participation process that is outlined in detail in the PR-15, Citizen Participation Process. As part of the process, information was gathered from residents, civic leaders, social service and housing providers, regional and local elected officials, and other pertinent stakeholders to understand what is working in the City today, what needs must be met, where the geographic priority areas are, and what partners are doing to forward the goals of the CDBG program. In order to ensure maximum participation, the Consolidated Planning process included: four days of focus groups during which the plan's consultant met with 15 agencies/individuals about various CDBG activities, a follow-up questionnaire, and a public hearing on community needs and priorities. Notices of the plan's outreach efforts were published in the MetroWest Daily News and posted on the City's website.

The CPP process was supplemented by a large inventory of other commissioned studies undertaken by the Planning and Community Development Department over the course of several years including but not limited to: the Housing Plan 2007 (updated 2014), the Neighborhood Revitalization Strategy Area Plan (2012), the Downtown Framingham Transit Oriented Development Action Plan (2015), the Southeast Framingham Brownfield Plan (2016), the Master Land Use Plan (2020), the Open Space Plan and Recreation Plan (2020), the Downtown Framingham Rapid Recovery Plan (2021), the Economic Development Strategic Plan Phase I (2019) and II (2021), the Hazard Mitigation Plan (2023), the FY2024 to FY2028 Capital Improvement Plan and FY25 Budget, the. Each plan involved its own public engagement process, significantly contributing to the findings of the Needs Assessment and Market Analysis. Surveys from outreach conducted by the West Metro HOME Consortium and from a prior Needs Assessment completed by the City were also used to provide valuable information for this process.

5. Summary of public comments

A summary of public comments can be found in PR-15, Table 4 of the Citizen Participation Plan.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

The comments gathered during the CPP process highlight a need for continued housing and public service support from the CDBG program, as well as a diversity of options to continue to service various household types, provide job opportunities, and create a

stronger quality of life. An inclusive and widescale CPP identified the community's priority needs, effective investment strategies to meet those needs, and formulated a goal-oriented strategic response to do so. The strategic response will be instrumental in improving the lives of Framingham's low and moderate-income residents over the next five years in the priority areas of affordable housing, public facilities and infrastructure, public services and economic development. Planning, coordinated implementation, and financial partnerships can achieve the goals of this Consolidated Plan, and the City of Framingham is confident that its past performance can be maintained as it continues exploring innovative opportunities through CDBG programming.

The City of Framingham has identified its priority housing and community development needs and created a strategic response to addressing them. Many of these strategies have the potential for improving the quality of life for the City's low- and moderate-income residents. With careful planning, coordinated implementation, and a significant commitment of financial resources, the goals described in this Consolidated Plan will be achieved, providing tremendous opportunities for low- and moderate-income individuals and families throughout Framingham. The City remains confident that its consistently high level of performance enjoyed in the past will be maintained as it explores innovative ways to create the best possible community and neighborhoods for its low- and moderate-income residents.

The Process

PR-05 LEAD & RESPONSIBLE AGENCIES

Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

AGENCY ROLE	NAME	DEPARTMENT / AGENCY
CDBG Administrator	Framingham	Community Development Department
HOME Administrator	Framingham	Community Development Department

TABLE 1 – RESPONSIBLE AGENCIES

Narrative

As a HUD CDBG entitlement community, the City of Framingham administers CDBG programs to address community-wide and neighborhood-level needs. In addition, the City benefits from access to federal HOME funds administered by the City of Newton as lead entity for the WestMetro HOME Consortium.

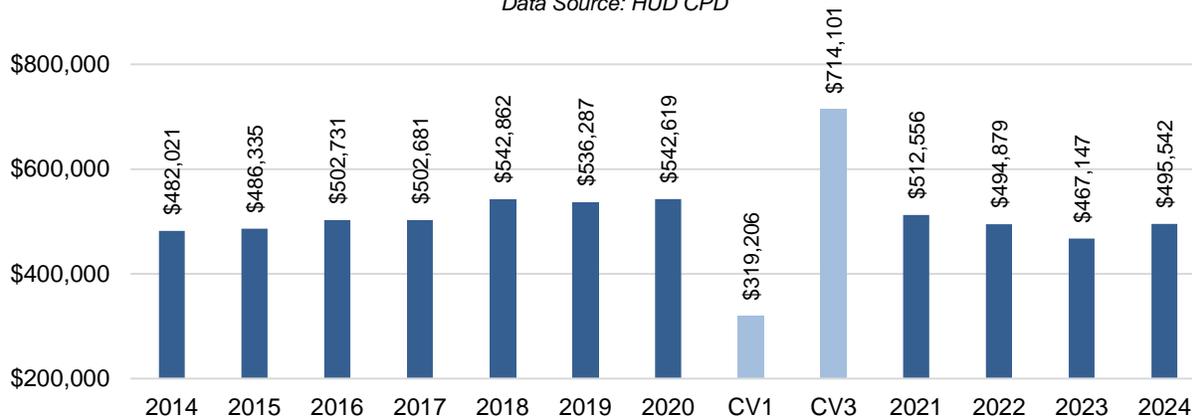
The City of Framingham receives Community Development Block Grants from the Department of Housing and Urban Development (HUD). The 2026-2030 Consolidated Plan reports how the City plans to use its allocation to improve programming in economic development, housing, public facilities and infrastructure, and public services. Framingham received \$495,542 for Program Year (PY) 2024, a 6 percent increase from PY2023. Figure PR-05.1 outlines Framingham’s CDBG awards from HUD in the past ten years. The City receives funds annually, requiring the submission of an Annual Action Plan (AAP) for each PY, in addition to the Consolidated Plan at the beginning of every five-year period.

In 2020, Framingham received additional grant allocations through the Coronavirus Aid, Relief, and Economic Security (CARES) Act to help prevent, prepare for, and respond to the COVID-19 pandemic. The CARES Act included supplemental formula grant allocations to HUD’s Community Planning & Development (CPD) programs and were awarded in three rounds over the course of the first few months of the pandemic. CDBG-

CV funds were allocated in Round 1 and Round 3 to the City. CDBG-CV 1 allocated \$319,206 and CDBG-CV 3 allocated \$714,101 to Framingham, for a total of \$1,033,307 reprogrammed funds. When combined with FY20 program income (\$542,619), the total amount available in FY20 was \$1,575,926.

Figure PR-05.1: Framingham CDBG Awards 2014-2024

Data Source: HUD CPD



The City of Framingham’s Department of Planning and Community Development (PCD) administers CDBG funds and implements the Consolidated Plan and Annual Action Plans through the Office of Community Development (OCD). PCD prepares and submits the Consolidated Plan on behalf of the Mayor and City Council. In addition, PCD is the City’s liaison to the MetroWest HOME Consortium. The Department has established working relationships with active housing organizations and service providers throughout Framingham. Interaction between staff and CDBG subrecipients occurs regularly through the submission of quarterly reports and project monitoring. PCD also works closely with the non-profit community to assess needs and to allocate funds to address these needs. Figures PR-05.2 and PR-05.3 show the most recent summary of accomplishments and expenditures from the program year.¹

¹ Each grantee’s accomplishment report is based on its program year, not federal fiscal year. By 12/31/2023, all grantees’ reporting periods for program year 2022 have ended. Therefore, 2022 is the most complete program year for all grantees, and program year 2022 accomplishment reports are the most current reports for all grantees (HUD Exchange).

Figure PR-05.2: Type of CDBG Activity by Expenditure Amount and Percentage for PY 2022-2023

Economic Development	\$75,000.00	16.0%
Housing	\$201,069.57	43.0%
Public Facilities and Improvements	\$43,825.00	9.4%
Public Services	\$71,919.98	15.4%
General Administration and Planning	\$76,075.20	16.3%
Total	\$467,889.75	100.0%

Data Source: HUD Office of Community Planning and Development, IDIS

Figure PR-05.3: Summary of CDBG Accomplishments for PY 2022-2023

Actual Job Created or Retained	0
Households Receiving Housing Assistance	12
Persons Assisted Directly, Primarily by Public Services and Public Facilities	1,389
Persons for Whom Services and Facilities were Available	8,410
Units Rehabilitated-Single Units	0
Units Rehabilitated-Multi Unit Housing	12

Data Source: HUD Office of Community Planning and Development, IDIS

Consolidated Plan Public Contact Information

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PR-10 CONSULTATION

Introduction

Framingham’s Department of Planning and Community Development (PCD) and Barrett Planning Group organized a consultation process with a wide range of local organizations and service providers between October 2024 and January 2025. PCD staff invited nonprofit housing, economic development, and social service providers, religious organizations, and municipal staff and volunteers to participate in needs assessment discussion groups, most of which occurred in November-December 2024. Organizations unable to participate in these organized discussion groups received follow-up requests for individual interviews or for written comments by email. Meetings between city staff and consultants accompanied this outreach, during which discussions of community needs, programmatic approaches, cooperative efforts, and funding priorities/limitations took place. These efforts, coupled with data from previously commissioned plans/studies, the American Community Survey (ACS), the Comprehensive Housing Affordability Strategy (CHAS), and other sources were critical to the completion of the Consolidated Plan.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

As the agency responsible for developing Framingham’s Consolidated Plan, the Department of Planning and Community Development (PCD) coordinates many of the housing, planning, and homelessness initiatives within the City. The PCD leads the City’s community development planning efforts, working closely with other city divisions and stakeholders to ensure comprehensive community and economic development approaches.

The City works closely with public housing providers, service agencies, and private health providers to improve the quality of life for residents. Non-profit organizations and service agencies coordinate regularly to maximize resources and extend their programming.

The Community Development Coordinator continues to sit on the steering committee of Framingham Community Partnership, a group dedicated to strengthening families and community systems through collaboration. Framingham Community Partnership meets bi-monthly for local providers to share resources. The group hosts information sessions and networking events and circulates notifications on opportunities in the community. Among its offerings has been events to introduce services to members through a speed-

networking event, themed discussions on local resources, and a listserv to announce community opportunities ranging from jobs to trainings.

In addition to its work with Community Partners, the Planning and Community Development department studies the practical ways in which municipal resources can be used to impact low- and moderate-income residents. PCD staff work to raise consciousness among municipal leadership about community needs, analyzing areas of potential policy change and devising long-term campaigns to encourage policy changes that enhance coordination. The department also works with municipal boards and committees, City staff, the Mayor, the City Council, and constituents to connect all of its ongoing work towards achieving this end.

Additionally, Framingham is a member of the MetroWest Housing Coalition. This workgroup brings housing services providers, municipal departments, human service organizations, and other stakeholders together to foster collaboration and enhance access to affordable housing across the MetroWest region. In 2024, the group hosted several listening sessions for community members to discuss the housing challenges that they face and created a housing toolkit to help citizens to navigate the complex system of opportunities available.

These ongoing initiatives illustrate some of the ways that Framingham works to enhance coordination between and among key stakeholders.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Framingham is one of 115 communities in the Balance of State Continuum of Care (BoS CoC) service area (MA-516), which also services the majority of Middlesex, Essex, Suffolk, and Norfolk counties. The City works with the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), HUD, and local entities to end homelessness through their participation in the BoS CoC; EOHLC being the managing organization. The BoS CoC's process for formulating and pursuing strategies is used to address specific housing and supportive service needs of homeless individuals and families. Framingham has established a regional network in collaboration with EOHLC and local partners to coordinate the provision of effective, timely services to those transitioning out of homelessness and into permanent housing. EOHLC coordinates with neighborhood organizations to conduct homeless needs assessments and develop

necessary programs. No federal funds are received directly by the city for homeless prevention, but the BoS CoC meets the following HUD eligibility requirements through their activities: improving coordination and integration with mainstream resources and programs targeted to people experiencing homelessness, improving data collection and performance measurement, and allowing each community to tailor its programs to particular strengths and challenges when assisting homeless individuals and families within that community.²

The BoS CoC has a Coordinated Entry System (CES) that is accessible by speaking with shelter providers in each of the municipalities, through online sources, or by calling EOHLC directly. An objective tool is used to measure a variety of vulnerabilities including the length of time someone is homeless, history of domestic violence, disabilities, and other barriers. The CES and the standard assessment tool cover the entire BoS CoC geographic area, working to reach those who are least likely to apply for homelessness assistance, and prioritizing people most in need to ensure they receive timely assistance.

Coordinated by EOHLC and using the HMIS, BoS CoC member communities collect the numbers for the annual Point-in Time (PIT) counts. Data collected by homeless service providers in the PIT identify the most critical needs for services and housing in service areas. Annual RFP's are released during the Fall, following the PIT counts, for service providers in the BoS CoC area. Service providers located in Framingham usually receive funding from the state or federal government for their specific programs to service the region i.e., SMOC, MetroWest Legal Services, and Advocates.

Instead, the City of Framingham works collaboratively with the Balance of State Continuum of Care to highlight partners as well homeless issues within the MetroWest region. On a frequent basis, the Community Development Coordinator works with the Veterans Service Office to provide case management to homeless vets. Through these meetings, the city became more involved with the CoC's veterans committee as well as enhance the communication with various homeless veterans' providers in the region.

The city relies on the South Middlesex Opportunity Council and Family Promise Metrowest to assess the needs of homeless individuals within the region.

² U.S Department of Housing and Urban Development, "Continuum of Care (CoC) Program Eligibility Requirements," Continuum of Care (CoC) Program, HUD Exchange, 2025.

SMOC and Advocates are among the many organizations that participate in the CoC's efforts to prevent and end homelessness, offering a variety of emergency shelter, transitional housing, and permanent supportive housing (PSH) facilities at the local and regional levels. SMOC operates its own Housing Continuum for formerly homeless single adults in recovery. Representatives from homelessness agencies and area providers in Framingham advocate for their needs during regular meetings with the BoS CoC, weighing in on decisions about CoC policies and procedures during open meetings held monthly at EOHLC. Staff members also serve on various CoC Boards and Committees, overseeing the effective use of resources, the Homeless Management Information System (HMIS), and if projects/programs are in agreement with HUD's Continuum of Care regulations.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS.

Framingham is not a recipient of Emergency Shelter Grant (ESG) funds; funds are awarded at the state level to the Executive Office of Housing and Livable Communities (EOHLC) by HUD.

ESG funds in the BoS CoC region are overseen and distributed through the Massachusetts Non-Entitlement Grant program contingent on need. HMIS data from ESG-funded agencies is used to evaluate performance and determine distribution. EOHLC also collaborates with CoC's to determine how funds will be allocated in terms of providing emergency shelter to the homeless, shelter diversion, and rapid re-housing funds. Meetings led by EOHLC review performance data and provide input on program evaluation.

Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdiction’s consultations with housing, social service agencies and other entities.

Agency/ Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Framingham CDBG Committee	Other government - Local	Strategic Plan	Members of the CDBG Committee participated in a focus group meeting on November 4, 2024. Discussion centered on the committee’s process for awarding CDBG funds, the need to attract and encourage more applicants
Framingham City Council	Other government - Local	Market Analysis Strategic Plan	Members of the City Council participated in focus group meetings on November 4 and November 7, 2024. Members discussed the City’s economic development needs,
Framingham Police Department	Services - Homeless Services - Health Services - Victims of Domestic Violence	Non-Housing Community Development Needs	Members of the Police Department participated in a focus group meeting on November 4, 2024. The discussion focused on the PD’s interactions with Framingham’s homeless population and people experiencing domestic violence. Framingham PD refers people to many different service providers, but non-police “boots on the ground” intervention is currently missing and translation services are limited.
MetroWest Mediation Services	Housing Service - Fair Housing	Non-Housing Community Development Needs	Representatives from MWMS participated in a focus group meeting on November 4, 2024, describing the casework they handle including evictions, prisoner reentry, and divorce mediation. They are often successful in allowing tenants to stay in their homes. They have received CDBG funding in the past and were critical of the application process.
MetroWest Care Connection	Services - Homeless Services - Health Services - Persons with Disabilities	Anti-Poverty Strategy	Representatives from MWCC participated in focus group meetings on November 4 and November 6, 2024. The MWCC is focused on coordinating between other major local service providers and connecting clients with these providers. They address areas like mental health, food insecurity, substance issues, and housing. Issues identified included a lack of housing safety nets, restrictions on shelters, and lack of resources from the City. Coordination between organizations and with the City is improving, but more work is needed.
Framingham Council on Aging	Services - Elderly Persons Services - Persons with Disabilities	Strategic Plan	Members of the Council on Aging participated in focus group meetings on November 4 and November 6, 2024. Staff described several existing programs related to hoarding issues, dementia, emergency transportation, and coordinating with other service providers. Outstanding needs for seniors include affordable and supportive housing and a lack of transportation options.
South Middlesex Opportunity Council	Regional Organization Services - Homeless Services - Children Services - Health Services - Housing Services - People with Disabilities Services – Persons with HIV/AIDS Services - Victims of Domestic Violence	Anti-Poverty Strategy	Representatives from SMOC’s family shelter, and Voices Against Violence domestic violence programs participated in focus group meetings on November 13, 2024.
Framingham Adult ESL Program	Services - Education	Strategic Plan Market Analysis	Representatives from Framingham’s Adult ESL program participated in a focus group meeting on November 4, 2024

Agency/ Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?
Framingham Parks & Recreation	Other government - Local	Strategic Plan	Members of the Parks & Recreation Department participated in a focus group meeting on November 6, 2024. They discussed their efforts to interface with the community, collaborate with community groups, and ongoing major projects. Needs identified included safety in parks, better infrastructure maintenance, and accessibility improvements.
Family Promise MetroWest	Services - Homeless	Anti-Poverty Strategy	Representatives from Family Promise Metrowest participated in a focus group meeting on November 6, 2024. The organization is focused on helping families with children who are facing homelessness. The largest barriers the organization's clients face are lack of transportation, inadequate wages, and language barriers
Circle of Hope	Services - Homeless	Anti-Poverty Strategy	Representatives from Circle of Hope participated in a focus group meeting on November 4, 2024. Based in Needham, the organization serves the Metrowest region, providing essentials like clothing and hygiene products to people in homeless shelters as well as working with high school and college students.
Framingham Public Schools	Services - Children Services - Homeless Services - Education	Strategic Plan	The McKinney-Vento Coordinator for Framingham Public Schools, charged with reporting on homeless youth in the school system, participated in a focus group meeting on
Wayside Youth & Family	Regional Organization Services - Children	Anti-Poverty Strategy	Representatives from Wayside participated in a focus group meeting on November 13, 2024. The organization offers counseling and operates a family resource center and mobile crisis team. They fund a youth summer work program through CDBG. Housing is the most significant issue people come to them for, and food insecurity and transportation access
Jewish Family Service of MetroWest	Other - Nonprofit Services - Elderly Persons Housing	Human Services	Representatives from JFS participated in a focus group meeting on November 13, 2024. JFS offers a wide variety of services targeted at the key populations of older adults, immigrants, and Jewish families. They are anticipating a large increase in need for elder services over the next 5-10 years

TABLE 2– AGENCIES, GROUPS, ORGANIZATIONS WHO PARTICIPATED

Identify any Agency Types not consulted and provide rationale for not consulting

No agencies with an interest in the Five-Year Consolidated Plan were excluded during the consultation process.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Framingham profile	495/Metrowest Partnership	Housing Economic Development
Strength in Numbers Annual Report (2023)	495/Metrowest Partnership	Economic Development
5-Year Capital Plan (2023-2028) and Budget (FY25)	City of Framingham	Public Facilities Public Services Housing Economic Development
Annual Action Plan (2024)	City of Framingham	Public Facilities Public Services Housing Economic Development
Capital Improvement Plan FY23-27	City of Framingham	Public Facilities Public Services Housing Economic Development
Consolidated Plan 2020-2025	City of Framingham	Public Facilities Public Services Housing Economic Development

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Economic Development Strategy, Phase I (2019)	City of Framingham	Economic Development
Economic Development Strategy, Phase II (2021)	City of Framingham	Economic Development
Framingham (draft) Housing Plan (2024)	City of Framingham	Housing
Framingham Community Preservation Plan 2023	City of Framingham	Public Facilities Public Services Housing Economic Development
Hazard Mitigation Plan (2023-2028)	City of Framingham	Public Facilities Public Services Housing
Master Land Use Plan 2020	City of Framingham	Public Facilities Public Services Housing Economic Development
Open Space and Recreation Plan (2020)	City of Framingham	Public Facilities
Racial Equity Municipal Action Plan (REMAP) (2021)	City of Framingham	Public Facilities Public Services Housing Economic Development
Southeast Framingham Brownfield Plan	City of Framingham	Public Facilities Economic Development
Downtown Framingham Inc. Annual Report	Downtown Framingham Inc.	Economic Development
Balance of State Continuum of Care	EOHLC	Public Services Housing
Balance of State Continuum of Care Application, PITC, Housing Inventory	Executive Office of Housing and Livable Communities (EOHLC)	Housing

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Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Subsidized Housing Inventory	Executive Office of Housing and Livable Communities (EOHLC)	Housing
2025 Annual Plan	Framingham Housing Authority	Public Services Housing
Framingham PHA Five Year Plan and Annual Plan (2019-2024)	Framingham Housing Authority	Public Services Housing
Greater Metrowest Economic Profile 2024	Framingham State University MetroWest Economic Research Center	Housing Economic Development
Housing Bond Bill	Massachusetts	Housing Economic Development
MBTA Communities Act	Massachusetts	Housing Economic Development
Massachusetts State Plan to End Youth Homelessness	Massachusetts Executive Office of Health and Human Services	Public Services Housing
Comprehensive Economic Development Strategy 2020-2025	Metropolitan Area Planning Council	Economic Development
Metro West Climate Equity Project	Metropolitan Area Planning Council	Public Facilities Public Services Housing Economic Development
2023 MetroWest Community Health Assessment	Metrowest Health Foundation	Public Services Housing
Report on Affordable Housing Access in Framingham (June 2024)	MetroWest Housing Coalition	Public Services Housing

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Community Assessment Report FY24-FY26	South Middlesex Opportunity Council	Public Facilities Public Services Housing Economic Development
Strategic Plan FY24-FY26	South Middlesex Opportunity Council	Public Services Housing
Impact MetroWest Regional Overview (2024)	The Foundation for MetroWest	Economic Development
American Community Survey	U.S. Census	Housing Economic Development
Analysis of Impediments to Fair Housing Choice 2021 - 2025	WestMetro HOME Consortium	Public Facilities Public Services Housing Economic Development
Consolidated Plan (2026-2030)	WestMetro HOME Consortium	Public Facilities Public Services Housing Economic Development

TABLE 3 – OTHER LOCAL / REGIONAL / FEDERAL PLANNING EFFORTS

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

The City is anticipating receiving \$495,542 in program income to fund 2026-2027 CDBG activities. Total funding of approximately \$2.5 million between 2026 and 2030 will be used for public service; economic development; housing

rehabilitation; and public facilities activities throughout the duration of this Consolidated Plan, furthering the goals outlined within the Strategic Plan. Public services will receive approximately \$375,000 in funding over the next five years, complying with HUD's 15 percent cap. The City gives special consideration during the RFP process to projects that leverage multiple funding sources and serve high-priority needs in the community. From 2026 to 2030, Framingham will receive additional federal, state, and local resources to leverage in their CDBG efforts.

The City is a member of the WestMetro HOME Consortium that includes 12 other municipalities. The Consortium allocates HOME funding to each of the communities in the region to assist in furthering affordable housing development and preservation. In FY26, the Consortium will receive a total of \$1,526,678, approximately \$247,731 of which is set-aside for Framingham. As mentioned previously, Framingham is a member of the Balance of State Continuum of Care (BoS CoC) for homelessness with 115 other municipalities. The Community and Economic Development Division actively consults with its WestMetro Home Consortium and CoC partners, city committees, boards and commissions, and local and regional service providers to coordinate efforts and leverage resources.

