



# City of Medford

Office of Planning, Development and Sustainability

City Hall - Room 308  
85 George P. Hassett Drive  
Medford, Massachusetts 02155

Contact:  
(781)393-2480  
Fax: (781)393-2342  
ocd@medford-ma.gov

## Meeting Notice and Agenda

### **Medford Affordable Housing Trust**

**Wednesday, August 07, 2024**

**6:30 pm – 8.00 pm**

**Room 201, 2<sup>nd</sup> Floor, Medford City Hall, 85 George P Hassett Dr,  
Medford, MA 02155.**

This is a hybrid meeting (in-person and via zoom). To view and participate in this meeting please use the following:

Join Zoom Meeting: <https://us06web.zoom.us/j/86030678870>

Call in via phone:

One tap mobile +19292056099,,86030678870#,,US (New York)

#### **1. Introduction**

- a) Affordable Housing Trust Fund Overview
- b) Board of Trustees

#### **2. Establish a Meeting Schedule**

#### **3. Officer Designation**

#### **4. Establish Working Groups**

- a) Draft the Declaration of Trust
- b) Develop a Strategic Action Plan

#### **5. Finances**

- a) Funding Sources
- b) CPA funding application

#### **6. Adjournment**

If you need a reasonable accommodation to attend/participate in this meeting, please contact:  
Frances Nwajei: Telephone number: 781-393-2439 | Email address: [fnwajei@medford-ma.gov](mailto:fnwajei@medford-ma.gov)

**Medford Affordable Housing Trust**  
**Meeting Minutes**  
**Wednesday, August 07, 2024, at 6:30pm**

Conducted via Zoom and in person (Room 207, 2nd Floor, Medford City Hall)

**Meeting to Order**

The meeting was called to order at 6:30 PM by Mayor Breanna Lungo-Koehn. Also in attendance were Trustees Kayla Lessin, Roberta Cameron, Kerri Weaver, Penelope Taylor, Lisa Sun, and Lisa Anne Davidson (present via Zoom). Also in attendance were the Office of Planning, Development & Sustainability staff Adithi Moogoor, Theresa Dupont, Danielle Evans and Derrick Seegars.

Mayor Breanna Lungo-Koehn welcomed the newly appointed Board of Trustees.

**I. Introduction**

Affordable Housing Trust Fund Overview: Ms. Moogoor gave a brief presentation on the Affordable Housing Trust, outlining its roles, responsibilities, and funding sources. Additionally, she provided an overview of Medford's housing data, including housing characteristics, affordability, subsidized housing inventory, and the Housing Production Plan.

Mayor Breanna Lungo-Koehn asked Trustees to introduce themselves and share their interest in affordable housing. Trustee Kayla Lessin worked for a for-profit developer, is a lawyer, and has experience working with HUD and Mass housing and development. Trustee Roberta Cameron has served on the community preservation community as the chairperson, Est. 2015. She is a planning consultant and has worked on affordable housing. Trustee Lisa Anne Davidson has been working on housing her whole career since the 90's and has worked with the Somerville homeless population. Trustee Kerri Weaver is a low-income Medford resident looking to be involved in affordable housing and giving the perspective as a renter in Medford. Trustee Penelope Taylor (Penny) is a Medford renter, involved in community organizing, founded a neighborhood organization for displaced families, and works for the city of Somerville in the Office of Housing Stability. Trustee Lisa Sun has a degree in Architecture and Urban Planning and wants to be involved in environmental justice and affordable housing. Mayor Breanna Lungo-Koehn was originally a renter, and now a homeowner. She wants to hear the issues of the people of her community and to do what she can to assist in making their lives better.

**II. Meeting Schedule**

Mayor Breanna Lungo-Koehn proposed that the Trust meet on the first Wednesday of each month. The Trust agreed to meet on the proposed schedule at 6:00-7:30 pm.

### **III. Officer Designation**

Mayor Breanna Lungo-Koehn discussed the officer designation for the Affordable Housing Trust and outlined the roles and responsibilities of a Chair, Vice Chair, Treasurer and Clerk (optional):

- Chair: Facilitates the meeting, guides the Trusts activities and meeting agenda, makes sure agreed tasks are carried out, ensures decisions are carried out, and delegates tasks.
- Vice Chair: Vice Chair assumes the role and responsibilities of the Chair in their absence.
- Treasurer: Work with the City's Treasurer to set up a Trust fund account, maintain financial records and reports it to the Trust. The City's Treasurer will have access to the Trust's financial records and the Trust's Treasurer will act as an intermediary between the Trust and the City's Treasury Department.
- Clerk (optional): The Clerk is responsible for taking and circulating minutes, preparing agendas for meetings in consultation with the Chair, and distributing information to members. This is an optional role as the city staff will support the Trust's administrative work.

Mayor Breanna Lungo-Koehn requested the Trustees to think about the different officer roles and Trustees interested in taking up any of the above roles were asked to inform the city staff, Ms. Moogoor with a week or two.

Ms. Penelope Taylor wanted to know if municipal employees could serve as Treasurers. Ms. Moogoor informed that she would investigate this question and get back to the Trust.

### **IV. Establish Working Groups**

Mayor Breanna Lungo-Koehn recommended the Trust to establish two working groups that can meet more than once per month to work on the following:

#### **A. Draft the Declaration of Trust:**

Mayor Breanna Lungo-Koehn talked about the role and importance of executing the Declaration of Trust. She suggested that the Trust can set up a working group of 1-2 trustees who can draft the Declaration. Once reviewed by the full Board, the Declaration should be reviewed by the legal counsel before recording the Declaration.

## **B. Develop Strategic Action Plan**

Mayor Breanna Lungo-Koehn talked about creating an Action Plan to illustrate the Trust's goals and priorities, usually for 1–5-year period. She informed that the communities have drafted an Action Plan in-house forming a working group/ sub-committee and others have hired a consultant to draft an Action Plan. Massachusetts Housing Partnership (MHP- a quasi-public agency) recommended that Trust draft a 2-year Action Plan in-house with 2-3 achievable goals.

