

# Town of Framingham Fiscal Year 2017 Annual Action Plan



CDBG & HOME Programs  
2nd Year of the 2016-2020 Five Year Consolidated Plan

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**DRAFT**

# Town of Framingham

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## Executive Summary

### Introduction

Every year, the Town of Framingham's Community Development Department (CDD), an arm of the Community and Economic Development Division, presents a vision for its work in the community in an annual action plan. This fiscal year 2017 annual action plan enshrines that blueprint as an assessment of goals and barriers CDD expects to encounter in achieving some very ambitious objectives in the community. What could be deemed lofty goals for others is CDD's proud mission as it scours the community in search of opportunities to increase the affordable housing pool, fund a diverse group of nonprofit agencies, seek solutions for dissipating poverty, upgrade the aging housing stock and assure residents' well-being.

CDD pursues its mission in collaboration with various municipal, private, public, nonprofit and other partners. In the current fiscal landscape of municipalities stretching a finite number of dollars to assist residents and enrich lives, CDD's work is defined by fund leveraging, relationship building and targeted investing. It maximizes community linkages and financial resources as it explores all means available at its disposal to better the Town of Framingham. Synergy serves as the backdrop of its work as the department enters the 42nd program year spanning from July 1, 2016, to June 30, 2017, to expend CDBG funds aiming to fulfill the key goals outlined below:

1. Arrest deterioration in the existing housing stock and stabilize residential neighborhoods by assisting property owners with rehabilitation.
2. Improve public infrastructure that will prolong the durability of public facilities that primarily serve low and moderate-income residents.
3. Increase the quality of life for the Town's low and moderate-income residents by assisting with the provision of public services.
4. Raise the economic conditions for small businesses in South Framingham.
5. Enhance the quality of life for low and moderate-income people by improving the technical capacity of Town government to assist residents.
6. Administer the CDBG program effectively and equitably to ensure that as many residents as possible benefit from program activities.

7. Implement economic opportunity initiatives to
  - Support workforce and asset development.
  - Improve Downtown Framingham business areas.
  - Expand economic opportunities for residents within Downtown Framingham.
  - Meet needs that enhance living condition for under-served groups.
  - Improve community appearance and livability.
  - Foster a suitable living environment for residents with low or moderate-income in Downtown Framingham.
  - Develop additional dwellings for underserved groups.
  - Support programs that develop and maintain affordable housing units.
  - Provide decent and affordable housing for residents in Downtown Framingham.

With these guiding principles, CDD administers two grants for the US Department of Housing and Urban Development (HUD): the Community Development Block Grant (CDBG) and HOME Improvement Partnership Program (HOME). CDD limits expenditures to low- and moderate-income residents and areas, as mandated by HUD. Through CDBG, CDD supports housing renovation, social service programs, public facilities improvements, and economic development. HOME funds are used primarily to rehabilitate, preserve and develop affordable housing in the community.



## Table of Contents

Executive Summary.....	1
Uses of Funds .....	4
Past Performance.....	8
Lead & Responsible Agencies.....	12
Consultation .....	14
Participation.....	22
Expected Resources .....	28
Annual Goals and Objectives .....	31
Projects .....	33
Project Summary.....	35
Geographic Distribution.....	40
Other Actions .....	44
Program Specific Requirements.....	48
Attachments.....	50

## Uses of Funds

This section of the action plan describes specifically how the town intends to use its grant allocations to achieve community development, housing, and public service goals. In FY2017, on the CDBG program, the Town of Framingham will expend \$106,546 in administrative costs at HUD's mandated administration cap (20% of the sum of Entitlement Grant: \$502,731 plus anticipated program income for Year 42 of \$30,000). Similarly, \$79,909 (15%) in CDBG funds will be spent on public services in FY2016, exactly at HUD's mandated public services cap.

### **Program income:**

During FY2017, \$30,000 in loan repayments is expected to be repaid to the town from Housing Rehabilitation Assistance Program (HRAP) clients (principal and interest repayments). All program income payments will be utilized for all grant eligible activities as funds become available. Program income moneys will not flow to a revolving loan fund.

**SUMMARY of FY2017 CDBG GOALS, RESOURCES and PROSPECTIVE USES**

**USES OF FISCAL YEAR 2017 CDBG FUNDS**

<b>CDBG Funding Sources</b>	<b>FY2016 Budget</b>	<b>FY2017 Program Goals</b>		
<b>Entitlement grant:</b>	\$502,731	1. Arrest deterioration in the Town's existing housing stock		
<b>Program income:</b>	\$ 30,000	2. Improve public infrastructure and facilities that primarily serve low and moderate-income residents		
		3. Improve quality of life by assisting with the provision of public services		
<b>TOTAL AVAILABLE:</b>	\$532,731	4. Improve economic conditions for small businesses in South Framingham		
\$79,909 proposed for public services is equal to HUD's 15% public services cap		6. Administer the CDBG program effectively and equitably		
		7. Continue to meet the goals & strategies established in the 2016-2020 Consolidated Plan		

Uses		Target Output	People Served	Timetable
Housing rehabilitation:	\$164,103	4-7 dwellings to be improved	16-20 (100% LM)	By 6/30/17
Code enforcement:	\$63,000	400 inspections in eligible areas	21,457 (51+LM)	By 6/30/17
Public facilities:	\$49,920	3 facilities to be improved	190 (51+ LM)	By 6/30/17
Public services:	\$79,909	Up to 400 people to be served	400 (100% LM)	By 6/30/17
Downtown improvements:	\$69,253	40 businesses to receive technical and other assistance	17,000 (66% LM)	By 6/30/17
Administration:	\$106,546	-	-	-
TOTAL USES:	\$532,731		(99% LM)	

#### SUMMARY OF HOME FY2017 FUNDS

HOME FUNDING (Projections Based on FY2016 Allocations): \$212,922			
Program Activity:	Design:	Units Served:	Amount:
<b>AFFORDABLE HOUSING DEVELOPMENT FUND POOL: \$212,922:</b>			
<ul style="list-style-type: none"> <li>Housing Rehabilitation Assistance Program</li> </ul>	Deferred no-interest loans to income eligible property owners in the Target Areas.	3-5	\$153,656
<ul style="list-style-type: none"> <li>CHDO development set-aside</li> </ul>	Assistance for development	TBD	\$32,926
<ul style="list-style-type: none"> <li>CHDO operations set-</li> </ul>	Operational support	TBD	\$10,975

aside			
<b>ADMINISTRATION: \$15,365</b>			
<ul style="list-style-type: none"> <li>Framingham HOME program administration</li> </ul>	Administration and planning costs for local HOME projects	N/A	\$15,365



## Past Performance

To ensure effective implementation of its priorities, CDD constantly monitors and evaluates for regulatory compliance in its activities. In the past year, the department has been especially focused on standardizing department practices. As a result, we created policies and procedures for various areas of operations. They include guidelines on

- Cash control
- Environmental reviews
- Financial reporting
- HOME subsidies
- Tenant based rental assistance quality inspections
- Processes for drafting consolidated plans, action plans and CAPER's
- Procurement
- Audits
- Program income drawdowns
- Project monitoring

In addition to the separate policies listed above, a detailed *Policies and Procedures Manual* records steps for staff to follow on topics ranging from Davis-Bacon prevailing wage, Section 3 requirements, complaint and dispute resolution and other subjects relevant to the department's work. These policies, vetted by HUD and senior town managers, guided how we implemented the projects and activities undertaken in fiscal year 2016.

