

AFFIRMATIVELY FURTHERING FAIR HOUSING

Framingham Housing Authority working with the Town of Framingham and the Fair Housing Commission has worked diligently and consistently to overcome the impediments to fair housing choice.

The lack of available, affordable rental housing, has also, in a de facto manner, limited fair housing choice. Most racial, ethnic, and linguistic minorities have had to pursue the relatively more affordable rental housing available in South Framingham. That housing has been more apt to be overcrowded, and inferior in quality. Framingham Community Development staff, Fair Housing Committee members, Planning Board, Department of Planning and Economic Development staff and the Framingham Housing Authority will work to implement an appropriate mixed use development area in the downtown and hopefully expand housing and thus fair housing choice.

The focus will be on proposed changes in zoning, a more centralized approach to Program Planning Development and Operational Management and Neighborhood Revitalization, Municipal and Other Services. There will be infra-structural and facilities improvements situated in Framingham's lower income and most racially and ethnically diverse census tract.

Framingham Housing Authority has a partnership with South Middlesex Opportunity Council for housing education classes. Predatory lending and sub-prime lending, identity theft and credit card scams are addressed. Barriers to fair housing and housing discrimination are discussed at length. Families are educated to make informed and voluntary decisions regarding the home buying process. The Housing Authority also uses agencies such as Consumer Credit to provide financial education where credit and budgeting is highlighted. Our homeownership program partners with banks and agencies that are multi-lingual and culturally sensitive to the diverse population we serve.

The Town of Framingham is a community located in eastern Massachusetts, 20 miles west of Boston, mid-way between Boston and Worcester with a population of 67,000 inhabitants. The median sales price of a home in 2007 is \$330,000. Despite being in one of the most expensive areas of the country, Framingham Housing has a thriving homeownership program with 15 families having purchased homes through the Section 8 Housing Choice Voucher Program. Of these families 87% are female head of household, and 47% are minorities or disabled households. All families have moved to communities of their choice away from areas of concentrated poverty and distressed neighborhoods.

Although Framingham is one of few towns in Massachusetts that has met its legal requirement of 10% for Chapter 40B Affordable component, it continues to strive to enhance fair housing choice.