## **V. Finances**

Mayor Breanna Lungo-Koehn stated that the Trust must identify funding sources to support its activities and goals. One such funding source is Community Preservation Act (CPA) funds.

CPA funding application: Ms. Dupont, the CPA Grants Manager, provided an overview of the CPA grant funding process and how CPA funds can support the trust affordable housing goals. She stated that the CPA funds can be spent on Historic resources, Open Space, Recreational Land and Community/Affordable Housing.

Below are the allowable uses for the CPA funds:

- Acquisition- The purchasing of residential property to preserve and develop affordable housing. This can involve buying existing properties, land or foreclosed homes.
- Creation- Creating and developing new affordable housing units
- Preservation- Preventing the loss of affordable housing units due to expiring restrictions or physical deterioration (i.e., to prevent a building from collapse)
- Support- Help households be able to access housing, and rental assistance
- Rehabilitation/Restoration- (May only be used for buildings originally created with CPA funds) Restore and or rehabilitate existing affordable housing units

CPA could be used to help and extend toward preserving restrictions (Deed). Any funding going to the Trust must be recorded and properly filed.

Ms. Moogor provided a status update on the CPA application and the next steps. The Community Preservation Committee (CPC) put out a filing application to determine the Trust's eligibility. The preliminary form was submitted to determine the Trust eligibility for \$250,000. The full application is due on September 9, 2024.

Ms. Moogoor asked if the Trust could use CPA funds to develop an Action Plan. Ms. Roberta Cameron responded that there is a limited amount of administrative funds that can be used for activities determined by the Trust. There is no application form to request administrative funds, a direct decision made by the CPA manager or the CPC, depending on the amount we are willing to spend. Different parties help make that discretion. Hopefully, they will factor in the newness of this new Housing Trust.

Ms. Lisa Anne Davidson asked for clarification on the CPA application, and the reason for requesting \$250k from CPC. Ms. Dupont responded that a minimum of 10% of the budget is allotted for the housing category. She also mentioned that although the timing was currently difficult, the Trust needs to identify a couple of items that can be focused on in the beginning to make it work. Ms. Roberta Cameron added that, depending on availability of funds, the CPC has historically voted to reserve more than the minimum amount for affordable housing even when there wasn't an application in front of them, with the understanding that affordable housing projects typically come less frequently but requiring larger amounts of funding than other types of CPA projects.

Ms. Penelope Taylor asked when the CPA application is due, and Ms. Theresa Dupont responded that it is due on September 9<sup>th</sup>, 2024. Ms. Moogoor added that in the next meeting, which is on September 4<sup>th</sup>, the Trust could review and develop a draft for a final read. Ms. Penelope Taylor asked if the previously submitted eligibility determination form can be shared with the Trust. Ms. Dupont clarified that the eligibility form is a one-to two-page form to determine if the projects are eligible for CPA. Ms. Moogoor agreed to share the eligibility form with the Trust.

Mayor Breanna Lungo-Koehn asked if the Trustees had any ideas about the CPA application form. Since the CPA Application is on the agenda, the Trust could discuss ideas. We are currently reviewing city owned parcels to see what's available and exploring the idea of building affordable housing in city owned lots. Those are some of the ideas of what we could do with the \$250,000, and consultants we can hire to evaluate what our cities and towns have done and give us ideas.

Ms. Penelope Taylor inquired if a nexus study for affordable housing was conducted in Medford. Ms. Moogoor responded that Medford has an Act that allows the city to establish a linkage fee for affordable housing. Currently, Ordinance allows the city to collect a linkage fee for improving capital facilities such as parks and recreation, police, fire, water, sewer, and roads and traffic but not affordable housing. It would cost \$200k to do a nexus study to update the current linkage fee for capital improvement facilities and include affordable housing linkage. A nexus study to only include affordable housing linkage is around \$60k. The city is exploring options to cover the cost of the study. Ms. Roberta Cameron clarified that the Nexus study would not be an eligible use under CPA funding and will have to explore other funding resources. Ms. Evans added that as part of the Nexus study, the city is also interested in reviewing the current Inclusionary Housing Ordinance as the ordinance does not include fractional payments. Updating the ordinance to include fractional payments may help in funding the Trust.

Ms. Penelope Taylor asked about a study on analyzing impediments to Fair Housing outlined in the Housing Production Plan (HPP). It was mentioned in the HPP that the last study was done in 2012, and she wanted to know if there is a need for the Trust to initiate another study. Ms. Evans responded that the North Suburban Consortium (NSC-HOME) might be working on something that's regional in nature and gave a brief overview of NSC-HOME. Ms. Roberta Cameron asked about the timeline of NSC-HOME's consolidated five-year plan. Ms. Moogoor responded that the plan is to be finalized by February.

Ms. Moogoor asked if CPA funds could be used to study city owned lots for affordable housing development. Ms. Roberta Cameron clarified that the city-owned lot must be clearly defined and designated for affordable housing to qualify for CPA funds as pre-development costs for the project; otherwise, the study might be categorized under administrative funding. She also added that CPA funds cannot be used as seed money to help the Trust generate additional funds for affordable housing. Ms. Penelope Taylor asked if there was a map identifying the city owned lots. Ms. Moogoor informed that they city has identified two-three potential lots for housing development. There is an inventory of city owned lots, but the development uses of these lots have not been identified yet.

Mayor Breanna Lungo-Koehn reiterated that the Trustees could inform Ms. Moogoor mentioned if they are interested in a designated position, to participate in the two working groups and provide ideas for CPA funding application.