In FY2016, CDD was engaged in the following projects achieving these accomplishments:

- Four homes were improved through the housing rehabilitation program;
- One 53-unit apartment complex was assisted for a major housing rehabilitation project;
- One public facility was improved;
- 410 code enforcement/neighborhood stabilization visits were conducted with over 80% cases resolved;
- 285 low and moderate income individuals participated in public services;
- 21 small businesses received technical assistance;
- 75 face-to-face outreach encounters took place with central business community members.

The projects were accomplished through these CDBG activity categories:

**Administration** - \$102,267 (20%) was allocated for general administration;

**Housing Rehabilitation** - \$158,868 (31%) was allocated for the Housing Rehabilitation Assistance Program to provide no interest, forgivable loans for repairs to low and moderate income property owners.

**Neighborhood Stabilization/Code Enforcement** - \$61,500 (12% ) was allocated to provide a focused multi-disciplinary municipal code enforcement program in target neighborhoods to support and stabilize them and mitigate and prevent further deterioration;

**Public Facilities/ADA** - \$11,000 (2%) was allocated for an ADA compliant grandstand and walkway, restoration of remaining area to green space and other aesthetic improvements to benefit low- and moderate-income residents;

**Public Services** - \$76,700 (15%) was allocated to support five public service agencies whose program focus supports literacy, workforce development and after-school homework assistance to the Town's immigrant low-income resident population;

**Economic Development** - \$101,000 (20%) was allocated to provide technical assistance and façade improvement grants to businesses.

The monitoring of past performance is critical to ensuring the town effectively implements activities in a manner that aligns with its goals and priorities. Thus, programs and activities are evaluated on a regular basis for effectiveness and best use of grant funds as well as staff time.



## Summary of Citizen Participation Process and Consultation Process

Throughout the program year, CDD works with the department's standing committees, town departments, and stakeholders to develop the annual action plan by identifying community needs and matching CDBG and HOME activities to meet them. Citizen input is sought during this plan development period. Once community comments are collected, CDD staff recommends the proposed annual action plan and final CDBG application to the town manager for presentation and approval to the Board of Selectmen (BoS). After the plan's approval, BoS seeks authorization to submit to HUD from town meeting. The application is submitted to HUD for its approval after authorization is obtained by BoS.

## Public Hearings and Meetings

In FY2016, CDD incorporated citizen participation through various channels that broadened the department's understanding of community needs. A public hearing was held on September 22, 2015, to solicit community comments on the Consolidated Annual Performance Evaluation Report while a needs assessment session was held with community stakeholders on December 1, 2015, to evaluate for social and municipal service gaps. The department also revived its fair housing committee on January 19, 2016, to incorporate housing education into its work; Since then, the committee has met monthly and organized a fair housing community outreach event on March 15 featuring attorneys from Suffolk Law School's Housing Discrimination Project. The Community Development Committee evaluated as well as made final decisions on proposals submitted for FY17 public service RFP's in a public hearing on January 26, 2016. The CDBG budget was presented to the Board of Selectmen on February 23, 2016, and forwarded on for voting at town meeting that day.

Beyond the outlined channels, the town developed the annual action plan through consultations with public agencies, the Framingham Housing Authority, local housing groups, non-profit agencies, social service agencies and other jurisdictions having data and knowledge on community needs following this schedule:

### Fiscal Year 2017 Annual Action Plan Schedule

Oct. 23, 2015	Request for proposals released
Dec. 18, 2015	Proposals due by 4 pm
Jan. 26, 2016	Public hearing on housing and community development funding proposals received
Feb. 23, 2016	Meet with the Board of Selectmen to secure their review, approval and authorization of a plan to apply for, receive and expend CDBG and HOME Funds in FY17
Mar. 31, 2016	Publication of the Proposed FY17 Annual Action Plan summary in the local media to initiate the public comment period for the CDBG program

Mar. 31- Apr. 21, 2016	Posting of copies of the proposed FY17 Annual Action Plan for public review at the Community Development Office, Public Library and Town website for a period of at least 21 days
Apr. 26, 2016	Annual Town Meeting approves the recommended uses of CDBG funds approved by the Board of Selectmen to apply for them as described in the FY17 Annual Action Plan

The input acquired from the action plan’s citizen participation process and the other conversations held at other points in the year with residents and various local partners informed decisions taken on FY17 allocations and helped set priorities for the fiscal year.

**Comments**

All comments from citizens regarding the Annual Action Plan are received in written form. When applicable, the Community Development Department responds within 15 days of comments’ receipt.

**5. Summary of public comments: This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.**

Please see the attached for citizen participation comments.

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

All comments and views were accepted.

**7. Summary**

See attachment A

## Lead & Responsible Agencies

### 1. Agency/entity responsible for preparing/administering the Consolidated Plan

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

Table 1 – Responsible Agencies

CDBG and HOME Administration	FRAMINGHAM	Community Development Department
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### Narrative

The Community Development Department, as part of the Community and Economic Development Division, has administered the CDBG and HOME programs since 1974 and 2006, respectively. When allocation funds are used to conduct housing rehabilitation, public facilities improvements, public services and other projects, CDD applies certain standards in evaluating applicants. Project review criteria includes

- Income and asset verification for resident applicants;

For institutional (and in some cases individual) applicants, as well, the following criteria are used:

- Compliance with statutory objectives and eligibility guidelines;
- Strength of overall concept;
- Strength of development team (experience and/or capability of proponent in respect to projects of similar nature);
- Evidence of administrative capacity to assist town in tracking long term outcomes and ensuring on-going eligibility of beneficiaries of project;
- Demonstrated need for the project;
- Benefit to the community;
- Appropriateness of scope of assistance, rehabilitation, or construction;
- Total development costs of properties in question;
- Financial viability of project;
- Extent of matching funds (25% or more sought) and other funds leveraged;
- Degree of community support for project;
- Evidence of readiness to proceed.

CDD program staff diligently reviews all applications. The nature and scope of activity to be provided, the target population to be served, and the capacity of the proposing entity are carefully examined. Proposers are asked to provide activities that serve target populations in line with program

priorities. Applications that fail to address the needs of priority target groups through appropriate activities are not supported.

The multi-level project review process includes

1. Community development program staff evaluates for statutory and regulatory eligibility, feasibility, and capacity of proponents to implement;
2. Public services activities are reviewed by the community development committee, a seven-member board representing the target area, non-profit and populations served;
3. Board of Selectmen gives approval and authorization to proceed.

