

Report from the Property & Income Working Group
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Section I: Property Analysis

The Social Service PILOT and Comparative Impact Committee posed the following questions:

1. How are property values affected by Social Service Agencies:
 - a. Properties adjacent or abutting to social service agencies
 - b. Properties neighboring social service agencies
 - c. Properties town wide
2. What are the changes in real estate values in Framingham compared to other communities
3. How have property values changed in Framingham over time relative to the growth of social service agencies.
4. How have social service property values change over time

The Property & Income working group identified numerous factors that affect property values: among these are crime, education, location, income, environment, property taxes, perceptions, etc. To determine the impact from properties owned by social service agencies would require a thorough statistical analysis with numerous controls.

While causality is not feasible to determine, it is possible to identify trends and growth rates for properties owned by social service agencies and their neighboring properties, and determine if these values are consistent with the trends and growth for Framingham as a whole.

Following the guidelines of the PILOT/Impact Committee to use data that is provided by official parties such as the government, the working group used raw data from The Warren Group, which is based on actual sales as recorded on deeds, and assessed values, which are produced by government agencies, to answer questions 2 and 3. Determination of how Framingham property values have changed over time establishes a benchmark which can be used to answer question 1. Determination of how property values have changed over time in our comparative communities will enable us to compare how our real estate values have changed relative to these communities. A comparison of Framingham to other communities not only provides information about the other communities we are studying, it offers invaluable information on trends and reinforces the reliability of our benchmark for Framingham.

The Property & Income working group has used 36 residential properties owned by social service agencies in 2005 to answer question 1. To do this we calculated the cumulative growth of assessed property values for properties owned by social service agencies, and their neighboring properties, during the period from 1990-2005. We identified growth rates and trends for all these properties which can be compared to the benchmarked growth rate for assessed property values for the town of Framingham. Only residential properties were considered.

The working group was also able to identify 26 properties owned or rented by social service agencies in Framingham in 1990. The assessor's list of properties in 1990, review of deeds and information available from The Warren Group and internet searches

were used to create this list. Thus we were able to compare the growth of property values in Framingham over time relative to the growth of social service agency activity.

Background and Methods:

1. Property Value Benchmark

Residential Property: We calculated the cumulative growth of residential property values using two sources: Assessed values and Warren Group data of all sales. The 1990-2005 assessed values growth rate for residential properties for the town of Framingham will be used as our benchmark for this study. We then applied a ranking test to both of these growth rates calculating similar benchmark's for the 24 communities we will be comparing Framingham to. Framingham's rank was consistent for all these comparisons. This consistency of rank confirms the reliability of the benchmark.

Commercial Property: We calculated the cumulative growth of commercial property values using the assessed values from 1990 and 2005. The Warren Group does not provide information for commercial properties to enable us to determine the growth rate from their data. This information also provides a comparator of rank for Framingham compared to the other communities' studies.

2. Social Service Properties

The list of social service addresses used for this study came from the list of social service properties accepted by the PILOT committee and obtained from public records. We started with 81 known residential properties owned by social service agencies in 2005 and looked up the 1990 assessed values for these properties using the Framingham Assessor's books. In order to look these values up, we needed the name of the owner of the property in 1990. To determine this we used the information available on The Warren Group website. By process of elimination we narrowed the list to 36 properties for this study. Some of the factors that went into choosing these sites were:

- The name of the 1990 owner was available
- Consistent ownership by social service agency after purchase
- Not more than one social service property per building was used
- 1990 assessed value was determined
- 1990 assessed values for 3 abutting or close neighbors available

3. Neighboring Properties

The 36 social service properties used in this study were in part determined by our ability to find at least three neighboring properties for each site based on our conditions listed below. In order to look the 1990 assessed values up for these neighboring properties, we needed the name of the owner of the property in 1990. To determine this we used the information available on The Warren Group website.

Some of the factors that went into choosing the neighboring sites were:

- The name of the 1990 owner was available
- Must be a residential property.
- Other social service properties did not qualify as neighboring sites
- Must be able to determine 1990 assessed values

- First choice for neighboring properties were those immediately abutting the sides of the sites and directly across from the site.
- Second choice for neighboring properties were those one or two doors down from the site, diagonally across the street or behind the property.

Method:

- We began with the list of 81 social service properties with known assessment values for 1990. By following the guidelines listed above we eliminated 45 of these properties and began the next phase of this study with 36 properties.
- We used the mapping feature on the town of Framingham website and created a list of properties neighboring the social service properties chosen. The factors that determined the neighboring properties have been explained above. This list exceeded 300 properties.
- We next used the Warren Group information to determine who owned each property in 1990.
- Our next step was to take this list of addresses and 1990 owners and look up the properties in the Framingham Assessor's property evaluation books from 1990.

We then determined which properties had enough information to be included according to the guidelines we established, looked up their 2005 property assessment and calculated the cumulative growth between 1990-2005 for each property.

The information from the Warren Group enabled us to determine what year the social service properties were purchased. We reasoned that we could use this information to determine if the 1990-2005 growth of property values of neighboring properties was impacted by how long a social service agency property was owned. Thus we separated the data into 3 groupings:

- Social service properties purchased before or by 1990
- Social service properties purchased between 1991-1999
- Social service properties purchased between 2000-2005.

By looking at the information collected in time period groupings we were able to determine the different growth rates, from 1990-2005, of properties, due to length of time a property is owned by a social service agency. In several cases properties were purchased as recently as 2005 and including such information would be confusing.

Social Service Properties Sold

We were able to locate 2 properties that were owned in 1990 by social service agencies and subsequently sold in 1996. These properties are currently privately owned and taxed.

Results:

The findings of this study are as follow:

- The 1990-2005 growth for assessed values for residential properties ranked Framingham at the bottom, or the lowest growth rate, for each group of comparative communities
- The 1990-2004 growth rate for residential properties using The Warren Group ranked Framingham at the bottom, or lowest growth rate, for each group of comparative communities
- The 1990-2005 growth rate for commercial properties from assessments using government data ranked Framingham near the top, or among the highest, for each group of comparative communities

Compared to the 1990-2005 benchmark growth rate for residential property assessment of 83% for the all of Framingham:

- Properties neighboring social service sites owned for less than 5 years grew at 91%, or 8% points above the average for the town.
- Properties neighboring social service sites owned between 6 and 14 years grew at 63%, or 20% points below the average for the town.
- Properties neighboring social service sites owned for at least 15 years grew at 75%, or 8% points below the average for the town.
- Properties owned by social service agencies on or before 2004 grew at 38%, or 45% points below the average for the town, despite significant renovations.
- Properties neighboring properties sold by social service agencies in 1996 grew at 126%, or 43% points above the average for the town.
- Properties owned by social service agencies and sold in 1996 grew at 68%, or 15% points below the average for the town.

List of Tables, Charts and Appendices

The findings from this study are presented in the following tables.

- Assessed Residential Value Growth 1990-2005 “contiguous” communities
- Assessed Residential Value Growth 1990-2005 “other” communities
- Warren Residential Growth 1990-2004 “contiguous” communities
- Warren Residential Growth 1990-2004 “other” communities
- Assessed Commercial Value Growth 1990-2005 “contiguous” communities
- Assessed Commercial Value Growth 1990-2005 “other” communities
- Table 1: Properties owned by social service before or by 1990 and neighboring properties.
- Table 2: Properties owned by social service between 1991-1999 and neighboring properties

- Table 3: Properties owned by social service between 2000-2005 and neighboring properties
- Table 4: List of properties owned by social service agencies in 2005 and used in this study.
- Table 5: Two properties that were sold by social service agencies in 1996
- Summary Chart 1: Summary of 1990-2005 growth rates and a comparison to the town of Framingham benchmark value for table 1-3
- Summary Chart 2: Summary of 1990-2005 growth rates and a comparison to the town of Framingham benchmark value for table 1-5
- Summary Chart 3: Summary of 1990-2005 growth rates and a comparison to the town of Framingham benchmark value for table 1-5
- Chart 2: Property Type Classification Codes
- Appendix 1: A more detailed analysis to accompany Table 1
- Appendix 2: A more detailed analysis to accompany Table 2
- Appendix 3: A more detailed analysis to accompany Table 3
- Appendix 4: A more detailed analysis to accompany Table 4
- Appendix 5: A more detailed analysis to accompany Table 5
- Map of properties used in this study

Benchmarking:

To answer the questions posed by the PILOT/Impact Study committee the property & Income working group identified four sets of data as essential to this work.

1. First is a determination of the growth rate of residential properties owned by social service agencies and those neighboring and abutting them, during the 1990-2005 time frame.
2. Second is establishing a benchmark growth rate during this same time period, 1990-2005, for the all residential property in Framingham.
3. Third, is establishing a benchmark growth rate during this same time period, 1990-2005, for residential properties in our comparative communities.
4. Determining the number of properties owned, rented or used by social service agencies in 1990 in order to compare it to the number of properties owned, rented or used in 2005.