## **VI. Adjournment**

Ms. Kayla Lessin made a motion to adjourn and was seconded by Ms. Penelope Taylor. A roll call vote was taken, and the motion was passed with all seven in favor and the meeting was adjourned at 7:34 pm.



# Medford Affordable Housing Trust Fund

August 07 2024

# Medford Affordable Housing Trust

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- Public Entity
- Create and preserve affordable housing
- Led by Board of Trustees



## Trust Statute – MGL Ch.44, Sec. 55c

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Enables local municipalities to establish an Affordable Housing Trust

***“the purpose of the trust is to provide for the creation and preservation of affordable housing in municipalities for the benefit of low and moderate income households and for the funding of community housing..”***

## What can the Trust do?

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- Provide financial support for the construction of affordable homes
- Rehabilitate existing homes to convert to affordable housing
- Increase affordability in new housing development projects
- Develop surplus municipal land or buildings
- Preserve properties faced with expiring affordability restrictions
- Support rent assistance for low- and moderate-income households

Source: *Massachusetts Housing Partnership:*

[https://www.mhp.net/assets/resources/documents/MAHTGuidebook\\_2018.pdf](https://www.mhp.net/assets/resources/documents/MAHTGuidebook_2018.pdf)

# Board of Trustees

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- Seven-member Board
- Includes the Mayor or their designee, one may be a member of the Community Preservation Committee and the remaining shall be residents of the City
- Appointed by Mayor, subject to confirmation by the City Council
- Two-year term with initial staggered terms
- Quorum- Majority of the number of authorized Trustees shall constitute a quorum and be required to approve any motion.
  - a) A **four-member** Board of Trustees will be required for a quorum.
  - b) If there are **two vacancies** on the Board, **three members** will form a quorum.

# Board of Trustees Powers

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16 powers set forth in MGL Ch.44, Sec. 55c and in the Ordinance:

- Accept and receive real property, personal property or money
- Purchase and retain real or personal property
- Sell, lease, exchange, transfer or convey any personal, mixed, or real property
- To execute, acknowledge and deliver deeds, assignments, transfers, pledges, leases, covenants, contracts, promissory notes, releases, grant agreements, and other instruments
- Employ advisors and agents, such as consultants, accountants, appraisers, and lawyers, and full time or part-time staff, and to contract for other services

To read the complete set of authority and responsibilities, scan the QR code:



# Source of Funding

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- Community Preservation Act (CPA) funds;
- Inclusionary zoning payments;
- Negotiated developer fees;
- The municipality's general fund;
- Tax title sales;
- Payments from special bylaws/ordinances;
- Cell tower lease payments;
- Private donations.

Source: *Massachusetts Housing Partnership:*

[https://www.mhp.net/assets/resources/documents/MAHTGuidebook\\_2018.pdf](https://www.mhp.net/assets/resources/documents/MAHTGuidebook_2018.pdf)

# Affordable housing for Low-and Moderate-income households

## HUD 2024 Income Limit Category

FY 2024 Income Limit Area	Area Median Income (AMI)	FY 2024 Income Limit Category	Family of 4
Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area	\$148,900	Low (80%) Income Limits (\$)	\$130,250
		Very Low (50%) Income Limits (\$)	\$81,600
		Extremely Low Income Limits (\$)	\$48,950

Source:  
[https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?STATES=25.0&INPUTNAME=METRO14460MM1120\\*2501739835%2BMedford+city&statelist=&stname=Massachusetts&wherefrom=%24wherefrom%24&statefp=25&year=2024&ne\\_flag=&selection\\_type=county&incpath=%24incpath%24&data=2024&SubmitButton=View+County+Calculations](https://www.huduser.gov/portal/datasets/il/il2024/2024summary.odn?STATES=25.0&INPUTNAME=METRO14460MM1120*2501739835%2BMedford+city&statelist=&stname=Massachusetts&wherefrom=%24wherefrom%24&statefp=25&year=2024&ne_flag=&selection_type=county&incpath=%24incpath%24&data=2024&SubmitButton=View+County+Calculations)