### **Consolidated Plan Public Contact Information**

Not applicable



## Consultation

### 1. Introduction

The Town of Framingham collaborated with public and private housing, mental health and service agencies to enhance opportunities for residents. For example, on Dec. 1, 2015, six area nonprofits that included CDBG public service sub-recipients, the community development committee, town departments, and community residents participated in a needs assessment meeting to identify service gaps in municipal and public service agency delivery. Through an administered survey as well as presentations by town departments and participating agencies, the meeting identified community needs, how they were being met, as well as how groups could enhance coordination and collaboration.

#### **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)).**

During the year, in addition to working closely with sub-recipients, area nonprofits, town departments and other service providers to develop better coordination and collaboration, the Community Development Department also works with the Framingham Housing Authority (FHA) on goals of meeting unmet community housing needs. Other work performed by town staff and CDD partners that allow for direct impact on physical and behavioral health, substance abuse treatment and housing provision/creation are listed below:

- The Building Department stabilizes area neighborhoods by conducting code enforcement activities that inspect properties for violations through signs of neglect and blight. Homeowners are issued fines when they are out of compliance with building standards and sent information about CDD's housing rehabilitation program to make repairs.
- In FY16, the Framingham Health Department launched the Mental Health First Aid program, which trained 80 local first responders, employees and volunteers or regional non-profits, and 20 community residents to improve their mental health literacy – helping them identify, understand and respond to signs of mental illness. A central program goal was to help individuals demystify the shroud of fear and misjudgment faced by those who experience mental illnesses and cope with addiction.
- FHA and other affordable housing providers hire case management staff to assist residents with overall health, mental health, and other services. These staff persons are well connected, sitting on many joint task forces, such as the Framingham Youth Development Coalition, Suicide Prevention Task Force, Treatment Resistance Task Force, Interdepartmental Community Support Task Force (ICST), Neighborhood Stabilization Task Force and more. These task forces also have representatives from both the Police and Fire Department.

- An employee of the Framingham Board of Health and Veteran's Affairs Department, the Community Intervention Specialist troubleshoots and identifies services and resources for residents in need of emergency services from housing, SNAP benefits, health and medical care and fuel assistance.
- The Framingham Housing Authority holds wellness clinics sponsored by its tenants' associations. The clinics host visiting nurses providing senior and disabled FHA residents with blood pressure and glucose screenings, weight consults, and feedback on a variety of health issues. FHA also holds support groups for seniors from Asian and Latino communities. Led by volunteers from the Framingham Council on Aging, the group's purpose is to help residents transition to community life.

**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.**

The Town of Framingham receives no funding for homelessness prevention, which limits the scope of its prevention work. Framingham is one of 76 communities served by the Balance of State Continuum of Care led by the Department of Housing and Community Development (DHCD). Through this network, member representatives from area providers meet to coordinate how local homeless needs and the development of programs to address those needs will be carried out. Coordinated by DHCD, the member communities collect the numbers for the annual Point-in Time (PIT) count for the area. Data collected by homeless service providers in the PIT for the 76 communities identify the most critical needs for services and types of housing is analyzed by DHCD each year. An annual RFP is released in the Fall of each year for services providers in the area. Approximately \$10 million is available in State and Federal funds.

In addition to activities through the Continuum of Care, the town also provides support locally through collaborations with area partners. For example, local organization South Middlesex Opportunity Council (SMOC) has a subcontract for the Greater Boston Mobile Stabilization Team, which provides follow-up case management support to homeless and chronically homeless individuals and families who move to permanent housing in the Greater Boston and Metro West areas. Participants receive case management designed to increase their likelihood of maintaining stable housing and avoid a return to homelessness. CDD makes referrals to this service.

In the past year, we also made referrals to Program RISE, an initiative of the Justice Resource Institute delivering services in Framingham. A CDD referral to this program resulted in a homeless mother and her HIV positive child finding prompt housing support. In the next year, we also hope to partner with agencies directly involved in shelter operations, homelessness prevention and rapid rehousing, leveraging HUD funds to create alternatives for housing insecure residents.

**Describe consultation with the Continuum(s) of Care that serves the jurisdiction’s area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS**

The town of Framingham receives no Emergency Solutions Grant funds. Locally-based SMOC has received ESG prevention funding from DHCD, and CDD makes referrals to the organization should residents requiring such services visit our office.



Table 2 – Agencies, groups, organizations who participated

1	<b>Agency/Group/Organization</b>	Framingham Housing Authority
	<b>Agency/Group/Organization Type</b>	Housing PHA
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The FHA was consulted directly.
2	<b>Agency/Group/Organization</b>	South Middlesex Opportunity Council, Inc.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Victims of Domestic Violence Services-homeless Services-Health Services-Employment Services - Victims Other government - Local Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Unaccompanied youth Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	SMOC was consulted directly.
3	<b>Agency/Group/Organization</b>	Framingham Downtown Renaissance
	<b>Agency/Group/Organization Type</b>	Planning organization Business and Civic Leaders Neighborhood Organization

	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Framingham Downtown Renaissance was consulted directly.
4	<b>Agency/Group/Organization</b>	FRAMINGHAM COALITION COMMUNITY CONNECTIONS
	<b>Agency/Group/Organization Type</b>	Services-Elderly Persons Services-Persons with Disabilities Services-Employment Regional organization
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Community Connections was consulted directly.
5	<b>Agency/Group/Organization</b>	Framingham Office of Veterans' Affairs
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Persons with Disabilities Services-homeless Services-Health Services-Employment Service-Fair Housing Publicly Funded Institution/System of Care Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Needs - Veterans Homelessness Strategy Anti-poverty Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Framingham Office of Veterans' Affairs was consulted directly.

6	<b>Agency/Group/Organization</b>	MA - DHCD
	<b>Agency/Group/Organization Type</b>	Services-homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homelessness Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	MA-DHCD was consulted directly regarding Continuum of Care.
7	<b>Agency/Group/Organization</b>	West Metro HOME Consortium
	<b>Agency/Group/Organization Type</b>	Housing Planning organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Consortium was consulted regarding HOME coordination.
8	<b>Agency/Group/Organization</b>	Framingham Health Department
	<b>Agency/Group/Organization Type</b>	Services-homeless Services-Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Non-Homeless Special Needs Lead-based Paint Strategy
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Consulted with staff regarding Code Enforcement Task Force and other matters.

9	<b>Agency/Group/Organization</b>	Town of Framingham-DPW
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Department of Public Works was consulted regarding their approach to addressing public facility needs, street, sidewalk repairs and architectural access.
10	<b>Agency/Group/Organization</b>	FRAMINGHAM PARK AND RECREATIONAL DEPARTMENT
	<b>Agency/Group/Organization Type</b>	Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The parks and Recreation Department was consulted regarding public facility needs.
11	<b>Agency/Group/Organization</b>	Pelham II Corp.
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services-Children
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b>	Agency was consulted regarding public service needs, youth, and workforce development.
12	<b>Agency/Group/Organization</b>	FRAMINGHAM ADULT ESL PROGRAM
	<b>Agency/Group/Organization Type</b>	Services-Education Services-Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development

<p><b>Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>Consulted with the director regarding the language needs of the community.</p>
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**Identify any agency types not consulted and provide rationale for not consulting**

No agency was excluded from contributing input to the annual action plan.