The determination of a benchmark growth rate for residential properties in Framingham is critical to answering the questions posed by the PILOT committee. Once we determine how individual properties have changed over time, we need to have a standard, or benchmark, to compare these growth rates to. This comparison to a benchmark will enable us to calculate how the properties under study have lead or lagged the town in terms of property value growth.

We calculated Framingham's assessed value benchmark growth rate during the 1990-2005 period using assessed property values, and determined it to be 83%:

Town	Residential assessment 1990	Residential assessment 2005	Residential growth 1990-2005
Framingham	3,281,509,283	6,010,659,665	83%

This growth rate is the cumulative growth of residential property value, from assessments, for the entire period 1990-2005.

We also calculated the assessed value benchmark growth rate for this same time period, 1990-2005 using assessed residential property values, for each of the communities we are comparing Framingham to:

Contiguous

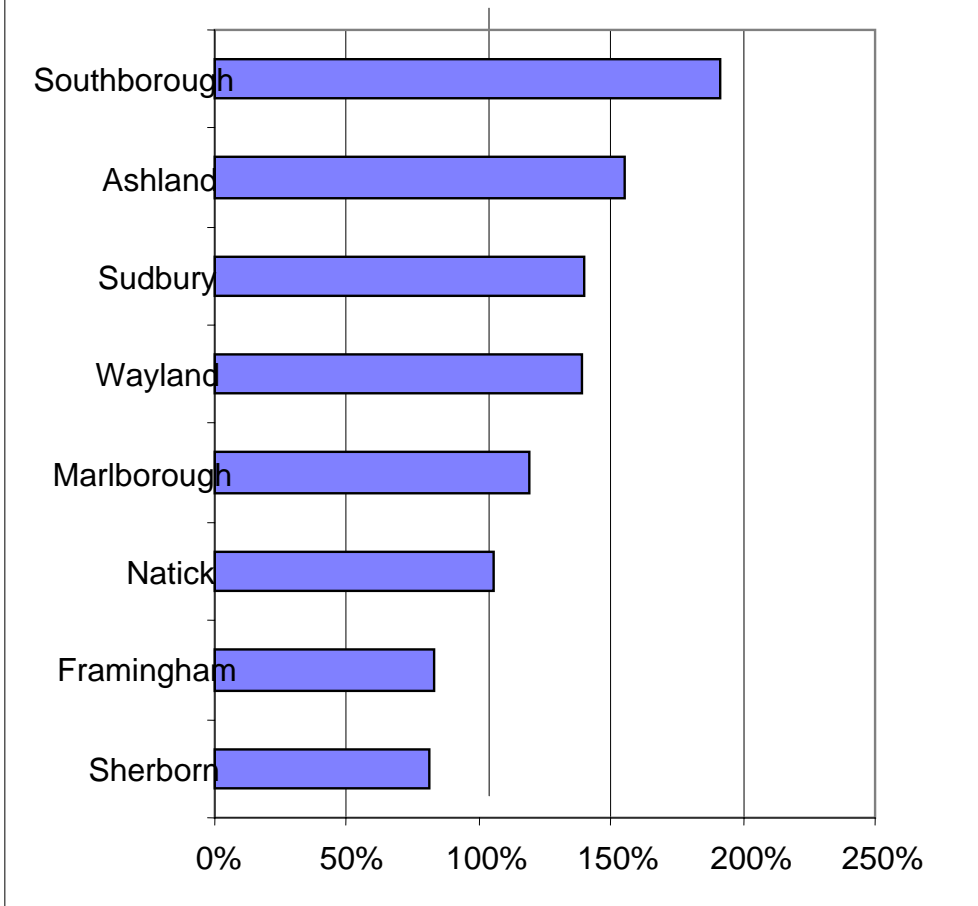
Sherborn
Natick
Marlboro
Sudbury
Southborough
Wayland
Ashland

Others

Arlington
Lynn
Salem
Weymouth
Plymouth
Cambridge
Brookline
Newton
Somerville

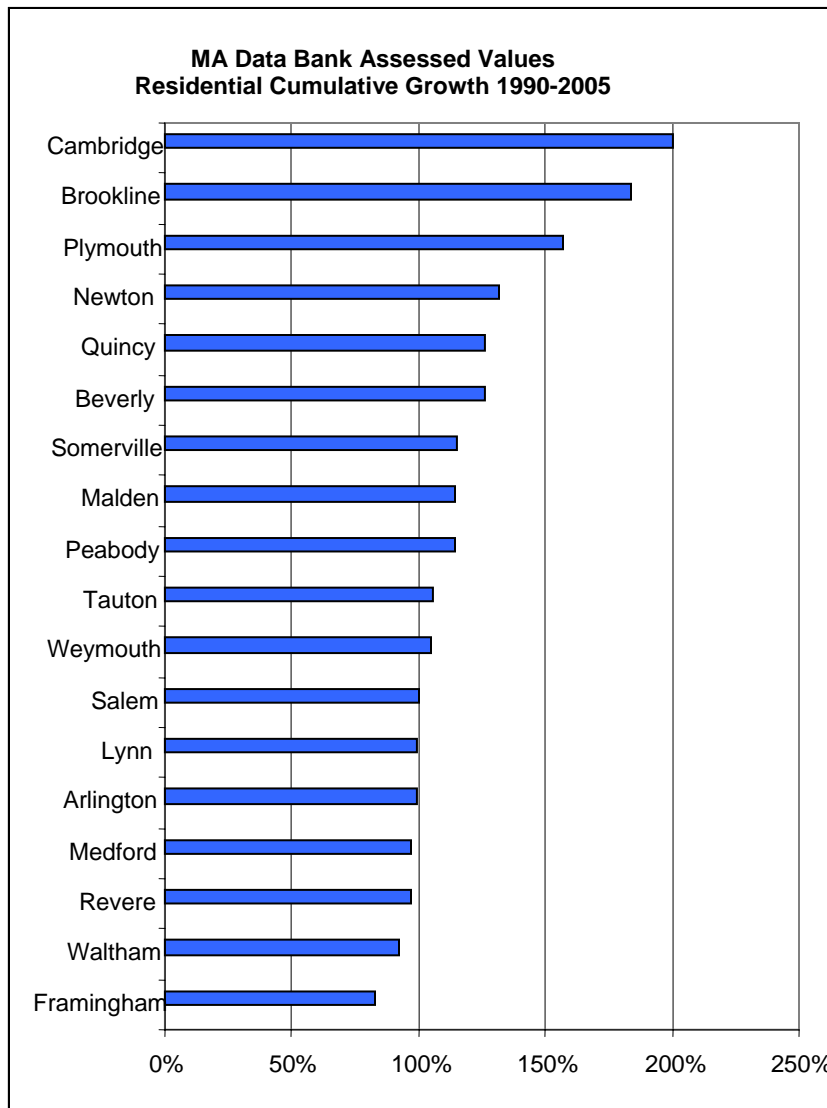
Taunton
Quincy
Malden
Medford
Beverly
Peabody
Waltham
Revere

**MA Data Bank Assessed Values:
Residential Cumulative Growth 1990-2005**



Source: Massachusetts State Municipal Data Bank

Towns	Residential growth 1990-2005
Sherborn	82%
Framingham	83%
Natick	106%
Marlborough	119%
Wayland	139%
Sudbury	140%
Ashland	156%
Southborough	192%



Towns	Residential growth 1990-2005
Framingham	83%
Waltham	92%
Revere	97%
Medford	97%
Arlington	99%
Lynn	99%
Salem	100%
Weymouth	105%
Taunton	106%
Peabody	114%
Malden	114%
Somerville	115%
Beverly	126%
Quincy	126%
Newton	132%
Plymouth	157%
Brookline	184%
Cambridge	200%

Source: Massachusetts State Municipal Data Bank

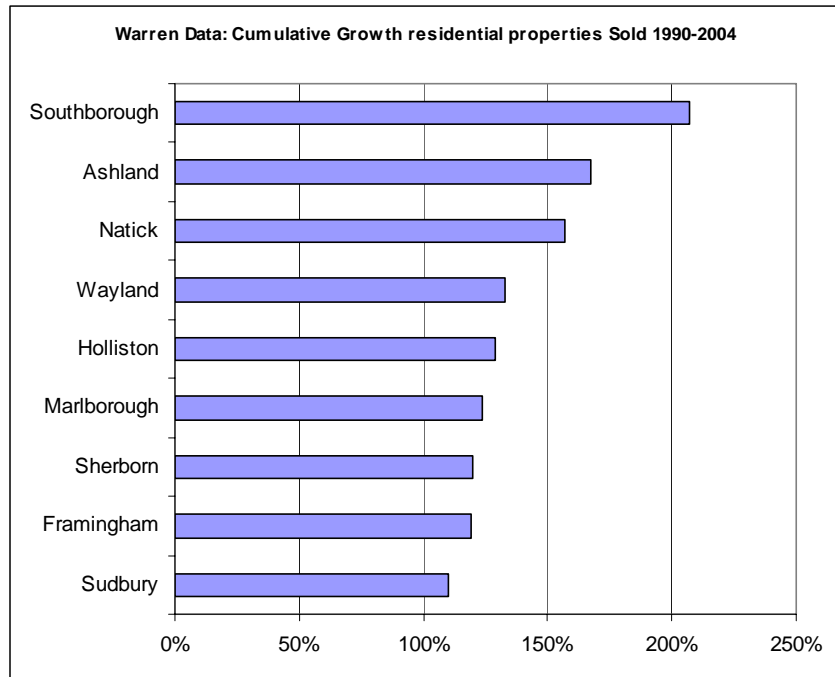
The working group also calculated Framingham’s cumulative growth rate from actual sales data using the Warren Group. Since assessment reflects previous year sale values, we used data for the years 1990-2004.