CDBG funding activities to support low and moderate-income residents over the next five years include \$375,000 for public services (up to 15 percent of allocation), \$375,000 for economic development, \$500,000 for public facilities, \$500,000 for housing rehabilitation, and \$500,000 for Administration (up to 20 percent of allocation). In PY2026, the City anticipates receiving \$495,542 for public services, economic development, housing rehab and code enforcement as a subset of housing rehab services. Also, during PY2026, the city will be completing its update of the Housing Plan. The Plan's goals mirror those of this Consolidated Plan, the PY2026 AAP, and those of future AAPs for PY2027 through 2030: preserve and maintain an adequate supply of safe, decent housing that is affordable and accessible to Framingham households, particularly those in LMI neighborhoods.

Narrative

Consolidated Plans involve cooperation with multiple organizations to determine opportunities for CDBG funding. Studies commissioned by the city containing evaluations of housing, facility/infrastructure, economic development, social services, and other local/regional initiatives provided information for the Needs Assessment and Market Analysis of this Plan. These plans are outlined in detail in Table 3.

It is important that the Consortium works collaboratively to seek out local and state match opportunities to forward housing and community development initiatives, as CDBG funding alone is not enough to cover the cost of large-scale projects. As an Entitlement Grantee, Framingham must adhere to specific performance measures and timely expenditure of funds set by HUD. Roles and responsibilities must be clear among partners for well-timed performance and fund expenditures, or beneficiaries can be adversely affected. Backlogs can have compounding effects if not properly managed, diverting attention from other projects.

PR-15 CITIZEN PARTICIPATION

Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

The Citizen Participation Plan was updated as part of the 2026-2030 Consolidated Plan. The outreach process consisted of consultations via nine focus group sessions and questionnaire, a public meeting hosted by the Community and Economic Development Division (February 13, 2025), a public hearing on the draft (March 25, 2025), and a public comment period to review the draft and incorporate additional comments. The Community Development Committee hosted the public meeting on February 11, 2025 in the Executive Conference Room of City Hall, focusing on housing, economic development, public facility, and public service needs of Framingham’s low-income residents. Advertisements in the MetroWest Daily News provided advanced notice of every hearing. The city posted all public meeting notices on the City website. Table 4 outlines the public comments received during the focus group sessions, during the public meeting, and during the public comment period. Important information gathered through the consultation process is also outlined in PR-10.

The Public Notice soliciting comments on the 2026-2030 Consolidated Plan and PY2026 Annual Action Plan draft was published in March 2025. The public hearing on the draft was held on March 25, 2025, and the public comment period following between March 26 and April 25, 2025. The City posted a link to the Plan on their website for thirty days for the public comment period. The City also worked with stakeholders encouraging participation of all including minorities, non-

English speaking minorities, and people with disabilities. The city publishes notices in Spanish and Portuguese and provides translation services for those whom English is their second language.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
1	Public Hearing	Non-targeted/Broad Community	Public Hearing #1 February 11, 2025, 7:00 pm Framingham City Hall and via Zoom Provided overview of Consolidated Plan, solicited input on community needs and priorities Attendance #: 7	A PowerPoint was presented reviewing the City of Framingham's Five-Year Consolidated Planning process and previous use of HUD funds. Comments received consisted of the following: support for <u>public facility</u> projects such as replacing pipes and improving accessibility through curb cuts and lighting; <u>housing</u> projects such as housing repair/maintenance programs and more affordable homeownership opportunities; <u>economic development</u> such as downtown improvements and <u>public services</u> including senior and youth services, childcare, and transportation programs. Top priorities expressed included housing rehabilitation and maintenance, accessibility improvements, senior services, transportation, and affordable rental housing.	All comments were accepted.	
2	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Human Services November 4, 2024, 3:00 pm Organizations Attended: Behavioral Health Partners of MetroWest/MetroWest Care Connection, Framingham Council on Aging	Comments consisted of the following: lack of affordable housing for seniors, hoarding and lack of funds for cleanup, lack of transportation, lack of capacity. Attendees identified the following needs: additional types of emergency shelters (families, medically compromised adults, etc.), supportive senior housing, addressing hoarding, increased/more comprehensive case management, creating a safety net.	All comments were accepted.	N/A
3	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Human Services November 13, 2024, 1:00 pm Organizations Attended: Wayside Youth & Family/Framingham Community Connections, Jewish Family Service of MetroWest	Comments consisted of the following: aging population will require increased services, food insecurity, hard to meet need with current resources, increasing refugee and immigrant populations, financing is difficult. Attendees identified the following priority needs: public transportation, senior services/support, workforce development, mental health care access, immigrant family assistance, more funding/resources.	All comments were accepted.	N/A

City of Framingham
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Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
4	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Homelessness and Domestic Violence November 4, 2024, 2:00 pm Organizations Attended: Framingham Police, MetroWest Mediation Services	Comments consisted of the following: increasing incidents of domestic violence, rising homelessness, substance abuse and resistance to treatment, wages not keeping up with rising costs. Attendees identified the following priority needs: translation services, more direct/on the ground outreach, centralized resource hub.	All comments were accepted.	N/A
5	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Homelessness and Domestic Violence November 6, 2024, 2:00 pm Organizations Attended: Family Promise MetroWest, Circle of Hope, Behavioral Health Partners of MetroWest/MetroWest Care Connection	Comments consisted of the following: lack of public transportation, wages not keeping up with cost of living, language barriers and discrimination, increase in housing instability for families, seniors, and college-aged residents, growing low-and moderate-income population, scarcity of resources. Attendees identified the following priority needs: increased partnership/coordination between service providers, shelters for trans and gender-diverse individuals, innovative financial services/support.	All comments were accepted.	N/A
6	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Homelessness and Domestic Violence November 13, 2024, 11:00 am Organizations Attended: Framingham Public Schools, Voices against Violence, Southern Middlesex Opportunity Council Family Shelters	Comments consisted of the following: increased homelessness population, increased demand for limited shelter space/ full shelters, lack of transportation to schools, and limited mental health and health care access. Identified priorities included: more affordable housing, more short-term housing, more safe housing for victims of domestic violence, more collaborative network between service providers, childcare.	All comments were accepted.	N/A
7	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Infrastructure & Improvements and Accessibility & Disability November 6, 2024, 11:00 am Organization Attended: Framingham Parks and Recreation	Comments consisted of the following: ongoing accessibility improvements, flooding concerns, North vs South split, older schools, heat islands, aging pipes. Attendees identified the following priority needs: equitable access to green space, clean-up of environmental justice communities, increased infrastructure maintenance, inclusive activities, more proactive approach.	All comments were accepted.	N/A
8	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Economic Development & Employment November 4, 2024, 1:00 pm Organization Attended: Framingham City Council, Framingham Community Development Committee	Comments consisted of the following: intense CDBG application process deters some potential applicants, largely immigrant run businesses in the downtown, City Hall is formidable to access, lack of trust in municipal government. Attendees identified the following priority needs: outreach to immigrant business owners, literacy and language programs, health care access, investment in downtown improvement/active downtown.	All comments were accepted.	N/A

City of Framingham
 DRAFT Five-Year Consolidated Plan 2026-2030 and 2026 Annual Action Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
9	Focus Group Meeting	Non-targeted/Broad Community	Focus Group: Economic Development & Employment November 7, 2024, 1:00 pm Organization Attended: Framingham City Council, Framingham Adult ESL	Comments consisted of the following: high demand for ESL classes, downtown growth has been slow, blighted retail along Rt 9, lack of City staff to provide direct ED support, lack of connection between downtown and the rest of Framingham. Attendees identified the following priority needs: health care/medical uses, redevelopment of blighted areas, retaining businesses, infrastructure and accessibility improvements, streamlined permitting, marketing.	All comments were accepted.	N/A
10	Focus Group Written Response	Non-targeted/Broad Community	Beginning on January 24, 2024, local service providers were sent a Google Form to capture input from those who were unable to attend the focus group sessions or wanted to provide additional information. Respondents were asked to identify the most pressing local needs to help the City better allocate future CDBG funds to meet those needs.	Seventeen responses were received related to prioritization of housing and community development needs. Priority needs identified included increased demand for housing, social, and translation services, lack of affordable housing, new populations experiencing homelessness, need for rehabilitation of public housing, and additional emergency shelters. Results are also included within the Needs Assessment portion of the Consolidated Plan.	All comments were accepted.	N/A
11	Newspaper Advertisement	Minorities Non-English Speaking - Specify other language: Spanish and Portuguese. People with Disabilities Residents of Public and Assisted Housing Non-targeted/Broad community	The MetroWest Daily News publication has is the largest regional newspaper. A five-day notice for public comment of the draft Consolidated Plan was noted.	No comments were received.	N/A	
12	Public Meeting	Non-targeted/Broad Community	The City conducted a public hearing on March 25, 2025 to obtain comment on the draft	TBD	All comments were accepted.	

City of Framingham
 DRAFT Five-Year Consolidated Plan 2026-2030 and 2026 Annual Action Plan

Sort Order	Mode of Outreach	Target of Outreach	Summary of Response/ Attendance	Summary of Comments Received	Summary of Comments Not Accepted and Reasons	URL (If applicable)
			Consolidated Plan and Annual Action Plan.			

TABLE 4-- CITIZEN PARTICIPATION OUTREACH

Needs Assessment

NA-05 OVERVIEW

Needs Assessment Overview

The Needs Assessment presents Framingham's most significant community development needs. It is largely based on interviews conducted with local service providers and City staff and volunteers, supplemented by publicly available data sources.

Framingham belongs to the WestMetro HOME Consortium. As the HOME Consortium's lead community, the City of Newton prepares and submits the Consortium's Consolidated Plan, which includes an analysis of housing needs and housing market conditions in all thirteen participating communities. Accordingly, this Needs Assessment focuses primarily on other, non-housing community needs. However, the statewide housing crisis places significant pressure on Framingham's low- and moderate-income (LMI) residents. As a result, many local service providers and City staff report housing affordability and housing stability as a major community development problem.

As a CDBG entitlement city, Framingham develops plans and funding priorities that allocate at least 70 percent of funds to activities that benefit LMI residents. The City remains committed to identifying and implementing strategies and programs that will provide the greatest benefit with CDBG and other available funds.

The remaining part of this Needs Assessment Overview summarizes demographic data and trends related to housing, homelessness, public housing. It covers the wide range of needs that exist in Framingham today, including those of the City's homeless, minority populations, residents with disabilities, lower-income homeowners and renters, and small businesses.

HOUSING

Overview

The Department of Planning and Community Development (PCD) identified the following overall housing needs to the WestMetro HOME Consortium as part of its Consolidated Plan process:

- More accessible units, especially first floor units for mobility-impaired households;
- More subsidized units;

- More housing options for extremely low income (ELI), migrant, and elderly populations units;
- More diverse/ “missing middle” housing options;
- Housing affordable to people who work in Framingham; and
- Housing proximate to public transit and public service providers.

The following housing concerns were noted by service providers and City staff and board and committee members:

- Rising cost of rent and/or utilities
- Substandard or dangerous housing conditions
- Lack of resources for people at risk of/experiencing homelessness
- Low supply of rental units
- Lack of affordable family units
- Lack of housing with access to services
- Language barriers

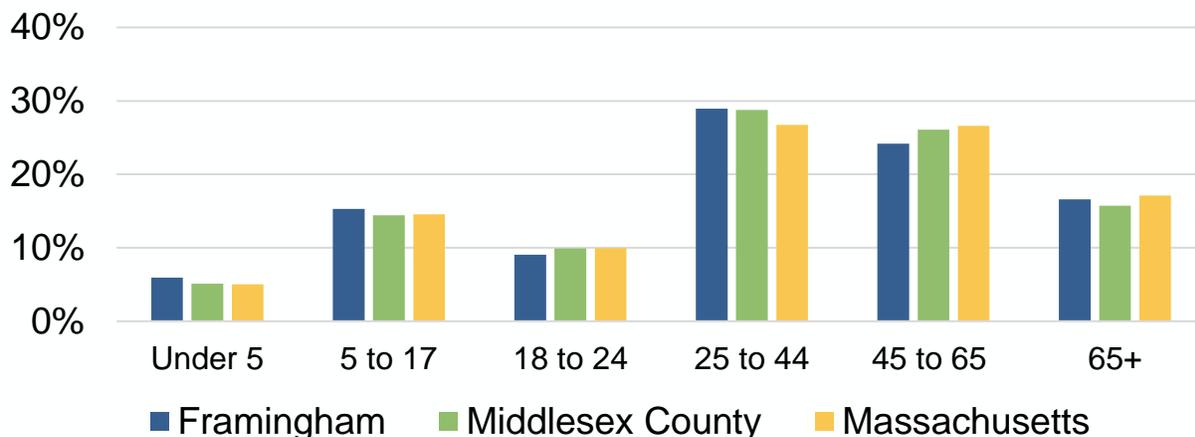
Population and Age

In 2022, Framingham had an estimated 71,805 residents and 27,810 households.³ Framingham's population distribution by age mirrors that of Middlesex County and Massachusetts as a whole. However, there are some key differences in the 25 to 44 and 45 to 65 age groups. Twenty-nine percent of Framingham residents fall within the 25-44 age range, compared to 27% of the state's population, while 24% of Framingham residents are aged 45-65, compared to 27% of the state population (Figure NA-05.1).

³ U.S. Census Bureau's American Community Survey, Five-Year Estimates, 2018-2022, 5 ACS, Tables B01003 and B11001.

Figure NA-05.1: Population Breakdown by Age

Data Source: ACS 2022, Table B01001



Although Framingham's age distribution is not particularly unique, the financial challenges faced by different household types make certain populations more vulnerable. For instance, 67 percent of households with at least one person aged 75 or older are classified as low- to moderate-income (LMI), compared to 47 percent of all Framingham households (see Table NA-05.1). This disparity is even more pronounced when considering elderly non-family households (defined as one- or two-person non-family households with at least one person aged 62 or older), where 77 percent of these households are LMI.⁴

Table NA-05.1: Households by Type and Income

	0-30% HAMFI	>30-50 HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI	Total
Total Households	4,649	3,637	4,840	3,024	11,820	27,960
Small Family Households	1,395	1,361	2,220	1,447	6,490	12,913
Large Family Households	204	176	183	223	820	1,606
Household contains at least one person 62-74 years of age	859	831	975	602	3,142	6,409
Household contains at least one person age 75 or older	708	683	678	425	615	3,109
Households with 1+ children 6 years old or younger	690	569	818	401	2,131	4,609
	0-30% HAMFI	>30-50 HAMFI	>50- 80% HAMFI	>80- 100% HAMFI	>100% HAMFI	Total

⁴ CHAS, 2017-2021, Table 7.

Total Households	17%	13%	17%	11%	42%	100%
Small Family Households	11%	11%	17%	11%	50%	100%
Large Family Households	13%	11%	11%	14%	51%	100%
Household contains at least one person 62-74 years of age	13%	13%	15%	9%	49%	100%
Household contains at least one person age 75 or older	23%	22%	22%	14%	20%	100%
Households with 1+ children 6 years old or younger	15%	12%	18%	9%	46%	100%

Source: CHAS 2017-2021

Service providers noted the strain felt by elderly residents on fixed and limited incomes who cannot afford to stay in their current homes or assisted living and are unable to downsize due to lack of affordable smaller housing types. An adequate supply of safe, diverse, and affordable housing options for seniors is crucial to ensure the needs of these residents are met.

Housing Cost Burden

Data from HUD’s Comprehensive Housing Affordability Strategy (CHAS) (2017-2021), estimated that there were approximately 27,970 households in Framingham in 2021. Thirty-three percent of all households were considered cost-burdened – i.e., paying more than 30 percent of their income toward housing costs. Of these households, thirty nine percent were severely cost-burdened (paying more than 50 percent of their income toward housing costs), and 61 percent were moderately cost-burdened (paying between 30-49 percent of their income toward housing cost).⁵ Figure NA-05.2 indicates that LMI households are significantly more likely to be cost burdened or severely cost-burdened, a trend not unique to Framingham. In fact, sixty-two percent of the 13,130 LMI households in Framingham were considered cost burdened in 2021. Additionally, among LMI households, renters in Framingham are slightly more likely to experience cost burden, as shown in Figure NA05.3.

Of all Framingham households, approximately 17 percent earn less than 30 percent of the area median income (AMI); approximately 13 percent earn between 30 percent and 50 percent of AMI; and approximately 17 percent earn between 50 percent and 80 percent of AMI. In total, it is estimated that 47 percent of households in Framingham earn less than 80 percent of AMI and would be eligible for affordable housing programs in the City.

⁵ CHAS 2017-2021.

This share is slightly larger than the share across the state, where approximately 42 percent of all households earn less than 80 percent AMI.

Figure NA-05.2 Income by Cost Burden for all Households
 Source: 2021 CHAS

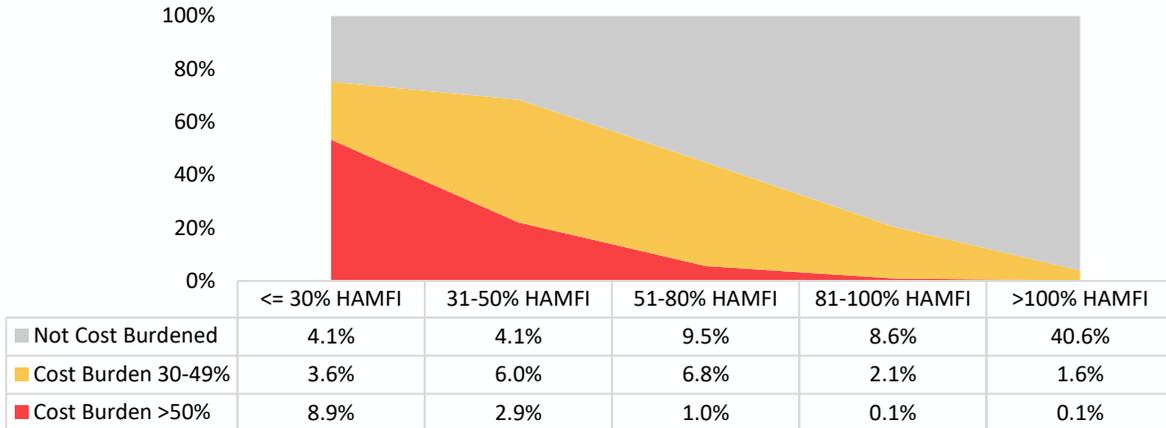
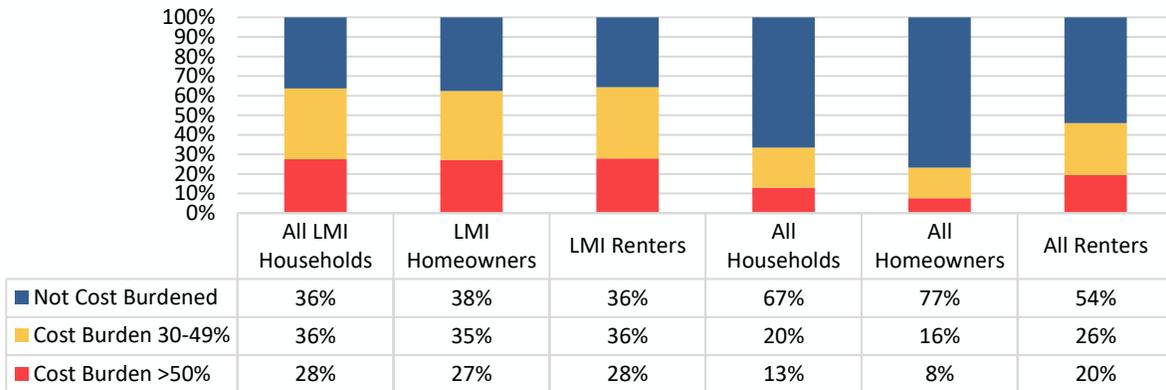


Figure NA.05.3: Cost-Burdened Households by Tenure
 Source: CHAS (2017-2021)



■ Cost Burden >50% ■ Cost Burden 30-49% ■ Not Cost Burdened

The difference in affordability for rental units versus ownership units may account for this. The median family income in Framingham was \$116,954 in 2022 compared to \$148,900 for the Boston Metro Area, resulting in a ratio of 0.79.⁶

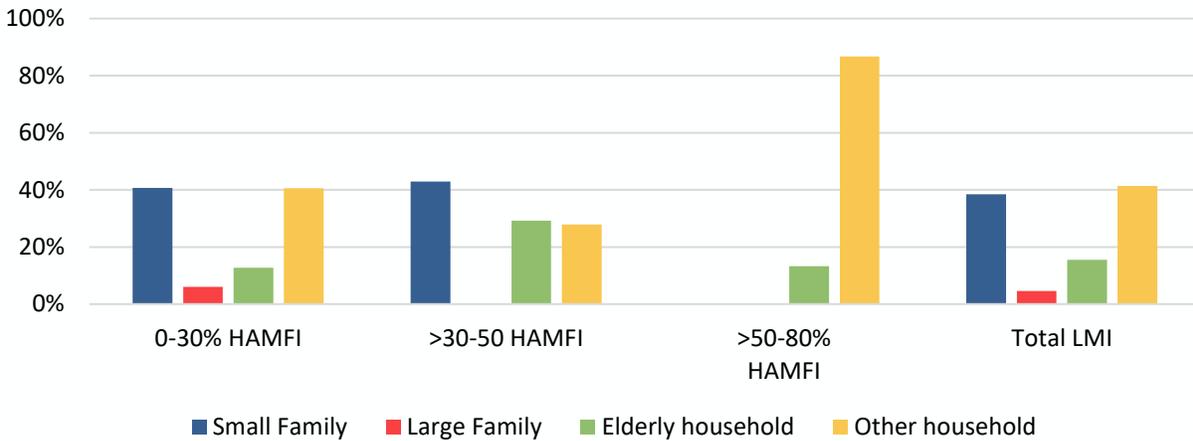
⁶ ACS 2022 Table B19113, HUD 2024.

The median sales price for a single-family home was \$655,000 in 2024,⁷ which is unaffordable for households earning the HAMFI — and even more so for those earning Framingham’s median family income. However, this disparity affects LMI renter households less significantly than LMI homeowner households. Framingham’s median gross rent is lower than HUD fair market rent and on par with the low HOME rent limit; rent for a 3-bedroom unit in 2022 was \$2,152 in Framingham to compared to the HUD FMR (\$3,266) and low HOME rent limit (\$2121) for the Boston Metro Area.⁸

Figures NA.05-04 and NA.05-05 indicate further differences between renter households and homeowners; among LMI renters, nonfamily households are most likely to be severely cost-burdened, whereas the elderly are most likely among LMI homeowners. By contrast, large family LMI households are least likely to experience any level of cost burden both among renters and homeowners.