**Table 3 - Other local / regional / federal planning efforts**

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care	DHCD	Homelessness
Framingham PHA 5-Year Plan and Annual Plan	Framingham Housing Authority	Housing/Homelessness Needs
Framingham Open Space Plan and Recreation Plan	Framingham Community and Economic Development Division	Non-Housing Needs
Southeast Framingham Land Use Analysis	Framingham Planning Board	Non-Housing Needs
Framingham Housing Plan 2017	Framingham Community and Economic Development Division	Housing Needs
Southeast Framingham Neighborhood Plan	Framingham Community and Economic Development Division	Non-Housing Needs
Downtown Framingham Transit Oriented Development Plan	Framingham Community and Economic Development Division	Non-Housing and Housing Needs

**Narrative**

The Town participates in the West Metro HOME Consortium with 12 other cities and towns and the Balance of State Continuum of Care for homelessness with 72 other municipalities. To compile the annual action plan, CDD consulted with its Metro West HOME Consortium and Continuum of Care partners as well as a number of Town committees, boards and commissions that included but were not limited to engaging with public and assisted housing providers, public services providers, and financial institutions. These efforts resulted in priorities being set for the action plan and enhanced coordination with current and potential partners.



## Participation

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation

#### Summarize citizen participation process and how it impacted goal-setting

CDD staff works with the Community Development Committee to incorporate resident input into applications, programs and evaluation processes. The Community Development Committee was created specifically to serve in an advisory

capacity to staff and community on the public service component of CDBG allocations. The committee provides a forum for residents to engage in participatory budgeting. Members evaluate received applications for CDBG public service allocations, eliminate ineligible applicants and fund the most notable and worthy projects. In the near future, we hope to incorporate the committee's recommendations into the policy issues related to the consolidated plan, annual action plans, and CAPER reporting.

Moreover, the CDD also hosts a Fair Housing Committee tasked with providing analyses of impediments to fair housing, homelessness issues and related concerns. The Fair Housing Committee's processes are more deliberative, as its members analyze housing issues from the perspective of various prisms: tenants, homeowners, developers, real estate industry employees and more. The committee promotes access to decent, safe, and, to the maximum extent possible, affordable housing for all segments of the community. It accomplishes this mission through the study of issues, public education and advocacy and comprises of 13 members, active and interested in the housing market.

All committee meetings are open to the public. Agendas are available for viewing in the town clerk's office and are distributed via e-mail, internet posting, and on bulletin boards outside of the community development department in town hall. Minutes detailing topics covered at meetings are sent to the town clerk's office for posting online and shared with committee members for their approval and feedback. Committees provide key feedback from representative members of the community and other stakeholders regarding the department's approach to implementing HUD funded programs. In turn, CDD staff constantly works to grow these committees and engage new residents in the department's work, framed by the priorities outlined in the action and consolidated plans.

**Citizen Participation Outreach**

**Table 4 – 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 Meeting	Minorities  Non-English Speaking - Specify other language: Spanish and Portuguese  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Held on Sept. 22. Attendees represented various members of the community. Four community development committee members were in attendance.	Attendees provided their input on the CAPER	N/A	

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)
2	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish and Portuguese  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Meeting held on Dec. 1 and drew 20 attendees representing various segments of the community.	Need for new and diverse amenities in the community, such as more open space, youth-oriented facilities and programming, and economic development initiatives that support downtown businesses	N/A	

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)
3	Internet Outreach	Minorities  Non-English Speaking - Specify other language: Spanish and English  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	Reconvening of long dormant Fair Housing Committee on Jan. 19 at a meeting where members elected officers and set 2016 agenda	Members introduced themselves to each other, set the 2016 agenda and elected officers	N/A	

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	Public Hearing	Minorities  Non-English Speaking - Specify other language: Spanish and Portuguese  Persons with disabilities  Non-targeted/broad community  Residents of Public and Assisted Housing	On Jan. 26, Community Development Committee members and guests met to discuss submitted 2016 RFP's for the new funding cycle	Committee members, in a public hearing, met to assess applications and make decisions about them. Committee members asked questions of applicants and took questions from members of the public		

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)
5	Internet Outreach	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Held Fair Housing event hosting two attorneys from Suffolk University's Housing Discrimination Project</p>	<p>Various questions on Fair Housing Practices</p>		
6	Special outreach messages at meeting	<p>Minorities</p> <p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>Attendees accepted cards directing them to the town's website and sign-up for alerts</p>	<p>Meeting attendees learned about how to remain engaged in department's work by signing up for news alerts through the town website's "Notify Me" function</p>		

## Expected Resources

### Introduction

CDD will deploy a range of resources to fund the FY17 priorities outlined in the consolidated plan and this action plan. In collaboration with CDD staff, the town intends to use its general operating funds to leverage HUD grant support by implementing its own independently conducted community projects. Thus, local funds will be used to assist low- and moderate-income residents, such as seniors, veterans, non-English speaking residents, area adolescents, individuals with disabilities and any other community residents requiring assistance. This work will be carried out by the Framingham Housing Authority, the Veterans' Department, Planning Board, Department of Public Works, Parks and Recreation, Council on Aging, Council on Disabilities, the Economic Development and Industrial Corporation, the Building Department, Police Department, Fire Department, Board of Health and other departments over the course of delivering town services. In cases when projects are not accomplished using general operating funds, they will be supported by private, state, federal and other sources.



## Anticipated Resources

Table 5 - Expected Resources – Priority Table

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	Public - Federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	502,731	30,000	0	532,731	0	Funds will be expended to support projects and objectives identified in the FY 2016-2020 Consolidated Plan.

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

Since CDD receives a modest entitlement allocation, CDBG and HOME are rarely the sole financial source for any funded project. There is a matching component to every aspect of CDD business, from the projects we execute to the administration costs reimbursed by HUD. For example, all public service recipients must demonstrate funding leverage through the request process. As a result, the non-CDBG leveraging tally for this year’s public service agencies is \$1.5 million. For applicants of the sign and façade improvement program, CDBG reimburses the

business or property owner a portion (1/3 for facades and 2/3 for signs) of the total costs. Public facilities improvement costs far exceed the total cost and generally the project is completed with local/state capital funds.

The administration line item of the CDD budget only partially supports CDD staff time. Town funds are also used to compensate staff salaries. CDD funds the Framingham Downtown Renaissance (FDR) program, the equivalent of the town's Main Street Program, to provide technical assistance to businesses in the downtown. While CDBG funds are used to supplement the director's salary, other operational costs are covered by private sector fundraising.