# Medford Household Income

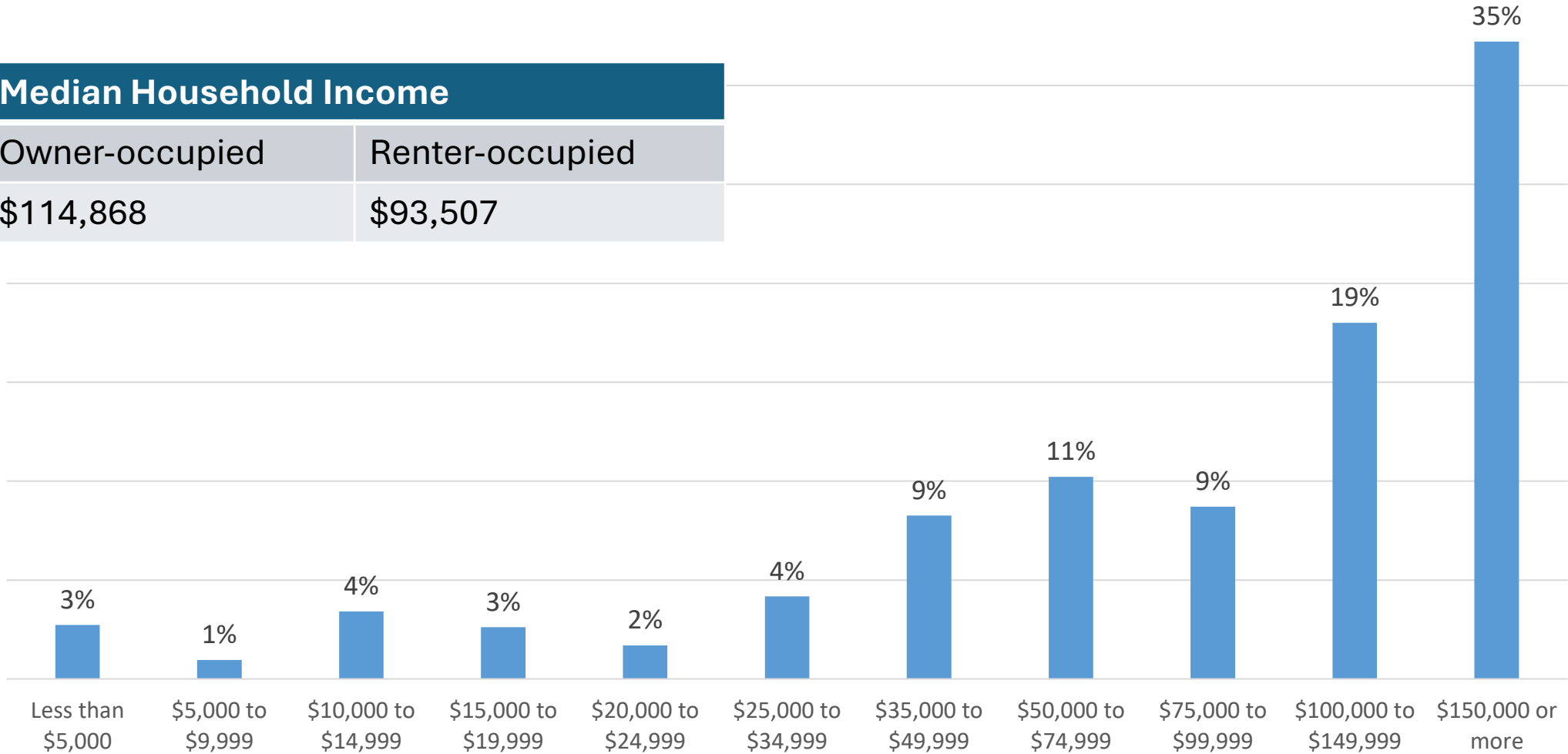
## Median Household Income

Owner-occupied

Renter-occupied

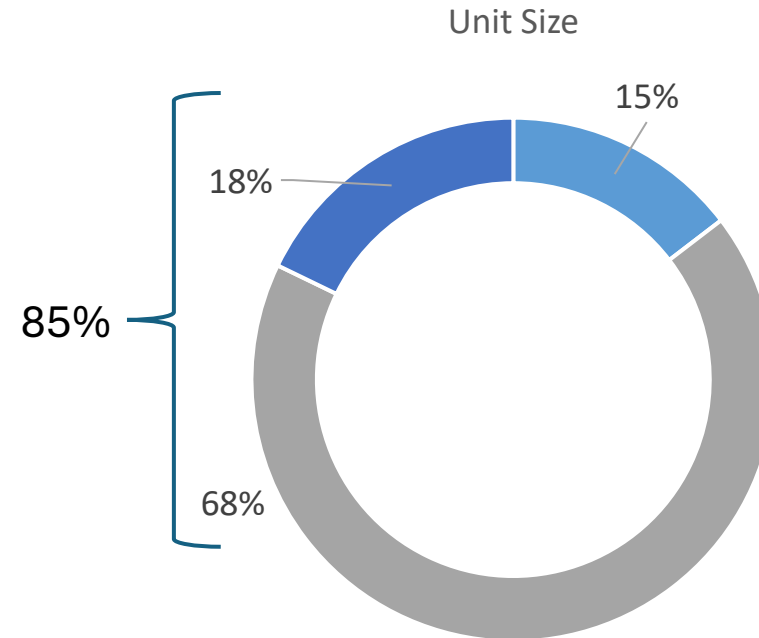
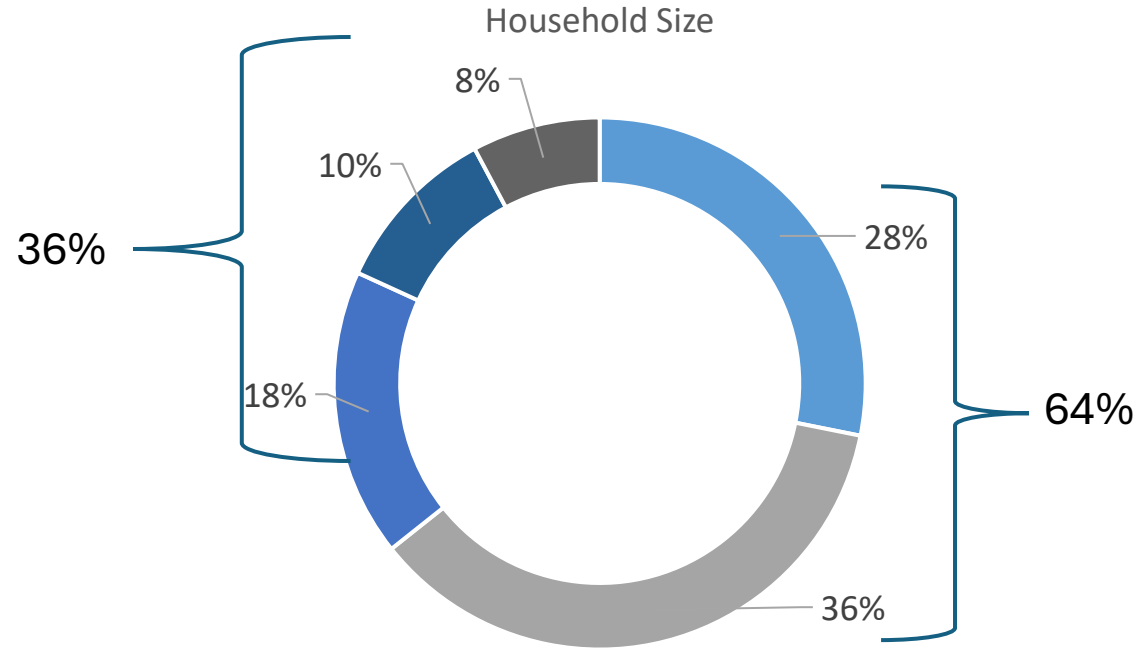
\$114,868