Figure NA-05.4: Severely Cost-Burdened Renters in Framingham

Data Source: CHAS (2017-2021)

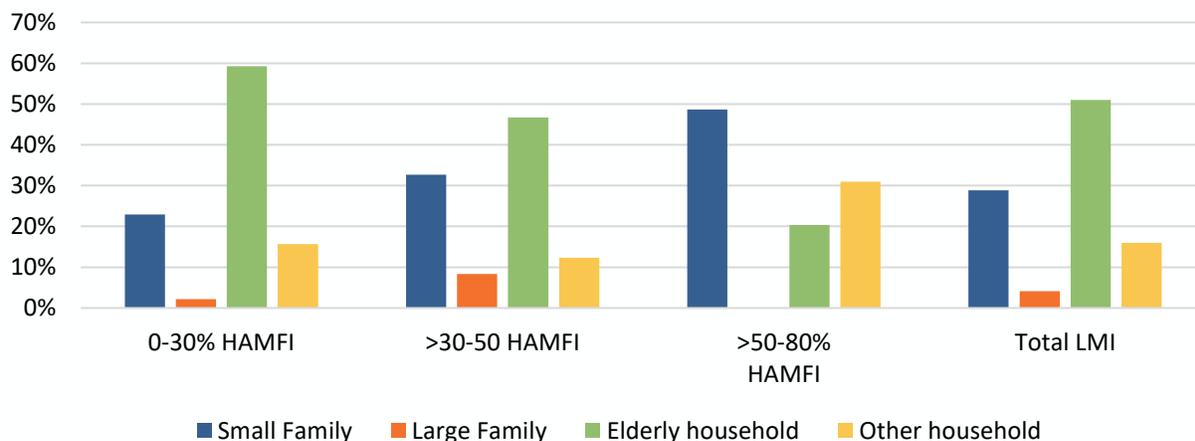


⁷ Banker and Tradesman, Framingham, MA Town Stats, 2024.

⁸ ACS 2022 Table B25031, HUD 2024.

Figure NA-05.5: Severely Cost-Burdened Homeowners in Framingham

Data Source: CHAS (2017-2021)



Disproportionately Greater Need

“Disproportionately Greater Need” is used to evaluate the housing needs of minorities compared to the total population. Disproportionate need for each race/ethnicity is determined by calculating the share of the total number of households with one or more housing problems from each race/ethnicity and comparing that figure to the share of all households in Framingham at that income level that experience the problem. HUD determines disproportionately greater need exists when the racial/ethnic group in an income category is 10 percentage points higher than the percentage of persons in the entire income category.

Figures NA-05.6 and NA-05.7 show that Black, Asian, Pacific Islander, and Hispanic (of any race) households are disproportionately affected with respect to the presence of a housing problem and/or a severe housing problem. HUD defines housing problems and severe housing problems as follows:

- The four housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks plumbing facilities, 3. More than one person per room, and 4. Cost burden greater than 30%.
- The four severe housing problems include: 1. Lacks complete kitchen facilities, 2. Lacks complete plumbing facilities, 3. More than 1.5 persons per room, and 4. Cost Burden over 50%.

FIGURE NA-05.6: HOUSEHOLDS WITH ONE OR MORE HOUSING PROBLEMS

Household income	Asian	Black	Hispanic	Pacific Islander	White	All Households
less than or equal to 30% of HAMFI	62%	95%	71%	0%	75%	77%
greater than 30% but less than or equal to 50% of HAMFI	74%	39%	72%	0%	73%	73%
greater than 50% but less than or equal to 80% of HAMFI	20%	46%	60%	0%	44%	47%
greater than 80% but less than or equal to 100% of HAMFI	27%	49%	27%	0%	25%	25%
greater than 100% of HAMFI	9%	8%	10%	100%	5%	6%

Data Source: CHAS

FIGURE NA-05.7: HOUSEHOLDS WITH ONE OR MORE SEVERE HOUSING PROBLEMS

Household income	Asian	Black	Hispanic	Pacific Islander	White	All Households
less than or equal to 30% of HAMFI	45%	69%	49%	0%	57%	55%
greater than 30% but less than or equal to 50% of HAMFI	29%	13%	15%	0%	33%	29%
greater than 50% but less than or equal to 80% of HAMFI	0%	12%	14%	0%	9%	10%
greater than 80% but less than or equal to 100% of HAMFI	21%	0%	9%	0%	1%	5%
greater than 100% of HAMFI	7%	3%	10%	0%	1%	2%

Data Source: CHAS

Age of Housing Stock

Seventy-seven percent of Framingham’s housing stock was built before 1980, with the largest number of homes (21 percent) built between 1950 and 1959.⁹

See Map 1: Age of Housing Stock.

LMI households are more likely to live in older units in need of maintenance, and Framingham is no exception. Census tract 3831.01 in South Framingham has one of the lowest median household incomes throughout the city (\$57,593), and the highest percentage of units built before 1980 (91 percent). Service providers and City staff noted that many lower-income housing areas suffer from a lack of adequate maintenance.

⁹ ACS, Five-Year Estimates, 2018-2022, Table B25034.

Public Housing

The Framingham Housing Authority (FHA) operates 1,071 units (235 of which are federal), broken down into 398 family units and 673 elderly/disabled units. The FHA also provides forty-two accessible units and reports a need for accessible bathrooms and first-floor units or buildings with elevators to accommodate those with mobility impairments.

Additionally, the Framingham Housing Authority serves approximately 4,461 households through its public housing, housing choice voucher program, project-based, and tenant-based rental assistance programs. The authority administers 1,836 tenant-based rental assistance vouchers, an additional 101 Veterans Affairs Supportive Housing Vouchers, and 54 project-based vouchers.

Credit counseling, childcare assistance, work force training, medical services and personal care assistance to facilitate independent living are all common immediate needs of public housing residents in Framingham.

Homelessness

Framingham is part of the Balance of State (BoS) Continuum of Care (CoC). On December 9, 2024 when the latest PIT count was done, there were 24 unsheltered homeless Framingham residents. Under the McKinney-Vento Act, public schools must take steps to ensure that homeless students enrolled in the district have access to education. This may include providing transportation from wherever the student is staying (shelter, hotel/motel, or with another household) and other services such as tutoring, counseling, etc. School districts must designate a staff person to serve as McKinney-Vento liaison for homeless students; in most cases, this role overlaps with existing positions like Guidance Director, etc.

At the end of the academic year, schools report the number of students receiving McKinney Vento to the Massachusetts Department of Elementary and Secondary Education. In 2024, 755 students enrolled in Framingham public schools were homeless, 230 of which were in a homeless shelter, hotel/motel or unsheltered.

The South Middlesex Opportunity Council (SMOC) is the main service provider targeting homeless households. They provide wrap-around services for many of the needs faced by these clients, including weekly case management, and also provide most of beds within Framingham. There were 246 emergency beds in Framingham in 2024; 228 units were reserved for families. In addition to SMOC, the local Veteran Service Officers refer local veterans to the Bedford VA office to obtain a VASH voucher that combines a housing voucher with case management and clinical services provided by the Department of

Veteran Affairs. Wayside Family Services has a program in downtown Framingham focusing on unaccompanied youth. Tempo provides transitional housing units and emergency shelter beds for unaccompanied youth. The youth living in the transitional housing units are provided case management and clinical support.

To highlight housing insecurity needs within the region, the City of Framingham, along with the MetroWest Health Foundation, facilitated the development of the MetroWest Housing Coalition.

NON-HOMELESS SPECIAL NEEDS

Elderly and Frail Elderly

According to 2022 Census data, there are approximately 6,839 households in Framingham that include a household member that is over the age of 65, which is equal to approximately 25 percent of all households in the City. Both Framingham's percentage of elders in households and percentage of elders living in poverty (approximately 10 percent) are largely consistent with the county and state.

The HUD CHAS data identifies approximately 976 elderly households that are severely cost burdened, 98 percent of which are LMI. Of these, 588 owner households (11 percent of all elderly homeowners) and 369 renter households (16 percent of all elderly renters) are severely cost burdened. The elderly, especially in very low-income households, face housing difficulties based upon their housing needs (size of units, and types of fixtures and amenities), and on the basis of the cost burden they bear for housing and the fact that most are limited by fixed incomes. The Frail Elderly may need additional assistance to live independently and have additional requirements for their housing, such as elevators, grab bars in the bathroom, and special types of kitchen and bathroom fixtures.

As Framingham's elderly population continues to grow, so does the need for robust social and health-related support services for aging residents to live in their homes or have access to affordable alternatives and care. There remains an unmet need for skilled nursing facilities and resident care facilities in Framingham. Elders would also benefit from affordable rental housing programs that include supportive services, as well as homeownership program that can be implemented to help seniors remain in their homes by providing financial support for home repairs.

Populations with Special Needs

According to 2022 American Community Survey (ACS) data, 7,621 Framingham residents (11% of the City's population) have a disability. Forty-four percent of those living

with a disability are over the age of 65.¹⁰ Many of these residents have fixed incomes and mobility issues that prevent them from obtaining necessary services, leading to social isolation. They need for first floor units or buildings with elevators, clear path of travel, handicap accessible bathrooms, and other modifications. Many social service providers such as the Callahan Senior Center, SMOC, Advocates, and Wayside Family and Youth work in Framingham. They report that clients need funds to make ADA modifications to their homes or apartments. A large portion of the LMI population is limited English learners and need more ESL classes. Service providers and town staff highlight the need for improved accessibility of public spaces around the City including sidewalks, buildings, parks, etc.

Substance Abuse

The Bureau of Substance Addiction Services (BSAS) oversees the statewide system of prevention, intervention, treatment, and recovery support services for individuals, families, and communities affected by gambling and substance addiction. According to the Massachusetts Bureau of Substance Addiction Services (BSAS), in FY2023 there were 417 residents of Framingham seeking addiction treatment services from BSAS providers, 15 of which are located in the City. There were 46 substance-related deaths reported in Framingham in 2023. Across the MetroWest region, opioid-related overdoses have grown 237 percent since 2007 to over 870 in 2022, the highest in the last 15 years.¹¹ Social service providers point to the need for specialized housing for those recovering from substance abuse issues to prevent relapse.

Poverty

In 2018-22, about 2,221 children in Framingham were living in poverty, or 15 percent of all children under 18. This rate is significantly higher than most of the rest of the communities in the MetroWest region and higher than the states as a whole (12 percent). Children raised in impoverished environments are at higher risk for a wide variety of health and social problems, including poor performance in school.¹²

Poverty is most concentrated in the southeastern part of Framingham, near downtown. In Census Tract 3831.02, for example, 44 percent of children under 18 are living in poverty. These areas are also the most ethnically diverse and underwent the most

¹⁰ 2022 ACS, Table B18101.

¹¹ Impact MetroWest Regional Overview.

¹² Impact MetroWest Regional Overview.

significant changes in terms of economic activities over the years, following the moving out of two important businesses, General Motors and Dennison.¹³

This demographic clustering, predominantly in South Framingham, is a manifestation of historical urban development patterns shaped by early industrialization and transportation networks. The area's dense, mixed-use urban fabric is characterized by a higher density of multi-family housing units and commercial activities which serve mostly local residents. This profile is in stark contrast with the predominantly suburban characteristics of the town's northern and western regions and highlights a disparity in terms of urban equity and development.

¹³ Housing Production Plan Draft, 2024.

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

Not applicable.

NA-50 NON-HOUSING COMMUNITY DEVELOPMENT NEEDS

Describe the jurisdiction's need for Public Facilities:

The City of Framingham has a pressing need for continued investment in public facilities to enhance accessibility, safety, and community well-being. Previously, Community Development Block Grant (CDBG) funds have been effectively utilized to improve public spaces, supporting critical upgrades to the Framingham Public Library, community center, and public parks that ensure these facilities remain valuable resources for residents. However, ongoing challenges highlight the necessity for further investment. For example, the City's schools are aging and may require renovations, while parks and playgrounds must be upgraded to improve safety and accessibility for all residents.

The City continues to work to address inequities in open space and recreational facilities within environmental justice neighborhoods. Framingham is currently working to remediate and redevelop Mary Dennison Park, located in the heart of Framingham's south side environmental justice community. This park is one of the City's three historic waste sites. transform the park into a modern, vibrant space that caters to the social, physical, and economic needs of the community residing in this environmental justice neighborhood. There remain additional opportunities to provide and improve public facilities in Framingham's environmental justice communities.

Framingham's commitment to roadway, pedestrian, and recreational improvements reflects its broader vision for sustainable growth and inclusivity. Climate initiatives and accessibility enhancements will help address the needs of environmental justice communities, ensuring that all residents can benefit from improved infrastructure.

Public facility priorities have typically included park and recreational facilities, capital improvements for community organizations, and removal of architectural barriers that impede access for people with disabilities. Continued investment in public facilities is crucial for fostering a more resilient and equitable city.

How were these needs determined?

These needs were determined primarily by referencing Framingham's capital planning efforts, especially the current Capital Improvement Plan. Focus group conversations with City staff and other stakeholders also informed Framingham's public facilities needs.

The City of Framingham regularly projects capital improvement needs by updating its Capital Improvement Plan (CIP). According to the CIP for fiscal years 2026-2030, the City

anticipates spending about \$414 million over the next five years including repair and maintenance of municipal buildings, infrastructure improvements, park maintenance, and replacing City vehicles. Major public facility improvements forecasted by the CIP include structural renovations to the Barbieri and McCarthy Elementary Schools, the Framingham Public Library, and the Framingham Police Department.

TABLE NA-50.1 - FRAMINGHAM CAPITAL IMPROVEMENT PLAN (FY 2026-2030)					
Department	FY26	FY27	FY28	FY29	FY30
Assessing	\$37,000	0	0	0	0
Capital Projects & Facilities Management	\$342,995	\$4,415,000	\$2,050,000	\$1,700,000	\$500,000
Department of Public Works	\$30,422,500	\$26,998,000	\$20,654,000	\$35,900,000	\$19,190,000
Fire Department	\$2,021,874	\$220,000	\$1,295,000	\$1,200,000	\$2,100,000
Inspectional Services	\$37,000	0	0	0	0
Library	\$114,535	0	0	0	0
Parks & Recreation	\$7,802,000	\$4,350,000	\$3,575,000	\$3,725,000	\$3,200,000
Police Department	\$849,301	\$371,000	\$371,000	0	0
Public Health	\$72,508	0	0	0	0
School Department	\$1,465,000	\$4,350,000	\$4,285,000	\$7,450,000	\$8,880,000
Sewer Department	\$35,392,500	\$22,801,000	\$8,799,000	\$17,785,000	\$32,149,000
Technology Services	\$2,179,613	\$550,000	\$1,000,000	\$1,050,000	\$1,000,000
Water Department	\$30,237,000	\$26,024,000	\$9,110,000	\$11,150,000	\$14,979,000
Yearly Total	\$110,973,826	\$90,079,000	\$51,139,000	\$79,960,000	\$81,998,000

Source: Framingham Capital Improvement Plan FY26-30

Describe the jurisdiction’s need for Public Improvements:

Framingham faces significant public improvement needs, particularly in its downtown area and Environmental Justice (EJ) neighborhoods, where aging infrastructure, accessibility challenges, and economic revitalization efforts are pressing concerns. The city has identified downtown revitalization as a key priority to enhance workforce development, promote connectivity, and create a more inviting and functional urban space. Addressing vacant storefronts, improving safety measures, and expanding green spaces are essential steps in fostering a thriving business and residential community. Additionally, improving wayfinding signage and pedestrian and bicycle access will help better integrate downtown with surrounding neighborhoods, encouraging greater use of public spaces and supporting local businesses.

Infrastructure upgrades remain a critical need, especially in South Framingham, where aging streets, sidewalks, and underground utilities are in disrepair. Frequent water main breaks and deteriorating pipes pose ongoing challenges, requiring substantial investment in reconstruction efforts. Enhancing stormwater and wastewater management systems will help mitigate flooding and environmental concerns, while brownfield remediation projects will ensure that formerly contaminated sites can be repurposed for community use. Additionally, the city must continue efforts to improve public transit accessibility, including extending the Rail Trail to the south side to strengthen connectivity and transportation options.

Accessibility and safety improvements are also a priority, particularly for residents with limited mobility and vision. The city needs to invest in brighter street lighting, curb cuts, and ADA-compliant sidewalks to create a more inclusive and navigable environment. Furthermore, improving access to essential services, such as medical facilities, pharmacies, and fresh food markets, will support residents' well-being and help stabilize neighborhoods. In addition to infrastructure repairs, Framingham must focus on the demolition of unsafe and abandoned buildings, preserving historic structures, and investing in streetscape improvements to enhance the city's overall appeal and functionality.

How were these needs determined?

These needs were determined through focus group interviews with City staff, volunteers, and community stakeholders. Respondents were asked about Framingham's most pressing infrastructure needs and priorities. Top priorities related to public improvements included:

- Improving downtown Framingham;
- Improvements to streets and sidewalks;
- Improving accessibility of City of Framingham buildings;
- Maintenance of aging waste and stormwater infrastructure; and
- Rehabilitation and maintenance of neglected housing, particularly in Southeast Framingham.

Supplemental data from the US Census Bureau and other sources and previous City plans were consulted to inform these needs, including the City's most recent Capital Improvement Plan, Hazard Mitigation Plan 2023 Update, Downtown Framingham 2019 Annual Report, the 2023 Annual Report, and the Economic Development Strategy, Phase I Report (2019) and Phase II Data Update (2021).

Describe the jurisdiction's need for Public Services:

While City Staff, community stakeholders, and service providers highlighted distinct public service challenges, every service provider asked about the relative demand for their services over the last five years indicated that demand for their services has increased, sometimes dramatically. For example, a representative from Family Promise Metrowest stated that demand for their services had increased by 62 percent in just two years. Since the pandemic, rising costs and rents have led to an increase in housing instability in Framingham. Service providers report more people living in unsuitable housing and experiencing homelessness, more unemployment and underemployment, and more people experiencing financial hardship. As a result, there is increased demand for housing services and adjacent social services, such as food assistance and childcare.

Another common theme was the need for better coordination among service providers and with the City. Many residents struggle to navigate available resources, making collaboration essential to ensuring they receive comprehensive support. The sections below detail specific public service needs identified throughout the public outreach process.

Adult ESL and Literacy Programs: Stakeholders noted recent increases in the number of undocumented and immigrant populations which has increased the need for interpretation and ESL services. Language barriers are a major obstacle for people in need of services. All of the service providers interviewed for this plan work with immigrant communities, and for many, a majority of clients have Limited English Proficiency. While some organizations have adequate in-house interpretation services, others struggle to provide non-English speakers with the level of service they require. The City has access to translation services, but some City officials report that members of immigrant communities still often do not feel comfortable interacting directly with municipal government due to the language barrier, concerns over immigration status, and general distrust of government.

Framingham Adult ESL, for example, serves 1,300 students but cannot accommodate all applicants, highlighting the need for expanded English literacy and citizenship support services. The local library and other literacy programs also have long waitlists.

Mental Health Services: Access to mental health care in Framingham remains a significant challenge. The demand for providers, particularly those who can serve BIPOC youth and individuals who speak a second language far exceeds availability. Additionally, service providers against each other and state agencies for the same limited pools of

funding. The demand for mental health services spans all levels of care, yet the available resources fail to meet the growing and diverse needs of Framingham residents.

Childcare: Framingham has a growing need for childcare services, especially those with extended hours to accommodate families with non-traditional work schedules. Many residents are motivated to pursue education and career growth, but the lack of affordable and accessible childcare remains a significant barrier.

Economic Development: Framingham's economic development efforts face challenges that require stronger support services to help businesses thrive. Small businesses, many of which are immigrant-owned, struggle with language barriers, navigating city regulations, and accessing funding. The lack of a dedicated marketing strategy and limited City staffing further hinder downtown revitalization efforts. Business owners also report difficulties in securing permits and redevelopment approvals, which discourages investment.

Emergency Shelter Services: Framingham's emergency shelter system faces numerous limitations, including a lack of winter protocols and restricted capacity, leaving many without suitable accommodations. Family shelters have strict eligibility criteria, often excluding adult children who require full-time care and limiting opportunities for families to stay together. Older adults with medical conditions face additional housing challenges, as municipal departments lack the financial resources or capacity to provide emergency assistance. The shelter system, originally developed in the pre-1980s era, remains outdated and ill-equipped to address the needs of today's population, particularly those dealing with medical conditions or substance use issues. Many shelters still require individuals to vacate the premises during daytime hours, leaving vulnerable populations without adequate daytime support. Domestic violence shelters also lack resources for trans and gender-diverse individuals.

Transportation: Areas of Framingham have very limited public transit service. Together with unsafe streetscapes, this impacts the ability of residents to get to work, school, medical appointments, supermarkets and recreational opportunities. LMI households, the elderly, and people with disabilities face even greater challenges.

Housing Assistance: The instability caused by the lack of affordable housing, tenant-based rental assistance, and shelters exacerbates all of the other previously discussed community needs. For example, service providers operating homeless shelters and domestic violence assistance programs said that they often do not have anywhere to house clients on a long-term basis or access to deeply affordable, permanent housing for the population they serve.

How were these needs determined?

These needs were determined through focus group interviews with City staff, volunteers, and community stakeholders. Focus group sessions were themed around needs related to human services and homelessness and domestic violence were the most relevant to this section. Additional information was obtained from local service providers via an online feedback form that was distributed in December 2024 through January 2025.

Market Analysis

MA-05 OVERVIEW

Housing Market Analysis Overview

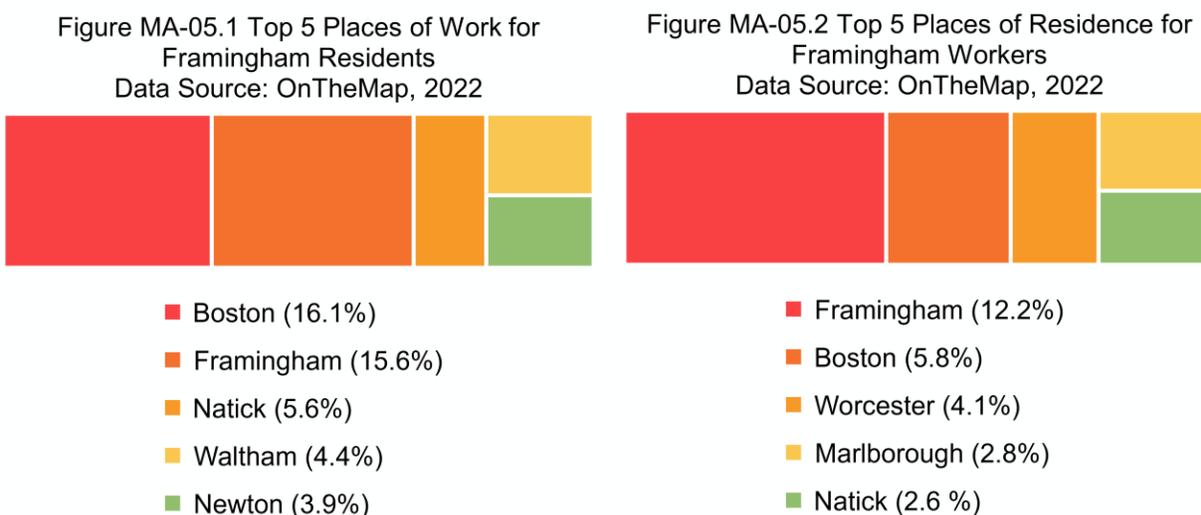
The Market Analysis section of the Consolidated Plan explains market conditions in Framingham with data and information gained from community meetings, focus groups, surveys, and public documents. Understanding the supply of homes, jobs, and community services in Framingham and the demands placed on them will help the City decide how to make the most effective use of CDBG funds over the next five years.

