

CITY OF MEDFORD
**COMMUNITY LAND TRUST
STRATEGIC PLAN**

PREPARED FOR:

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EXECUTIVE SUMMARY



West Medford. Source: Google Maps

THE OPPORTUNITY

Housing in Medford has become harder to afford for many longtime residents — from working families and young professionals to seniors on fixed incomes. While incomes have stayed relatively flat, housing costs have surged, making it difficult for people to put down roots or stay in the community they love.

At the same time, there is growing recognition that Medford needs solutions that are both **locally controlled** and **built for the long haul**. A Community Land Trust (CLT) offers a proven, community-driven model to create permanently affordable housing and keep land stewardship in local hands. However, its **success will depend on a foundational group of volunteers** willing to attend meetings, knock doors, recruit neighbors, and help to establish the CLT.

THE VISION

A Medford Community Land Trust would:

- Acquire land and homes to keep them affordable for generations — not just for a few years.
- Offer opportunities for first-time homebuyers, renters, and seniors to stay in Medford.
- Empower residents to participate directly in neighborhood development decision-making through a local nonprofit.
- Stretch public and philanthropic investment further by ensuring permanent affordability.

Across New England and the country, CLTs have delivered real results: more stable neighborhoods, stronger civic engagement, and affordable housing that lasts.



THE PLAN

This Strategic Plan charts a practical, five-year roadmap for launching the Medford CLT:

- **Organize:** Form a founding committee of residents and advocates willing to lead the charge.
- **Build Community Support:** Engage residents through consistent events, outreach, and membership.
- **Incorporate:** Establish the CLT as an independent nonprofit with a clear governance structure.
- **Grow Sustainably:** Grow leadership capacity and expertise, build a reliable network of support from volunteers and other CLTs, and strengthen the organization's financial position. Eventually, secure the CLT's first properties, seeking out partnerships with the City, benefactors, and community organizations.

By working together — across neighborhoods, generations, and sectors — Medford residents can create a CLT that protects affordability, fosters local leadership, and helps every resident share in stewarding their community's future. The road ahead is resident-led. The time to begin the work of community organizing is now.

1. WHY A CLT FOR MEDFORD



Source: Cheryl Senter, NextCity.

Before charting a path forward for a CLT in Medford, it's important to understand the *why* of a Community Land Trust—and what makes it different from other affordable housing models. This section introduces the fundamentals of how CLTs work, how they are governed, and why their structure is uniquely suited to promote lasting affordability and community stewardship.

WHAT IS A COMMUNITY LAND TRUST?

At its core, a Community Land Trust is a local nonprofit that owns land and ensures it is used for the public good. A CLT is not a municipal entity; it is a non-profit, non-governmental organization organized and led by community members.

In a typical CLT, the Trust acquires land—through donation, public transfer, or purchase—and holds it in perpetuity. Homes or other buildings on that land are then sold or rented affordably, while the land beneath them remains in the care of the Trust. The result is housing that doesn't swing with the market, but stays grounded—stable, predictable, and accessible to the community.

CLTs also share the benefit of being a community-driven organization, one which organizes people as much as it stewards housing. This focus on community governance sets it apart from other models of affordable housing, and provides numerous benefits to community culture and connectedness when led in a responsible and organized way.

HOW DOES A COMMUNITY LAND TRUST WORK?

Financial Mechanism

A Community Land Trust works by separating ownership of land from the buildings that sit on it. The Trust—typically a nonprofit—holds the land, while individuals or families can own or rent the homes above. This model breaks the speculative link between land value and housing costs, which means that homes can stay affordable, not just for the first buyer or renter, but for every household after them.

CLTs often set their resale limits according to a formula—some use the Consumer Price Index, and others measure how much equity the buyer puts into a property. When the home is resold, it is capped at an affordable rate, while still offering the seller a limited return on their investment.



Source: Douglass Community Land Trust.

Community-Led Governance

Most CLTs are managed by a tripartite board: one-third CLT residents, one-third community members, and one-third public representatives or local leaders. This structure grounds decision-making in local voices and keeps the organization accountable to the people it serves. It's a way of shifting control back toward the community—of ensuring that development aligns with local needs, not abstract policy or outside investors.