Establishing a benchmark for actual home sale values not only offers another view into the growth of property values, it enables us to confirm the reliability of the assessed value benchmark. By ranking all the communities we are comparing Framingham to, we can check for accuracy by the consistency of rank.

Framingham’s growth rate from sales for all residential property during the 1990-2004 period was 119%.

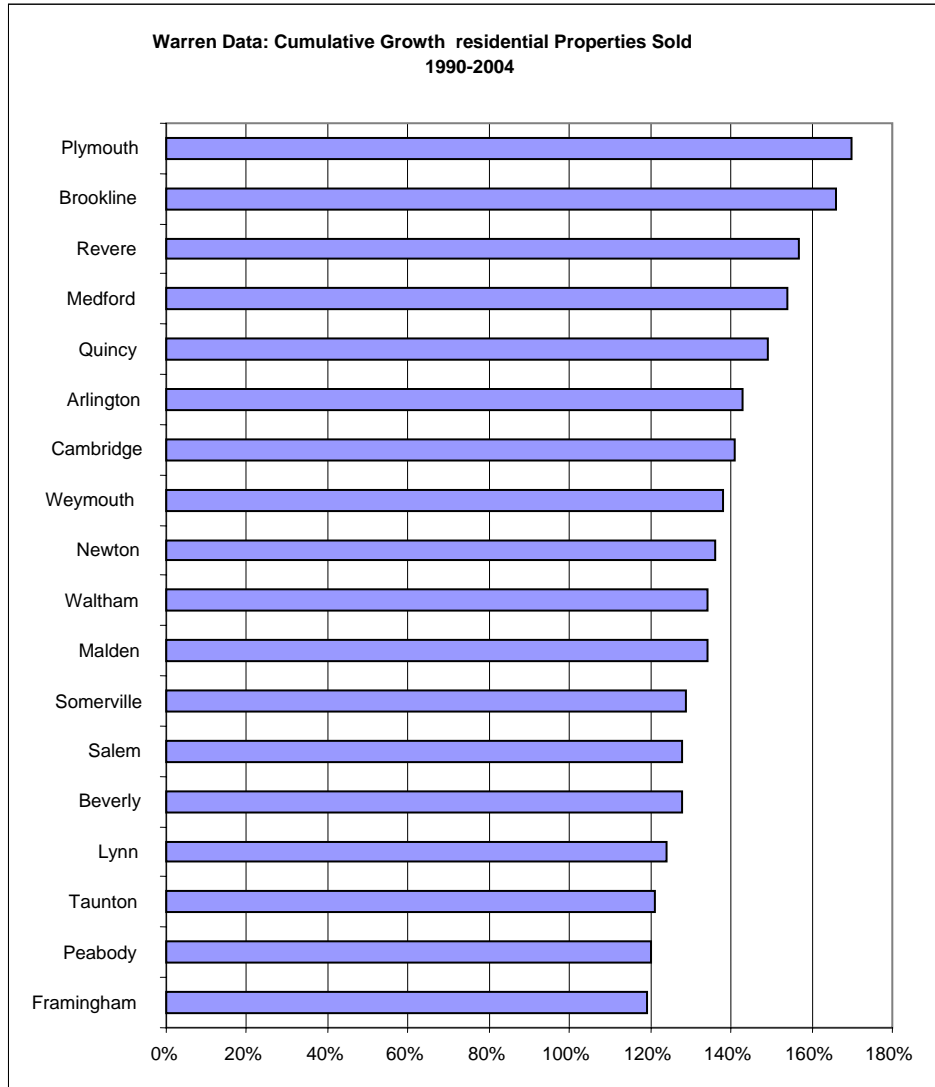
We also calculated the sale value benchmark growth rate for this same time period, 1990-2004 using The Warren Group values, for each of the communities we are comparing Framingham to:

TOWNS	Residential Growth 1990-2004
Sudbury	110%
Framingham	119%
Sherborn	120%
Marlborough	124%
Holliston	129%
Wayland	133%
Natick	157%
Ashland	167%
Southborough	207%



Source: The Warren Group

Towns	Residential Growth 1990-2004
Framingham	119%
Peabody	120%
Taunton	121%
Lynn	124%
Beverly	128%
Salem	128%
Somerville	129%
Malden	134%
Waltham	134%
Newton	136%
Weymouth	138%
Cambridge	141%
Arlington	143%
Quincy	149%
Medford	154%
Revere	157%
Brookline	166%
Plymouth	170%



Source: The Warren Group

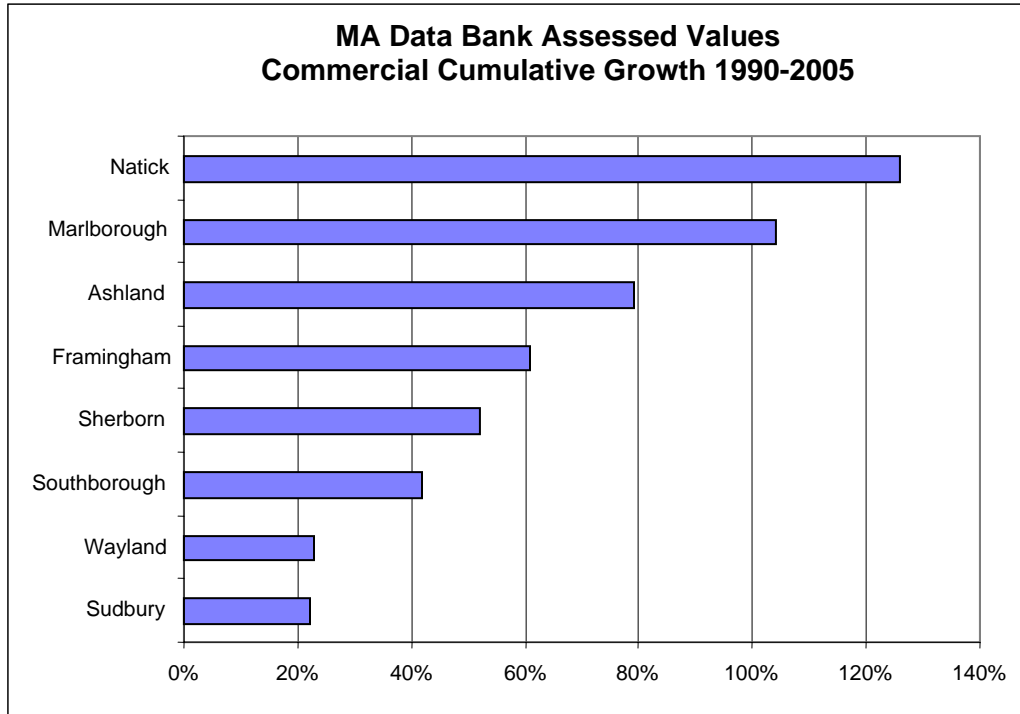
In the “contiguous” set of communities, Framingham ranked next to last out of 8 communities for the growth of residential assessment. In addition, Framingham’s ranking for sales values for this same set of communities was also next to last out of 8.

In the “other” set of communities, Framingham ranked at the bottom or last out of 18 communities, for the growth of residential assessed value. In addition, Framingham’s ranking for sales values for this same set of communities was also last out of 18.