\$93,507



Source: ACS 5-year estimates (2022)

# Medford Housing Characteristics

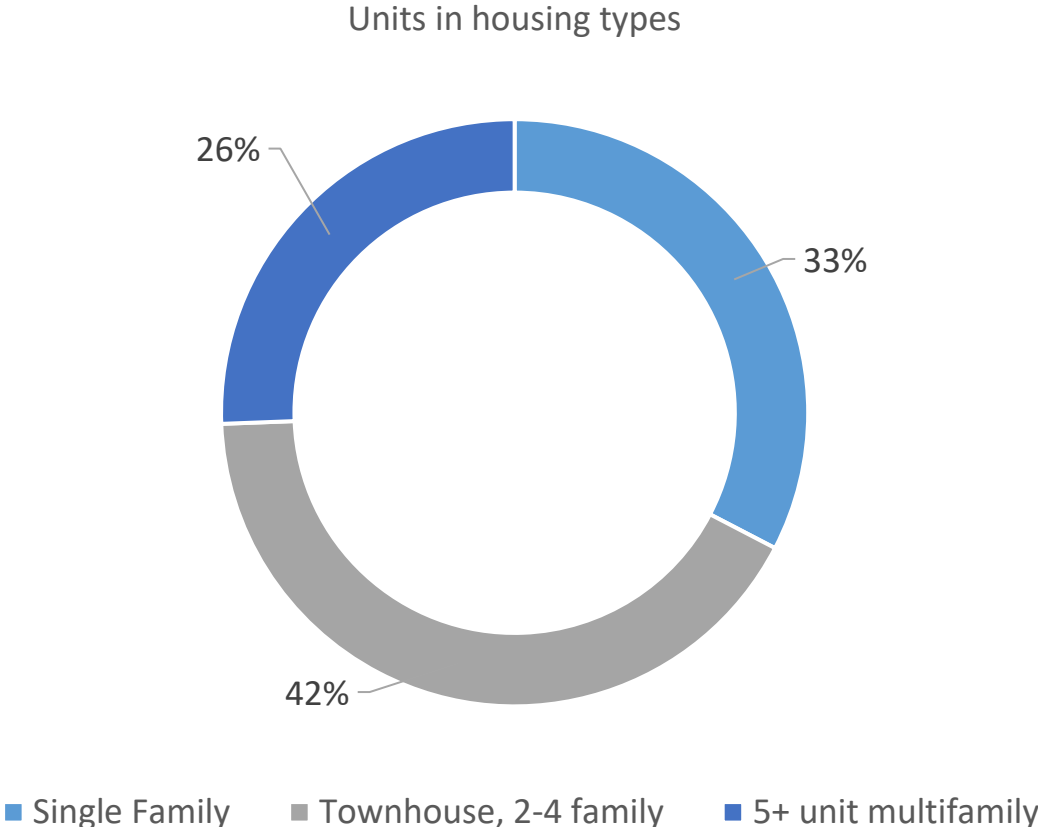


- 1-person household
- 2-person household
- 3-person household
- Studio or 1 Bedroom
- 2-3 Bedrooms
- 4+ Bedrooms
- 4-person household
- 5 or more-person household

- 64% of households consist of 1-2-person, while only 15 % of the units are studio or one-bedroom units
- 36 % of households consist of 3 or more persons, while 85 % of the units are 2 or more bedrooms.

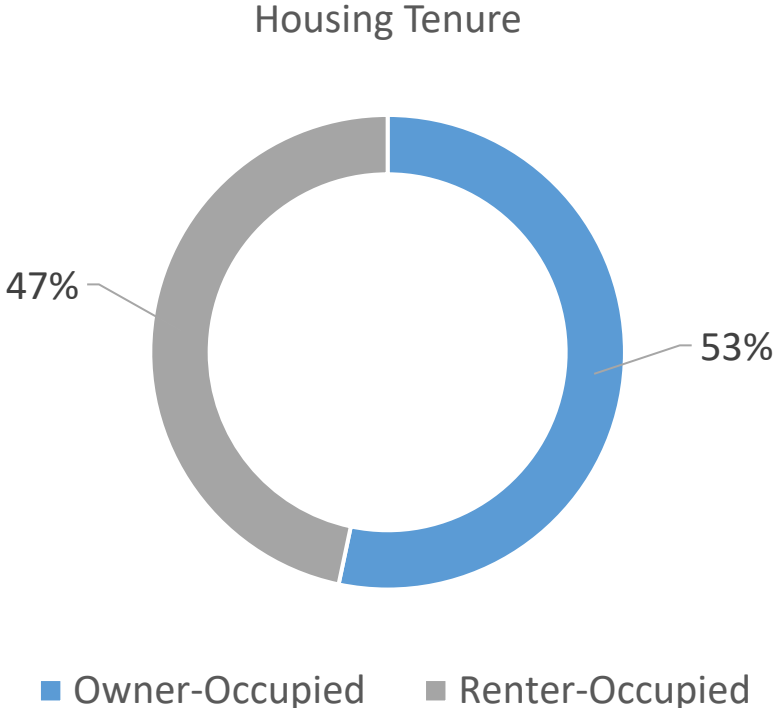
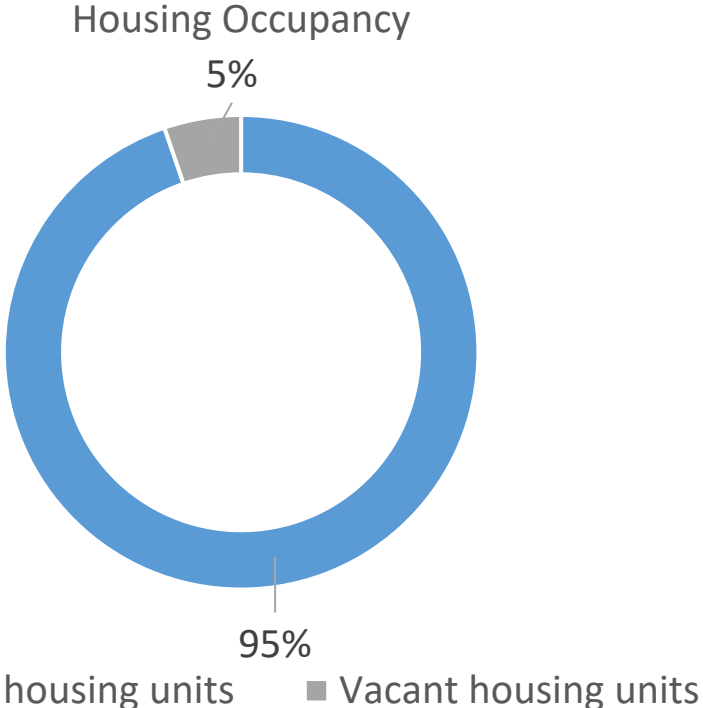