Long-Term Stability

In a CLT, homeowners typically sign a 99-year ground lease with the Trust—a renewable agreement that offers stability for the homeowners while helping the CLT to cover costs. Renters, too, benefit from the Trust's commitment to permanent affordability and stewardship. Unlike conventional affordable housing developments, where the public investment



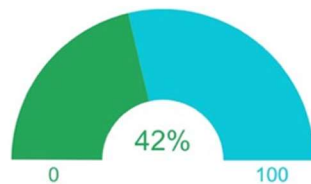
Source: Palmetto Community Land Trust.

requiring affordability can “expire” after a few decades, CLTs are designed to last for the long-term. The result is not just stable housing, but a durable infrastructure of community care.

WHY A COMMUNITY LAND TRUST IN MEDFORD?

Affordability is a growing concern in Medford. Incomes have remained flat, but housing costs keep climbing—leaving behind working families, seniors on fixed incomes, and renters trying to carve out a foothold. A Community Land Trust offers a way to close the gap between wages and housing costs—by keeping land affordable for the long term and ensuring that housing investments serve the public interest. Particularly through ownership units, a CLT in Medford can help low- and moderate-income households to build equity in a market where homeownership is out of reach.

MEDFORD HAS A GREAT LOCAL NEED FOR AFFORDABLE HOMES THAT SURPASSES THE STATE’S 10 PERCENT GOAL.



About 42% of Medford households have low/moderate income ($\leq 80\%$ AMI) and could be eligible for affordable housing.

That's about 9,265 households.

Source: City of Medford 2022 Housing Production Plan.

The Numbers

According to the City’s 2022 *Housing Production Plan*, there was a \$280,000 gap between what a median-income household can afford and the median price of a single-family home. For renters, it wasn’t much better: the average household could afford to pay \$1,764 per month, but rents were above \$2,300. About forty percent of the City’s households were eligible for subsidized housing, but only a fraction of those households—less than eight percent—had access to it. The systems set up to create affordable housing have not met the needs of the Medford community.

How a CLT Could Meet the Need

Unlike other models that rely on short-term subsidies or temporary affordability restrictions, a CLT provides permanent affordability by removing certain properties from the speculative market. The model offers both predictability for residents and long-term value for public dollars. And because CLTs are locally governed, they offer a way to ensure that local development is shaped by the people it affects.

This approach doesn't replace private development or market-based solutions—it complements them. It provides one more tool in the toolbox for cities like Medford that want to preserve diversity, strengthen neighborhoods, and preserves the ability for people to plant roots and stay.

2. WHAT A CLT IS & HOW IT WORKS

THE BIRTH OF THE CLT MODEL IN THE UNITED STATES



New Communities, Inc., the first Community Land Trust. Source: Equity Trust.

The Community Land Trust model in the United States traces its roots to 1969, when a group of African-American farmers and organizers in Albany, Georgia founded New Communities, Inc.—a bold experiment in shared land ownership created in direct response to racial discrimination and displacement. It was one of the largest Black-owned landholdings in the country at the time.