Set of Comparative Community	Rank of Assessed Growth Rate for Residential Property	Rank of Warren Growth Rate for Residential Property
Contiguous	Next to last out of 8	Next to last out of 8
Other	Last out of 18	Last out of 18

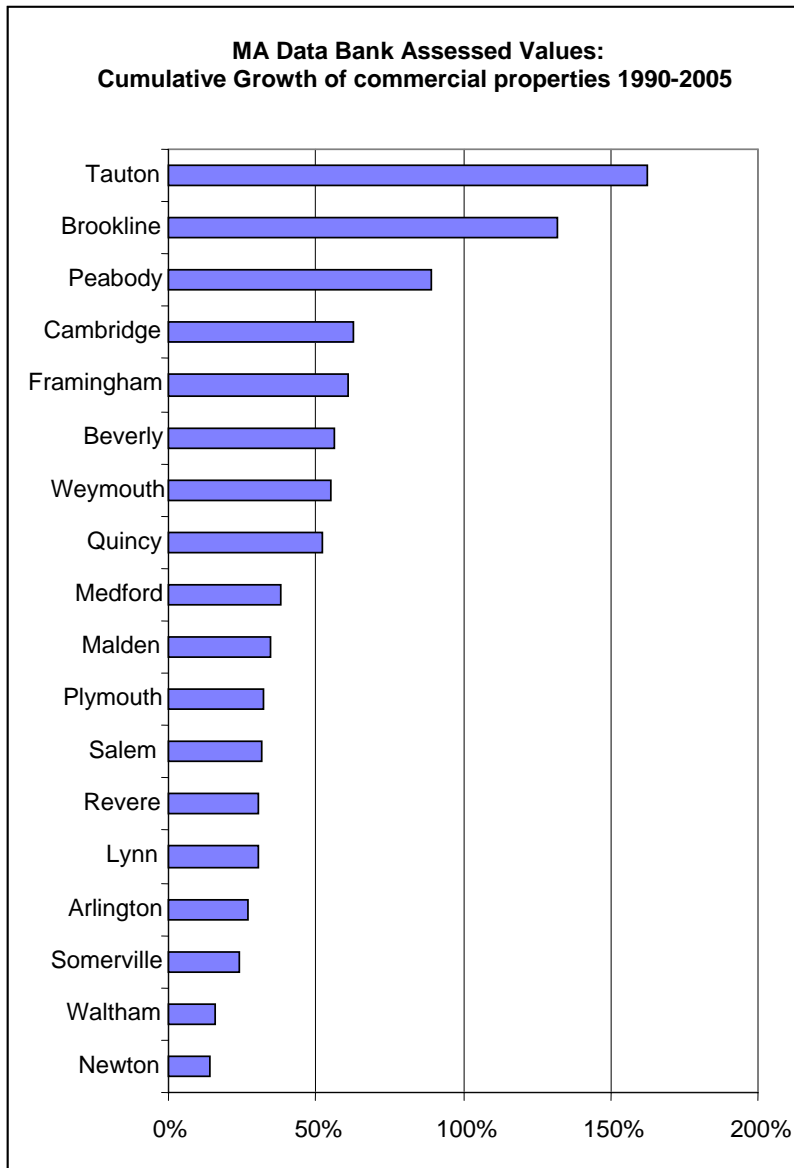
The property & income work group is confident that this consistent ranking supports the validity of the use of growth of assessed values for our study and for the benchmark of growth for the entire town.

Commercial Growth Rates: The following shows the cumulative growth of commercial property calculated from the assessed data for Framingham and the comparative communities.



Source: Massachusetts State Municipal Data Bank

Town	Commercial growth 1990-2005
Sudbury	22%
Wayland	23%
Southborough	42%
Sherborn	52%
Framingham	61%
Ashland	79%
Marlborough	104%
Natick	126%



Towns	Commercial growth 1990-2005
Newton	14%
Waltham	16%
Somerville	24%
Arlington	27%
Lynn	30%
Revere	30%
Salem	31%
Plymouth	32%
Malden	35%
Medford	38%
Quincy	52%
Weymouth	55%
Beverly	56%
Framingham	61%
Cambridge	63%
Peabody	89%
Brookline	132%
Taunton	163%

Source: Massachusetts State Municipal Data Bank

In the “contiguous” set of communities, Framingham ranked 4th highest out of 8 communities for the growth of commercial assessment.

In the “other” set of communities, Framingham ranked 5th highest out of 18 communities for the growth of commercial assessment.

Set of Comparative Community	Rank of Assessed Growth Rate for Commercial Property
Contiguous	4 th highest out of 8
Other	5 th highest out of 18

Social Service Properties and Neighboring properties

The following properties were the focus of our study. Some of these properties are taxed and some are not taxed:

58 Prospect	18 - 20 Summit St
46 Lanewood Ave	947 Salem End
25 Otis St	82 Indian Head Rd
206 Warren Road	51 Winthrop St
76 Clark Street	24 Summit St
58 Clinton St	56 Eaton Rd West
154 Union Ave	248 Edgell Road
10-12 Pine street	13 Donna Road
50-52 Highland	26 Clara Rd
10-12 Coburn	4 Terri Road
70 Pearl Street	46 Pratt St
40 Evergreen	3 Mayflower
7 Lexington St	84 Mansfield
86 Kendall Street	58 Bridges Street
43,45,47,49,51 South	15 Second ST #3A
126 Beaver #54	961 Pleasant St
17 Second Street #9	1224 Edgell Road
51 Cedar St	91 Waushakum St

We used the Framingham website to locate neighboring properties, determine renovations, property type, and 2005 assessed values.

The information available through The Warren Group enabled us to determine the 1990 assessed values for all the properties we used and the years of purchase of the social service properties.

We looked at the cumulative growth of assessed values for three groups of properties:

- Social service properties purchased before or by 1990
- Social service properties purchased between 1991-1999
- Social service properties purchased between 2000-2005.

Table1, table 2 and table 3 summarizes our findings. A more detailed analysis is found in Appendix 1,2 and 3.

Table 1: Study of properties owned by social service agencies on or before 1990.
 1990-2005 Growth of residential properties owned by social service agencies and their neighboring properties.

1990-2005 benchmark growth for residential properties in Framingham is 83%
 The addresses in bold are social service properties

Year Purchased	Address	Year Purchased	Address
1983	58 Prospect 64 Prospect 65 Cypress 57 Cypress	1986	154 Union Ave 141 Franklin 115 Franklin 144 Franklin
1984	46 Lanewood Ave 44 Lanewood 45 Lanewood 48 Lanewood	1988	10-12 Pine street 16 Pine 255 Hollis Street 15 Pine Street
1984	25 Otis St 17 Otis 20 Otis 13 Otis	1989	50-52 highland 47 Highland Street 46 Highland 51 Highland
1986	206 Warren Road 209 Warren Road 203 Warren Road 200 Warren Road	1990	10-12 Coburn 16 Coburn 2 Coburn 71 Mellen
1986	76 Clark Street 70 Clark 72 Clark 73 Clark	1990	70 Pearl Street 62 Pearl 66 Pearl 80 Pearl
1986	58 Clinton 64 Clinton 70 Clinton 71 Clinton	1990	40 Evergreen 25 Learned 28 Learned 27 Learned
1990-2005 growth of all properties			63%
1990-2005 growth of neighboring properties			75%

Table 2: Study of properties owned by social service agencies between 1991-1999.
 1990-2005 Growth of residential properties owned by social service agencies and their neighboring properties.

1990-2005 benchmark growth for residential properties in Framingham is 83%
 The addresses in bold are social service properties

Purchased	Address	Purchased	Address
1992	7 Lexington St 115 Franklin 100 Pearl 123 Franklin	1994	961 Pleasant St 963 Pleasant 14 Foxhill 970 Pleasant
1992	86 Kendall Street 90 Kendall 93 Kendall 103 Kendall	1994	1224 Edgell Road 1222 Edgell 1243 Edgell 1239 Edgell
1993	43,45,47,49,51 South St 44 South 7 Arlington 52 South St	1995	18 - 20 Summit St 16 Summit Street 17 Summit 235 Irving
1993	126 Beaver #54 126 Beaver # 52 126 Beaver # 53 126 Beaver #55	1995	947 Salem End 949 Salem End 948 Salem End 6 Foothill
1993	17 Second Street #9 17 Second St # 9A 17Second St #11A 150 2nd Street #301	1996	82 Indian Head Rd 80 Indian Head 83 Indian Head 77 Indian Head
1993	51 Cedar St 47 Cedar 57 Cedar 58 Cedar	1996	51 Winthrop 45 Winthrop 59 Winthrop 60 Winthrop
1993	91 Waushakum St 83 Waushakum 84 Waushakum 79 Waushakum	1997	24 Summit St 36 Summit 40 Summit 33 Summit
1993	58 Bridges Street 44 Coburn 54 Bridges 53 Bridges	1999	56 Eaton Rd West 48 Eaton Road West 65 Eaton Road West 51 Eaton Road West
1993	15 Second Street #3a 15 2nd St # 2A 15 2nd St # 9A 27 2nd St		

1990-2005 growth of ALL properties **57%**

1990-2005 growth of neighboring properties **63%**

Table 3: Study of properties owned by social service agencies between 2000-2005.
 1990-2005 Growth of residential properties owned by social service agencies and their neighboring properties.