Among the costs incurred by CDD over a program year, only housing rehabilitation appears to be reimbursed solely from CDBG funds. Yet upon closer examination, fund leveraging and resource matching are involved in this initiative, too, because the code enforcement portion of the housing rehabilitation line item requires a task force that includes personnel from CDD, the police, fire, building inspection, health, and other departments. Town and CDBG funds and staff collaboration are combined to deliver this very important service.

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

Public land will not be used.



## Annual Goals and Objectives

### Goals Summary Information

Table 6 - Goals Summary

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Public Services	2015	2019	Non-Housing Community Development		Public Services	CDBG: \$79,909	Public service activities for Low/Moderate Income Housing Benefit: 400 Households Assisted
2	Economic Development	2015	2019	Non-Housing Community Development		Economic Development	CDBG: \$69,253	Facade treatment/business building rehabilitation: 3 Business Businesses assisted: 130 Businesses Assisted
3	Public Facilities	2015	2019	Non-Housing Community Development		Public Facilities	CDBG: \$49,920	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4000 Persons Assisted Public Facility or Infrastructure Activities for Low/Moderate Income Housing Benefit: 100 Households Assisted
4	Housing Rehabilitation	2015	2019	Affordable Housing Non-Housing Community Development		Housing Rehabilitation	CDBG: \$227,103	Homeowner Housing Rehabilitated: 4 Household Housing Unit Housing Code Enforcement/Foreclosed Property Care: 500 Household Housing Unit
5	Administration	2015	2019	Administration		Program Administration	CDBG: \$106,546	

## Goal Descriptions

Table 7 – Goal Descriptions

1	<b>Goal Name</b>	Public Services
	<b>Goal Description</b>	Improve the quality of life for low and moderate-income people by assisting with the provision of public services.
2	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Contribute to neighborhood and economic development throughout Framingham by increasing positive economic conditions for small businesses in Downtown Framingham that serve low and moderate income. Enhance the business area, expand economic opportunities for residents, and ameliorate the community's appearance and livability.
3	<b>Goal Name</b>	Public Facilities
	<b>Goal Description</b>	Improve public infrastructure that will prolong the durability of public facilities (streets, sidewalks, parks, etc.) and strengthen neighborhoods that primarily serve low and moderate income residents and make them accessible to residents with disabilities.
4	<b>Goal Name</b>	Housing Rehabilitation
	<b>Goal Description</b>	Arrest deterioration in the Town's existing housing stock and stabilize residential neighborhoods by assisting property owners. Enhance living conditions. Improve community appearance and livability.
5	<b>Goal Name</b>	Administration
	<b>Goal Description</b>	Administer and manage the CDBG Program.

## Projects

### Introduction

The Town of Framingham lists in this action plan projects that reflect goals and priorities consistent with the 2016-2020 consolidated plan. The projects were selected based on how they help the town achieve its goal of investing resources into these priorities:

- Housing Rehabilitation – Stabilize residential neighborhoods by assisting property owners' efforts to arrest the deterioration of their property by conducting emergency work, thereby rehabilitating the existing aged housing stock and addressing health and safety of Town residents.
- Public Infrastructure, Parks and Facilities – Invest in the reconstruction of Town infrastructure (streets, parks, sidewalks, signage, and public facilities) to improve the quality of life for low and moderate income residents and their neighborhoods. Additionally, the removal of architectural barriers permit expanded utilization by persons with disabilities.
- Public Services – Increase stability and self-sufficiency of low- and moderate-income individuals by investing in a variety of public service programs operated by town departments and non-profits. Priority is given to those activities that prepare youth and adults in job readiness and educational success.
- Downtown Improvements/Economic Development – Support workforce and asset development; improve and enhance the appearance of business areas; improve pedestrian access; decrease vacancies; and increase parking, signage and wayfinding for Downtown Framingham.
- Code Enforcement – Presents opportunities for town employees to engage residents for the common purpose of neighborhood improvements and upkeep.
- Housing Development – Leverages funds to improve the current housing stock or create new affordable housing units in the community.

Based on these goals, CDD opted to sponsor the projects and agencies listed below when it uses its \$502,731 in CDBG funds, coupled with \$30,000 in projected program income in FY17. The projects include municipal and nonprofit entities such as Literacy Unlimited, Framingham Adult ESL Plus, Community Connections Summer Work Program, Pearl Street Cupboard Café, Healthy Options for Progress Through Education (HOPE), Hoops & Homework, the Brazilian American Center's Adult ESL Program and the Mazie Mentoring Program. As it strengthens the capacities of community public service entities, CDD will also use CDBG funds to pay for code enforcement activities throughout target areas, improve Butterworth and Farm Pond Parks, provide housing rehabilitation services throughout town neighborhoods, and support downtown businesses through sign and façade upgrades as well as the Framingham Downtown Renaissance program.

**Table 8 – Project Information**

#	Project Name
1	Public Services
2	Program Administration
3	Housing Rehabilitation
4	Code Enforcement
5	Public Improvements
6	Downtown Improvements

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

With limited financial resources, the town and its partners cannot address all needs and is, thus, very selective when evaluating prospective projects for use of HUD entitlement funds. Consequently, funds are distributed within the confines of financial constraints and in accordance with the goals outlined in the consolidated plan.

CDD also distributes its resources with the understanding that certain areas of the community have greater housing and standard of living needs. For example, affordable housing needs are greatest in Framingham’s southern neighborhoods. To address needs there, the department targets them specifically for investing allocation funds.

Census data shows South Framingham has the highest concentrations of unemployment and poverty. Fifty-one percent or more of residents are low or moderate income living in economic distress. Principal market characteristics depict an area housing very low income residents, non-owner occupied units, high rents relative to incomes, poor-building maintenance and structural conditions and high rates of crowding.

Low incomes and high rent burdens make it difficult for renters in South Framingham to improve their housing conditions. In response, CDD vigorously infuses its entitlement grant funds into this area in the hopes of making an impact, despite financial constraints that limit its efforts.