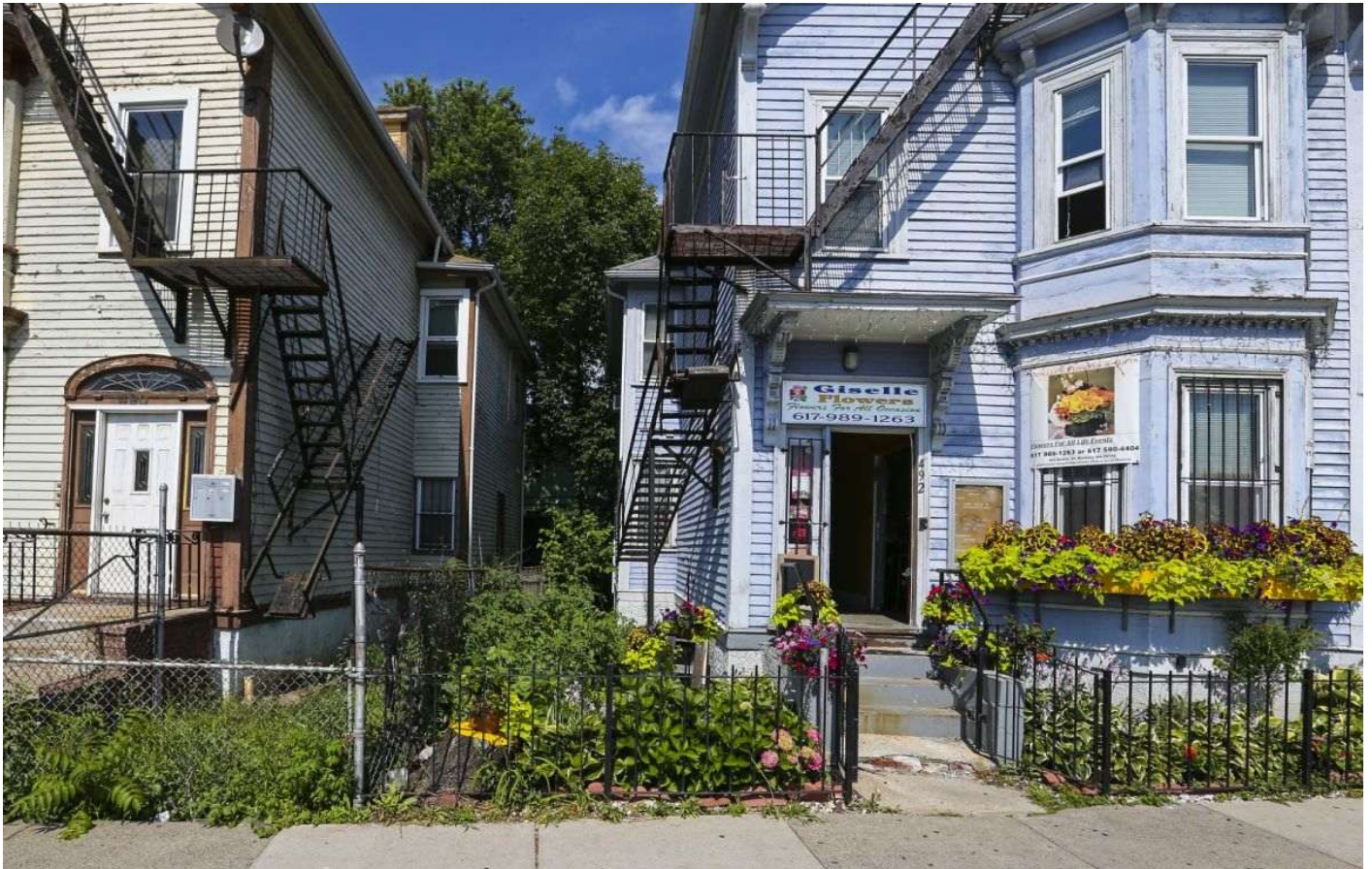
But the work wasn't easy. After a devastating drought in the early 1980s, New Communities was repeatedly denied the same federal assistance that had been offered to White farmers, and the land was eventually lost to foreclosure in 1985. It wasn't until several decades later, in 2009, that the group won a landmark settlement and used the funds to purchase a new tract of land, reviving their mission through a new agricultural cooperative.

In the intervening years, many CLTs have been established both in New England and across the country. Since those early days, the CLT model has taken root and spread. What began as a strategy for land justice in the rural South has grown into a national movement, with nearly 300 CLTs now operating across the United States—each adapting the model to fit the needs of their community.

COMPARABLE COMMUNITY LAND TRUSTS IN NEW ENGLAND

In Massachusetts, the Community Land Trust in the Southern Berkshires was the first to be incorporated in 1980, with a mission of preserving both access to agriculture and housing. CLTs have since spread across the Commonwealth and the region, with several local and regional organizations offering a blueprint for a CLT in Medford.

Dudley Neighbors, Inc.



Source: Dudley Neighbors, Inc.

Formed in 1989 as part of the Dudley Street Neighborhood Initiative, Dudley Neighbors, Inc. (DNI) emerged from a community that had seen decades of redlining, abandonment, and top-down planning. What set Dudley apart was its unprecedented agreement with the Commonwealth of Massachusetts, which granted the CLT eminent domain powers—allowing residents to reclaim vacant lots and repurpose them for homes, gardens, and gathering spaces.

Today, DNI stewards more than 30 acres of land, including over 225 permanently affordable homes, parks, and urban farms—all in a historically Black and Latino neighborhood in the heart of Boston. Residents can buy homes at below-market prices through a shared-equity model and pass that affordability forward. The land stays in trust. The value stays with the community.

Somerville Community Land Trust



Source: Somerville Community Land Trust.

Just next to Medford, the Somerville Community Land Trust (SCLT) offers a working model of what's possible. Launched in 2018 by a coalition of residents and housing advocates, SCLT has grown through steady, ground-up organizing and partnership with the City. That spirit of cooperation allowed the CLT to acquire its first property—a newly built five-unit condo structure—securing it for long-term affordability.