1990-2005 benchmark growth for residential properties in Framingham is 83%
 The addresses in bold are social service properties

Year Purchased	Address	
2001	248 Edgell Road 254 Edgell 240 Edgell 250 Edgell	
2002	13 Donna Road 11 Donna 14 Donna 15 Donna	
2003	26 Clara Rd 22 Clara 11 Joseph 24 Clara	
2003	4 Terri Road 2 Terri 6 Terri 7 Terri	
2004	46 Pratt St 39 Pratt 40 Pratt 47 Pratt	
2005	3 mayflower Rd 1 Mayflower 2 Mayflower 5 Mayflower	
2005	84 Mansfield 80 Mansfield 81 Mansfield 83 Arthur	
1990-2005 Growth of ALL Properties		71%
1990-2005 Growth of neighboring Properties		91%

Note: growth rates for 3 Mayflower and 84 Mansfield could not be determined. However, the growth rates for the neighboring properties were determined.

Summary Chart 1: 1990-2005 growth of residential property values.
 The benchmark of growth from 1990-2005 for all residential properties in Framingham is **83%**.

Property Group	1990-2005 Growth of ALL properties	% ALL properties Leading or Lagging the Benchmark	1990-2005 Growth of Neighbors	% Neighbor properties Leading or Lagging the Benchmark
Owned by SSA on or before 1990	63%	-20%	75%	-8%
Owned by SSA between 1991-2000	57%	-26%	63%	-20%
Owned by SSA between 2001-2005	71%	-12%	91%	+8%

Table 4: Social service properties used in this report.

1990-2005 Growth of residential properties owned by social service agencies .
1990-2005 benchmark growth for residential properties in Framingham is 83%

Year Purchased	Address
1983	58 Prospect
1984	46 Lanewood Ave
1984	25 Otis St
1986	206 Warren Road
1986	76 Clark Street
1986	58 Clinton St
1986	154 Union Ave
1988	10-12 Pine street
1989	50-52 Highland
1990	10-12 Coburn
1990	70 Pearl Street
1990	40 Evergreen
1992	7 Lexington St
1992	86 Kendall Street
1993	43,45,47,49,51 South
1993	126 Beaver #54
1993	17 Second Street #9
1993	51 Cedar St
1993	91 Waushakum St
1993	58 Bridges Street
1993	15 Second ST #3A
1994	961 Pleasant St
1994	1224 Edgell Road
1995	18 - 20 Summit St
1995	947 Salem End
1996	82 Indian Head Rd
1996	51 Winthrop St
1997	24 Summit St
1999	56 Eaton Rd West
2001	248 Edgell Road
2002	13 Donna Road
2003	26 Clara Rd
2003	4 Terri Road
2004	46 Pratt St

**1990-2005
Growth
of Social Service Properties**

38%

Note: 3 Mayflower and 84 Mansfield were used in this study but are not included in this table

Table 5: Properties sold by social service agencies in 1996. These properties were owned in 1990.

1990-2005 Growth of residential properties sold by social service agencies and their neighbors.

1990-2005 benchmark growth for residential properties in Framingham is **83%**.

The addresses in bold were sold by a social service agency

Year Sold	Address
1996	4 Thurber St 259 union 20 Myrtle 14 Myrtle
1996	45 Leland 65 Leland 68 Leland 21 Weld
1990-2005 Growth of ALL Properties	102%
1990-2005 Growth of Neighboring Properties	126%

Summary Chart 2: 1990-2005 growth of residential property values for sold properties. The benchmark of growth from 1990-2005 for all residential properties in Framingham is **83%**.

Property Group	1990-2005 Growth of ALL properties	% ALL properties Leading or Lagging the Benchmark	1990-2005 Growth of Neighbors	% Neighbor properties Leading or Lagging the Benchmark
Sold by SSA In 1996	126%	43%	102%	19%

Summary Chart 3: 1990-2005 growth of residential property values.

The benchmark of growth from 1990-2005 for all residential properties in Framingham is **83%**

Property Group	1990-2005 Growth of ALL properties	Comparison to Framingham's 1990-2005 Benchmark	1990-2005 Growth of Neighbors	Comparison to Framingham's 1990-2005 Benchmark
Owned by SSA on or before 1990	63%	-20%	75%	-8%
Owned by SSA between 1991-1999	57%	-26%	63%	-20%
Owned by SSA between 2001-2005	71%	-12%	91%	+8%
2 SSA properties Sold in 1996	102%	+19%	126%	+43%
2 SSA properties Sold in 1996 only	68%	-15%		
36 properties owned by SSA and used in this study only	38%	-45%		

Property Type Classification Codes

This information was taken from the Massachusetts Property Type Classification Code system. Prepared by the Bureau of Local Assessments
Massachusetts Department of Revenue; Division of Local Services

CODE	Description
101	Single Family Home
102	Condominium
104	2 family home
105	3 family home
111	4-8 units
112	More than 8 units
121	Rooming or boarding house

Note: A more detailed set of information regarding this analysis is available in the appendices 1-5. The appendix number corresponds to table number. Thus appendix 1 offers more detailed analysis of table 1 information.

Social Service Properties in Framingham

This list of properties is a combination of all property types: business and residential

Social Services in Framingham in 1990

40 Evergreen	SMOC
154 Union Ave	SMOC
14-16 Gordon St	SMOC
58 Prospect	Advocates Inc
58 Clinton	SMOC
73 Hollis St	SMOC
206 Warren Road	SMARC
46 Lanewood Ave	Justice Resource Inst
25 Otis St	Justice Resource Inst
76 Clark Street	Advocates Inc
56 Prospect St	Advocates Inc
126 Union Ave	Trinity
10-12 Pine street	SMOC
70 Pearl Street	Wayside
132 Union Ave	Trinity
45 Leland St	SMARC
4 Thurber	Wayside
354 Waverly street	SMOC rental
12 Coburn St	SMOC
50 Highland street	SMOC
6 Claffin street	SMOC
88 Lincoln St	Greater Fr. Mental Health
705 Waverly street	SMARC/rental
68 Henry	Greater Fr. Mental Health
98 Lincoln	Programs for People
673 Waverly street	Framingham Land Trust/SMOC

The current list of social service properties for Framingham in 2005 includes approximately 240 addresses.

Year	Number of Sites As of 1/10/06
1990	26
2005	240

The cumulative growth of the number of properties owned or rented by social services in Framingham from 1990-2005 is 823%

Section II: Income and Population Analysis

The Social Service PILOT and Comparative Impact Committee posed the following questions:

1. What are the changes in median income in Framingham compared to other communities?
2. Is there a relationship between social services in a community and income?
3. How has population changed over time?

Similar to the study of property values and how social services affect them, the Property & Income working group identified numerous factors that affect income values: among these are crime, education, location, environment, property taxes etc. To determine a direct impact from social service agencies on income values would require a thorough statistical analysis with numerous controls.

The working group has determined the growth of Median Family Income and Median Household Income from 1990-2000. This information follows the guidelines of the PILOT/Impact Committee to use data that is provided by official parties such as the government, and comes directly from the 1990 and 2000 census.

The comparison of Framingham's change in income values to the comparative communities offers insights into how Framingham has grown relative to others.

The committee has also calculated the population growth from the 1990 and 2000 census, as well as the estimated population change to 2004.

Background and Method

The Property & Income group calculated income growth rates using the 1990 and 2000 census. We did this for household income and family income. Family and Household are defined as follows

Household type and relationship

Households are classified by type according to the sex of the householder and the presence of relatives. Examples include: married-couple family; male householder, no wife present; female householder, no husband present; spouse (husband/wife); child; and other relatives.

Family household (Family)

A family includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. All people in a household who are related to the householder are regarded as members of his or her family. A family household may contain people not related to the householder, but those people are not included as part of the householder's family in census tabulations. Thus, the number of family households is equal to the number of families, but family households may include more members than do families. A household can contain only one family for purposes of census tabulations. Not all households contain families since a household may comprise a group of unrelated people or one person living alone.¹

¹ The U.S. Census Bureau definitions http://quickfacts.census.gov/qfd/meta/long_101616.htm