# Medford Housing Characteristics



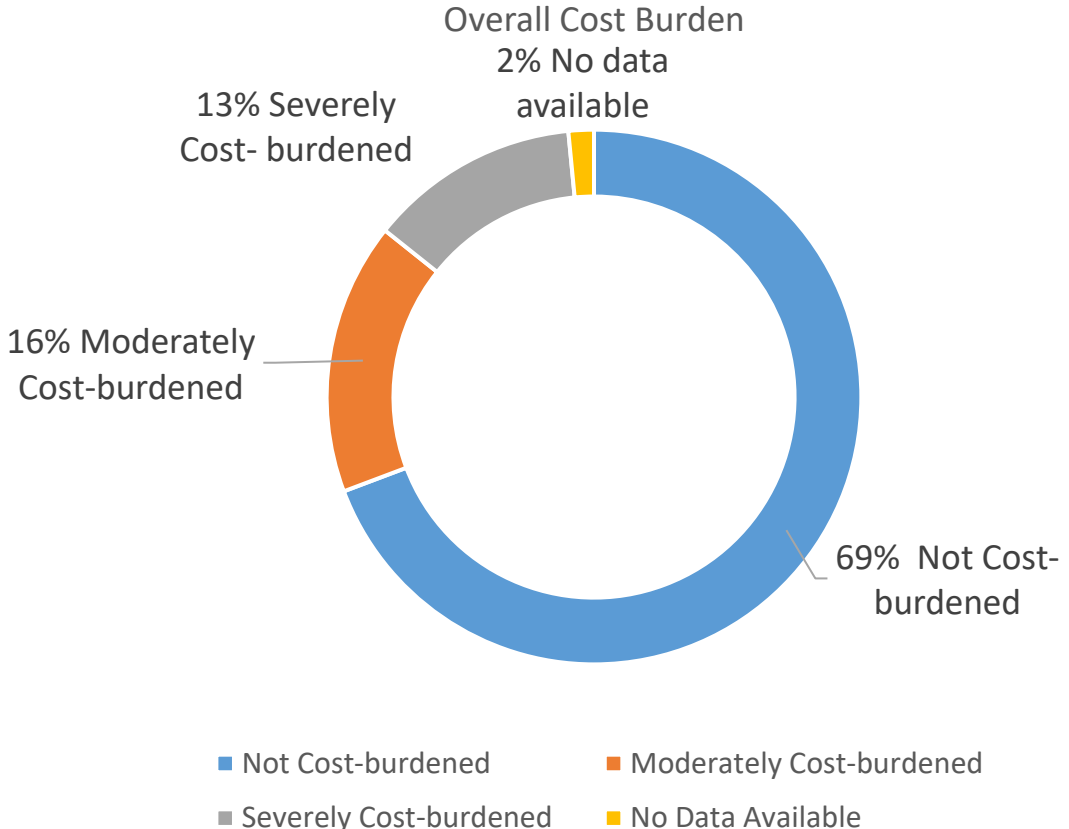
Source: ACS 5-year estimates (2022)

# Medford Housing Characteristics



Source: ACS 5-year estimates (2022)