In 2024, the Trust expanded its footprint by acquiring a six-unit rental building, preserving it for existing tenants who might otherwise have been priced out. In collaboration with nonprofit developer Just-A-Start, SCLT is planning a 50-unit, all-affordable development in Gilman Square.

Comunidades Enraizadas

In Chelsea, MA, Comunidades Enraizadas shows what it looks like to build power from the ground up. Founded in 2021 and supported by the environmental justice nonprofit GreenRoots, the CLT emerged in direct response to the City's displacement crisis.

Its first project, a partnership with Habitat for Humanity Greater Boston, is turning a foreclosed lot on Orange Street into five permanently affordable homes for families earning below 80 percent of the Area Median Income. Backed by \$1.25 million from MassHousing's Neighborhood Stabilization Program and land transferred through the Chelsea Affordable Housing Trust, the effort reflects a growing recognition that community-led development can be both strategic and deeply rooted in community.

Champlain Housing Trust



Source: Champlain Housing Trust.

In Burlington, VT, the Champlain Housing Trust (CHT) offers one of the clearest examples of how a CLT can grow while staying rooted in community. Launched in 1984 with community and local government support, CHT was envisioned as a durable response to rising housing costs and growing displacement pressures. Four decades later, it's grown into the largest CLTs in the country—stewarding more than 3,000 permanently affordable homes across northwestern Vermont, along with cooperative housing and commercial spaces that anchor local businesses. Its model blends public investment with community control, and its reach is matched by a reputation for deep partnerships—with local governments, lenders, and residents alike.

MAINTAINING AFFORDABILITY

Affordability, in a CLT, is not a fleeting condition—it's baked into the structure. While there are many ways to create affordable housing, Community Land Trusts lock in below-market pricing by holding the land in trust and limiting the resale price of the homes above it. That's how the Amherst Community Land Trust (ACLT) has been able to create lasting access to homeownership in one of Massachusetts' tightest housing markets.

In Amherst, ACLT partnered with Pioneer Valley Habitat for Humanity to develop a duplex—each unit sold to low-income families, the land held in trust, and the affordability preserved. The duplex on Pleasant Street won't revert back to the private market and jump in price. It'll stay available and affordable for future generations.

The Champlain Housing Trust (CHT) in Vermont scales this same principle up to a regional level. With over 650 shared-equity homes, thousands of rented homes, and a mix of cooperatives and community spaces, CHT doesn't just build affordable housing—it keeps it affordable, generation after generation.

CHT uses ground leases, resale restrictions, and public-private partnerships to stretch subsidies further and prevent affordability from expiring. They've often paired the CLT model with Low Income Housing Tax Credit (LIHTC) financing and other tools to make complex projects pencil out without compromising long-term access. Because the land remains in the community's hands, that affordability is permanent.

In a place like Medford, where prices outpace incomes and homeownership is increasingly out of reach, this CLT model offers a way to shift the affordability trajectory: not just by building new units, but by protecting affordability as a lasting public good.

FOSTERING STABILITY



Two of Worcester Common Ground's properties. Source: Worcester Common Ground.

One of the most powerful promises a Community Land Trust can make is stability—not just in price but in presence. In neighborhoods where rising costs or absentee landlords have pushed out residents, CLTs can act as a counterweight, keeping people in place and land rooted in the community.

In Worcester's Piedmont neighborhood, Worcester Common Ground offers a compelling example. A modest two-family home at 25 King Street, acquired in the late '80s, was recently resold for the first time under the CLT's stewardship. The transaction honored the resident's equity while ensuring the unit remained affordable for the next household. Today, the new owner lives in one unit and rents out the other—offsetting their housing costs while continuing the cycle of stability and access.

In Boston, the Boston Neighborhood CLT has built its portfolio through the quiet, patient work of tenant preservation. Since 2012, the group has acquired 11 properties across Roxbury, Dorchester, and Mattapan—mostly three- and four-family homes that would otherwise have been lost to the market.

One of those homes, a two-family at 364 Harvard Street, was saved after a year of tenant organizing and multiple buyout attempts. The CLT stepped in, purchased the property, and kept the families in place. BNCLT is now exploring pathways for tenants to become homeowners themselves, through rent-to-own agreements and shared-equity models. In Medford, where speculative investors may likely buy up older multifamily buildings, these stories offer a potential counterexample: with a CLT in place, the homes can stay affordable, and the local community can have more control over development.