## Project Summary

1	<b>Project Name</b>	Public Services
	<b>Target Area</b>	South Framingham
	<b>Goals Supported</b>	Public Services
	<b>Needs Addressed</b>	Improve residents' quality of life by filling essential service gaps
	<b>Funding</b>	CDBG: \$79,909
	<b>Description</b>	The Town of Framingham will use the funds to assist families and improve their quality of life through the provision of public services
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Up to 400 Families will be assisted.
	<b>Location Description</b>	The location where these activities will be undertaken will be in South Framingham.
	<b>Planned Activities</b>	Planned activities under public services include ESL classes, mentoring services, after school program, hunger relief and youth support.
2	<b>Project Name</b>	Program Administration
	<b>Target Area</b>	Where ever grant funds are used
	<b>Goals Supported</b>	Public Services Economic Development Public Facilities Housing Rehabilitation Administration

	<b>Needs Addressed</b>	Tenant Based Assistance Housing Development Housing Rehabilitation Public Infrastructure, Parks and Facilities Public Services Economic Development
	<b>Funding</b>	CDBG: \$106,546
	<b>Description</b>	Funds will be used to administer the CDBG program effectively and equitably.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Over 51% of the families that will be assisted are extremely low, low and moderate income families.
	<b>Location Description</b>	Target areas
	<b>Planned Activities</b>	Administration services and costs
<b>3</b>	<b>Project Name</b>	Housing Rehabilitation
	<b>Target Area</b>	CDBG and HOME target areas
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$164,103

	<b>Description</b>	In Fiscal Year 2017, the Housing Rehabilitation Assistance Program (HRAP) will provide deferred, no-interest loans to repair code violations, improve energy efficiency and enhance ADA-accessibility in owner-occupied homes with lower-income owners, and, if possible, 1 rental unit occupied by lower-income tenant. Both CDBG and HOME will be used for loan capital. CDBG & HOME funds will be loaned to eligible owners, in any area of Town, to address emergency repair needs, such as heating system and roofing repairs. Rehabilitation funds will be loaned to eligible homeowners and multi-family residences in low-income target neighborhoods to fix code violations and improve exterior appearances. CDBG monies will also pay for the program delivery cost for the CDBG & HOME funded HRAP program.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	2-4 families will benefit from this proposed activity.
	<b>Location Description</b>	Allocated funds and estimated program income from repayment of housing rehabilitation loans to be used for new housing rehabilitation projects
	<b>Planned Activities</b>	Activities include roof replacements, weatherization and ADA-accessibility.
4	<b>Project Name</b>	Code Enforcement
	<b>Target Area</b>	CDBG target areas
	<b>Goals Supported</b>	Housing Rehabilitation
	<b>Needs Addressed</b>	Housing Rehabilitation
	<b>Funding</b>	CDBG: \$63,000

	<b>Description</b>	The Town will use CDBG funds to pay for housing inspections in targeted low/moderate-income (LMI) neighborhoods. Housing code violations will be required to be corrected by the property owners, in partnership, where possible, with the Housing Rehabilitation Assistance Program (HRAP). This program works in coordination with the Code Enforcement Task Force, an inter-departmental team, which conducts monthly site visits of the neighborhoods to develop solutions and improvements from a holistic, interdisciplinary approach. Code enforcement is a sub-section of housing rehab services.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately 420 inspections will be conducted on businesses and residences in low and moderate income census tract areas in Framingham.
	<b>Location Description</b>	CDBG target zones for low and moderate income households.
	<b>Planned Activities</b>	Code Enforcement Task Force members focus on strategically selecting neighborhoods and problem properties for monitoring and addressing of violations
5	<b>Project Name</b>	Public Improvements
	<b>Target Area</b>	CDBG target areas
	<b>Goals Supported</b>	Public Facilities
	<b>Needs Addressed</b>	Public Infrastructure, Parks and Facilities
	<b>Funding</b>	CDBG: \$49,920
	<b>Description</b>	CDBG funds will be used to rehabilitate and make town public infrastructures ADA-accessible.
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	These projects will benefit low and moderate income residents.

	<b>Location Description</b>	The locations will be on Grant Street, Farm Pond and the Cochituate Homes Coop. The Cochituate project has been conditionally funded pending a final review of terms by March 1, 2017.
	<b>Planned Activities</b>	The activities planned are the architectural barrier removal/reconfiguration of Butterworth Park's Grant Street entrance and a skate park construction at Farm Pond Park. The Cochituate Homes Coop has been conditionally funded, pending a final project review by March 17, 2017.
6	<b>Project Name</b>	Downtown Improvements
	<b>Target Area</b>	CDBG target areas
	<b>Goals Supported</b>	Economic Development
	<b>Needs Addressed</b>	Economic Development
	<b>Funding</b>	CDBG: \$69,253
	<b>Description</b>	To improve the quality of life for low- and moderate-income people by improving economic conditions for small businesses in downtown commercial target areas that serve local low- and moderate-income residents
	<b>Target Date</b>	6/30/2017
	<b>Estimate the number and type of families that will benefit from the proposed activities</b>	Approximately, 40 businesses will benefit from technical and other assistance. In addition, 2-3 storefronts will be improved.
	<b>Location Description</b>	Downtown Framingham, an area with an average concentration of low and moderate income of 73%
	<b>Planned Activities</b>	Framingham Downtown Renaissance Main Streets Program and sign & facade program

## Geographic Distribution

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

Priority projects and programs will be funded for those who live in low- and moderate-income census tracts, blocks and neighborhoods, with particular attention on Downtown and the Southeast Framingham target neighborhood.

Boundary Lines: **Southeast Framingham Neighborhood**

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

East Boundary: Natick/Framingham Town Line

Southeast Boundary: Sherborn Town Line

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

Census Tracts & 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, affordable housing.

Major Assets: Mary Dennison Park, Beaver Dam Brook

Housing: Location of three assisted housing projects – Pelham Apartments, Cochituate Cooperative Homes and Framingham Housing Authority. Older housing stock built before 1977, absentee property owners who neglect their properties.

CDBG Projects: Public Services, Neighborhood Stabilization/Code Enforcement, Façade Improvements, Housing Rehabilitation

Boundary Lines: **Downtown Framingham**

Boundary: The area along Rte. 126 and Rte. 135 within census tracts 383300.1, 383400.3, 383102.1,