# Housing Affordability

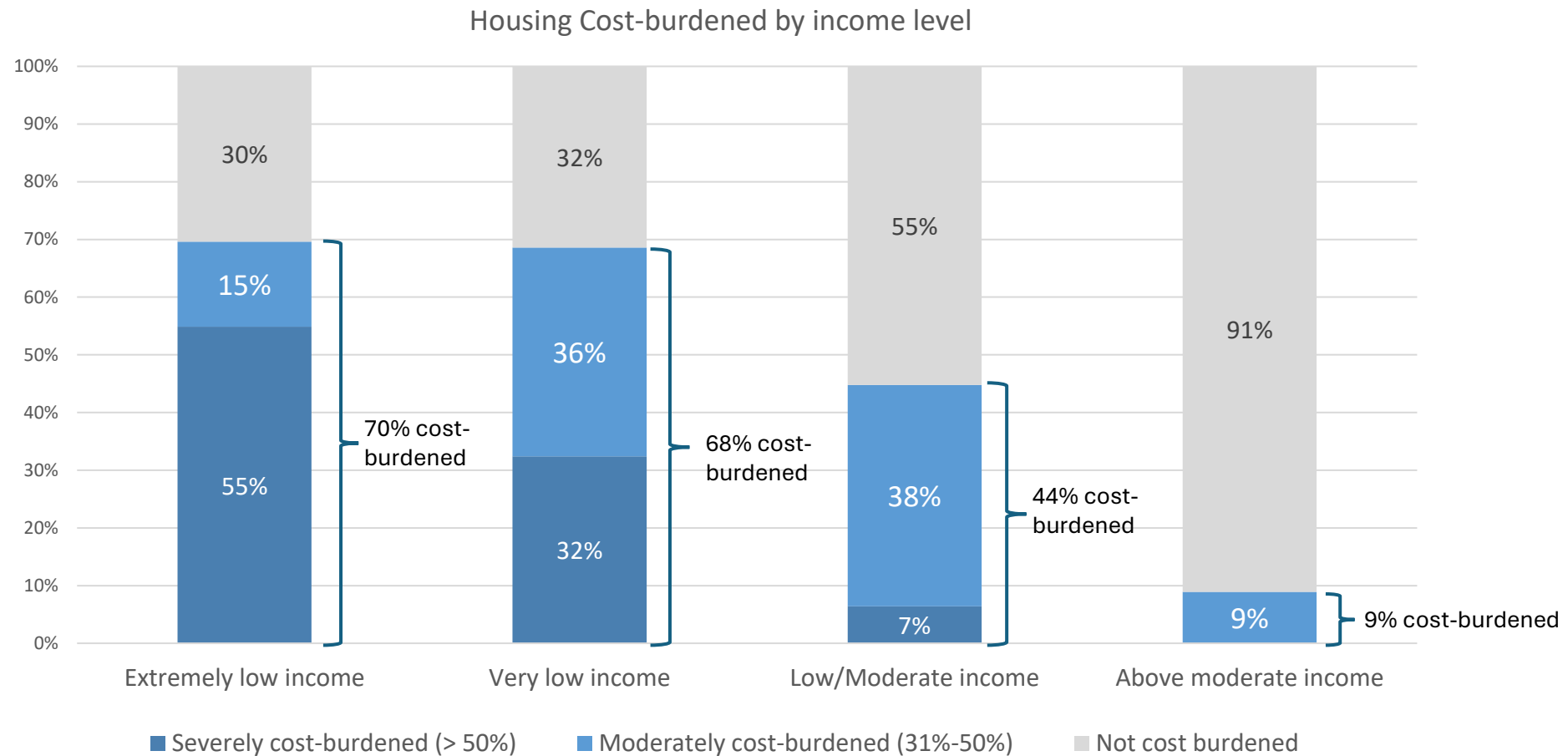


Not Cost-burdened	Income spent on housing cost <=30%
Moderately Cost-burdened	Income spent on housing cost >30% to <=50%
Severely Cost-burdened	Income spent on housing cost >50%

29% of Medford residents are housing cost burdened, where households spend more than 30% of their income on housing cost.

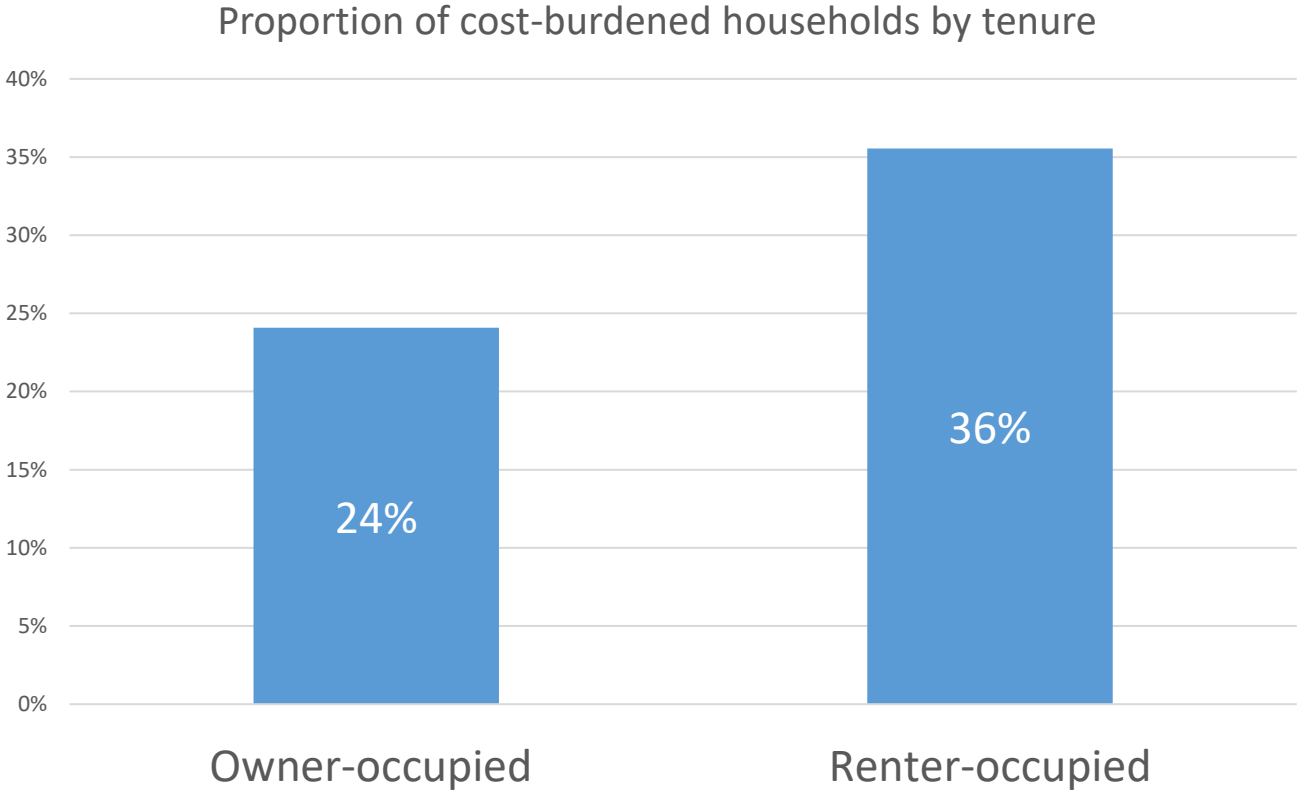
Source: Comprehensive Housing Affordability Strategy (CHAS) ACS 5-years estimates (2022)