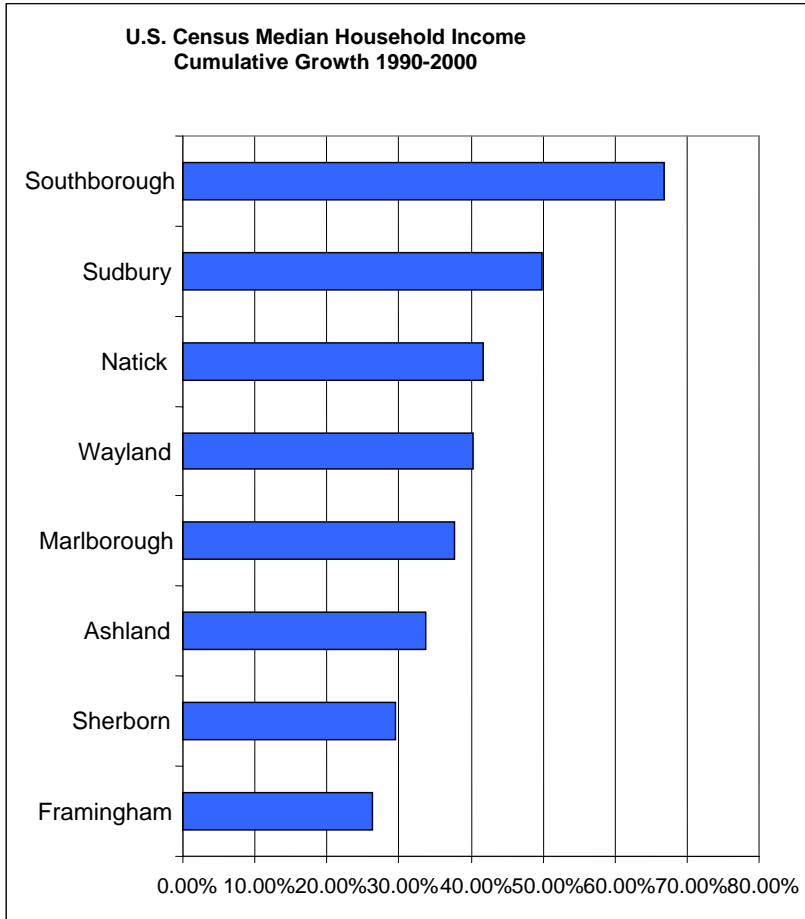
The working group also used the census information to calculate the population growth over this time period. In addition, government estimates for populations as of July 2004 were available and we determined the growth rate using these values for the 1990-2004 time frame.

Results

- Framingham ranked last out of 8 for 1990-2000 Median Household Income Growth for the “contiguous” communities
- Framingham ranked last out of 8 for 1990-2000 Median Family Income Growth for the “contiguous” communities
- Framingham ranked third from the bottom out of 18 for 1990-2000 Median Household Income Growth for the “other” communities
- Framingham ranked third from the bottom out of 18 for 1990-2000 Median Household Income Growth for the “other” communities
- Framingham ranked last for 1990-2000 Population Growth for the “contiguous” communities
- Framingham ranked last for 1990-2004 Population Growth for the “contiguous” communities
- Framingham ranked 8th from the bottom out of 18 for 1990-2000 Population Growth for the “other” communities
- Framingham ranked 5th from the bottom out of 18 for 1990-2004 Population Growth for the “other” communities

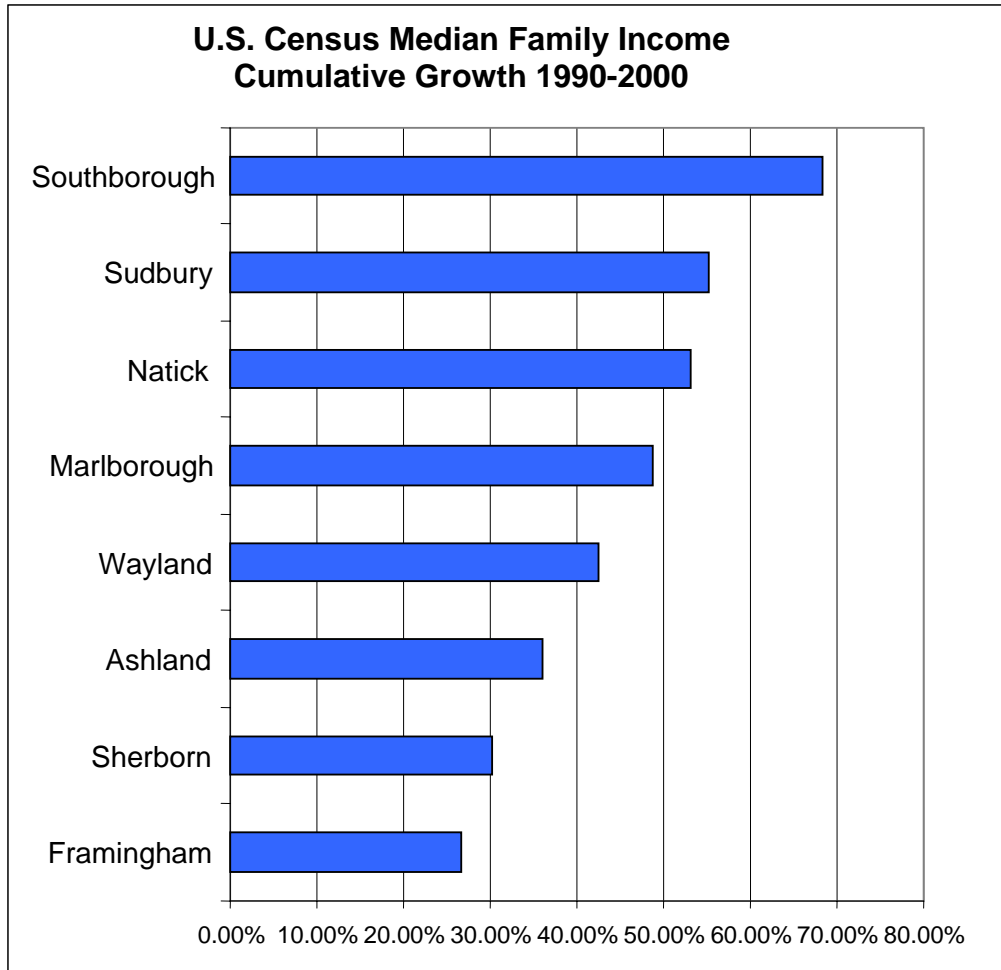
Tables and Charts

- Census Median Household Income growth 1990-2000 or “contiguous” communities
- Census Median Family Income growth 1990-2000 for “contiguous” communities
- Census Median Household Income growth 1990-2000 for “other” communities
- Census Median Family Income growth 1990-2000 for “other” communities
- Census Population Growth 1990-2000 for “contiguous” communities
- Population Growth 1990-2004 for “contiguous” communities
- Census Population Growth 1990-2000 for “others” communities
- Population Growth 1990-2004 for “other” communities



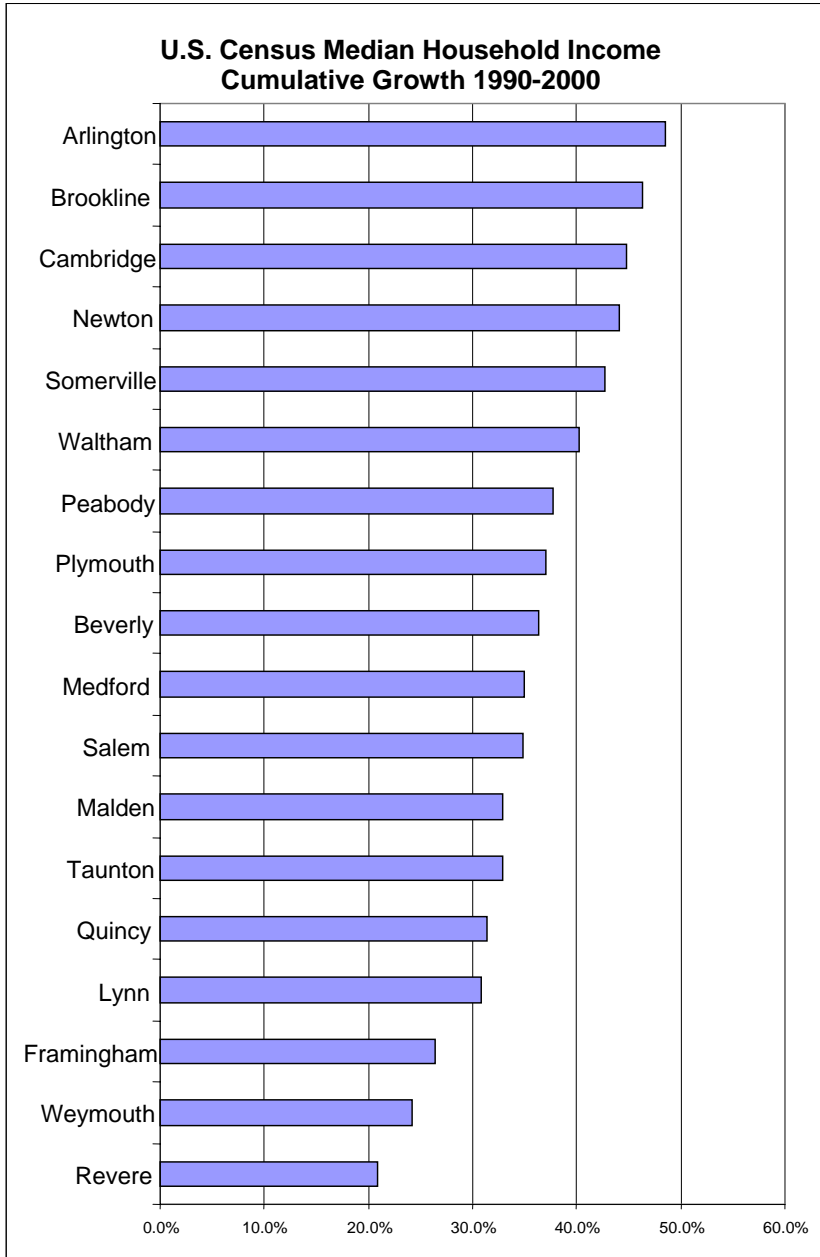
Towns	Median Household Income Growth 1990-2000
Framingham	26.40%
Sherborn	29.56%
Ashland	33.65%
Marlborough	37.67%
Wayland	40.22%
Natick	41.69%
Sudbury	49.93%
Southborough	66.80%