The City is in a highly advantageous position in terms of its potential for economic development. Framingham's convenient location between Boston and Worcester, direct access to the Massachusetts Turnpike, and commuter rail service allow the City to propel itself as a major economic hub in the MetroWest region. In addition to being home to a university, community college, regional hospital, and the State Police Headquarters, Framingham hosts world-class companies including Staples (the largest employer in the City), TJX, Bose, and Sanofi Genzyme. Framingham's two Opportunity Zones allow the City to encourage private reinvestment in commercial and affordable multifamily residential properties in order to support Downtown redevelopment. Framingham is a net importer of jobs, which means the City has more jobs bringing in people from other communities than it has residents leaving to work elsewhere. Nonetheless, some industries do see more Framingham residents leaving the community to work. Businesses point to a need for workforce training and education, as there is high employee turnover. Additionally, a significant portion of the population would benefit from Adult Basic Education (ABE) opportunities and resources for English Speakers of Other Languages (ESOL) as compared to the MetroWest region.

This rest of this section explores housing conditions in Framingham, from the types, age, and value of the City's housing stock to a window into the local economy. The types of jobs available in Framingham, the wages paid by local establishments, and the make-up and skill levels of the City's labor force shed light on what local households can afford for housing. In addition, understanding Framingham's economic base helps to explain the city's relative attractiveness to potential job seekers and whether they can find the housing choices they seek in the City's neighborhoods.

Labor Force and Employment Base

Framingham’s labor force consists of all residents age 16 and over who are currently employed or looking for work. By contrast, the employment base refers to people who work in the City and may or may not be residents. Since the previous Consolidated Plan, the overlap between these two groups has decreased significantly. In 2022, only 16 percent of Framingham residents also work in the City (compared to 32 percent just five years ago). The Census Bureau’s OnTheMap tool reports that 28,151 Framingham residents leave the city for work (84.4 percent of the City’s labor force).¹⁴ Today, more residents commute to Boston than work in the city. Most of Framingham’s employment base lives within the city’s borders. Figures MA-05.1 and MA-05.2 provide additional detail.



Education and Health Care Services, Professional, Scientific, and Management services, and Retail trade, remain the top three industries for both Framingham’s labor force and employment base. Together, 54 percent of Framingham’s labor force work and 66 percent of its employment base work in these three industries. Section MA-45 will examine this industry breakdown further.

Framingham residents who work from home have significantly higher incomes on average compared to the City as a whole. For every \$1 earned by residents in the City’s general labor force, residents who work from home earn \$1.84. This ratio is significantly higher

¹⁴ US Census Bureau, On the Map, 2022.

for Framingham than the county and state. Figure MA.05.3 displays these comparisons for all modes of transportation to work.

Figure MA-05.3 Median Income By Means of Transportation to Work						
Means of Transportation to Work	Framingham		Middlesex County		MA	
	Median Income	Ratio	Median Income	Ratio	Median Income	Ratio
		\$56,420		\$69,206		\$58,184
Car, alone	\$56,174	1.00	\$67,791	0.98	\$57,665	0.99
Car, carpool	\$31,988	0.57	\$46,291	0.67	\$40,827	0.70
Public Transit	\$56,161	1.00	\$69,122	1.00	\$58,545	1.01
Walked	\$27,460	0.49	\$36,141	0.52	\$34,174	0.59
Other	\$36,831	0.65	\$57,595	0.83	\$43,487	0.75
Worked from home	\$103,604	1.84	\$97,402	1.41	\$85,750	1.47

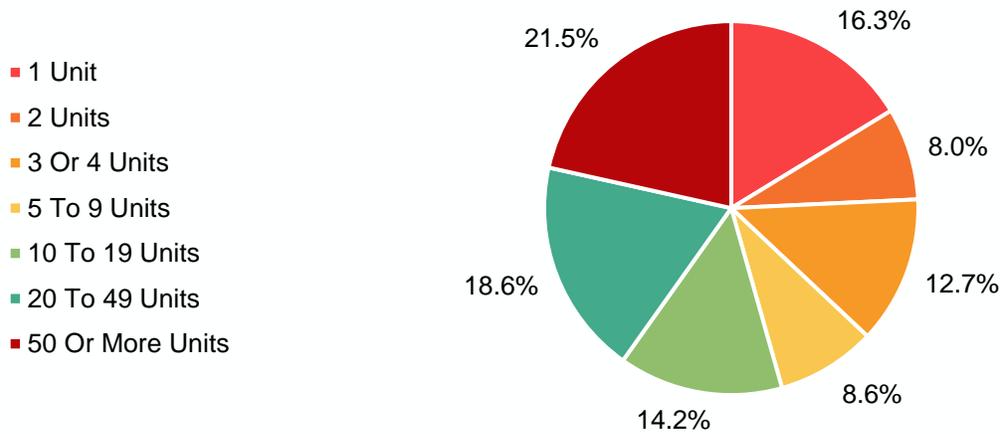
Data Source: American Community Survey 2022 5-Year Estimates, Table B08121

Types of Housing and Tenure

Fifty-five percent of Framingham’s housing units are owner-occupied, but concentrations vary greatly throughout the City. Generally, there are more rental units located in the southern half of the City, with census tracts 3831.01 and 3831.02 having the highest percentage at 78 percent and 87 percent, respectively. While 93 percent of Framingham’s 15,318 owner-occupied housing units are single-unit homes, Framingham’s 12,492 rental units are more diverse, as shown in Figure MA-05.6. Stakeholders note that Framingham’s housing stock consists primarily of single-family homes and units in larger apartment buildings; the City is in need of more “missing middle” housing types. The stock of occupied residential properties in Framingham consists mostly of two-bedroom units. Only 17% of the housing units in the city have one bedroom or less, a percentage that has decreased over the last years, contributing to a shortage of one-bedroom units in the city.¹⁵

¹⁵ Draft Housing Production Plan, 2024.

Figure MA-05.6: Units in Structure for Rental Units
 Data Source: ACS 2018-2022, Table B25032



Cost of Housing/ Housing Affordability

Figure MA-05.4 Maximum Affordability Based on Median Family Income

	Median Sales Price	Maximum Affordability	
Single-Family Home	\$655,000	Framingham	Boston Metro Area
Condo			

*Data Source: Banker & Tradesmen, Median Sales Price for Framingham (2024)

**Data Sources: Framingham Median Family Income (2022 ACS), Boston Metro Area HAMFI (2024 HUD Income Limits), and Barrett Planning Group LLC

Figure MA-05.5: Rent Comparison

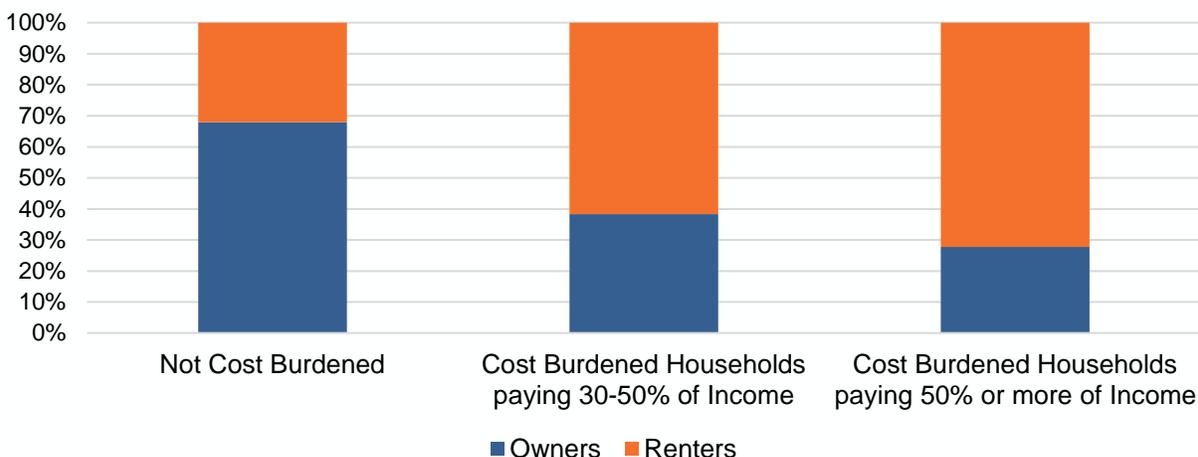
	Studio	1 BR	2 BR	3 BR	4 BR	5 BR
Median Rent	\$1,439	\$1,426	\$1,883	\$2,152	\$2,854	\$416
Fair Market Rent	\$2,212	\$2,377	\$2,827	\$3,418	\$3,765	
Low HOME	\$1,427	\$1,530	\$1,836	\$2,121	\$2,367	\$2,611
High HOME	\$1,855	\$1,989	\$2,388	\$2,751	\$3,049	\$3,346

Data Sources: ACS 2018-2022 Five Year Estimates, Table B25031; FY 2024 Boston-Cambridge-Quincy, MA-NH HUD Metro FRM Area FMRs for All Bedrooms; 2024 HOME Program Rents, HUD

The median family income in the Boston Metro Area in 2022 was \$107,800 (HUD Area Median Family Income, or HAMFI) compared to the median family income for

Framingham \$116,954.¹⁶ Thirty-three percent of Framingham households are cost-burdened (i.e., pay more than 30 percent of their income toward housing costs). Homeowners are less likely to be cost-burdened compared to renter households (22 percent and 54 percent cost-burdened, respectively); however, among LMI households, renters are slightly less likely to be cost-burdened than homeowners. Thirty three percent of renter LMI households are not cost-burdened compared to 29 percent of homeowners.¹⁷ This difference among LMI households may be due to the difference in affordability for rental units versus ownership units (Figure MA-05.6).

Figure MA-05.6 Cost Burdened Households
 Data Source: CHAS



The median sales price for a single-family home in 2024 was \$655,000, which is unaffordable for households earning the HAMFI — and even more so for those earning Framingham’s median family income. Figure MA.05.4 displays the maximum affordability for households earning Framingham’s Median Family Income compared to households earning the Boston Metro Area Median Family Income.¹⁸ Framingham’s median rent prices are more in line with low HOME rents as shown in Figure MA-05.5. However, an online search of available rentals indicates that advertised units are significantly more expensive than the median and are more in line with the area FMR.

Condition of Housing

¹⁶ ACS 2018-2022, Table B19113; Housing and Urban Development (HUD) Area Median Family Income (HAMFI), 2024.

¹⁷ Comprehensive Housing Affordability Strategy (CHAS), 2017-2021.

¹⁸

Seventy-seven percent of Framingham’s housing stock was built before 1980, with the largest number of homes (21 percent) built between 1950 and 1959.¹⁹ LMI households are more likely to live in older units in need of maintenance, and Framingham is no exception. Census tract 3831.01 in South Framingham has one of the lowest median household incomes throughout the city (\$57,593), and the highest percentage of units built before 1980 (91 percent).

HUD accounts for four major housing problems in its CHAS estimates: lacking complete plumbing facilities, lacking complete kitchen facilities, having 1.01 or more occupants per room, monthly housing costs exceeding 30 percent of total income. In Framingham, 37 percent of all units have at least one of these four major housing problems.

Affordable Housing

As of June 2023, Framingham has 3,041 affordable units listed with the Subsidized Housing Inventory (SHI).²⁰ Of these affordable units, the Framingham Housing Authority’s portfolio includes 1,071 public units, in addition to the 1,836 tenant-based Housing Choice Vouchers (HCV) the FHA administers. This supply is inadequate to serve Framingham’s LMI population, as the FHA reports a ten-year waitlist for HCVs. All of the housing units in the FHA’s portfolio have a passing inspection score, but the family public housing campus in south Framingham is in need of major rehabilitation, an undertaking which the FHA is currently pursuing.

Homeless Households

SMOC (South Middlesex Opportunity Council) is the main service provider assisting homeless families and individuals. They provide wrap-around services to help clients navigate the various resources available to them. Depending on client need, SMOC refers clients to a wide variety of programs, including their Behavioral Health Services, Economic and Workforce Development, Joan Brack Adult Learning Center, SMOC Child Care, and more. For physical health services SMOC refers clients to the Edward Kennedy Community Health Center, located within South Framingham. Clients are also referred to the various disability providers within the community, such as Advocates, Wayside, MetroWest Legal Services, and the MetroWest Center for Independent Living.

There are currently 617 beds in Framingham for homeless families, with 30 reserved for DV households, and 12 reserved for HIV households. There are 617 emergency beds

¹⁹ ACS, Five-Year Estimates, 2018-2022, Table B25034.

²⁰ Executive Office of Housing and Livable Communities Chapter 40B Subsidized Housing Inventory (SHI), June 29, 2023.

and 134 permanent housing beds, 93 of which are reserved for individuals. SMOC provides most of the beds within Framingham, as well as case management services to each household when they enter the facility. The local Veteran Service Officers refer local veterans to the Bedford VA office to obtain a VASH voucher that combines a housing voucher with case management and clinical services provided by the Department of Veteran Affairs.

Non-homeless Households

Overall, there is a critical need for more affordable housing for select populations including elderly and disabled residents who may need renovations to make their homes accessible. In many cases, their fixed incomes do not allow for needed repairs and upkeep. Additionally, these vulnerable populations may also need transportation and assistance with technology to access available resources such as the Callahan Center and BayPath Elder Services.

Service providers report an increase in substance abuse and mental health issues in recent years, pointing to a need for increased support resources for these populations. Currently, the City supports the South Middlesex Opportunity Council, Advocates, Wayside Youth and Family and other programs in the City that provide wrap-around services for those returning from mental and physical health institutions. This includes access to social workers and assistance with transitional and low-cost housing opportunities. In addition, the United Way manages a “211” call service that helps people locate the services that they might need. The City partners with some of these agencies to working with transient, sometimes treatment-resistant populations to ensure they have information about services available and to enhance interagency coordination.

In the next year, the City plans to continue the activities described above. The City will continue to support SMOC’s home modification loan program and continue to offer the home rehabilitation program to homeowners, using both CDBG and HOME funds to support the program. The City will also continue to offer Tenant Based Rental Assistance.

Barriers to Affordable Housing

While the City has made some strides towards more inclusionary zoning, it is still mostly prohibitive outside of the Central Business District. The MBTA Communities Act is anticipated to further alleviate restrictive zoning; as of January 2025, the City is “conditionally compliant” with Section 3A. The City also passed a by-law allowing for accessory dwelling units (ADU) with a special permit, and the state’s housing bond bill has made ADUs by right within single family home zones. The creation of an affordable

housing trust is a policy measure that could help improve the stock of housing within the city.

The Massachusetts Affordable Homes Act, signed into law in 2024, allows for the provision of accessory dwelling units (ADUs) by right on single-family zoned land. In addition, cities and towns cannot restrict ADU occupancy to family members or caretakers or require owner occupancy of either the primary dwelling unit or the ADU. The law also prevents municipalities from prohibiting an owner from renting out the ADU. Framingham previously made progress in this area by passing zoning to allow ADUs by special permit. The Affordable Homes Act legislation elevates the possibility of creating a type of housing that is naturally affordable due to its smaller footprint and lower cost of construction.

MA-45 NON-HOUSING COMMUNITY DEVELOPMENT ASSETS

Introduction

The Market Analysis section of the Consolidated Plan explains market conditions in Framingham with data and information gained from community meetings, focus groups, surveys, and public documents. Understanding the supply of homes, jobs, and community services in Framingham and the demands placed on them will help the City decide how to make the most effective use of CDBG funds over the next five years.

The City is in a highly advantageous position in terms of its potential for economic development. Framingham’s convenient location between Boston and Worcester, direct access to the Massachusetts Turnpike, and commuter rail service allow the City to propel itself as a major economic hub in the MetroWest region. In addition to being home to a university, community college, regional hospital, and the State Police Headquarters, Framingham hosts world-class companies including Staples (the largest employer in the City), TJX, Bose, and Sanofi Genzyme. Framingham’s two Opportunity Zones allow the City to encourage private reinvestment in commercial and affordable multifamily residential properties in order to support Downtown redevelopment. Framingham is a net importer of jobs, which means the City has more jobs bringing in people from other communities than it has residents leaving to work elsewhere. Nonetheless, some industries do see more Framingham residents leaving the community to work, particularly in the Finance, Insurance, and Real Estate sectors. Businesses point to a need for workforce training and education, as there is high employee turnover. Additionally, a significant portion of the population would benefit from Adult Basic Education (ABE) opportunities and resources for English Speakers of Other Languages (ESOL) as compared to the MetroWest region.

Economic Development Market Analysis

Business Activity

Business By Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs Less Workers %
Agriculture, Mining, Oil & Gas Extraction	70	2	0.17%	0.00%	-0.17%
Arts, Entertainment, Accommodations	3,591	2,025	8.84%	4.85%	-3.98%
Construction	2,712	1,193	6.68%	2.86%	-3.82%
Education and Health Care Services	10,564	10,518	26.00%	25.22%	-0.79%
Finance, Insurance, and Real Estate	2,484	1,010	6.11%	2.42%	-3.69%
Information	1,128	1,460	2.78%	3.50%	0.72%

Manufacturing	3,393	2,877	8.35%	6.90%	-1.45%
Other Services	2,139	930	5.27%	2.23%	-3.04%
Professional, Scientific, Management Services	6,544	12,918	16.11%	30.97%	14.86%
Public Administration	1,125	2,008	2.77%	4.81%	2.04%
Retail Trade	4,740	4,528	11.67%	10.86%	-0.81%
Transportation & Warehousing	1,420	560	3.50%	1.34%	-2.15%
Wholesale Trade	715	1,682	1.76%	4.03%	2.27%
Grand Total	40,625	41,711	100.00%	100.00%	0.00%

TABLE 11 - BUSINESS ACTIVITY

Data Source: 2016-2020 ACS (Workers), 2020 Longitudinal Employer-Household Dynamics (Jobs)

Labor Force

Total Population in the Civilian Labor Force	43,098
Civilian Employed Population 16 years and over	40,625
Unemployment Rate	5.7%
Unemployment Rate for Ages 16-24	14.9%
Unemployment Rate for Ages 25-65	4.4%

TABLE 12 - LABOR FORCE

Data Source: 2016-2020 ACS

Occupations by Sector	Number of People
Management, business and financial	18,838
Farming, fisheries and forestry occupations	25
Service	8,504
Sales and office	7,288
Construction, extraction, maintenance and repair	3,095
Production, transportation and material moving	2,875

TABLE 13 – OCCUPATIONS BY SECTOR

Data Source: 2016-2020 ACS

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	18402	51.0%
30-59 Minutes	12,146	33.65%
60 or More Minutes	5,550	15.37%
Total	36,098	100%

TABLE 14 - TRAVEL TIME

Data Source: 2016-2020 ACS

Education

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	2,510	130	835
High school graduate (includes equivalency)	6,950	460	1,440
Some college or Associate's degree	5,630	325	1,255
Bachelor's degree or higher	17,650	510	2,140

TABLE 15A - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Data Source: 2016-2020 ACS

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,035	72	1,032
High school graduate (includes equivalency)	5,647	445	1,432
Some college or Associate's degree	4,910	415	1,483
Bachelor's degree or higher	17,274	328	1,984

TABLE 15B - EDUCATIONAL ATTAINMENT BY EMPLOYMENT STATUS

Data Source: 2018-2022 ACS

Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	180	320	650	705	870
9th to 12th grade, no diploma	715	225	515	1,070	420
High school graduate, GED, or alternative	1,870	2,460	2,125	4,260	2,690
Some college, no degree	2,340	1,510	1,150	2,305	1,790
Associate's degree	240	470	290	1,490	655
Bachelor's degree	955	3,860	2,750	5,205	2,745
Graduate or professional degree	265	2,470	2,025	4,045	2,610

TABLE 16A - EDUCATIONAL ATTAINMENT BY AGE

Data Source: 2016-2020 ACS

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	203	343	631	957	790
9th to 12th grade, no diploma	774	262	884	1,062	387
High school graduate, GED, or alternative	2,135	1,814	2,264	3,472	2,534
Some college, no degree	2,246	1,279	1,084	2,123	1,924
Associate's degree	174	476	482	1,274	828
Bachelor's degree	779	3,545	3,157	4,644	3,141
Graduate or professional degree	194	2,129	2,432	3,749	2,310

TABLE 16B - EDUCATIONAL ATTAINMENT BY AGE

Data Source: 2018-2022 ACS

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$25,878
High school graduate (includes equivalency)	\$36,179
Some college or Associate's degree	\$39,524
Bachelor's degree	\$66,349
Graduate or professional degree	\$85,380

TABLE 17A – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Data Source: 2016-2020 ACS

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	\$33,070
High school graduate (includes equivalency)	\$40,350
Some college or Associate's degree	\$45,188
Bachelor's degree	\$75,354
Graduate or professional degree	\$100,150

TABLE 17B – MEDIAN EARNINGS IN THE PAST 12 MONTHS

Data Source: 2018-2022 ACS

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Framingham's largest industries in terms of both number of workers and jobs are Professional, Scientific, Management Services and Educational and Health Services. This is likely due to the presence of large employers like MetroWest Medical Center, Framingham State University, MassBay Community College, and Sanofi Genzyme Corporation.

The City's most competitive industry is Professional, Scientific, and Management Services driven mainly by Management of Companies and Scientific Research &

Development. With a location quotient of 2.03, this sector is two times stronger than in Massachusetts as a whole. This sector has taken advantage of lower regional costs, developable land, and regional access.

Framingham also remains a retail hub for MetroWest. The continued presence of TJX, Staples Inc., and Bose illustrates the continued strength of large-scale retail.

The top five industries for Framingham's labor force (i.e. residents) are Education and Health Care Services (26%), Professional, Scientific, and Management Services (16.1%), Retail Trade (11.7%), Arts, Entertainment, and Accommodations (8.8%), and Manufacturing (8.4%).

The top five industries for Framingham's employment base (i.e., people who work in Framingham) are Professional, Scientific, and Management Services (31%), Education and Health Care Services (25.2%), Retail Trade (10.9%), Manufacturing (6.9%), and Arts, Entertainment, and Accommodations (4.9%).

The most significant gap between Framingham's labor force and employment base is in the Professional, Scientific, and Management Services sector. Although this industry ranks among the top five for both the city's labor force and employment base, there are 6,374 more jobs in this sector than there are residents employed in it. This suggests that a substantial number of these positions are filled by individuals commuting from outside of Framingham, reinforcing the City's status as a net importer of labor.

In contrast, more of Framingham's residents are employed in the Arts, Entertainment, and Accommodations, Construction, and Finance, Insurance, and Real Estate sectors, than there are jobs available in these industries within the City's border. This discrepancy indicates that many Framingham residents working in these fields must seek employment opportunities outside the city. This indicates that most Framingham residents who work in these fields are leaving the City to do so.

Describe the workforce and infrastructure needs of the business community:

Framingham faces significant workforce development challenges. The skills and education of the local workforce do not always align with employment opportunities, creating gaps that need to be addressed.

Education and Literacy: Literacy and English proficiency remain critical issues in Framingham, affecting workforce readiness. An estimated 18.6 percent of Framingham residents have Limited English Proficiency, and are thus linguistically isolated, compared

to the county rate of 9.6 percent and state rate of 9.7 percent. Moreover, the City's minority population is concentrated in the "working age" age groups (16-64), marking this issue as a workforce need. Programs, such as those at the Framingham Adult ESL provide essential services but have long waitlists, with only 1 in 5 applicants being accepted. Expanding these programs would significantly improve access to education and employment opportunities. Additionally, there is high demand for GED preparation and citizenship courses, further highlighting the need for accessible education and training for Framingham's minority and immigrant residents. Considering the significant decrease in median earnings earned by Framingham residents without a high school diploma or equivalent, it is important to ensure this high need is met.