COMMUNITY GOVERNANCE

At the heart of any Community Land Trust is a commitment to community governance—the idea that people most affected by housing decisions should have a real role in making them. Unlike conventional development models, where decisions often happen behind closed doors or far from the neighborhood, CLTs are governed by boards that intentionally center residents. In Amherst, for example, the Amherst Community Land Trust follows a tripartite model: one-third of its board are residents of CLT homes, one-third are community members, and one-third bring technical expertise. This blend ensures that lived experience, local priorities, and practical know-how all shape the Trust’s decisions. Membership is open to anyone who supports ACLT’s mission, and board elections are held democratically, fostering accountability and transparency.

In larger organizations like the Champlain Housing Trust or Dudley Neighbors Inc., governance goes even deeper. CHT makes every resident an automatic member with voting rights—ensuring renters, owners, and co-op members all have a voice. Their board includes municipal representatives alongside community members, reinforcing a direct line between public policy and local practice. At Dudley Neighbors, Inc., democratic participation is layered and expansive: a 35-member board at DSNI—the organization that governs Dudley Neighbors—includes dedicated seats for youth, racial and ethnic representation, and a path for any community member to vote through regular meeting attendance. This level of intentional design goes beyond representation. It builds trust. It fosters community ownership—not just of housing, but of the decisions and direction of the neighborhood itself. In Medford, a CLT could do the same: create a civic structure where the people most affected by housing policy in their neighborhood help shape it from the ground up.

KEY ELEMENTS

For the CLT to move from idea to institution, four elements must come together: **community support, organizational structure, land, and capital**. Each is essential. Without community buy-in, the CLT loses its essential purpose. Without a solid structure, it can’t govern itself or grow responsibly. Without land, the Trust has nothing to steward. And without capital, it can’t acquire property or sustain operations. This section outlines what it will take to build a CLT in Medford that is both practical and powerful—rooted in local realities, equipped for long-term success, and led by the people it’s designed to serve.

Community Support

In its early years, a CLT runs on sweat equity. Every Community Land Trust begins with people—not with funding, land, or a governance model, but with a core of committed people willing to show up and do the work to invest in their community.

Somerville CLT’s originated with volunteer working groups, informal gatherings, and long hours put in by residents and advocates who believed in the model. Across Greater Boston, new CLTs have relied on donated time from local organizers, housing advocates, and even tenants facing displacement—many of whom later became board members, staff, or homeowners. Until a CLT is able to bring on full-time staff,

its success will depend on the energy and dedication of a founding group of volunteers willing to attend meetings, knock doors, recruit neighbors, and help shape the Trust's foundation.

This kind of grassroots infrastructure is essential. Community Land Trusts are built to serve local housing needs, build community, and stay accountable. That kind of mission can't be outsourced. It requires collaboration, patience, and a dedicated "sweat equity." In interviews, groups like the Chinatown CLT, Comunidades Enraizadas, and the Boston Neighborhood CLT emphasized the role of **education and engagement** from the start: film screenings, walking tours, teach-ins, and door-to-door conversations all helped build buy-in before the first parcel was acquired.



Residents of one of Dudley Neighbors, Inc.'s properties. Source: Cheryl Senter, NextCity.

In Medford, outreach at farmers markets, local events, and through existing neighborhood groups like Housing Medford can help create a broader base of support. Over time, these community members won't just be volunteers—they'll be voters, board members, future homeowners, and stewards of the land. A CLT succeeds when the community sees itself in the work and believes that it can—and should—own part of that future.

Structure

Community Land Trusts are built not just on land, but on structure—on a governance model that prioritizes accountability, representation, and local knowledge. Most CLTs, including the ones operating in the Boston region, follow a **tripartite board** model: one-third residents of CLT properties, one-third community members, and one-third public representatives or technical experts.

This balance ensures that the Trust remains grounded in its members' lived experiences while still benefiting from professional insight and municipal coordination. Groups like the Chinatown CLT and

Comunidades Enraizadas have taken this further, embedding advisory committees for real estate, education, and governance to support transparency and strengthen participation. Many also adopt open membership systems, allowing community members to join the Trust, vote in board elections, and help shape its mission over time.

In the early stages, the Medford CLT could begin as a **fiscally sponsored project under an existing nonprofit**, using shared staff or consulting arrangements to build capacity while pursuing its own 501(c)(3) status. Alternatively, the CLT could incorporate as an independent non-profit, and still take advantage of shared staffing arrangements with other regional CLTs.