383101.1

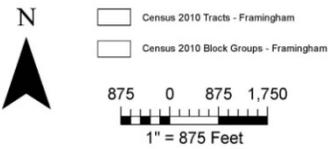
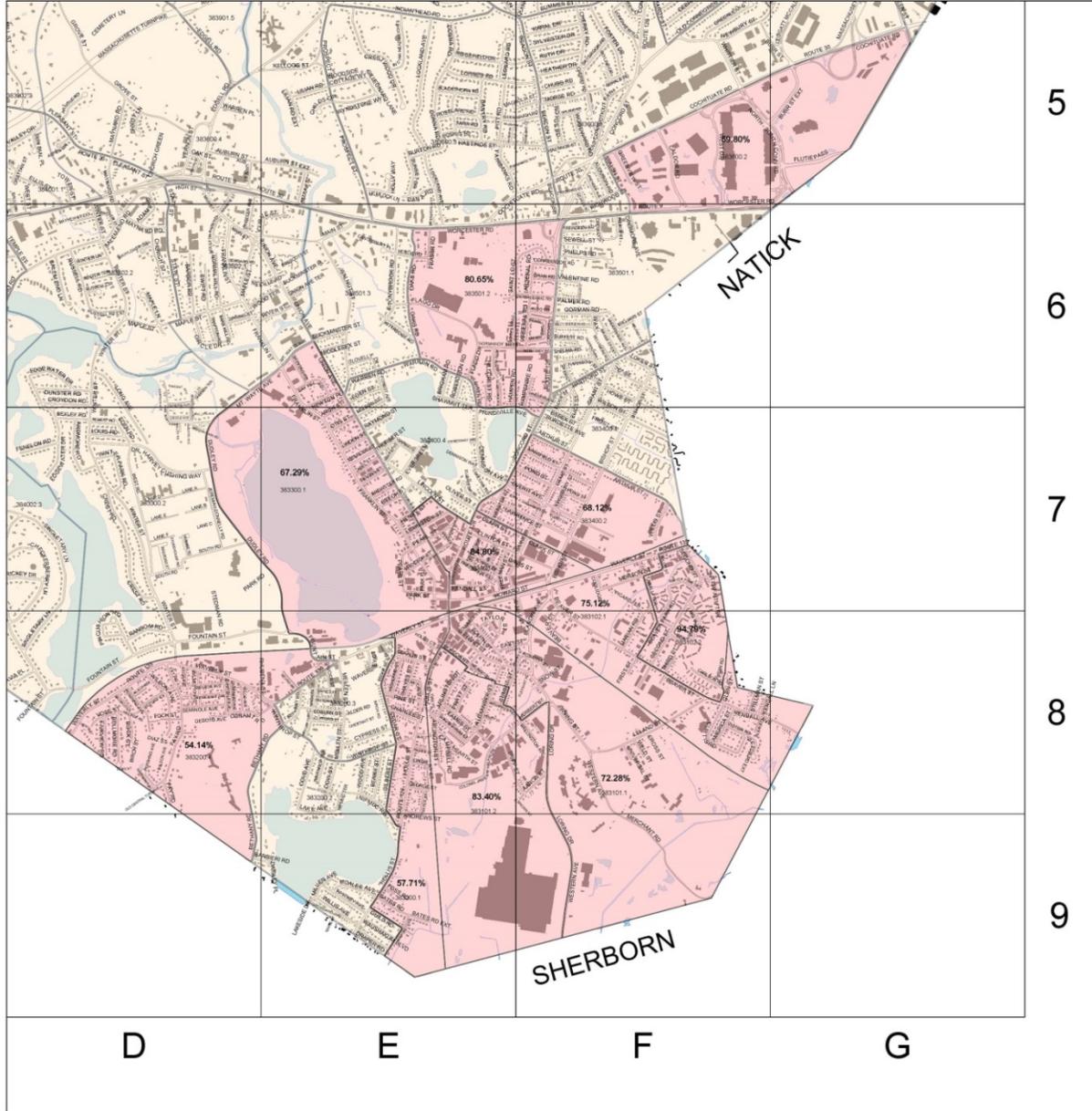
Approximate concentration of low and moderate income - 73%

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

Major Assets: Access to public transportation, Town Hall, Public Library, Boys and Girls Club, police station, and multi-cultural businesses

CDBG Projects: Public Services, Neighborhood Stabilization/Code Enforcement, Façade Improvement, Housing Rehabilitation and Framingham Downtown Renaissance

## Geographic Distribution



**Framingham Community Development Eligible Target Areas**  
**MassGIS 2010 Census Data**  
**Framingham, MA**

October 2014  
 Prepared by Community & Economic Development

*For housing rehabilitation projects, pink areas are typically targeted for HOME fund spending because they house the highest concentration of low and moderate income residents. Remaining areas are funded with CDBG when applicants are income eligible. In some instances, CDBG funds are used in HOME target areas.*

## **Rationale for the priorities for allocating investments geographically**

The projects described in this plan will take place in various locations throughout Framingham. CDBG funded activities, such as housing rehabilitation assistance, can be undertaken anywhere in the town, as long as service recipients are income eligible. HOME projects are funded in town areas with the highest concentrations of low and moderate income residents. Public facility improvements are tied to specific sites and recommended by staff members, who review RFP's for relevance to department priorities.

The bulk of targeted activities are designed to serve dense neighborhoods with the oldest housing stock, the highest concentrations of poverty, as well as non-white and low-income residents. The town historically has allocated the majority of CDBG and HOME resources to these targeted areas and anticipates doing so in Fiscal Year 2017.

Framingham prefers that subsidized housing be located in dispersed and appropriate settings town-wide, in character with existing neighborhoods, doing so to increase neighborhood investment and stability. Some activities, particularly housing rehabilitation and lead paint remediation tend to cluster in older areas of the community where the housing stock is the oldest and, thus, more likely to exhibit aging and decay.

## Other Actions

### Introduction

This section delineates the town of Framingham's efforts to expand and preserve affordable housing, reduce lead-based paint hazards and address other similar needs.

### **Actions planned to address obstacles to meeting underserved needs**

When the town dedicates its FY2017 budget to supporting public services, downtown improvements, public-facility upgrades and housing rehabilitation assistance, it does so in an effort to meet underserved needs. CDD recognizes that there are gaps in the local service delivery system and funds projects with the objective that in combination the funds will mitigate unmet needs. Public-service funds increase the capacity of local nonprofits. Downtown improvement activities support microenterprise development. Furthermore, the rehab assistance portions of the budget invest in neighborhood beautification, safety and livability. CDD investments increase the capacities of non-profit organizations and improve public facilities for disabled residents and others; the housing rehabilitation program offers an alternative for low- and moderate-income residents to make needed repairs to their homes. These funding approaches are undertaken to remove barriers for the town's most vulnerable populations.

### **Actions planned to foster and maintain affordable housing**

Apart from the strategies to shatter the barriers to affordable housing outlined above and throughout this plan, the town maintains a close partnership with the Framingham Housing Authority (FHA) to address obstacles through investments in residents and the community. Below are some of FHA's efforts to educate residents about their affordable housing rights and related topics:

- Empower residents through tenants' associations that provide representation in matters which affect their rights, status, duties and other common interests. All association activities and events are open to Framingham residents at reduced rates.
- Leverage HUD funding such as CDBG, HOME and Neighborhood Stabilization Program as sources to create and rehabilitate affordable housing units in the community.
- Encourage residents of the Housing Authority to work towards becoming financially independent using the Family Self Sufficiency Program.

In addition to the Framingham Housing Authority's programs, these basic principles will guide CDD's work to foster and maintain affordable housing:

- Grow the Subsidized Housing Inventory – Keeping the units currently listed on the subsidized housing list is a town priority. The town works closely with property owners

and developers to ensure their units remain on the list. As properties' expiring use deadlines approach, CDD follows-up with developers to ensure they have needed resources or are aware of their options so the properties remain as affordable units in the community. An FY17 planned collaboration between CDD and FHA will increase the number of units.

- **Develop Housing** – Promote the development of new affordable units. Collaborate with developers and other partners to increase and retain the current number of units on the subsidized housing list. Invest in projects that expand the current affordable housing stock.
- **Improve Housing Development** – Strengthen the department's relationship with the Framingham Housing Authority. Support its goals to rehabilitate residential units. Provide it with the technical assistance to meet HUD program requirements as it carries out projects.
- **Support Agencies Providing Housing Support**– Without financial assistance, the available market rate units are out of many low and moderate income residents' reach. One project under department review for funding consideration would provide funds to reroof a 62-unit, mixed use building housing single unaccompanied homeless adults with retail spaces on its first floor.