Business Support: Small businesses, particularly immigrant-run businesses in downtown Framingham, need more support to thrive. Many business owners face language barriers and a lack of trust in government systems, making it difficult to navigate the permitting process. Dedicated staffing is needed to assist businesses in obtaining permits and accessing available resources. Furthermore, the City lacks a cohesive marketing strategy to attract and retain businesses, necessitating a more proactive approach to fostering a business-friendly environment. Immigrant workers and business owners encounter significant challenges in accessing essential information and support services. Expanding translation services and community outreach efforts would help bridge this gap. Additionally, there are perceptions of bias in the permitting process, which discourages minority business owners from expanding. Establishing more programs to connect downtown businesses with the broader Framingham community would enhance economic inclusivity and support local entrepreneurs.

Industry Shifts and Employment Gaps: While the life sciences and tech industries are experiencing growth, retail and healthcare sectors are facing challenges.

Framingham excels in many of the traits that matter to most site selection professionals. However, demands for quality of life/amenities pose a challenge to Framingham in attracting certain target markets. Framingham's current employment centers do not have the dynamic character of more urban communities like Cambridge, Somerville, and Worcester. Worker preferences for dense, mixed-use centers make it hard for many Framingham employers to compete in the eastern Massachusetts labor market.²¹

Downtown Framingham: Downtown improvements remain an important need for workforce and economic development. Community stakeholders discussed targeted

²¹ Framingham Economic Development Strategic Plan, Phase II, 2022.

revitalization efforts, such as streetscape improvements, better lighting, and public safety initiatives, that are needed to make Downtown more attractive to both businesses and customers. Addressing parking and transportation concerns, including improved public transit connections and walkability, would further stimulate economic activity. Additionally, promoting arts, cultural events, and community-driven initiatives would strengthen the identity of downtown Framingham and encourage local business engagement.

Transportation: Adequate transportation to get employees to and from their jobs remains an important infrastructure need for the community. The Downtown Framingham MBTA commuter rail station provides service to points west toward Worcester and to points east toward Boston while the MetroWest Regional Transit Authority (MWRTA) provides limited bus service. Car-centric transportation in Framingham is not in line with the current business climate but lacking public transportation and inadequate pedestrian access make it difficult to navigate the downtown area without a vehicle.

See Map 2: Transportation

Workforce Retention and Development Strategies: Strengthening collaboration between employers and city officials is essential to identifying workforce needs and creating targeted training programs. A fully staffed Economic Development Department would help streamline business support services and enhance the retention of existing businesses. Implementing online permitting processes and bilingual resources would further improve accessibility and efficiency, benefiting both new and established businesses.

The MetroWest Economic Research Center reports that Framingham by far accounts for the largest portion of the Greater MetroWest (GMW) region's labor force (24.8 percent). Framingham also led the way in terms of employment with 41,823 jobs, or 23 percent, of regional employment. Framingham's unemployment rate in February 2024 was 2.9 percent, lower than the Greater MetroWest region (3.1 percent) and the state (3.7 percent).

Among the 13 communities in the region, Framingham reported the largest number of unemployed individuals with 1,212, followed by Marlborough with 848 individuals. Together, these two communities accounted for about 40 percent of the total number of individuals unemployed within GMW, implying that 4 out of 10 individuals who did not have a job in the region either resided in Framingham or Marlborough. Thus, while

Framingham's unemployment rate is relatively low, the City still is home to a large number of individuals in need of support.²²

MassHire Metro/South West's current four-year plan (2023-2028) identifies the top 6 workforce development needs for the region:

1. Childcare, including helping with cost, improving access to quality care, teacher recruitment and training;
2. Improving the private sector/public sector relationship to improve outreach;
3. Youth programs to help youth enter the workforce and teach them about trades and other career paths;
4. Targeted outreach, coaching, training, and basic skill remediation for low-skill workers;
5. Training the next generation of construction and manufacturing workers;
6. Better marketing of existing services to workers and employers.

While these needs encompass those of the entire MetroWest, given how much of the region's economic pulse is based in Framingham, it is reasonable to assume they hold true for Framingham. Many of these needs were echoed by community stakeholders during the public outreach process.

Additionally, the City of Framingham continues to invest in roadway, pedestrian, and recreational improvements that will support the City's cultural, renewable energy, and life science and technology initiatives.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Recent local and regional planning efforts that have affected or may affect job and business growth opportunities during the period of this Consolidated Plan include the 2019 Economic Development Strategy Phase I (EDSP1) and 2021 Phase II Update, the 2020 Master Land Use Plan Update, the 2021 Racial Equity Municipal Action Plan (REMAP), the MassHire Metro South/West Strategic Plan (2023-2027), the 2024 Greater

²² Framingham State University, MetroWest Economic Research Center, Greater MetroWest Economic Profile 2024.

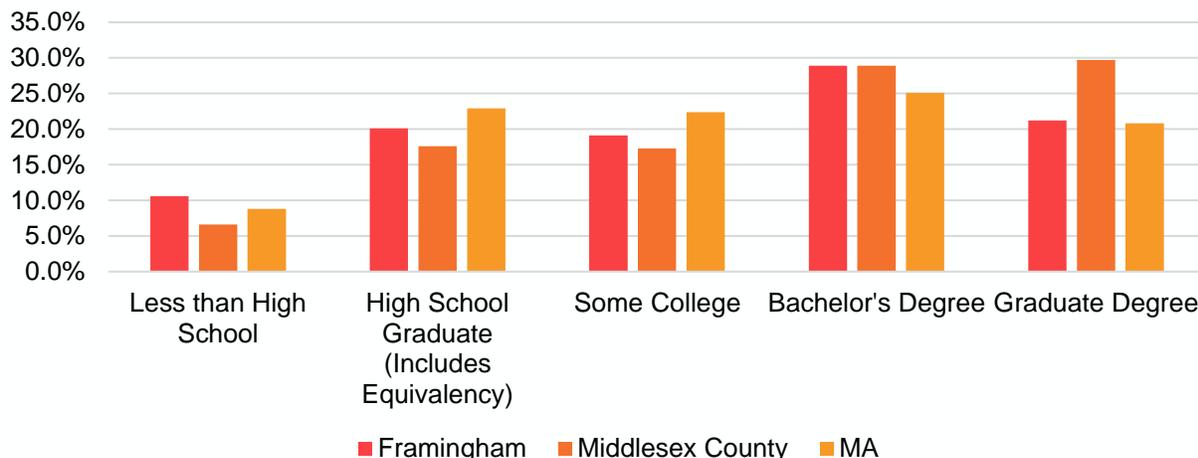
MetroWest Economic Profile. Each of the commissioned plans offers recommendations, strategies, or an implementation plan to transform Framingham, shaping future growth and decisions related to local zoning, business recruitment/retention, housing development, and transportation infrastructure. The City is currently working to develop its first Climate Action Plan (CAP) that will lay the foundation for community-wide efforts to improve local sustainability and accelerate the transition to net zero emissions by 2050.

The City makes an active effort to stay connected with other MetroWest communities, and regional and state agencies, by participating in and partnering with organizations such as: 495/MetroWest Corridor Partnership, Metropolitan Area Planning Council, and Metropolitan Planning Organization.

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

Lack of educational attainment and linguistic isolation are significant barriers for Framingham's workforce. Framingham has a large immigrant community that has significant skills training and language gaps. While the City is in a well-educated region, local educational attainment trails county and state levels (Figure MA-45.1). Just over 10 percent of the City's labor force lacks a high school diploma, and 20 percent completed but did not go beyond high school. In a county where nearly 60 percent of the adult population holds a bachelor's degree or higher, Framingham's educational statistics reinforce how difficult it is for City residents to compete for professional, technical, and other occupations that pay high wages to lure an educated workforce. Combined with the aging population, this highlights the need for more younger, educated residents to attract high-paying, technical jobs, particularly in the Executive and Life Sciences sectors, that the City is targeting.

MA-45.1 Highest Educational Attainment for Population Age 25+
 Data Source: ACS 2022, Table A12002.



Each year 495/MetroWest Partnership publishes an employer survey in collaboration with Framingham State University's MetroWest Economic Research Center (MERC). While the survey was administered to all of MetroWest, the relatively large role of Framingham in the regional economy suggests that the results are representative of the City's employers. Workforce, hiring, and labor availability continue to be chief concerns of area employers. The skill gap of applicants was the second largest workforce concern for employers in 2024 with many respondents highlighting the need to find more candidates with a particular degree or credential. However, the survey also indicated this gap may be closing: while 52 percent of respondents say they have encountered difficulties in hiring qualified staff this year, this marks a pronounced drop from 2023, when 65 percent of respondents reported having difficulties.²³

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

Economic development and workforce training are critical priorities in Framingham due to the area's lower wages and higher poverty rates compared to neighboring communities, especially in the Downtown and Southeast sections of the City. The CDBG

²³ "2024 Employer Survey," 495/MetroWest Partnership, 2024.

program remains committed to supporting adult education initiatives, youth workforce development, and employment training.

Given the large number of limited English proficient residents in Framingham's labor force, programs like Literacy Unlimited and Framingham Adult English as a Second Language PLUS are critical initiatives addressing the needs of the City's workforce. The Literacy Unlimited program is run by the Framingham Public Library and helps adults learn to speak English, read, and write to achieve their educational and professional goals. Framingham Adult English as a Second Language PLUS has provided free English language instruction and life skills training to more than 6,000 immigrants in the Framingham area. The program has helped hundreds of students work towards their GED.

One of the two MassHire Metro South/West Career Centers is located in Framingham, offering a variety of services to job seekers, youth, and businesses.

Job Seeker Services: Individuals seeking employment can access resources such as job listings, career counseling, resume writing assistance, and workshops designed to enhance job search skills. Specialized support is available for veterans, including priority services and dedicated employment representatives. Additionally, training programs are offered to help job seekers acquire new skills and improve employability.

Business Services: Employers can benefit from assistance in sourcing, hiring, and training employees. MassHire provides guidance on recruitment strategies, hiring incentives, and workforce development planning. Support is also available for businesses looking to grow, including help with strategic planning and avoiding potential layoffs.

Youth Services: Youth-focused programs offer career exploration opportunities, internships, and training in various trades. Services are designed to prepare young individuals for the workforce by providing education resources, job readiness training, and connections to potential employers. These programs provide the necessary skills for young people to enter and excel in the workforce and grow professionally. Framingham is in particular need of those services, where youth may face additional barriers to employment compared to neighboring communities in MetroWest.

MassHire Metro South/West hosts regular seminars, job fairs, recruitment events, workforce meetings, workshops, and other career-related events at both their Framingham and Norwood locations.

Metro South/West provides a variety of services through collaboration with a wide network of employers, secondary school and higher ed partners, training partners, municipalities, professional associations, and many others.

Both Framingham State University (FSU) and Mass Bay Community College are active partners with the business community to make sure their programs are proactively meeting the workforce needs of the present and the future. This aids in the economic development efforts of this Consolidated Plan by forwarding the skills of Framingham's labor force.

In 2016, FSU opened a new state-of-the-art science wing and in Fall 2018, launched an innovative new MBA concentration that capitalizes on the region's position as one of the major biotechnology hubs in the world.

Mass Bay offers a wide variety of degree and certificate programs including Liberal Arts and Communication, Health Sciences such as nursing, Science and Engineering including biotech and IT, Social Science such as education, and Automotive Technology.

Southern Middlesex Opportunities Council (SMOC) offers the following workforce training initiatives to enhance the skills of Framingham's residents via employment, training, education, and asset development: the Secure Jobs program, Competitive Integrated Employment Services (CIES) Program, and Green Jobs Academy (GJA).

Mobile Stabilization Team: The Mobile Stabilization Program provides supportive services to formerly homeless individuals who are at risk of losing their housing. Through this program, case managers help clients develop and implement a comprehensive individual self-sufficiency plan (ISP). Each ISP addresses housing, income, health care, behavioral healthcare, education and training, criminal justice and other issues all designed to ensure stable housing is maintained.

GJA provides specialized job training in the clean energy field. The training includes entry level hands-on instructional learning that prepares individuals for in-demand, living wage jobs with a career ladder in the weatherization industry. GJA also offers flexible, customized, continuing education training for weatherization and energy efficiency professionals to continue to advance in the industry.

SMOC also holds resume building and mock interview workshops and provides childcare services that may make the difference between a Framingham resident being able to join the workforce or not.

The Joan Brack Adult Learning Center (JBALC) provides English as a Second Language (ESL) and High School Equivalency Test (HiSET, formerly GED) classes for adults.

SMOC's Competitive Integrated Employment Services (CIES) Program provides training, education, and job readiness services to families receiving Transitional Aid to Families with Dependent Children (TAFDC) who are interested in obtaining employment. Program staff focus on creating individualized employment plans which are reviewed and updated regularly to align with the participants' developing career path. Services also include securing jobs connected to a career pathway and providing the support necessary to maintain employment and achieve career growth.

The Secure Jobs Program was initially established with assistance from the Paul and Phyliss Fireman Charitable Foundation and is now delivered through a partnership with the Massachusetts Department of Transitional Assistance (DTA). The program provides training and employment placement to homeless and formerly homeless families. Staff work with participants to assess job readiness skills, identify barriers and develop individual goals. Services include a full employment assessment, an Individual Employment Plan (IEP), job readiness workshops, job search assistance, job placement, flexible funding to assist with transportation and training, and up to one year of job stabilization supports after placement.

SMOC's Workforce Development programs provide employment services that assist people with skill development; computer literacy; job search and placement, with a focus on job progression and promotion.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

Framingham participates in the Metropolitan Area Planning Council (MAPC) CEDS, last updated in 2020 for the region's 101 communities. MAPC's CEDS is a comprehensive, strategic handbook to what is developed, where, and how the longevity of investments and resiliency will be ensured. MAPC also published a thirty-year plan for the region in 2008 titled MetroFuture. The plan ties economic development in with environmental, public health, transportation, housing, education, and infrastructure in metropolitan Boston.

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Framingham’s Community and Economic Development (CED) Division supports a number of economic development initiatives including:

- Business support and technical assistance;
- Brownfields redevelopment;
- Downtown revitalization;
- Financing and grant opportunities;
- Workforce development initiatives; and
- Economic incentives, such as tax-increment financing.

Discussion

PCD works collaboratively with local, regional, and state entities to further economic development efforts. This work includes partnering with large and small businesses on best practices and perpetuating an “open for business” attitude. The city continuously searches for opportunities to grow the commercial tax base, provide local jobs, and attract more people to live and work there.

MA-50 NEEDS AND MARKET ANALYSIS DISCUSSION

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Over one-third of households in most areas in South Framingham (Census Tracts 3831.01, 3831.02, 3832, 3833, 3834.01, 3834.02, 3835.01, and 3840.03) are estimated to have at least one housing problem. HUD reports the number of households experiencing one or more of the four housing problems. 1) Housing unit lacks complete kitchen facilities; 2) Housing unit lacks complete plumbing facilities; 3) More than one person per room (overcrowded), and 4) Household is cost burdened (between 30 percent and 50 percent of income is devoted to housing costs). In two of these southeastern Census Tracts (3831.01 and 3831.02), a majority of households are estimated to have at least one housing problem, about 55 percent of all households in both tracts.

See Map 3: Housing Problems

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

Framingham defines a concentration of racial/ethnic minorities as a Census Block Group where at least 45 percent of the population belongs to a minority group, exceeding the citywide average of 44.4 percent. All of the block groups comprising Census Tracts 3831.01, 3831.02, and 3832 (located in southeastern Framingham) have concentrated minority populations. The other Census Tracts where minority populations are concentrated are all located in the southern half of Framingham, mostly in the southeast.

See Map 4: Minority Concentration

There are several areas of Framingham where Low-Moderate Income (LMI) households (defined as having incomes at or below 80 percent of AMI) make up at least 51 percent of households. All Block Groups in Census Tracts 3831.01, 3831.02, and 3834.02 have concentrations of LMI households, as well as areas along most of the eastern border with Natick, some along Route 9/Worcester Road, and the northwestern corner of the City. There are seven Block Groups where more than three quarters of households are LMI, the majority of which are in southeastern Framingham near downtown. There is significant overlap in areas with concentrated minority and LMI populations, especially in the southwestern part of the city near downtown.

See Map 5: Low- and Moderate-Income Households

What are the characteristics of the market in these areas/neighborhoods?

Most households in areas where housing problems, LMI households, and minority groups are concentrated are renters. Out of the seventeen Census Block Groups where LMI households are located, only five have more homeowners than renters. The tracts in the southwest that have been identified as having the most significant needs in this section also have the highest numbers of older housing, housing at risk of lead-based paint hazards, overcrowding, cost-burden, physical deterioration, absentee property owners, receivership properties, foreclosed properties, and sites in need of brownfield remediation.

See Map 6: Census Tract by Tenure

Are there any community assets in these areas/neighborhoods?

The Census Tracts in southeast Framingham with the highest LMI household concentrations include part of downtown Framingham, which has access to an MBTA Commuter Rail station and several MWRTA bus routes (routes 3 through 7). Downtown also hosts offices for some of the City's major nonprofits, including the South Middlesex Opportunity Council (SMOC) and Downtown Framingham Inc. Harmony Grove Elementary School is located in this area, as well as public outdoor recreation spaces including Merchant Road Fields, Bates and Roosevelt Parks, and Mary Dennison Playground. Community assets in other areas with concentrations of LMI households include Fuller Middle School and Miriam F McCarthy School, Butterworth and Mason Parks, and Fuller/Farley Fields.

Other assets in the Downtown Framingham area include the Edward Kennedy Community Health Center, MetroWest Medical Center, Memorial Building, Public Library, Boys and Girls Club, Police Station, and a variety of multi-cultural businesses and places of worship.

See Map 7: Community Assets

Are there other strategic opportunities in any of these areas?

The MBTA Communities Law requires that Framingham create a zoning district where the development of multifamily housing is allowed by right. Some of this district must be located within a half-mile radius of the Framingham Commuter Rail station, which includes some of the areas discussed in this section.

Census Tracts 3831.01 and 3831.02 are designated as Opportunity Zones, allowing the City to encourage investment in the area by offering tax incentives to investors.

A 2019 Economic Development Strategy, later updated in 2021, contained several findings about opportunities in the target area that are still relevant:

- Relocating some industrial businesses could allow for the creation of a more effective “gateway” to the city from the east.
- Waverly Street is a high-potential commercial corridor.
- An aging multifamily building stock presents redevelopment and refurbishment opportunities.
- Parcel consolidation could help to create more attractive investment opportunities.

The City worked with the Metropolitan Area Planning Council to create a Southeast Framingham Neighborhood Action Plan (SEFNAP) that contained recommendations to make quality-of-life improvements to the area through 2024. Some recommendations in this plan have been acted on or are in process now, including improvements to Mary Dennison Park and considering transit-oriented development around the Commuter Rail station.

MA-60 BROADBAND NEEDS OF HOUSING OCCUPIED BY LOW- AND MODERATE-INCOME HOUSEHOLDS

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

According to the Massachusetts Broadband Institute, there are very few households in Framingham with limited or no broadband services. Framingham is a dense urban area, so there are very few (if any) locations where it is not possible to install cable; rather, affordability is the main barrier. Additionally, as a result of the Covid-19 pandemic, the school department worked with various low-income housing developments to increase the broadband bandwidth within the development. In 2022, 94 percent of households in Framingham had internet access, slightly above the state rate of 91 percent.²⁴

About 70 percent of households have internet speeds of 100/20 Mbps, while the remaining 30 percent of households have speeds of 1000/100 Mbps.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are currently seven residential Internet service providers in Framingham, averaging about four providers in any given area in the city. The majority of these providers are considered mainstream. RCN and Xfinity are the primary service providers for Framingham. RCN Boston provides high-speed internet, digital cable TV, home phone service plans, and internet services delivered through a fiber network.

RCN launched an affordable internet program, *Internet First*, in May 2024. Eligible customers qualify for plans starting at \$9.95 per month for 50Mbps and \$19.95 per month for 150Mbps, with three months free for new customers. Xfinity offers *Internet Essentials* (\$14.95 per month for 75Mbps) and *Internet Essentials Plus* (\$29.95 per month for 100Mbps) for eligible low-income households.

²⁴ ACS 2022, Table.

MA-65 HAZARD MITIGATION²⁵

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The City of Framingham updated the local Hazard Mitigation Plan in 2023. The plan identifies four primary climate change interactions and natural hazard risks associated with them:

- **Changes in precipitation** which increase risks of flooding (including riverine, dam failures, ice jams, etc.), drought, landslides, and sinkholes;
- **Rising temperatures** which increase incidences of average/extreme temperatures and wildfires (including brush and mulch/peat fires) and promotes the spread of infectious diseases and invasive species;
- **Extreme weather** which increases risk of hurricanes/tropical storms, severe winter storm/nor'easter r (including blizzard, ice storm, etc.), tornadoes, and other severe weather (including thunderstorms, etc.); and
- **Non-Climate Influenced Hazards** such as earthquakes.

The plan identifies flooding, severe weather, extreme temperatures, and drought as the top four natural hazards impacting Framingham. In addition, two new hazards were identified, including infectious disease and invasive species. Infectious disease was added based on the local impacts of the COVID-19 pandemic as well the City's growing concern for the increased prevalence of vector-borne diseases. Invasive species was added to reflect the concern for this becoming a more prevalent hazard with projected climate changes and so that the risk assessment was aligned with the SHMCAP.

Flooding is a severe hazard that frequently affects Framingham. The City has been experiencing an increasing regularity of storms, with the so-called ten and one hundred-year storms now happening on an annual or near-annual basis. Intense storms occurring throughout the year are producing very high volumes of rain, causing rivers and streams to overflow their banks, putting significant pressure on dams, culverts, and other drainage infrastructure, and overwhelming the stormwater infrastructure system. Flooding frequently has City-wide impacts, including road closures at susceptible locations. Because of a high degree of impervious surfaces in the City, even moderate volumes of stormwater in Framingham can result in stormwater runoff that floods buildings and

²⁵ 91.210(a)(5), 91.310(a)(3)

infrastructure. Certain neighborhoods are particularly susceptible to flooding and related power outages.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

National assessments of climate risk have repeatedly demonstrated that residents who are considered potentially vulnerable will be the ones most impacted by a changing climate. The Centers for Disease Control and Prevention’s Social Vulnerability Index (SVI) helps local officials identify residents that may need support in preparing for hazards or recovering from a disaster. The SVI groups U.S. Census tract data into four vulnerability themes. Each Census tract is assessed nationally, receiving an overall SVI ranking and a ranking for each theme:

- Socioeconomic Status
- Household Composition/Disability
- Race/Ethnicity/Language
- Housing/Transportation

Map 8. CDC 2022 Social Vulnerability Index shows how the Census tracts in Framingham ranked. The higher the ranking, the more vulnerable the tract is to hazardous events and other community-level stressors. According to the SVI, Framingham’s 16 Census tracts had an average ranking of 0.51 in 2022, indicating that the City as a whole is more socially vulnerable than 51 percent of national Census tracts. However, Framingham has some Census tracts (depicted in dark blue) that are much more vulnerable: tracts 38310.2, 38310.1, and 38501 are, respectively, 98.1%, 87.9%, and 87.0% more vulnerable than Census tracts nationwide.