Over time, the CLT may seek certification from the North Suburban Consortium (NSC) as a Community Housing Development Organization (CHDO), which would unlock potential additional funding sources and position it to access programs, like additional HOME set-asides above what non-CHDO organizations are eligible to apply for, or the Community Investment Tax Credit (CITC).

To be eligible for certification as a CHDO, the CLT’s bylaws must reflect certain thresholds for low-income representation and public sector limits—requirements that align closely with the tripartite structure.

With the right structure in place, the Medford CLT can not only steward land—it can foster leadership, deepen public trust, and ensure that future decisions remain in the hands of the people who call Medford home.

Land

For this project, the consultant team identified hypothetical public and private parcels for future CLT development, most of which are publicly owned and relatively unconstrained by environmental or legal barriers. These include properties on Arlington, Fulton, Rand, Bailey, and Washington Streets—many of which are underutilized and sit in walkable, residential areas. Early test fits show strong potential for a variety of development types and scales. While the designs modeled would require zoning relief, they offer a vision of how public land can be used more creatively and equitably when stewarded by a mission-driven entity.

Acquisition may be feasible too. If appropriate, municipal parcels could be transferred from the City to the Affordable Housing Trust Fund (AHTF), which would then issue a tailored RFP to which the CLT could respond. This mirrors successful precedents in Chelsea and Somerville, where land was conveyed for nominal costs to community-based organizations committed to long-term affordability. However, it should be noted that the AHTF is still in the beginning phases, being in the process of creating its first five-year plan. Maintaining connections with the AHTF as it establishes itself over the next several years will be important, as the AHTF will be a key player in Medford’s affordable housing funding landscape.

For privately owned sites, the CLT could partner with the AHTF to negotiate purchases or seek philanthropic support to lower acquisition costs. As Danny LeBlanc, Executive Director of the Metro North Housing Corporation noted in an interview, pairing preservation with new development allows CLTs to build a sustainable financial model—earning developer fees on the front end while securing affordability in perpetuity.

Still, zoning remains a hurdle. Many parcels fall below current minimum lot size requirements or are located in districts that only permit single-family homes by right. While the City’s current zoning reform efforts are likely to eliminate some obstacles, a CLT (and other mission-based affordable housing developers) will still be forced to compete with market-based developers for scarce land. An Affordable Housing Overlay—like those already adopted in Cambridge and Somerville—could give an advantage to all-affordable projects, enabling the CLT to build where for-profit developers would be unable to. In the meantime, before the City’s zoning recodification is concluded, tools like Chapter 40B (a “friendly 40B” project, for example) could lead to CLT development under current rules.

Capital

No matter how strong the mission, a Community Land Trust needs capital to take root—and in Medford, **the path to financial sustainability begins with partnerships**. These could be through philanthropy, corporate donations, non-profit support, and state and local grants.

Budgets in the first few years might include funds for a part-time executive director, legal and financial consultants, and outreach materials. In communities like Somerville and Martha’s Vineyard, seed funding came from the municipality and was supplemented by developer fees, community benefit agreements, and, in some cases, philanthropy or social impact investments with favorable lending terms. It will likely be necessary for the young CLT to demonstrate organizational capacity through volunteer efforts and efficacy with in-kind donations before larger entities are willing to dedicate financial resources to capital and operating expenses.

For capital costs—acquiring and developing land—the CLT must use multiple sources of funding. City-owned parcels could be conveyed below market value, as in Chelsea, while CPA funds or AHTF dollars could finance construction or rehabilitation. For larger or mixed-income projects, the CLT could eventually pursue Low-Income Housing Tax Credits (LIHTC), as Champlain Housing Trust and Island Housing Trust have done successfully. Interviewees also emphasized the long-term potential of the Community Investment Tax Credit (CITC), which allows certified CDCs to raise flexible, unrestricted capital from donors. While Medford CLT will need to meet certain requirements to become eligible, this could be a vital tool for building financial resilience over time. CHDO certification can also make the CLT eligible to access the 15 percent of HOME funds set aside for CHDO affordable housing projects by the North Suburban Consortium (NSC). The NSC also allows up to five percent of their HOME funding to be awarded as CHDO operating assistance.

As the CLT grows, sustaining operations will depend on more than just grants. Developer fees from new projects, modest lease revenues, and partnerships with mission-aligned institutions—like housing trusts, churches, or community lenders—can help fund ongoing stewardship. In Medford, that could mean starting with modest projects, while building the capacity to take on more ambitious work in the years ahead.