### **Actions planned to reduce lead-based paint hazards**

CDD works with a network of agencies involved with childhood health issues to integrate lead-based paint hazard reduction into housing policies and programs. The department, on behalf of the town, also fully implements de-leading procedures and protocols as required and directed by HUD.

In applying lead-hazard mitigation as a department practice, lead paint testing is conducted on each property built prior to 1978 that is assisted with federal funds. 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 is part of the rehabilitation work. All lead work is conducted in accordance with federal regulations and performed by certified contractors.

The department also distributes the EPA/HUD *Protect Your Family from Lead in Your Home* pamphlet and provides additional information to every rehabilitation loan recipient. Additionally, the town's Health and Building Departments test rental units for lead upon request from residents with children under six years of age who suspect lead paint hazards in dwelling units built before 1978. The town's health department also works closely with the Childhood Lead Poisoning Prevention Program.

### **Actions planned to reduce the number of poverty-level families**

In consultation with key housing and social service providers and town leadership, CDD has devised numerous strategies for reducing the number of households below the poverty level. One strategy encourages housing service providers to link their clients to existing self-improvement and self-sufficiency programs. These programs include educational, employment, and training activities, economic development initiatives, and those supportive services, such as child care, and transportation, which permit household heads to access and pursue means of self-improvement.

Given the various priorities among various town organizations and stakeholders, it is always difficult to coordinate and integrate strategies among the wide network of local agencies necessary to assist in moving households out of poverty. Nevertheless, the town strives to ameliorate conditions through interventions undertaken in as timely a manner as possible. Such interventions are apparent in CDD's sponsorship of various ESL programs, a childcare program with a focus on helping kids with their homework, and other initiatives with the goal of alleviating poverty. In FY17, we will continue to sponsor these and similar initiatives to create opportunities for residents, thereby veering their lives in new directions that steer them out of poverty.

### **Actions planned to develop institutional structure**

On January 14, 2016, Gov. Charlie Baker came to Framingham to celebrate one of the programs that the town co-sponsored with other partners to alleviate poverty and enhance institutional structures in the community. His visit celebrated the Urban Agenda initiative, which awarded \$125,000 for the launching of a one-stop, microenterprise center that will boost entrepreneurship and the growth of startups by low- and moderate-income Framingham residents. The initiative will empower residents and bring together partners coordinating issues affecting the downtown—from its tenants to businesses. Now in its early stages, partnership members meet on a monthly basis to establish communication of expectations and project implementation. As the project launches, area banks have allocated \$1.2 million for micro loans to budding entrepreneurs. Other offerings will include business education workshops; the updating of the business resource directory; business incubation referrals; legal services; resource guide for immigrant business owners; downtown events; and inventory of downtown commercial, office and business spaces.

To administer its HUD funded programs so there is development of institutional structures, CDD will use the 2016-2020 consolidated plan as guide for its interactions with public and private housing and social service agencies because the document captures the views of a number of community organizations. The agencies that provided input to the plan included the Framingham Housing Authority, South Middlesex Opportunity Council, Framingham Downtown Renaissance, Community Connections, Framingham Office of Veterans' Affairs, Framingham Council on Aging, the Massachusetts Department of Housing and Community Development, West Metro HOME Consortium, the Framingham Health Department, Framingham Department

of Public Works, Framingham Parks and Recreation Department, Pelham Corp., and the Framingham Adult ESL Program. These organizations represent important community voices. Their input and new feedback that will be collected as CDD builds other partnerships will be used to strengthen institutional structures and town services.

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

In FY17, the town will enhance coordination among public/private housing and social service agencies by furthering its relationship with local organizations dedicated to strengthening community resources through collaboration. CDD will also maintain its historic relationship with public and private housing and community agencies, such as the Framingham Housing Authority and other entities. Because of these collaborations, CDD will assist a homeless support program, participate in new unit acquisition and improvement projects, and expand its knowledge base about various support services in the community.

CDD staff members will continue to strengthen relationships with current partners and forge new ones with groups, agencies and businesses in and outside the community. They will remain involved on local task forces and committees to enhance coordination. Some of the collaborations they will continue will be with the Framingham Housing Authority collaborating on various initiatives ranging from devising a fair housing plan to upgrading the local housing stock. Through its public service providers, CDD will hold quarterly meetings to learn about community needs and service gaps that the department can fill. In partnership with FHA, CDD will empower tenants by encouraging their involvement in property management and providing information about homeownership and other pathways to self-sufficiency.

The town also engages in discussions and consultations on its affordable housing and community development needs with agencies that include the Massachusetts Department of Housing and Community Development, the Massachusetts Area Planning Council and other key housing development organizations. These conversations focus on projects' likely funding sources and siting options. In addition, the town has a relationship with the Salvation Army and SMOC, which provide homelessness prevention services to area residents. These agencies are a few of the many with which CDD collaborates on housing and non-housing services, mental health support, veterans and elder services, employment opportunities, life skills development, financial literacy, immigration services, health services and more that exist in the community to assist residents.

## Program Specific Requirements

### Introduction

The Town of Framingham will employ a deed restriction to serve as a recapture mechanism for its housing rehabilitation programs. For both types of assistance, CDBG or HOME, if the premises are sold, cease to be the mortgagor's primary residence or there is any change in the title during the term of the promissory note, which commences upon the completion date, or the mortgagor is not in substantial compliance with the promissory note and mortgage, the town will recapture the full loan or the net proceeds, if the net proceeds are less than the full amount of the loan and the mortgagor's investment.

When the net proceeds are insufficient to repay the full assistance, the town will not permit the mortgagor to recover more than his/her investment. For homebuyer assistance loans and rehabilitation loans made to multi-family rentals for low-income tenants, these recapture provisions remain in effect for five to twenty years, depending on the amount of assistance provided, per affordability standards. Home rehabilitation loans made to owner-occupiers of single family homes have a 20-year recapture period. De-leading forgivable loans have a 10-year recapture period, forgiven at 10% per year.

Housing rehabilitation agreements, notes, and mortgages will contain legal language that obligates, to the greatest extent possible, the borrower and the lender to release information to the town of any difficulties encountered in meeting financing payments and terms. The town will seek early warning of issues, as well as rights to remedy and cure, and rights of first refusal should a borrower be in default and face foreclosure. Every effort will be made to induce and require the borrower/buyer to participate in post purchase

### Community Development Block Grant Program

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  | 30,000 |
| 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      |
| 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
<b>Total Program Income:</b>	<b>30,000</b>

**Other CDBG Requirements**

1. The amount of urgent need activities	1
2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - 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%

## Attachments

- Public Notices
- Comments
- Certifications

## Annual Action Plan Contact

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