In comparing these “very highly” vulnerable tracts with the map of 2020 Environmental Justice Communities they match closely with the Census block groups that meet all three environmental justice criteria. Low-income households, including the majority of Framingham’s immigrant and minority populations, are concentrated within downtown and southeast Framingham. These neighborhoods are home to two US Census tract blocks that meet all three of the Environmental Justice (EJ) Criteria. The EJ criterion include Income, English Isolation, and Minority Population. There are 38 Census tract blocks in total that meet at least one EJ criteria in the City. Framingham’s percentages of minority, Hispanic, and Latino populations are significantly higher than regional percentages. This further highlights the need of the City to focus on these areas which are home to historically underrepresented and underserved populations.

As the EJ designation encompasses both social and economic factors, it speaks to a community's climate vulnerability. Racist systems and institutions have concentrated climate risks in communities of color, and both linguistic isolation and income affect individuals' ability to avoid and/or adapt to climate impacts.

Consistent with patterns across the country, local EJ communities are more likely to reside near brownfield sites. Conversely, some of these neighborhoods also enjoy fewer acres of green space per capita than their neighbors in other parts of the city.²⁶

See Map 9: Environmental Justice Communities

Additionally, there are critical facilities located in the 100- and 500-year FEMA floodplains. There are 290 buildings in the 100-year floodplain and 857 buildings in the 500-year floodplain. Of those buildings in the 100- year floodplain, 192 are within an environmental justice community.²⁷ The City's 2023 update of the Hazard Mitigation Plan found that approximately 26.6 percent of Framingham's population is exposed to the 100-year floodplain. A large majority of this population in and adjacent to the flood zone is in an environmental justice community (81.6 percent).

See Map 10: Floodplains

Senior and low-income segments of Framingham's population may be more vulnerable to hazard events due to several factors. Senior and low-income populations may be physically or financially unable to react and respond to a hazard event and require additional assistance. Access to information about the hazard event may be lacking, as well as access to transportation in the case of an evacuation. The location and construction quality of housing can also pose a significant risk.²⁸

The potential needs of residents within these population segments in the event of a hazard occurrence are important to consider. The 2023 Hazard Mitigation Plan estimated that approximately 700 to 900 displaced households and 100 to 150 people would seeking public shelter needs in a 100-year flood scenario. Additionally, hazards like extreme heat have special impacts on the most vulnerable segments of the population - the elderly, young children and infants, very low- and low-income individuals, and persons who are in poor health. Similarly, populations that are vulnerable to

²⁶ Framingham OSRP

²⁷ Framingham, Hazard Mitigation Plan, 2023-2028.

²⁸ Framingham, MA, Hazard Mitigation Plan Update, 2023-2028.

communicable diseases include the economically disadvantaged, racial and ethnic minorities, the uninsured, low-income children, the elderly, the homeless, and those with other chronic health conditions, including severe mental illness.

The entire region has experienced inland flooding in the past; extreme precipitation will likely lead to flooding in the future, particularly in areas with high impervious surface. Most of the EJ neighborhoods in the region are also heat islands; however, this impacts the most residences (opposed to businesses) in southern Framingham.

As the climate warms, Framingham can expect hotter summers and more frequent and severe heat waves. Rising temperatures are a growing threat for the health the communities, as heat is already among the deadliest weather hazards. Areas covered by dark and impervious surfaces, such as roads and parking lots, heat up more than areas covered in reflective surfaces and vegetation, resulting in even more extreme “heat islands” on days that are already very hot. While hot days affect the entire region, people who live in areas prone to heat island effects can be exposed to even greater temperatures. A large proportion of southern Framingham is a heat island, but there are smaller pockets of extreme heat throughout the region including large commercial or retail areas such as the Framingham Technology Park. Housing units in southern Framingham experience, on average, land surface temperatures 25% to 50% higher than the regional air temperature for that day.²⁹

The proportion of the population with pre-existing health conditions is an important indicator of a neighborhood’s sensitivity to extreme heat and floods. There is evidence that heat increases the risk of cardiovascular disease, respiratory disease, and diabetes-related hospital visits and deaths during heat waves. Acutely stressful events, such as flooding, can increase blood pressure and contribute to increases in cardiovascular-associated morbidity and mortality.

Looking at data on the presence of pre-existing health conditions in the region, we see higher rates of asthma hospitalizations and a greater proportion of the population with heart disease and diabetes in the EJ population neighborhoods south of I-90, particularly in South Framingham and around Framingham Centre.

²⁹ MetroWest Climate Equity Project

Strategic Plan

SP-05 OVERVIEW

Strategic Plan Overview

The City of Framingham's strategic plan focuses on the following activities for 2026-2030: economic development, public facilities, public services, and housing rehabilitation. These activities include code enforcement, homelessness assistance, adult ESL services, commercial sign and façade programs, and other activities. Framingham continues to coordinate programming that principally benefits LMI people or addresses slums or blight. Housing and public services continue to be a priority in Framingham due to the number of people in need. Public services, capped at 15 percent per year, are often used quickly due to the volume of services within the City that address significant local needs. Although the City has paused the housing rehabilitation program for PY25 and PY26, the program may be reinstated in subsequent years as needed.

The City's infrastructure is dated and needs upgrades to adequately serve the community, particularly LMI neighborhoods. Infrastructure improvements will increase the City's ability to support new residential and commercial development opportunities, in turn providing local jobs and a better quality of life for all. A top need cited during a meeting with City staff was updates to water and sewer services, as many of the City's water lines date to the nineteenth century. There was reiteration that the streets cannot be updated until the below-grade infrastructure receives attention. Environmental Justice neighborhoods are also in need of facility improvements. The mission of the 2026-2030 Consolidated Plan is to allocate funding to core projects that will serve residents equally.

The Citizen Participation process, data analyzed in the Needs Assessment and Market Analysis, the information provided by Planning and Community Development (PCD) staff, and information provided by the CDBG Program Manager resulted in the establishment of this Strategic Plan, most notably the goals and priorities for this 5-year Consolidated Plan as outlined in the SP-25, ES-05, and AP-20. Framingham will be engaged in the following activities from 2026-2030:

1. The Strategic Plan will work to address delivery and diversity of public service programs to sufficiently serve LMI populations within the City.
2. The Strategic Plan will work to address deteriorating housing via rehabilitation of the existing stock and neighborhood revitalization strategies, creating opportunities for those of assorted household types and backgrounds, including special needs populations and those considered extremely low-income (making below 30 percent of the AMI). Assisting property owners through rehabilitation activities will improve community appearance and livability.
3. The Strategic Plan will work to improve the technical capacity of City staff to assist those living, working and playing in the City as effectively as possible. This includes dedicating resources to administration and planning of the CDBG program to ensure optimization of funding, meeting national objectives and timeliness requirements, and equity in distribution.
4. The Strategic Plan will discuss the provision and advancement of economic development conditions particularly for small businesses in terms of upgrading the business district, expanding job opportunities for residents, and improving community appearance and livability. Focus will be placed on the Downtown and the Southside of the City.
5. The Strategic Plan will work to address public facilities including playgrounds/parks, utilities, and streetscapes where feasible to service LMI, EJ area residents, and other underserved populations so they may have the same opportunities as the general population.

Examples of other community programs and activities that will continue to be supported by CDBG funds in Framingham include:

- Inspectional Services/Code Enforcement
- Public Health Department
- Literacy Unlimited
- Framingham Adult ESL Plus
- Community Connections Summer Work Program
- Pearl Street Cupboard Café
- Healthy Options for Progress through Education (H.O.P.E)
- Hoops and Homework
- Brazilian American Center (BRACE)
- Circle of Hope – Support for Homeless Families in Framingham
- Fresh Start Furniture Bank
- Massachusetts Alliance of Portuguese Speakers (MAPS)

- Downtown Framingham, Inc.
- Downtown Commercial Sign & Façade Program

SP-10 GEOGRAPHIC PRIORITIES³⁰

Geographic Area

1	Area Name:	Low- and Moderate-Income Census Block Groups
	Area Type:	Other
	Other Target Area Description:	<p>CDBG Grantee information available from HUD stated that the City of Framingham as a whole is experiencing a 46.2 LMI percentage rate. HUD’s LMI Area Data based on 2016-2020 ACS estimates stated that following 17 Census block groups are greater than 51 percent LMI:</p> <p>Tract 3831.01 Block Group 1 – 75.5% LMI, Block Group 2 – 83.1% LMI Tract 3831.02 Block Group 1 – 76.4% LMI, Block Group 2- 91.9% LMI Tract 3832 Block Group 1 – 91.9% LMI, Block Group 3 – 67.3% LMI Tract 3834.01 Block Group 1 – 76.8% Tract 3834.02 Block Group 1 - 56.9% LMI, Block Group 2 – 64.6% LMI, Tract 3835.01 Block Group 1 – 54.5% LMI, Block Group 2 – 78.0% LMI Tract 3835.02 Block Group 1 – 58.8% LMI, Block Group 3 – 66.2% LMI Tract 3836 Block Group 2 – 67.5% LMI Tract 3839.04 Block Group 3 - 52.4% LMI, Block Group 4 - 54.4% LMI Tract 3840.03 Block Group 3 – 67.9% LMI</p>
	HUD Approval Date:	N/A
% of Low/ Mod:	<p>Tract 3831.01 Block Group 1 – 75.5% LMI, Block Group 2 – 83.1% LMI Tract 3831.02 Block Group 1 – 76.4% LMI, Block Group 2- 91.9% LMI Tract 3832 Block Group 1 – 91.9% LMI, Block Group 3 – 67.3% LMI Tract 3834.01 Block Group 1 – 76.8% Tract 3834.02 Block Group 1 - 56.9% LMI, Block Group 2 – 64.6% LMI, Tract 3835.01 Block Group 1 – 54.5% LMI, Block Group 2 – 78.0% LMI Tract 3835.02 Block Group 1 – 58.8% LMI, Block Group 3 – 66.2% LMI Tract 3836 Block Group 2 – 67.5% LMI Tract 3839.04 Block Group 3 - 52.4% LMI, Block Group 4 - 54.4% LMI Tract 3840.03 Block Group 3 – 67.9% LMI</p>	
Revitalization Type:	Housing Rehabilitation and Code Enforcement	

³⁰ 91.415, 91.215(A)(1)

	Other Revitalization Description:	Arrest deterioration in the City's existing housing stock and stabilize residential neighborhoods by assisting property owners. Enhance living conditions. Improve community experience and livability.
	Identify the neighborhood boundaries for this target area.	The various Tract boundaries are outlined in Appendix X.
	Include specific housing and commercial characteristics of this target area.	Rental housing is the most common housing type, with older units and a higher likelihood of units in disrepair due to higher turnover, absentee landlords, and lower tenant incomes. Older housing is at higher risk of lead-based paint. Overcrowding, physical deterioration, receivership properties, and foreclosed properties are also more likely. Abandoned/blighted properties are due in large part to the difference between incomes and costs of living/rent. The majority of these tracts have been targeted for economic revitalization efforts. Many tracts are within walking distance to the downtown, the commuter rail, and or other major transportation routes. A portion of the tracts are within the two federal Opportunity Zones and are part of the NRSA. There are also brownfields located in the target area. Certain tracts meet the definition of an Environmental Justice neighborhood.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Citizen Participation Process highlighted the need for investment and CDBG activities in these areas due to certain economic, housing, and demographic conditions.
	Identify the needs in this target area.	Housing Rehabilitation, Public Facilities, Economic Development, and Public Services
	What are the opportunities for improvement in this target area?	Public Service activities for LMI housing benefit, business technical assistance façade treatment, infrastructure activities, housing rehabilitation, code enforcement, and foreclosed property care.
	Are there barriers to improvement in this target area?	There are language barriers for residents, many of whom speak English as a second language.
2	Area Name:	Downtown Framingham District
	Area Type:	Local Target Area
	Other Target Area Description:	Primarily Downtown Framingham
	HUD Approval Date:	N/A
	% of Low/ Mod:	Approximate concentration of low and moderate income 69%
	Revitalization Type:	Economic Development
	Other Revitalization Description:	Downtown Improvement
	Identify the neighborhood boundaries for this target area.	The area along Rte. 126 and Rte. 135 within Census tracts 3833, 3834.01, 3834.02, 3832, 3831.02, and 3831.01
	Include specific housing and commercial characteristics of this target area.	Rental housing is the most common housing type, with older units and a higher likelihood of units in disrepair due to higher turnover, absentee landlords, and lower tenant incomes. Older housing is at higher risk of lead-based paint. Physical deterioration, receivership properties, foreclosed properties, and vacancy are also more likely. Abandoned/blighted properties are due in large part to the

		difference between incomes and rent, as well as absentee landlords. The majority of these tracts have been targeted for economic revitalization efforts and have representative body to advocate for their needs. Many tracts are accessible to goods and services including new housing units, the commuter rail, and other major transportation routes. The tracts are near the two federal Opportunity Zones, the NRSA, and the Southeast Framingham neighborhood.
	How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Citizen Participation Process highlighted the need for investment and CDBG activities in these areas due to certain economic, housing, and demographic conditions.
	Identify the needs in this target area.	Dilapidated and vacant storefronts, safety concerns, technical assistance for small businesses, employment opportunities, neighborhood stabilization and housing improvement, parking improvements, pedestrian bicycle access, public services, employment opportunities, affordable housing, lack of wayfinding signage, workforce development, and improved access for people with disabilities.
	What are the opportunities for improvement in this target area?	Major assets include access to public transportation, Memorial Hall, the Public Library, the Boys and Girls Club, the Police Station, and multi-cultural businesses. The City can capitalize on what is in the area's proximity and improve current programming in this respect
	Are there barriers to improvement in this target area?	There are language barriers for residents, many of whom speak English as a second language.
3	Area Name:	Southeast Framingham Neighborhood
	Area Type:	Local Target Area
	Other Target Area Description:	Southeast Framingham
	HUD Approval Date:	N/A
	% of Low/ Mod:	
	Revitalization Type:	Public Services, Housing Rehabilitation, Economic Development
	Other Revitalization Description:	Neighborhood Stabilization
	Identify the neighborhood boundaries for this target area.	North Boundary: Mass Bay Transit Authority (MBTA) Railroad Tracks East Boundary: Natick/Framingham Line Southeast Boundary: Sherborn Line West/Southwest Boundary: Bishop/Blandin Avenue with Route 135/Waverly Street, New Haven/Hartford/New York Railroad track to Sherborn Line
	Include specific housing and commercial characteristics of this target area.	Rental housing is the most common housing type, with older units and a higher likelihood of units in disrepair due to higher turnover, absentee landlords, and lower tenant incomes. Older housing is at higher risk of lead-based paint. Overcrowding, physical deterioration, receivership properties, and foreclosed properties are also more likely. Abandoned/blighted properties are due in large part to the difference between incomes and costs of living/rent. The majority of these tracts have been targeted for economic

	revitalization efforts. Many tracts are within walking distance to the downtown, the commuter rail, and or other major transportation routes. A portion of the tracts are within the two federal Opportunity Zones and are part of the NRSA. There are also brownfields located in the target area. Certain tracts meet the definition of an Environmental Justice neighborhood.
How did your consultation and citizen participation process help you to identify this neighborhood as a target area?	The Citizen Participation Process highlighted the need for investment and CDBG activities in these areas due to certain economic, housing, and demographic conditions.
Identify the needs in this target area.	Neighborhood stabilization and housing improvement, improved landscaping and street scape, improved pedestrian/bicycle access, access to public assets, elementary school, access to financial, medical pharmacies and fresh and healthy foods, limited access to public transportation, employment opportunities, lack of wayfinding signage, handicapped accessible sidewalks, public services, improved streets and sidewalks, accessible sidewalks, storefront improvements, and affordable housing.
What are the opportunities for improvement in this target area?	Major Assets include Mary Dennison Park, Beaver Dam Brook, walkability to the downtown and the commuter rail, and access to certain services for LMI, minority, ESL, and other underserved groups. The City can capitalize on what is in the area's proximity and improve current programming in this respect
Are there barriers to improvement in this target area?	There are language barriers for residents, many of whom speak English as a second language.

TABLE 18 - GEOGRAPHIC PRIORITY AREAS

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

Over the course of CDBG’s presence in the City, many individuals, families, and neighborhoods have been assisted by the program in some manner. Applications are reviewed upon receipt to determine the best-qualified project. Projects are then funded only if all application and regulatory requirements have been met. Geographical areas and beneficiaries are a factor in determining the best-qualified project. The City generally expends CDBG funds in areas with highest concentrations of LMI residents. Priority projects and programs are funded if they benefit persons living in LMI census tracts, blocks and neighborhoods. Particular attention is given to activities located in the Downtown, Southeast Framingham, and tracts that are greater than 51 percent LMI (mainly in the Downtown and Southeast). The Housing Rehabilitation program is only for income-eligible beneficiaries (households with income at or below 80 percent AMI). This ensures that funds are expended in a timely, fair manner to those with the greatest needs.

SP-25 PRIORITY NEEDS³¹

Priority Needs

1	Priority Need Name	Tenant Based Assistance
	Priority Level	High
	Population	Elderly Extremely Low Families with Children Individuals Middle Persons with Developmental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Public Housing Residents
	Geographic Areas Affected	Jurisdiction
	Associated Goals	Public Services
	Description	To assist extremely low, low-, and moderate-income households remain housed, particularly those with supportive service needs in the community.
	Basis for Relative Priority	Data findings from the Needs Assessment and Market Analysis and information from City staff and citizen participation outreach provide the basis for this priority.
	2	Priority Need Name
Priority Level		High
Population		Extremely Low Low Moderate
Geographic Areas Affected		Jurisdiction
Associated Goals		Economic Development
Description		To sustain the economic viability and strength of the City by providing local business support and job/workforce training for extremely low, low-, and moderate income individuals. The City continuously works to support workforce and asset development, improve and enhance the appearance of business areas, improve parking and pedestrian access, decrease vacancies, and enhance signage and wayfinding, particularly for Downtown Framingham.
Basis for Relative Priority		Data findings from the Needs Assessment and Market Analysis and information from City staff and citizen participation outreach provide the basis for this priority.
3		Priority Need Name

³¹ 91.415, 91.215(a)(2)

	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents
	Geographic Areas Affected	Local Target Areas
	Associated Goals	Public Services
	Description	To provide a variety of public service programs (operated by the City or nonprofit partners) for extremely low, low-, and moderate income households and those with supportive service needs in the community. Provision of these services will range from ESL services, to job training, to childcare, and beyond. Priority programs are those outlined at the end of section SP-05.
	Basis for Relative Priority	Data findings from the Needs Assessment and Market Analysis and information from City staff and citizen participation outreach provide the basis for this priority.
4	Priority Need Name	Public Facilities
	Priority Level	High
	Population	Elderly Extremely Low Families with Children Frail Elderly Large Families Low Middle Moderate Persons with Developmental Disabilities Persons with Mental Disabilities Persons with Physical Disabilities Public Housing Residents
	Geographic Areas Affected	Local Target Areas
	Associated Goals	Public Facilities
	Description	To improve the quality of life for extremely low, low-, and moderate-income households as well as the general population through the investment and reconstruction of public infrastructure such as streets, parks, water, sewer, and sidewalks. The City also continues to prioritize the removal of architectural barriers to increase access for those with disabilities.
	Basis for Relative Priority	Data findings from the Needs Assessment and Market Analysis and information from City staff and citizen participation outreach provide the basis for this priority.

5	Priority Need Name	Housing Rehabilitation
	Priority Level	High
	Population	Elderly Extremely Low Families with Children Frail Elderly Individuals Large Families Low Moderate Persons with Mental Disabilities Persons with Physical Disabilities
	Geographic Areas Affected	Local Target Areas
	Associated Goals	Housing Rehabilitation
	Description	To preserve, maintain, and improve the accessibility of the affordable housing stock for extremely low, low-, and moderate-income households and those with long-term support needs and disabilities. Rehabilitation of the existing housing stock is critical to the health and safety of residents, and it stabilizes neighborhoods.
	Basis for Relative Priority	Data findings from the Needs Assessment and Market Analysis and information from City staff and citizen participation outreach provide the basis for this priority.

TABLE 19 – PRIORITY NEEDS SUMMARY

Narrative (Optional)

Framingham’s Department of Planning and Community Development (PCD) focuses on creating and improving affordable housing, economic development opportunities, public facilities, and social services across the city. This is the most effective way to address the needs of the non-homeless special needs populations, those without adequate access to services, the homeless, and LMI households. It is also an effective way to grow the household wealth of those who are LMI, gradually allowing for the movement into higher income tiers and self-sufficiency. These objectives coincide with those of HUD’s Community Planning and Development (CPD) Outcome Performance Measurement System: providing decent housing, creating suitable living environments, and creating economic opportunities.

SP-35 ANTICIPATED RESOURCES

Introduction

The City anticipates receiving approximately \$495,542 in annual allocation funds between 2026 and 2023. This funding of roughly \$2,500,000 over the next five years is to support economic development, public facilities, administration, public services, and housing rehabilitation - including code enforcement. The City maximizes the impact of its CDBG funds by encouraging partners to leverage additional dollars, strongly encouraging the leveraging of non-federal resources. Other grants secured in the community will be used to forward CDBG goals outlined in this Strategic Plan when feasible.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total:		
CDBG	Public-Federal	Administration and Planning Public Services Economic Development Public Facilities Housing and Rehabilitation	\$495,542	X	X	\$495,542	X	Funds are expected to be annually allocated as follows: 20% for Administration; 15% for Public Services; the remaining is focused on the uses in this chart. The City of Framingham anticipates CDBG funds will leverage additional resources. Please see narrative following this priority table.

TABLE 20 - ANTICIPATED RESOURCES

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Framingham’s CDBG funds are usually matched with private, state and local resources to make activities possible, this is particularly true concerning public services and their 15 percent cap. Recipients of CDBG funds must demonstrate funding leverage through the

request process; the Department of Planning and Community Development (PCD) does not directly leverage these funds. For example, the CDBG Sign and Façade improvement program reimburses businesses or property owners a portion of the total cost. The Housing Rehabilitation Assistance Program often leverages MassHousing's "Get the Lead Out" funds when lead remediation is required in housing projects. The Department of Planning and Community Development also leverages staff administrative and activity delivery costs against municipal general pool funding to support service delivery. Public Facilities improvement costs often exceed the total cost, causing a reliance on local/state capital funds to complete projects. In FY23, for every one dollar of CDBG funds spent for the projects the public grant recipients leveraged an additional \$25 to successfully run their projects. All of the grant recipients provided close to \$1.2 million in matching funds to carry out their work.

Framingham anticipates that CDBG funds will continue to leverage additional resources. Non-entitlement funds used to further the goals of the Strategic Plan may include private foundations, organizations, and individuals. The following leveraged resources are anticipated during the ConPlan period:

- **City General Funds:** The annual city budget commits resources for the priority activities including public parks, facilities, infrastructure, and the Health Department.
- **Community Preservation Act (CPA):** The city adopted the CPA in 2020 that provides an additional resource to fund open space and recreation, affordable housing, and historic preservation activities.
- **State Parkland Acquisitions and Renovations for Communities (PARC) Grant Program:** The PARC Program was established to assist cities and towns in acquiring and developing land for park and outdoor recreation purposes. These grants can be used by municipalities to acquire parkland, build a new park, or to renovate an existing park.
- **Other State Grants:** The City has previously received a variety of state grants including grants from MassDEP, MassDot, MA Executive Office of Energy and Environmental Affairs, MassTrails, and Mass Development.
- **State Affordable Housing Resources:** Affordable Housing Developments are likely to utilize a variety of state housing resources including Housing Bond funds, State Tax Credits, Historic Tax Credits and the Massachusetts Rental Voucher program. MassHousing, Massachusetts Housing Partnership and MassDevelopment provide valuable resources for community, housing, and economic initiatives in Framingham.