Conclusion

Together, these four elements—community support, structure, land, and capital—form the foundation of a successful Community Land Trust in Medford. None can stand alone. Land without funding is



underused; capital without community drifts from the mission; structure without participation becomes hollow. But when aligned, they offer the tools not only to build housing, but to build local neighborhood strength: to create homes that remain affordable, neighborhoods that remain strong, and systems that are accountable to the people they serve. The road ahead will require persistence, collaboration, and creativity—but the pieces are in place. With intention and support, the Medford community can plant the seeds of a long-lasting, effective CLT rooted in community.

3. HOW TO LAUNCH THE MEDFORD CLT

Launching a Community Land Trust in Medford won't happen overnight. It will take steady effort, clear direction, and a strong base of community support. But with the right plan, it's entirely within reach.

This chapter lays out a practical five-year roadmap to guide the CLT from early organizing through land acquisition and long-term operations. It starts with the basics — forming a core group, setting up the legal structure, and securing early funding — and then moves step-by-step into hiring staff, acquiring property, and building the organization's capacity.

The plan reflects what it actually takes to start and grow a nonprofit — not just in theory, but in real-world terms. And it stays true to what makes a CLT different: long-term affordability, neighborhood stability, and leadership by the people who live here.

By breaking the work into clear, manageable milestones, this roadmap offers a way forward — one that's rooted in Medford's needs and built to last.

IS A COMMUNITY LAND TRUST FEASIBLE IN MEDFORD?

Medford's strong policy framework, municipal funding opportunities, advocacy networks, and identified parcels combine to create favorable conditions for the Medford CLT. While challenges remain—particularly around zoning constraints and the high cost of privately owned parcels—targeted use of City-owned land, innovative policy interventions, leveraging grants, and strategic partnerships with local institutions can substantially bolster the feasibility of the CLT model.

Land Acquisition Strategies and Zoning Considerations

Despite having some physical constraints, multiple publicly owned parcels throughout Medford are suitable for housing developments, providing the Medford CLT with potentially low- or no-cost land. Larger sites hold the potential for multi-unit affordable housing, while smaller lots could accommodate townhomes or triple-decker conversions.

City-owned parcels could potentially be transferred to the Medford Affordable Housing Trust (AHTF), which can release Requests for Proposals (RFPs) for CLT development. For privately-owned parcels, the Medford CLT itself could negotiate for potentially below-market sales prices.

However, regulatory challenges remain. Current zoning often restricts density in single-family or two-family neighborhoods, complicating multi-unit housing development on smaller lots. The Medford CLT could benefit from an **Affordable Housing Overlay (AHO)** modeled on local examples in Cambridge and Somerville. Such overlays typically offer relaxed dimensional requirements, like lower minimum lot sizes and reduced setbacks, for 100 percent affordable developments, streamlining the approval process.



Program Funding and Financial Feasibility

The Medford Community Land Trust will need to seek funding from various sources to maintain a diversity of revenue streams. Many CLTs receive municipal support, which in Medford could in the future potentially come from the Affordable Housing Trust Fund (AHTF) and Community Preservation Committee. These funds could provide acquisition, predevelopment, and site improvements capital, which is likely to be crucial in Medford's expensive real estate markets. However, it should be noted that the AHTF is a newly-established Trust and is currently identifying funds to support its affordable housing activities.

In general, a CLT's long-term sustainability also typically relies on funding or grant partnerships, and small ongoing ground-lease fees from homeowners. The Community Investment Tax Credit (CITC) could help attract private donors by offering state tax incentives. In addition, HOME funds, administered by the North Suburban Consortium (NSC), could help with property acquisition and new construction.

Finally, many Boston-area CLTs rely on shared staffing and resource collaboration, reducing overhead expenses during the critical early years. This aligns closely with a new CLT's need to build up operational capacity and internal expertise, both of which can be gained through the deepening of these collaborations.

During the strategic planning process, a draft operational budget for the first five years of the CLT's operation was developed as a guide for fundraising goals and responsible expenses as the operation grows. The model suggests that fundraising activities should increase from nominal donations in the first year, to \$150,000 in the fifth year, in order to cover anticipated legal, accounting, contracted grant writing and fundraising support, and the addition of two part-time staff in years three and five. The draft operational budget is outlined below, with an assumed start date of Year 1 being 2025.