Source: U.S. Census Bureau 1990 and 2000 Census



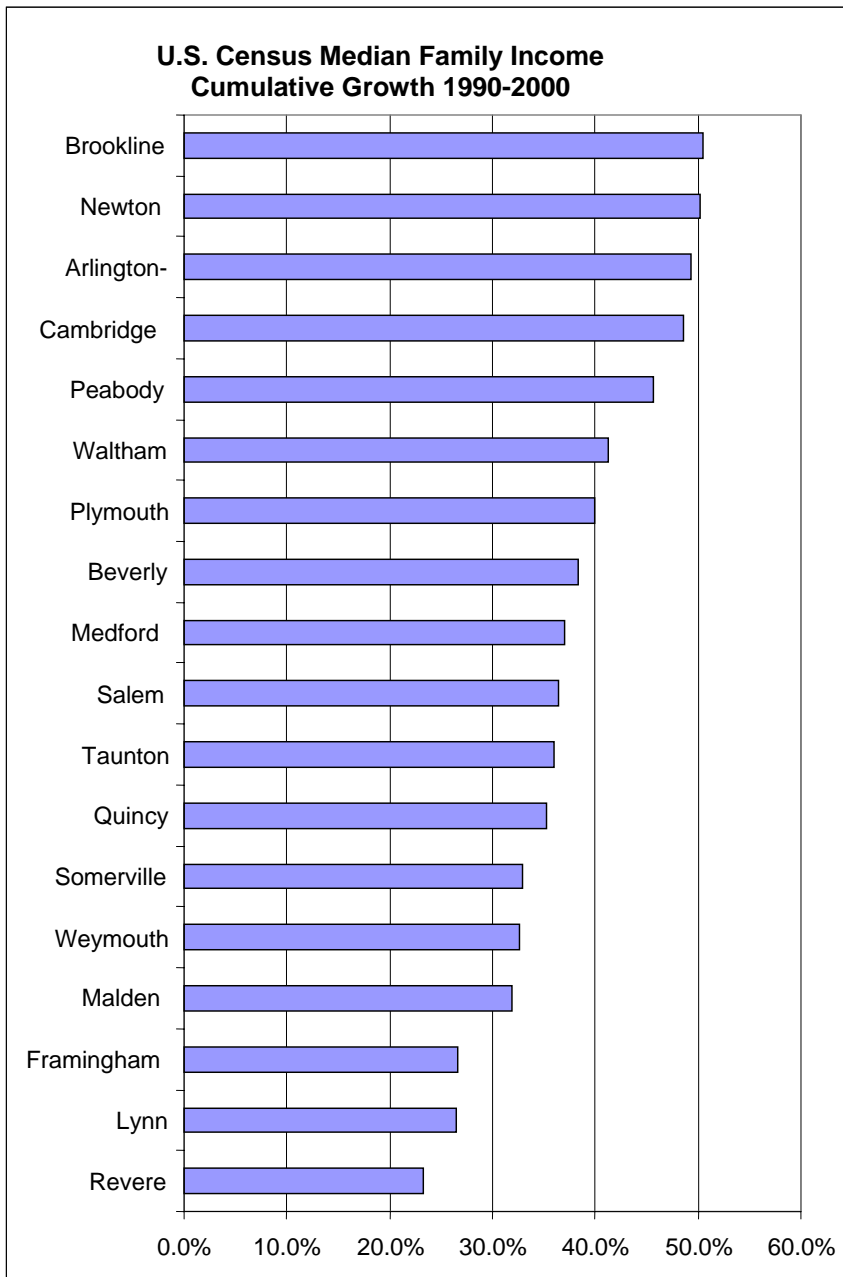
Source: U.S. Census Bureau 1990 and 2000 Census

Towns	Median Family Income growth
Framingham	26.56%
Sherborn	30.23%
Ashland	36.04%
Wayland	42.48%
Marlborough	48.77%
Natick	53.08%
Sudbury	55.17%
Southborough	68.27%

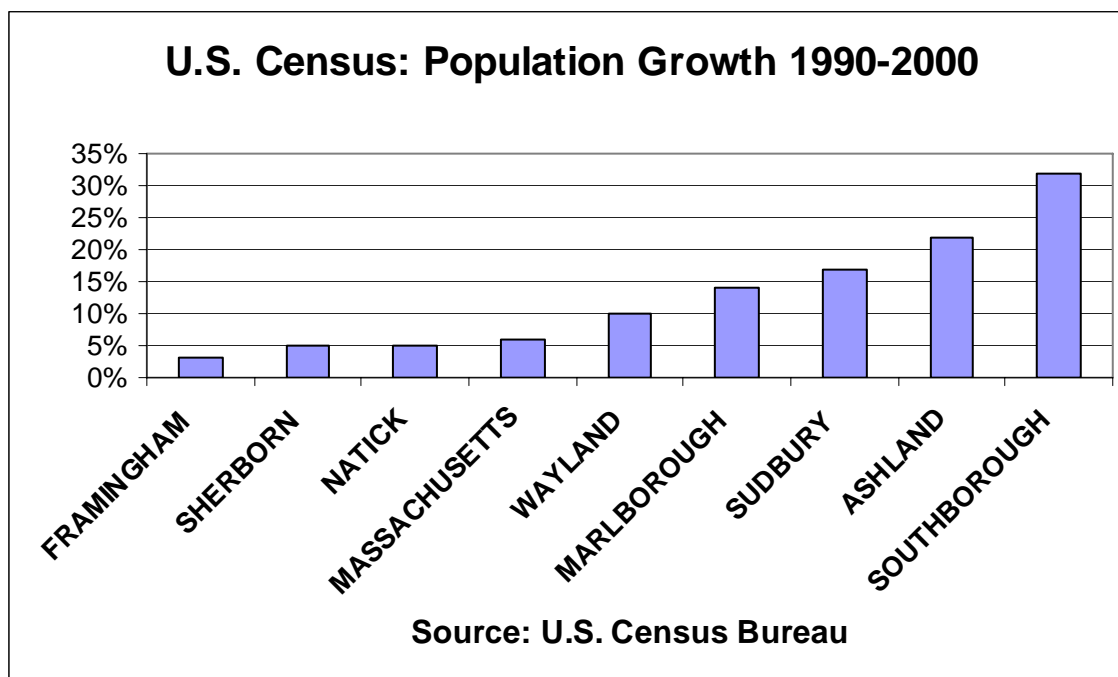


Towns	Median Household Income Growth
Revere	20.9%
Weymouth	24.2%
Framingham	26.4%
Lynn	30.9%
Quincy	31.4%
Taunton	32.9%
Malden	32.9%
Salem	34.9%
Medford	35.0%
Beverly	36.3%
Plymouth	37.1%
Peabody	37.8%
Waltham	40.2%
Somerville	42.7%
Newton	44.1%
Cambridge	44.8%
Brookline	46.3%
Arlington	48.6%