- Tax Increment Financing (TIF): The City has offered tax incentive agreements to businesses and developers to provide an incentive for large-scale transformative investments in the community. Framingham accesses two state-authorized TIF programs that encourage economic development, the Economic Development Incentive Program (EDIP) for commercial properties and the Urban Center Housing TIF (UCH-TIF) program which encourages revitalization of commercial centers through housing development.
- Opportunity Zones: The Opportunity Zone Program is a federally established program to provide investment incentives for certain census tracts. This is a tool to encourage growth in low-income communities. Two census tracts in Southeast Framingham have been approved as Opportunity Zones. The area also participates in the federal HUBZone program to provide small business growth assistance through federal contract awards.
- HUBZone Program: The HUBZone program fuels small business growth in historically underutilized business zones by awarding federal contract dollars. Four census tracts in and around Southeast Framingham are designated as Qualified HUBZone Census Tracts by the Department of Housing and Urban Development (HUD) based on poverty and household income criteria.
- Federal Affordable Housing Resources: Affordable Housing Developments are likely to utilize Low-Income Housing Tax Credits, Historic Tax Credits, Housing Trust Funds, and Federal Home Loan Funds.
- Other Federal Grants: U.S. Environmental Protection Agency (EPA) for EPA Brownfields Assessment. The United States Environmental Protection Agency (EPA) provides the City of Framingham with funds to assist property owners investigate environmental conditions on qualifying sites in Framingham which are being considered for redevelopment. Funds are intended to kick-start a redevelopment process that ultimately results in new development with the goals of stabilizing neighborhoods, adding jobs and homes, and increasing the City's tax base.
- Philanthropy: Private funding from national, state, and local funders including the United Way and private foundations, and private donors.
- Section 8 Funds: Section 8 is administered by the Framingham Housing Authority and provides rental subsidies.
- Continuum of Care Funds: Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

If appropriate, describe publicly owned land or property located within the state that may be used to address the needs identified in the plan

The City may use publicly owned land or property to address needs identified in this Consolidated Plan. A list of potentially appropriate targets for redevelopment, some of which are City-owned, has been reviewed other City Staff as potential candidates for economic development investment. The use of publicly owned properties will address the need for safe, affordable housing and for increasing access to recreational activities for City residents.

Discussion

Framingham actively seeks opportunities to leverage local and state funding with federal CDBG funds for the preservation of affordable housing, improvement of social services, public infrastructure/facility upgrades, and for assistance to businesses and labor force training. It has proven very difficult in the past years to expand programming due to the City's small CDBG allocation.

SP-40 INSTITUTIONAL DELIVERY STRUCTURE³²

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Advocates	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Balance Of State Continuum Of Care	Institution	Homelessness Public Services	Jurisdiction, Local Target Areas
Big Brother Big Sisters of Central Mass and MetroWest	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Brazilian American Center (BRACE)	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Circle of Hope	Nonprofit Organization	Homelessness Public Services	Jurisdiction, Local Target Areas
City of Framingham - Microenterprise Assistance Program (MAP)	Government	Economic Development	Jurisdiction, Local Target Areas
City of Framingham - Department of Public Health	Government	Community Development Public Services	Jurisdiction, Local Target Areas
City of Framingham - Department of Public Works	Government	Public Facilities	Jurisdiction, Local Target Areas
City of Framingham - Park & Recreational Department	Government	Community Development Public Services	Jurisdiction, Local Target Areas
City of Framingham - Community & Economic Development Division	Government	Community Development Economic Development Public Services Neighborhood Improvements Public Facilities Non-homeless Special Needs Affordable Housing	Jurisdiction, Local Target Areas

³² 91.415, 91.215(K)

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Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
		Ownerships Rental Planning	
City of Framingham - Inspectional Services Department	Government	Community development Neighborhood Improvements	Jurisdiction, Local Target Areas
City of Framingham- Department of Planning and Community Development	Government	Economic Development Neighborhood Improvements Non-Homeless Special Need Ownership Planning Public Facilities Public Services Rental	Jurisdiction, Local Target Areas
Community Connections/Framingham Coalition	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Downtown Framingham Inc.	Nonprofit Organization	Economic Development	Jurisdiction, Local Target Areas
Framingham Adult ESL Program	Nonprofit Organization	Public Services	Jurisdiction, Local Target Areas
Framingham Callahan Senior Center	Government	Non-homeless Special Needs	Jurisdiction, Local Target Areas
Framingham Hoops & Homework	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Framingham Housing Authority	PHA	Public Housing	Jurisdiction, Local Target Areas
Framingham Public High School Resiliency for Life Program	Public Institution	Community Development Public Services	Jurisdiction, Local Target Areas
Framingham Public Library - Literacy Unlimited	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Fresh Start Furniture Bank	Charity	Homelessness Non Homeless Special Needs Ownership Rental	Jurisdiction, Local Target Areas, Region
Greater Framingham Community Church	Nonprofit Organization	Non homeless Special Needs	Jurisdiction, Local Target Areas
HOPE (Healthy Options for Progress Through Education)	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
I Believe Academy	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Jewish Family Services of MetroWest	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Massachusetts Alliance of Portuguese Speakers (MAPS)	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
MetroWest Mediation Services	Nonprofit Organization	Community Development Public Services Public Facilities	Jurisdiction, Local Target Areas
MetroWest YMCA	Nonprofit Organization	Community Development Public Services Public Facilities	Jurisdiction, Local Target Areas
Pearl Street Cupboard and Café at Park	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
Pelham II Corp.	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas
South Middlesex Opportunity Council (SMOC)	Nonprofit Organization	Economic Development Homelessness Ownership Rental Public Services	Jurisdiction, Local Target Areas
United Way of Tri-County	Nonprofit Organization	Community Development Public Services	Jurisdiction, Local Target Areas

TABLE 21 - INSTITUTIONAL DELIVERY STRUCTURE

Assess of Strengths and Gaps in the Institutional Delivery System

Framingham has a comprehensive network of experienced housing and social service agencies, City staff, and business organizations/professionals to address community needs. These organizations and the government work collaboratively to share resources and strategically plan for the future, emphasizing the provision of opportunities to those with the greatest need while meeting national objectives. The City outlines strategies, actions, and resources in the Strategic Plan to meet the goals and outcomes of the Five-Year Consolidated Plan and subsequent Annual Action Plans. The Department of Planning and Community Development continues to provide technical assistance to local agencies for CDBG activities. The Department is the information resource center for housing and community development issues and new development strategies. There is also a Community Development Coordinator who oversees the implementation and monitorization of CDBG programming and the Strategic Plan, meeting with partners and the community to ensure goals are being met. The City has identified the following strengths in the institutional delivery system: diversity of participating organizations including City departments, private non-profits, and public agencies, and the collaboration to meet the needs of LMI populations. Gaps in the system were identified as: the complexity and number of regulatory requirements added to lean programs and for organizations to meet present ongoing challenges. To develop institutional structure, the City of Framingham will continue the following work:

- Collaborate with EOHLC on enhancing the coordinated entry system, the standard assessment tool for implementing and supporting statewide homeless services that facilitates acceleration of placement of homeless individuals and families.
- Hold an orientation to familiarize nonprofit agencies with program regulations.
- Make site visits to monitor progress and requests quarterly reports to track program development.
- Schedule project-scoping meetings and provide technical assistance to partners so they meet program requirements from the project identification phase through completion.
- Establish relationships with new agencies to create more opportunities for the community.
- Continue to sit on the Latino Health Insurance Program's committee that focuses on discussing and promoting the health of older adults through sharing and identifying challenges, best practices and strategies around improving their health and wellbeing.
- Hold aging in place information sessions educating seniors and persons with disabilities on how design changes and adjustments can make homes easier to access and supportive of independent living.

- Encourage the Fair Housing Committee to continue submitting accessibility conscious recommendations to the Planning Board on under-review projects.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	X
Legal Assistance	X	X	
Mortgage Assistance	X	X	
Rental Assistance	X	X	
Utilities Assistance	X	X	

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	

Supportive Services			
Alcohol & Drug Abuse	X	X	
Child Care	X	X	
Education	X	X	
Employment and Employment Training	X	X	
Healthcare	X	X	
HIV/AIDS	X		X
Life Skills	X		
Mental Health Counseling	X	X	
Transportation	X	X	

Other			
Other	X		

TABLE 22 - HOMELESS PREVENTION SERVICES SUMMARY

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

Framingham has a number of resources for homeless and chronically homeless individuals and families. Major service providers include SMOC, Pathways, and the Wayside Youth and Family Support Network. SMOC services adolescent families, individuals, families, domestic violence victims, and those with HIV/AIDS. The Framingham Department of Veteran's Services and the Framingham Health Department assist veterans and their families in the community. Wayside Community Programs assists the youth and their families. Pathways Family Shelter, Voices Against Violence, the Framingham Housing Authority, and Framingham Legal Services each service individuals and families. SMOC and New Beginnings offer specific services for those with HIV/AIDS.

Many of these organizations are servicing local and regional populations, offering additional services such as job training, housing, and counseling/mental health services. Many are also participants in the Balance of State Continuum of Care (BoS CoC). The BoS CoC (through its participating organizations and jurisdictions) is the primary provider of affordable housing and services for homeless veterans and their families, those with HIV/AIDS, and unaccompanied homeless youth. This housing includes Permanent Supportive Housing, Transitional Housing, and Emergency Shelter. The incorporated services help participants achieve long-term housing stability. Clients are often paired with case managers who provide assistance with financial management, tenancy issues, access to employment programs, transportation, food, medical and mental healthcare. Case managers identify resources and make referrals and placements. Governments and housing authorities also partner with the BoS CoC to create affordable housing opportunities via unit provision and rental subsidies, particularly housing with the supportive services needed for homeless special needs populations.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The service providers and public and private organizations in the BoS CoC have a coordinated approach to addressing the needs of the homeless and chronically homeless.

The BoS CoC prioritizes the issue of homelessness, particularly in Framingham, and is dedicated to preventing every individual from becoming homeless. If they do become homeless, BoS CoC ensures the experience is rare, brief, and one-time.

Services for special needs populations are provided by single-focus advocacy/services groups such as ARC of Metro West and the Department of Developmental Services. This is complemented by organizations such as Advocates, Wayside Youth and Family Support, SMOC, and the Framingham Housing Authority, who also offer housing and supportive services to these populations. Community Development staff participate on various task forces and committees with local service providers. The City also works with the EOHLIC to collect data for addressing need. Monthly workshops are held by the City with providers to discuss specific homeless needs as they evolve. Lastly, the City administers the Tenant Based Rental Assistance (TBRA) program which provides the security deposit and first month's rent to income-eligible residents, including homeless households.

Gaps begin to form in the system as those in need of services age. The City does not receive federal funds to assist with homeless prevention but is the home to many important providers that support these populations; funding is given to specific providers through the CoC grant. The City collaborates with DHCD BoS CoC to address needs and issues, specifically during meetings between the police, providers, and municipal staff regarding unsheltered homelessness in the Downtown. This continues to be an area of concern as the Downtown attracts more residential, commercial and mixed-uses; the issue was mentioned on multiple occasions during the Citizen Participation Process.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs.

Framingham will continue to capitalize on the strengths of its institutional structure, providing resources and encouraging information-sharing to overcome gaps in service delivery. The City will work closely with the West Metro HOME Consortium (WMHC) on housing and homelessness issues. Framingham participates in the WMHC with twelve other cities/towns. The Consortium's responsibilities include establishing housing policies, determining fund allocation, remaining current on local, state, and federal housing issues, advocating for local, state, and federal policies that promote affordable housing in the region, and acting as a liaison to their local housing committees. Framingham will also work closely with the BoS CoC and its 114 other municipalities. Community Development staff work with committees, boards and commissions to

implement the Consolidated Plan in accordance with the BoS, engaging public and assisted housing providers, public services providers, and financial institutions. This allows for a comprehensive approach to identifying priorities and delivering services. SMOC is the Community Action Agency and the Regional Administration Agency for Section 8, MRVP, RAFT, and HCEC. EOHLC administers the HMIS and gives access to agencies providing homelessness-related services, such as SMOC. The institutional structure for developing and managing CDBG funds is broad-based and integrates many organizations. Recipients utilize resources from government agencies, private lenders, nonprofit, and for-profit organizations to provide gap funding for housing and community development and meet goals. They guide these activities through their policies, program guidelines, and in the case of the local housing authorities, through provision of housing units, vouchers, and services. Sometimes, government agencies can take on the roles of investors when a service is provided by nonprofit and for-profit organizations. Nonprofit and for-profit providers, in turn, develop affordable housing projects, offer supportive services, monitor ongoing activities, and influence the type of projects built and services offered. Private lenders can also play an institutional role within the delivery system by providing financing and or acting as a channel for the delivery of services to investors. The relationship among these stakeholders forms the basis of the housing and community development delivery system. Coordination is carried out by the organizations receiving funds through CBDG, and the City provides support for these efforts.

SP-45 GOALS

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2026	2030	Non-Housing Community Development	Jurisdiction	Public Services	CDBG: \$375,000	Public service activities to address low/moderate income housing benefit: 2,000
2	Economic Development	2026	2030	Non-Housing Community Development	Jurisdiction	Economic Development	CDBG: \$375,000	Facade treatment/business building rehabilitation: 20 businesses Microenterprise Assistance Program: 10 businesses Business technical assistance: 650 businesses
3	Public Facilities	2026	2030	Non-Housing Community Development	Jurisdiction	Infrastructure	CDBG: \$500,000	Public facility or infrastructure activities other than low/moderate income housing benefit: 50,000 persons
4	Housing Rehabilitation	2026	2030	Affordable Housing Non-Housing Community Development	Jurisdiction	Housing Rehabilitation	CDBG: \$500,000	Homeowner housing rehabilitated: 10 households Health and housing code enforcement/Foreclosed property care:
5	Administration	2026	2030	Administration	Jurisdiction		CDBG: \$500,000	Program administration that equitably allocates funding to the benefit of low- and moderate- income residents

TABLE 23 – GOALS SUMMARY

Goal Descriptions

	Goal Name	Goal Description
1	Public Services	Improve the quality of life for low and moderate-income people by subsidizing with CDBG funding the provision of public services.

2	Economic Development	Enhance the quality of life for low- and moderate-income people by improving economic conditions for small businesses in Downtown Framingham.
3	Public Facilities	Upgrade public infrastructure to prolong the durability of local facilities (streets, sidewalks, parks, public facilities) and strengthen neighborhoods that primarily serve low- and moderate-income residents, making them accessible to people with disabilities.
4	Housing Rehabilitation	Arrest deterioration in the City's existing housing stock and stabilize residential neighborhoods by assisting property owners. Enhance living conditions. Improve community appearance and livability.
5	Administration	Administer and manage the CDBG program.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

An estimated 200 extremely low-income, low-income, and moderate-income families will be provided affordable housing throughout the duration of this Consolidated Plan according to the CDBG Program Manager.

SP-65 LEAD-BASED PAINT HAZARDS - 91.415, 91.215(I)

Actions to address LBP hazards and increase access to housing without LBP hazards

Housing rehabilitation often involves lead paint remediation. Lead paint is common in older housing, namely homes built before 1980. Older homes are more likely to be in LMI areas. The Department of Planning and Community Development works with federal, state, and local agencies to integrate leadpaint hazard reduction measures into housing policies and programs, including child welfare agencies. The Department fully implements de-leading procedures and protocols as required and directed by HUD.

Traditionally, Framingham has addressed lead hazards through the City's rehabilitation program. The Health and Inspectional Services Department and the Building Department test rental units for lead upon the request of tenants with children under six years of age, tenants who suspect lead paint in a dwelling unit predating 1978, or if a child's test shows elevated blood levels. The Health and Inspectional Services Department works closely with the Massachusetts's Department of Public Health's (DPH) Childhood Lead Poisoning Prevention Program (CLPPP).

If there is a potential lead-based paint hazard, appropriate remedial action is taken as part of the homeowner rehabilitation work and conducted in accordance with federal regulations. A certified contractor is responsible for the remediation procedures. The Community Development office distributes the EPA/HUD "Protect Your Family from Lead in Your Home" pamphlet and provides information to every rehabilitation loan recipient. Lead safe work practices are required for all projects, even those that do not involve lead remediation. Although the rehabilitation program will be discontinued in FY25, there are three prior projects nearing completion that include lead remediation. The city will consider reinstating the rehabilitation program in future years and/or limiting the application criteria to lead remediation cases.

How are the actions listed above integrated into housing policies and procedures?

In Framingham, lead paint testing is conducted on each property built prior to 1978 that is assisted with federal funds. These homes have the potential to contain lead paint, which was not banned until 1978. There is a significant chance that low to moderate income renters may live in older, poorly maintained buildings, which increases the risks associated with lead paint. Lead risk assessments are completed for all housing units receiving assistance through CDBG and HOME. When conditions are found which

indicate a potential lead-based paint hazard, appropriate remedial action taken and all lead work is conducted in accordance with federal regulations and performed by a certified contractor. As mentioned previously, the Health and Inspectional Services Department collaborates with the DPH to share information and resources on LBP hazards.

SP-70 ANTI-POVERTY STRATEGY

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The purpose of the Anti-Poverty Strategy is to establish goals that help individuals and families rise out of poverty and into a better quality of life. To ensure success, Framingham continues to allocate the maximum allowable amount of funding (15 percent of yearly CDBG allocation) to public services. Public Service programs can range from workforce development to education services, childcare, and job readiness, with emphasis on the youth population. Through the implementation of the Strategic Plan, the City strives to make an impact on the reduction of the number of families with incomes at/below the area's poverty level. The city also plans to use its membership in the West Metro HOME Consortium to dedicate HOME funds to assisting low-income households transition out of poverty through programs such as rental assistance and new affordable unit production.

There are several anti-poverty programs and services offered by local/regional providers within Framingham. While the City's efforts have meaningfully impacted households transitioning out of poverty, there are other agencies supported by CDBG that specialize in addressing this issue. The region's anti-poverty agency, SMOC, has a number of resources that assist households in moving toward self-sufficiency:

- Adult addiction and mental health service programs rooted in behavioral health;
- Housing assistance and advocacy services such as an alternative rental voucher program, appliance management program, a heating system repair/replacement program, a fuel assistance program, and a home modification loan program;
- Commercial and multi-family weatherization services;
- Job training and workforce development through the Mobile Stabilization Team, Joan Brack Adult Learning, the Young Parent Program, and the Green Jobs Academy;
- The WIC (Women, Infants & Children) Nutrition Program;
- The Young Adult Residential and Case Management Program;

- The Family Self-Sufficiency and Family Unification Programs; and
- Scattered site and rental housing opportunities including Mainstream Housing, Massachusetts Rental Voucher Program (MRVP), Single Adult Emergency Housing, emergency housing for women/victims of domestic violence, and Housing Opportunities for People with AIDS (HOPWA).

The Economic Development and Industrial Corporation and the Department of Planning and Community Development assist Downtown Framingham Inc. by administering CDBG funds for business development initiatives, especially activities to attract and maintain businesses to the Downtown. One such program is the Downtown Commercial Sign & Façade Program. The fundamental goal for the Downtown continues to be the expansion of economic opportunities for LMI residents and employers. The City is unceasingly trying to find practical ways for services and resources to help reverse the effects of poverty through:

- Development of an inventory of municipal services that impact and improve the quality of life of poor people as well as chances for self-advancement and self-sufficiency;
- Convening of a task force of key leaders to examine the feasibility for policy change; and
- Creating a strategy, campaign, and timetable for bringing about practical, incremental change.

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

Poverty-reducing programs and policies are coordinated with this Consolidated Plan because they are incorporated into the programmatic requirements, funding allocation structure, and goals for 2026- 2030. The city will provide 15 percent of its CDBG allocation to public services, with funds being used to support local non-profits in providing affordable housing, job training and education, and concomitant health and wellness activities. The City's anti-poverty efforts complement its plans to preserve and improve existing affordable housing by providing housing stability and resources for LMI households. Framingham will continue to pursue a strategy in line with this Consolidated Plan to reduce the number of households with incomes below the poverty line through actions that include the following:

- Formulation and implementation of policy regarding preference to housing clients in CDBG funded public service activities;

- Studying and devising policies contingent upon comprehensive service planning and maximum cross enrollment of housing clients;
- Initiating inventory of municipal services and policies affecting the poor including such activities as family self-sufficiency programs of Framingham Housing Authority and South Middlesex Opportunity Council (DHCD Regional Rental Assistance Contractor); Head Start (SMOC); and workforce development initiatives;
- Renewing efforts by the City to enforce provisions of Section 3 of the Community Development Act; and
- Developing consciousness-raising programs targeted to municipal officials.

SP-80 MONITORING

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements.

The City of Framingham conducts monitoring reviews to determine whether programs supported by HUD funds are being carried out in accordance with the Consolidated Plan and federal regulations in a timely manner. Monitoring is conducted on a regular basis (at least once a year) to ensure that statutory and regulatory requirements are being met. This includes efforts to ensure long-term compliance with housing codes, particularly in terms of housing rehabilitation, homebuyer assistance, and other housing development activities.

Pre- and post-inspections are completed by staff of the housing rehabilitation program who have knowledge of codes and CDBG/HOME program requirements. The City then assesses progress toward client benefit goals within the timetables cited in the Consolidated Plan and Annual Action Plan. Reporting forms similar to Consolidated Plan tables are used to measure performance relative to goals.

Monitoring by the Department of Planning and Community Development shall include review to ensure that information is being submitted to a HUD cash and management information system, and that information is correct and complete. Community Development staff will meet with designated provider agencies (formal sub-recipients and others) to review the development status of planned projects including timeliness of

expenditures. Documentation of status will be sought through quarterly reports and on-site visits. The Department, in cooperation with local sub-grantees, will identify significant variances from planned performance targets and compliance deficiencies. Technical assistance will be given where a) required and b) possible. Phased corrective action plans will be formulated as required.

Expected Resources

AP-15 EXPECTED RESOURCES - 91.420(B), 91.220(C)(1,2)

Introduction

The CD Department plans to expend funds in the areas of economic development, public facilities, administration, and public services during PY2026. Staff monitor federal, state, and local opportunities that bring resources into the community, including Opportunity Zone (OZ) and Housing Choice designation requests. These resources provide vital economic development opportunities in the Downtown by creating new revenue streams to leverage against CDBG. The City also approves applications for tax credits from developers.

Framingham uses its CDBG allocation to address identified needs, leveraging private, state, and local municipal funds to accomplish this goal. HOME funds – distributed through the WestMetro Consortium – are a common leveraging tool. Program income from past Housing Rehabilitation loans have been satisfied with a combination of CDBG and HOME funds. Collected program income increases HUD allocations and further facilitates the Department's work. CDBG loan repayments supplement the Housing Rehabilitation's budget line item, while HOME loan repayments augment the budget for all planned HOME projects.

The CD Department leverages municipal general pool funding for the salaries of staff administering the programs. As part of their work, staff evaluate, and process grant applications received for CDBG funding. Approximately \$6 million in external funds were leveraged against CDBG funding according to recent applications.