# Housing Affordability



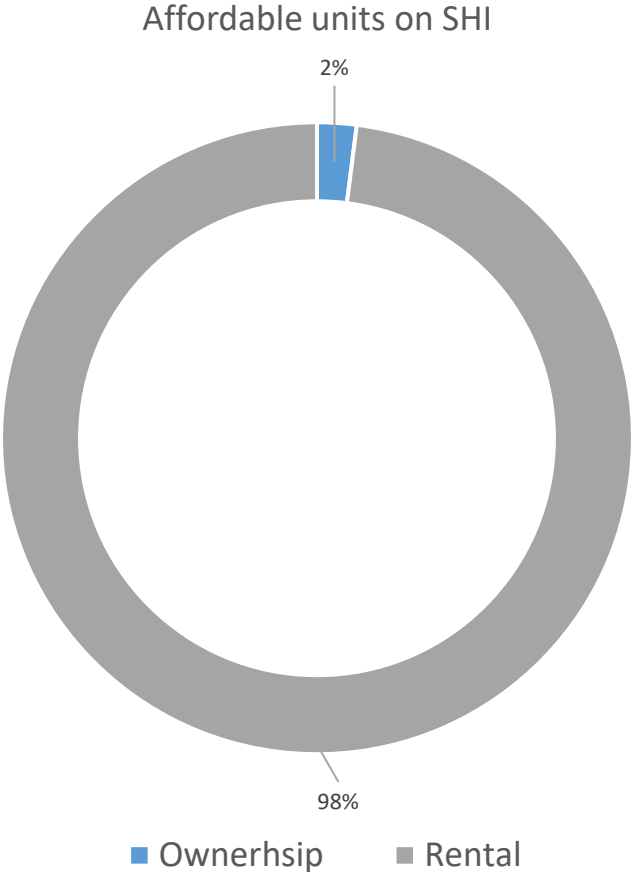
- Nearly 70 % of extremely low and very low-income households are housing cost burdened. This is almost 18% of Medford’s total households.
- 44% of low/moderate income households are housing cost- burdened

# Housing Affordability



Source: Comprehensive Housing Affordability Strategy (CHAS) ACS 5-years estimates (2022)

# Subsidized Housing Inventory (SHI)



The Massachusetts Subsidized Housing Inventory (SHI) is used to measure each community's stock of deed restricted Affordable Housing.

- Medford has a total of 2,433 affordable units on the State's SHI.
- Medford would need to create 132 more units to reach the 10% affordability target (based on 2020 Census data).
- Approximately 98% (2,384) of Medford's affordable housing stock are rental units and 2% (49) are ownership.

Source: EOHLC SHI Document dated 07/10/2024

# Housing Production Plan

## Action Plan

CC = City Council

CDB = Community Development Board

PDS = Office of Planning, Development & Sustainability

CPC = Community Preservation Committee

MAHT = Municipal Affordable Housing Trust

#	Housing Strategy	FY2022	FY2023	FY2024	FY2025	FY2026	Responsible Entity	Supporting Entities
1	Amend existing zoning to make it easier to create new multi-family and mixed-use development and encourage creation of affordable units						CDB CC	PDS
2	Incorporate rezoning strategies in the upcoming Comprehensive Plan that expand market opportunities for constructing affordable, multi-family, and mixed-use housing in Medford's key corridors and areas						Mayor CDB CC	PDS
3	Amend existing zoning to allow accessory dwelling units by right in all residential districts						CDB CC	PDS
4	Research the feasibility of affordable infill zoning provisions						CDB CC	PDS
5	Amend existing zoning to allow conversions of larger single-family houses to two or more units and to create affordable units						CDB CC	PDS
6	Discuss future senior housing opportunities with Melrose Wakefield Healthcare						CDB CC	PDS
7	Promote Fair Housing choice with an updated analysis						PDS	Diversity & Inclusion
8	Consider affordable infill on City-owned vacant lots, where appropriate						PDS	MAHT
9	Collaborate with property owners and agencies to preserve Medford's 38 units with expiring affordability restrictions						PDS	CPC
10	Revive and expand rehab programs for rental properties and promote renting to voucher holders						PDS	
11	Support the Medford Housing Authority to rehabilitate and redevelop existing properties						PDS	CPC
12	Promote and expand the down payment program with HOME and CPA funds						PDS	CPC
13	Establish a Municipal Affordable Housing Trust						City Council	Mayor PDS CPC
14	Increase the housing planner position to full time						Mayor	City Council
15	Continue City recruitment of mission-based developers						PDS	CPC
16	Collaborate with Housing Medford to enhance community education						PDS	
17	Continue and optimize participation in North Suburban HOME Consortium						PDS	
18	Support community efforts to create a Community Land Trust						PDS	CPC

# Housing Resources

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**Housing Toolbox:** <https://www.housingtoolbox.org/>

**Data Town:** <https://www.mhp.net/about-us/data/datatown>

**Municipal Affordable Housing Trust Guidebook:**

[https://www.mhp.net/assets/resources/documents/MAHTGuidebook\\_2018.pdf](https://www.mhp.net/assets/resources/documents/MAHTGuidebook_2018.pdf)

**Municipal Affordable Housing Trust Fund Operations Manual:**

[https://www.mhp.net/assets/resources/documents/MAHT-Ops-Manual\\_final.pdf](https://www.mhp.net/assets/resources/documents/MAHT-Ops-Manual_final.pdf)

**Medford Affordable Housing Trust Fund Webpage:**

<https://www.medfordma.org/boards-commissions/affordable-housing-trust-fund-board>