Source: U.S. Census Bureau 1990 and 2000 Census

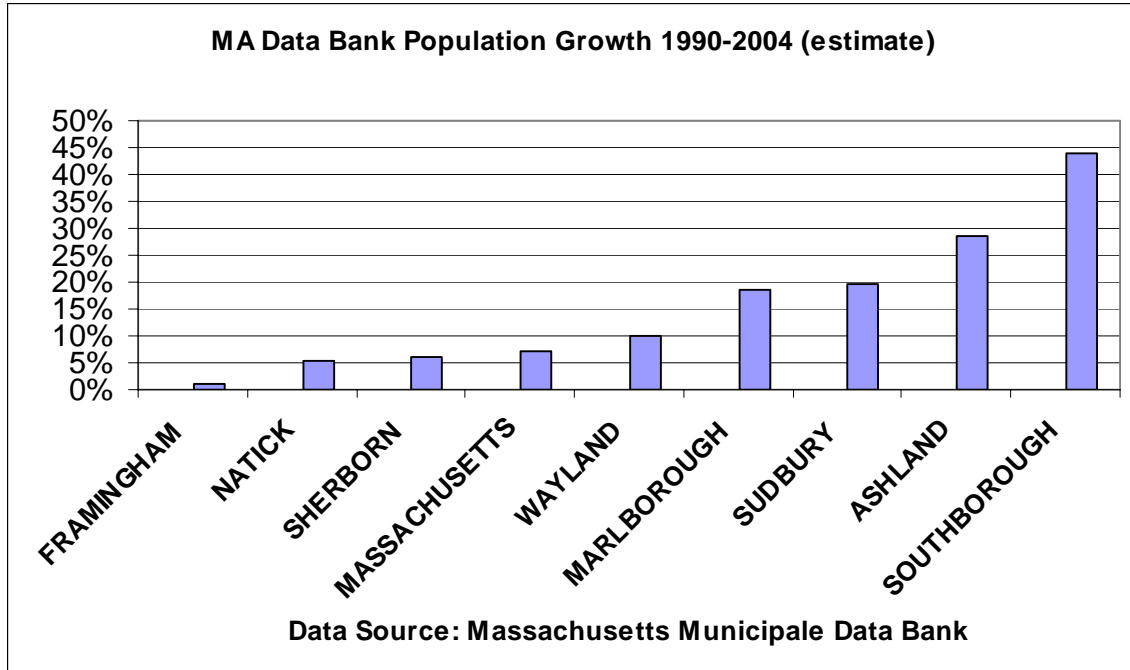


Source: U.S. Census Bureau 1990 and 2000 Census



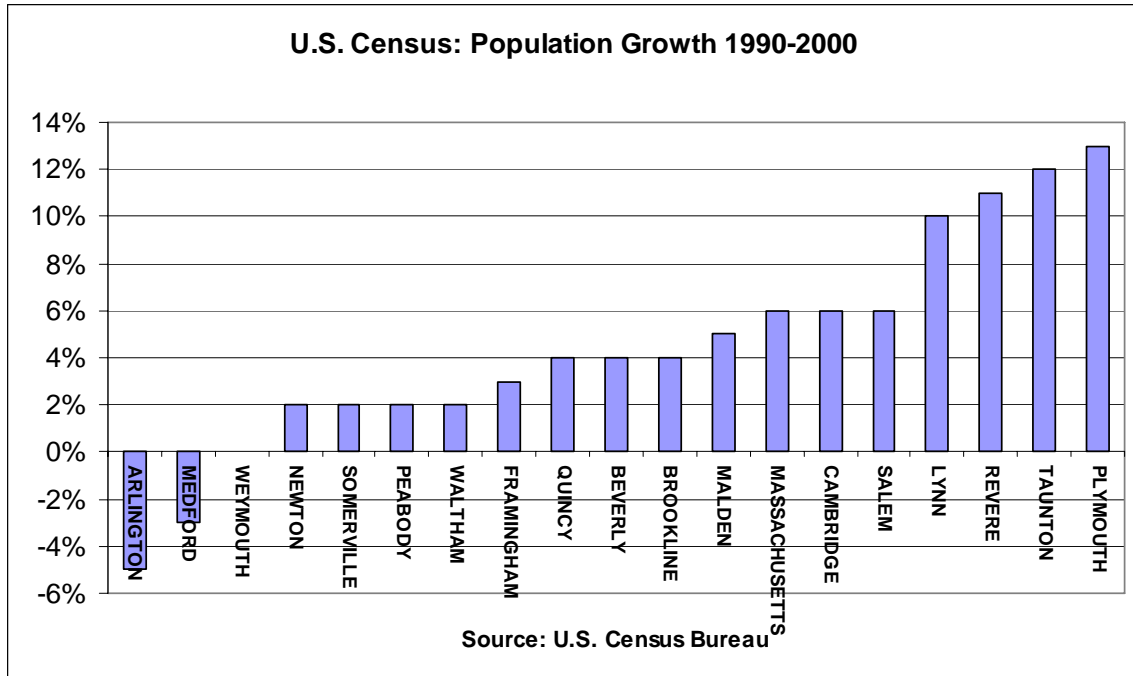
Source: U.S. Census Bureau 1990 and 2000 Census

Community	1990-2000 Population Growth
FRAMINGHAM	3%
SHERBORN	5%
NATICK	5%
WAYLAND	10%
MARLBOROUGH	14%
SUDBURY	17%
ASHLAND	22%
SOUTHBOROUGH	32%



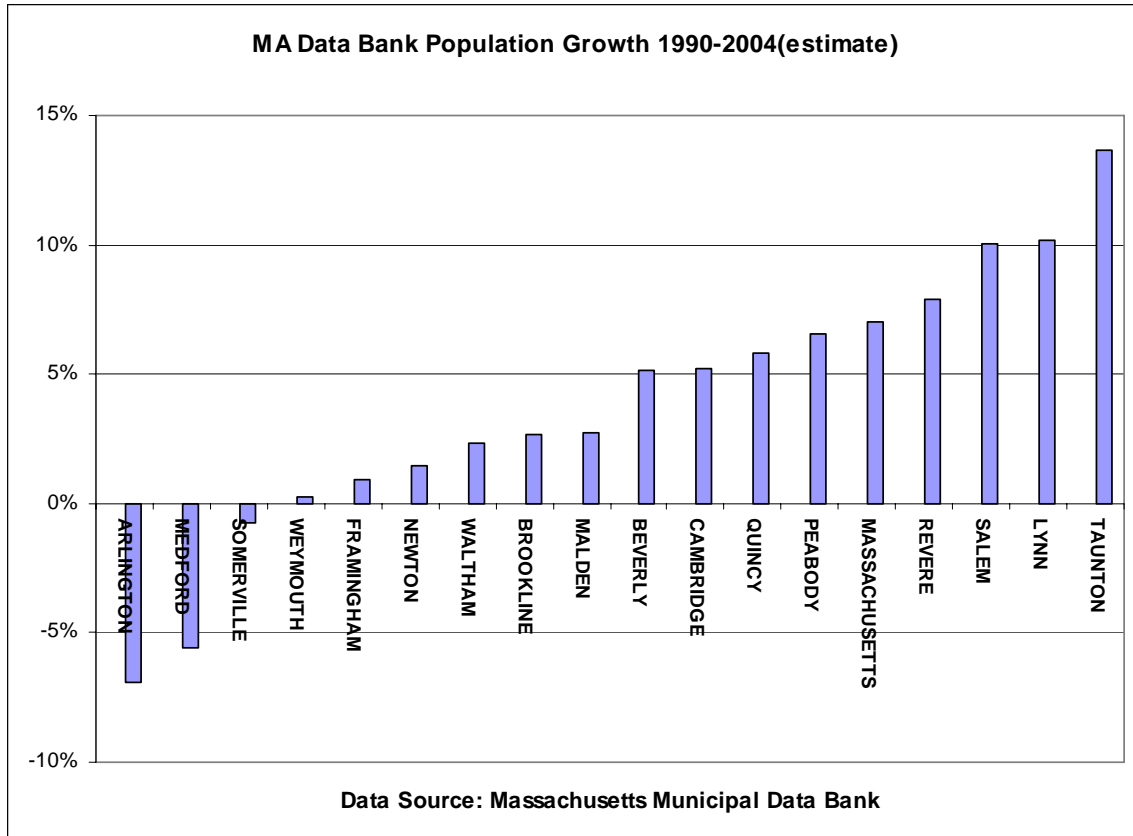
Source: Massachusetts State Municipal Data Bank

Community	1990-2004(estimate) Population Growth
FRAMINGHAM	1%
NATICK	5%
SHERBORN	6%
WAYLAND	10%
MARLBOROUGH	19%
SUDBURY	20%
ASHLAND	29%
SOUTHBOROUGH	44%



Source: U.S. Census Bureau 1990 and 2000 Census

Community	1990-2000 Population Growth
ARLINGTON	-5%
MEDFORD	-3%
WEYMOUTH	0%
NEWTON	2%
SOMERVILLE	2%
PEABODY	2%
WALTHAM	2%
FRAMINGHAM	3%
QUINCY	4%
BEVERLY	4%
BROOKLINE	4%
MALDEN	5%
CAMBRIDGE	6%
SALEM	6%
LYNN	10%
REVERE	11%
TAUNTON	12%
PLYMOUTH	13%



Source: Massachusetts State Municipal Data Bank

Community	1990-2004 (estimate) Population Growth
ARLINGTON	-7%
MEDFORD	-6%
SOMERVILLE	-1%
WEYMOUTH	0%
FRAMINGHAM	1%
NEWTON	1%
WALTHAM	2%
BROOKLINE	3%
MALDEN	3%
BEVERLY	5%
CAMBRIDGE	5%
QUINCY	6%
PEABODY	7%
REVERE	8%
SALEM	10%
LYNN	10%
TAUNTON	14%
PLYMOUTH	20%