Anticipated Resources

Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
		Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
Public-Federal	Administration and Planning Economic Development Public Facilities Public Services	\$495,542	X	X	\$495,542	\$0	Funds are expected to be allocated from annual allocation as follows: Public Services (15%): \$74,300 Non-Public Services: \$322,142 Administration (20%): \$99,100

TABLE 24 - EXPECTED RESOURCES – PRIORITY TABLE

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

Framingham's CDBG funds are usually matched with private, state and local resources to make activities possible, this is particularly true concerning public services and their 15 percent cap. Recipients of CDBG funds must demonstrate funding leverage through the request process. An example of fund leveraging is the CDBG Sign and Façade improvement program, which reimburses businesses or property owners a portion of the total cost. The Department of Planning and Community Development also leverages staff administrative and activity delivery costs against municipal general pool funding to support service delivery. Public Facilities improvement costs often exceed the total cost, causing a reliance on local/state capital funds to complete projects.

If appropriate, describe publicly owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City does not plan to use publicly owned land or property to address needs identified in this Consolidated Plan.

Discussion

Framingham actively seeks opportunities to leverage local and state funding with federal CDBG funds for the preservation of affordable housing, improvement of social services, public infrastructure/facility upgrades, and for assistance to businesses and labor force training. It has proven very difficult in the past years to expand programming due to the City's small CDBG allocation.

Annual Goals and Objectives

AP-20 ANNUAL GOALS AND OBJECTIVES

Goals Summary Information

Specific project goals over the upcoming program year as noted by the CD Department include:

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2026	2027	Non-Housing Community Development	Jurisdiction	Public Services	CDBG: \$74,300	Public service activities to address low/moderate income housing benefit: 400
2	Economic Development	2026	2027	Non-Housing Community Development	Jurisdiction	Economic Development	CDBG: \$180,000	Facade treatment/business building rehabilitation: 4 businesses Microenterprise Assistance Program: 10 businesses Business technical assistance: 130 businesses
3	Public Facilities	2026	2027	Non-Housing Community Development	Jurisdiction	Infrastructure	CDBG: \$56,115	Public facility or infrastructure activities other than low/moderate income housing benefit: 10,000 persons
4	Administration	2026	2027	Administration	Jurisdiction		CDBG: \$99,100	Program administration that equitably allocates funding to the benefit of low- and moderate- income residents

Goal Descriptions

	Goal Name	Goal Description
1	Public Services	Improve the quality of life for low and moderate-income people by subsidizing with CDBG funding the provision of public services.
2	Economic Development	Enhance the quality of life for low- and moderate-income people by improving economic conditions for small businesses in Downtown Framingham.
3	Public Facilities	Upgrade public infrastructure to prolong the durability of local facilities (streets, sidewalks, parks, public facilities) and strengthen neighborhoods that primarily serve low- and moderate-income residents, making them accessible to people with disabilities.
4	Administration	Administer and manage the CDBG program.

AP-35 PROJECTS³³

Introduction

The following projects reflect goals and priorities outlined in the 2026-2030 Consolidated Plan for Public Services, Downtown Improvements/Economic Development, and Public Facilities.

#	Project Name
1	Public Services
2	Economic Development/Downtown Improvements
3	Public Facilities
4	Program Administration

TABLE 26 – PROJECT INFORMATION

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

CD Department staff prioritize those allocations that address underserved needs. Projects are analyzed and chosen contingent upon meeting the overarching goals and objectives set in the Consolidated Plan. The Citizen Participation Process, department meetings, consultation with the CDBG Program Manager, and data collected during the Needs Assessment and Market Analysis are the basis of allocation priorities. LMI households, special needs populations, and those who are homeless/at risk of homelessness are disproportionately in need of CDBG activities, so projects supporting them are prioritized.

There have been several issues when trying to address the underserved in the region, including lack of alternative funding sources, the high cost of land development and property, and municipal policies. The following projects offer faster solutions to improve the housing supply, support businesses, and serve LMI populations, because they have the capacity to deliver and have a history with the program.

Administration for the CDBG program requires up to a 20 percent portion of the total allocation. This portion covers the management and regulatory costs of the program.

³³ 91.420, 91.220(d)

AP-38 PROJECT SUMMARY

Project Summary Information

Public Services:

- **Framingham Community Connections:** delivers a summer work program that employs 30 teens (ages 14 to 17) who are from low- to moderate-income Framingham households.
- **I Believe Academy:** offers after-school basketball and math tutoring programs for children.
- **MetroWest Mediation Services:** provides conflict resolution and training to facilitate peaceful resolution of disputes for community members.
- **Framingham Adult ESL Plus:** Framingham Adult ESL Plus has free English-as-a-Second Language classes, training, and development for adults (ages 18 - 85) who are limited English speakers. The program is to facilitate their integration into the community.
- **Massachusetts Alliance of Portuguese Speakers (MAPS):** serves mostly low-income residents transitioning Portuguese speakers so they become more self-sufficient.
- **Literacy Unlimited:** teaches basic reading, writing, and computational skills to illiterate and learning-disabled adults on a one-to-one basis and in groups.
- **Circle of Hope:** maintains a partnership with the Clinton House Family Shelter and Pearl Street Family Shelter to provide homeless individuals clothing and necessities in order to preserve and enhance overall health and personal dignity.
- **Big Brothers Big Sisters:** supports children in the community through individualized mentoring programs.

Public Facilities:

- **MetroWest YMCA:** is dedicated to providing programs and services that build healthy spirit, mind, and body for all.
- **Advocates:** provides comprehensive services for people facing developmental, mental health, or other life challenges

Economic Development/Downtown Improvements:

- **Downtown Framingham, Inc.:** the CDBG Technical Assistance Program targets the business district and surrounding residential neighborhoods, where 66 percent of residents have low or moderate incomes.
- **Seabra Foods:** the City has committed \$100,000 a year to support the relocation of the Seabra Foods grocery store to Downtown Framingham. This relocation will better serve residents of this area. The City is currently working to apply for a Section 108 loan to help fund this project.

1	Project Name	Public Services
	Target Area	Local Target Area
	Goals Supported	Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$74,300
	Description	Improve the quality of life for low and moderate-income people by subsidizing with CDBG funding the provision of public services
	Target Date	6/30/27
	Estimate the number and type of families that will benefit from the proposed activities	Public services will provide assistance to approximately 400 low- and moderate-income households in Framingham.

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	Location Description	The target area is South Framingham.
	Planned Activities	CDBG funds will be spent on services to address hunger, after school programs, adult ESL and literacy, small business development, summer jobs for youth, and essential services to homeless families.
2	Project Name	Economic Development
	Target Area	Local Target Area
	Goals Supported	Economic Development
	Needs Addressed	Economic Development
	Funding	CDBG: 180,000
	Description	Enhance the quality of life for low- and moderate-income people by improving economic conditions for small businesses in Downtown Framingham. Upgrade the business district, expand economic opportunities for residents and improve community appearance and livability.
	Target Date	6/30/27
	Estimate the number and type of families that will benefit from the proposed activities	The impact of CDBG funds into Downtown improvements and economic development activities will be on 4 businesses via facade treatment and business building rehabilitation and on 130 businesses via technical assistance.
	Location Description	South Framingham is the target area.
	Planned Activities	CDBG funds will be used to assist Downtown Framingham, Inc. to provide technical assistance to small businesses located within the Downtown commercial business district and South Framingham, sign and facade improvement to businesses located within this district. All of these businesses target low- and moderate- income residents. Additionally, these funds will support the relocation of a grocery store to the Downtown.
3	Project Name	Public Facilities
	Target Area	Jurisdiction
	Goals Supported	Public Facilities
	Needs Addressed	Public Facilities
	Funding	CDBG: \$56,115
	Description	To improve public facilities and infrastructure that serve low- and moderate-income neighborhoods, enhancing quality of life and promoting neighborhood vitality.
	Target Date	6/30/27
	Estimate the number and type of families that will	The impact of CDBG funds into public facilities will benefit 10,000 persons.

	benefit from the proposed activities	
	Location Description	South Framingham is the target area.
	Planned Activities	The funds will be used to repair and renovate a group home for 8 adults with intellectual disabilities and create a place-based food insecurity hub, allowing more families to be served by the YMCA's programming.
3	Project Name	Program Administration
	Target Area	Jurisdiction
	Goals Supported	Administration Economic Development Public Facilities Public Services
	Needs Addressed	N/A
	Funding	CDBG: \$99,100
	Description	To administer the CDBG program effectively and equitably, ensuring that all members of the community can participate in or benefit from program activities
	Target Date	6/30/27
	Estimate the number and type of families that will benefit from the proposed activities	CDBG funds will be spent on public services, public facilities, and economic development/Downtown improvements.
	Location Description	The City will expend funds to services that cater to low- and moderate- income households and address the goals of the Consolidated plan and the AAP.
	Planned Activities	The funds are for the administration and planning costs of the CDBG program only. No more than 20 percent of the grant allocation and program income earned can be allocated for administration.

AP-50 GEOGRAPHIC DISTRIBUTION³⁴

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

The City expends most CDBG funds in areas with highest concentrations LMI residents. See [Map 5. Low- and Moderate-Income Households](#) for an LMI population map by census tracts.

Geographic Distribution

Target Area	Percentage of Funds
Southeast Framingham Neighborhood	33.33%
Downtown Framingham	33.33%
Low- and Moderate-Income Census Tracts/ Census Tracts Greater than 51% Low Mod	33.33%

TABLE 27 - GEOGRAPHIC DISTRIBUTION

Rationale for the priorities for allocating investments geographically

The city will continue to direct federal resources, to the greatest extent possible, to areas with the greatest concentrations of low- and moderate-income residents. The basis for allocations of federal resources identified in this plan was predicated upon a comprehensive analysis, needs assessment and extensive public outreach further described in this document to identify priority categories and geographic preferences to meet the priority needs of the community.

Boundary Lines: **Southeast Framingham Neighborhood**

North Boundary: Mass Bay Transit Authority (MBTA) Railroad Tracks

East Boundary: Natick/Framingham Line

Southeast Boundary: Sherborn Line

³⁴ 91.420, 91.220(f)

West/Southwest Boundary: Bishop/Blandin Avenue with Route 135/Waverly Street, New Haven/Hartford/New York Railroad track to Sherborn Line

Census Tracts and Blocks: 383102.1, 383102.2, 382101.1

Approximate concentration of low and moderate income: 80%

Needs: Neighborhood stabilization and housing improvement, improved landscaping and street scape, improved pedestrian/bicycle access, access to public assets, elementary school, access to financial, medical pharmacies and fresh and healthy foods, limited access to public transportation, employment opportunities, lack of wayfinding signage, handicapped accessible sidewalks, public services, improved streets and sidewalks, accessible sidewalks, storefront improvements, and affordable housing.

Major Assets: Major assets include Mary Dennison Park, Beaver Dam Brook, walkability to the Downtown and the commuter rail, and access to certain services for LMI, minority, ESL, and other underserved groups. The City can capitalize on what is in the area's proximity and improve current programming in this respect.

Boundary Lines: **Downtown Framingham district**

- The area along Rte. 126 and Rte. 135 within Census Tracts 3833, 3834, 3831.02, and 3831.01

Approximate concentration of low and moderate income: 73%

Needs: Dilapidated and vacant storefronts, safety concerns, technical assistance for small businesses, employment opportunities, neighborhood stabilization and housing improvement, parking improvements, pedestrian bicycle access, public services, employment opportunities, affordable housing, lack of wayfinding signage, workforce development, and improved access for people with disabilities.

Major Assets: Major assets include access to public transportation, Memorial Hall, the Public Library, the Boys and Girls Club, the Police Station, and multi-cultural businesses. The City can capitalize on what is in the area's proximity and improve current programming in this respect.

Characteristics: Rental housing is the most common housing type, with older units and a higher likelihood of units in disrepair due to higher turnover, absentee landlords, and lower tenant incomes. Older housing is at higher risk of lead-based paint. Physical deterioration, receivership properties, foreclosed properties, and vacancy are also more likely.

Abandoned/blighted properties are due in large part to the difference between incomes and rent, as well as absentee landlords. The majority of these tracts have been targeted for economic revitalization efforts and have representative body to advocate for their needs. Many tracts are accessible to goods and services including new housing units, the commuter rail, and other major transportation routes. The tracts are near the two federal Opportunity Zones, the NRSA, and the Southeast Framingham neighborhood.

Boundary Lines: **Low- and Moderate-Income Census Tracts (Greater than 51% low- and moderate-income)**

CDBG Grantee information available from HUD stated that the City of Framingham as a whole is experiencing a 46.2 LMI percentage rate. HUD's LMI Area Data based on 2016-2020 ACS estimates stated that following 17 Census block groups are greater than 51 percent LMI:

- Tract 3831.01 Block Group 1 – 75.5% LMI, Block Group 2 – 83.1% LMI
- Tract 3831.02 Block Group 1 – 76.4% LMI, Block Group 2 – 91.9% LMI
- Tract 3832 Block Group 1 – 91.9% LMI, Block Group 3 – 67.3% LMI
- Tract 3834.01 Block Group 1 – 76.8%
- Tract 3834.02 Block Group 1 – 56.9% LMI, Block Group 2 – 64.6% LMI,
- Tract 3835.01 Block Group 1 – 54.5% LMI, Block Group 2 – 78.0% LMI
- Tract 3835.02 Block Group 1 – 58.8% LMI, Block Group 3 – 66.2% LMI
- Tract 3836 Block Group 2 – 67.5% LMI
- Tract 3839.04 Block Group 3 – 52.4% LMI, Block Group 4 – 54.4% LMI
- Tract 3840.03 Block Group 3 – 67.9% LMI

Needs: Housing Rehabilitation, Public Facilities, Economic Development and Public Services.

Major Assets: Public Service activities for LMI housing benefit, business technical assistance façade treatment, infrastructure activities, housing rehabilitation, code enforcement, and foreclosed property care.

Characteristics: Rental housing is the most common housing type, with older units and a higher likelihood of units in disrepair due to higher turnover, absentee landlords, and lower tenant incomes. Older housing is at higher risk of lead-based paint. Overcrowding, physical deterioration, receivership properties, and foreclosed properties are also more likely. Abandoned/blighted properties are due in large part to the difference between incomes and costs of living/rent. The majority of these tracts have been targeted for

economic revitalization efforts. Many tracts are within walking distance to the Downtown, the commuter rail, and or other major transportation routes. A portion of the tracts are within the two federal Opportunity Zones and are part of the NRSA.

Discussion

The City actively works to represent everyone equally, but designates these areas as geographic priorities because of their demographics and household traits. Each of these areas were consulted regularly throughout this Consolidated Plan and AAP process.

AP-85 OTHER ACTIONS³⁵

Introduction

The Annual Action Plan activities and goals coincide with the priorities identified within the Consolidated Plan. The activities selected for Year 1 funding are those projects that are ready to proceed, able to make immediate impact to low- and moderate-income persons. Eligible projects selected through the Planning process included investment in capital needs including public streetscape improvements, and public facilities. Eligible public service activities were selected through a formal solicitation process, which priorities program to best addressed identified needs.

The City of Framingham is working continuously to serve low- and moderate-income populations and develop strategies to address their needs. Common obstacles are funding, expenses associated with development, limited land, and legislation. These forces, and others, make it difficult to help residents most in need, revitalize the neighborhoods, and improve quality of life. Framingham continues to work toward its stated goals using strategies and projects outlined in this AAP. Additionally, the city is taking an intentional approach to alleviate climate change effects on Environment justice communities through the technical assistance received by the Enterprise Communities, the inclusion of public facility projects needing to think about the effects of their projects on EJ communities within FEMA's multiple hazard mitigation plan.

Actions planned to address obstacles to meeting underserved needs

The greatest obstacle to addressing unmet need is the lack of resources. The City will seek to maximize the resources available in furtherance of the Year 1 activities.

Plans to address obstacles to meeting underserved needs include:

1. Encourage local housing providers to cross-refer and enroll their clients in self-improvement programs (education, employment, training and economic empowerment/development initiatives) by: Formulating immediate policy regarding CDBG assisted activities, giving preference to the enrollment of housing program clients (rental assistance recipient, transitional housing residents, shelter residents) in CDBG supported educational /training/employment generating activities.

³⁵ 91.420, 91.220(k)

2. Sustainability Coordinator and CD Coordinator continuously seeking environmentally friendly solutions in EJ neighborhoods.

Actions planned to foster and maintain affordable housing

The greatest obstacle to meeting Framingham's underserved housing needs continues to be the availability of developable land, money for creating new affordable housing for LMI households, lack of housing vouchers for households on fixed incomes. The ability to preserve and create housing to meet the need depends on available land and buildings, funding/financial resources, public awareness, political will, organizational resources, laws, regulations, policies, and programs. The City will continue to engage its experienced housing staff in addressing these barriers. The City will also continue to support the FHA and SMOC's (the City's Community Housing Development Organization (CHDO)) range of housing and supportive services for local clients where feasible, seeking their expertise in major housing matters. Framingham adheres to the recommendations in its Housing Plan and those of its Fair Housing Committee as well, using them as valuable resources in the face of affordable housing obstacles. With the enactment of the CPA in Framingham, the Community Preservation committee is creating a plan to maintain affordable housing. The State of MA has mandated multifamily, by-right zoning in all communities or surrounding communities with MBTA transportation service. Framingham is an MBTA community and is working towards compliance by the Dec. 31 deadline. The state also passed a new law mandating accessory dwelling units by-right in single-family zones in all communities. The deadline to pass new zoning is February 2025. The Housing Authority received HOME-ARP funds to assist with the ongoing Carlson Crossing project. This project will add 7 fully accessible ADA units as well as renovate 178 units. City has provided housing mitigation funds, FY 22 CDBG funds, and HOME funds to the project. The department is currently working on a Housing Plan which has not been updated since 2014.

Actions planned to reduce lead-based paint hazards

The Department of Planning and Community Development will continue to work with federal, state, and local agencies to integrate lead paint hazard reduction measures into housing policies and programs, including child welfare agencies. The Department fully implements de-leading procedures and protocols as required and directed by HUD.

Lead paint testing is conducted on each property built prior to 1978 with assistance of federal funds. Risk assessments are completed for all units receiving assistance through the CDBG and HOME programs. If there is a potential lead-based paint hazard, appropriate remedial action is taken as part of the homeowner rehabilitation work and conducted in accordance with federal regulations. A certified contractor is responsible for the remediation procedures. The Community Development office distributes the EPA/HUD "Protect Your Family from Lead in Your Home" pamphlet and provides information to every rehabilitation loan recipient.

The City of Framingham conducts lead hazards assessments on all of the units funded by CDBG funds. All of the units rehabbed this year had some lead abatement work that needed to be done. The CDP department adheres to state and federal lead laws during projects. The City follows these steps to remediate lead in local homes when their occupants are eligible for housing rehabilitation services:

- Housing consultant reviews for the projected cost of rehabilitation work.
- The consultants request lead testing if the projected cost is \$5K or more for homes built before 1978.
- If the home tests positive for lead contamination, lead paint containment, or full remediation occurs according to applicable laws.
- The department or a partner funds all lead and housing rehabilitation work. For the past several years, the department has worked with a certified inspector, who conducts testing, risk assessment, and clearance. The department verifies the state certifications of all selected contractors. Homeowner beneficiaries of lead work receive pamphlets and flyers educating them about the process and the risks associated with lead. If remediation plus rehab costs exceed allowable cap for the rehabilitation program, the department works with the homeowner to apply to MassHousing's Get the Lead Out Funds. The city drafted an application to apply for the lead hazard control grant. Additionally, the city is offering the MassHousing Get the Lead Out grant as part of its services to families that do not meet the income eligibility requirements for CDBG.

Actions planned to reduce the number of poverty-level families

The City is unceasingly trying to find practical ways for services and resources to help reverse the effects of poverty for families through:

- 1) Collaboration with public service providers through the MetroWest Housing Coalition and the Framingham Community Partners. Sharing and consolidating resources in several languages.
- 2) Advocate within city hall for the local service providers in an effort to provide more effective service.
- 3) Formulation and implementation of policy regarding preference to housing clients in CDBG funded public service activities.
- 4) Studying and devising policies contingent upon comprehensive service planning and maximizing cross

enrollment of housing clients. 5) Zoning changes mandated by the state will allow for more low-income residents to find housing.

Actions planned to develop institutional structure

Framingham continues to work on the following to develop their institutional structure:

1. Incorporate citizen participation into departmental planning process;
2. Establish clear goals in contracts for public service agencies and review them closely at monitoring visits;
3. Collaborate on public education campaigns that raise awareness about important community concerns;
4. Continue all current programming and add new partnerships that enhance them;
5. Partner with organizations focusing on housing for low- and moderate-income households; and
6. Maintain staff involvement on local committees and boards.

Actions planned to enhance coordination between public and private housing and social service agencies

Enhanced collaboration between private and public housing and social service agencies will continue to be through identifying openings in CDBG-funded educational programs. A system of preferential enrollment is used in a portion of these slots for clients of rental assistance, emergency shelters, transitional housing and related affordable housing programs. Using this method, focus can be directed to maximizing enrollments. The City maintains a policy requiring affordable housing developers to cross-refer and cross-enroll. The City has a policy to maintain 13% affordability, 3% above the state requirement of 10%. Developers are encouraged to keep this affordability rate. Convene providers to compile information on supportive services and the educational, training, and advancement components in public/private institutions; • Circulate this information to providers • Ensure that the MOU between homeless provider and City is being followed that states that the agency will provide case management and self-sufficiency services to clients using a Tenant Based Rental Assistance voucher • Providers of Affordable Rental Housing Assistance programs in Framingham, the Framingham Housing Authority (FHA) and the South Middlesex Opportunity Council (SMOC) operate family Self-Sufficiency programs (FSS) • The Community Development program staff encourage all providers of CDBG supported services to inform their clients of available of FSS opportunities

Discussion

Framingham undertakes activities in coordination with other municipal policies, programs, and expenditures, particularly the federal HOME program. City staff work in tandem with citizens, other municipal departments, and the public and private sectors to reduce poverty, eliminate barriers to affordable housing, diminish LBP hazards, address obstacles to meet the underserved, enhance coordination, and enhance the institutional structure. The City coordinates federal and state funds for LMI individuals and forwards efforts to reduce the number of those in poverty by improving the overall quality of life through CDBG projects.

Program Specific Requirements

AP-90 PROGRAM SPECIFIC REQUIREMENTS³⁶

Introduction

The City of Framingham’s CDBG funds from the U.S. Department of Housing and Urban Development (HUD) finances a series of projects primarily in South Framingham but also support projects that are community wide. For each institutional project, the City enters into a contract with nonprofit agencies or municipal departments. In the case of housing rehabilitation assistance that helps low- and moderate-income homeowners repair their properties in Framingham, those clients also sign an agreement with the City. Below are the key provisions in the promissory notes signed by them. The entire principal shall be forgiven on (determined date) unless one or more of the following shall have occurred:

1. Borrower is no longer the legal owner of the property; or
2. Borrower no longer lives at the property as her primary residence; or
3. Borrower has rented, leased or otherwise allowed other parties to reside at or use the property without the express written consent of the City through the Community Development Department; or
4. Borrower has refinanced underlying mortgages/liens and taken cash out of the property without the express written permission of City.

Upon the occurrence of any of the above events, the principal sum shall immediately become due and payable to the Community Development Department or such other place as the City may designate.

Community Development Block Grant Program (CDBG)³⁷

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed	0
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan	0

³⁶ 91.420, 91.220(l)(1,2,4).

³⁷ Reference 24 CFR 91.220(l)(1).

3. The amount of surplus funds from urban renewal settlements	0
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.	0
5. The amount of income from float-funded activities	0
6. Total Program Income	0

Other CDBG Requirements

1. The amount of urgent need activities	30%
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. <i>Overall Benefit</i> - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan.	70.00%

Discussion

Please direct questions and comments to:

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