Medford Community Land Trust DRAFT Operational Budget

ANNUAL REVENUE SOURCES

	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>
Philanthropic Funds	\$0	\$10,000	\$35,000	\$45,000	\$50,000
Corporate Donations	\$0	\$5,000	\$10,000	\$15,000	\$20,000
Public Sector Grant Funds	\$0	\$10,000	\$50,000	\$60,000	\$75,000
Individual Donations	\$2,000	\$2,500	\$5,000	\$5,000	\$5,000
TOTAL REVENUE	\$2,000	\$27,500	\$100,000	\$125,000	\$150,000

ANNUAL ESTIMATED EXPENSES

Personnel						
	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	
Part Time Executive Director	\$0	\$0	\$ 47,803	\$48,999	\$50,223	< Assumes \$80,000 full-time salary in 2022 inflated to 2025 cost, 2.5% annual inflation until part-time start in Year 3
Part Time Housing Specialist	\$0	\$0	\$0	\$0	\$36,426	< Assumes \$60,000 full-time salary in 2022 inflated to 2025 cost, 2.5% annual inflation until part-time start in Year 5
Benefits Cost	\$0	\$0	\$14,341	\$14,700	\$25,995	< Assumes 30% of total salary as benefit costs
TOTAL PERSONNEL COSTS	\$0	\$0	\$62,144	\$63,698	\$112,644	
Professional Fees						
	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	
Grant Writing ^	\$0	\$5,000	\$5,000	\$5,000	\$5,000	< Assumes \$50/hour as supplemental contracted support
Fundraising ^	\$0	\$5,000	\$5,000	\$10,000	\$10,000	< Assumes \$100/hour as supplemental contracted support
Accounting ^	\$0	\$2,500	\$6,000	\$6,000	\$6,000	< Assumes \$50/hour as supplemental contracted support
Legal Counsel ^	\$1,750	\$5,000	\$5,000	\$5,000	\$5,000	< Assumes \$350/hour as supplemental contracted support
TOTAL PROFESSIONAL FEES	\$1,750	\$17,500	\$21,000	\$26,000	\$26,000	
Operating Expenses						
	<u>Year 1</u>	<u>Year 2</u>	<u>Year 3</u>	<u>Year 4</u>	<u>Year 5</u>	
Office Supplies *	\$0	\$0	\$500	\$500	\$750	< Assumes <u>donated materials</u> , supplemented with limited expenses starting Year 3
IT and Technology *	\$0	\$0	\$3,000	\$3,000	\$6,000	< Assumes <u>donated materials</u> or use of private tech, supplemented by \$3,000 per staff plus on-going annual costs when hired
Office Furniture *	\$0	\$0	\$0	\$0	\$0	< Assumes staff would <u>work from home</u> or in a shared/donated space
Insurance	\$0	\$0	\$3,000	\$3,000	\$3,000	< Assumes basic liability, professional liability and workers comp insurance
Office Space Rent *	\$0	\$0	\$0	\$0	\$0	< Assumes staff would <u>work from home</u> or in a shared/donated space
TOTAL OPERATING EXPENSES	\$0	\$0	\$6,500	\$6,500	\$9,750	
TOTAL EXPENSES	\$1,750	\$17,500	\$89,644	\$96,198	\$148,394	
DELTA	\$250	\$10,000	\$10,356	\$28,802	\$1,606	< Calculated based on revenue targets and estimated expenses

^ Assumes that the CLT's first option is to solicit these services pro bono or conduct them in-house by volunteers/board members

* Assumes that the CLT's first option is to solicit these materials pro bono or rely on purchase/donation by volunteers/board members



Development Feasibility

During the strategic planning process, development pro formas were developed to understand the financial feasibility of development. Two CLT homeownership scenarios were analyzed: acquisition and rehabilitation of an existing three-unit building, and new construction on donated or city-owned land. Overall, the development modeling found that development of a new property on donated land would require less subsidy than purchasing existing housing at market rate.

The acquisition model found that the purchase and rehabilitation of a three-unit building could require a subsidy of around \$2 million, or between \$650,000 and \$700,000 per unit, to make the units affordable¹ for purchase by 2- or 3-person households making 80 percent AMI². This significant gap would need to be filled by a variety of sources, including donations, grants, and public subsidies.

The development model found that the construction of a new three-unit building on donated land would require a subsidy of around \$830,000 to \$950,000, or between \$280,000 and \$320,000 per unit, to make the units affordable for purchase by 2- or 3-person households making 80 percent AMI. This gap would also need to be filled by sources including donations, grants, and public subsidies. This model also assumed donation of vacant land, either through municipal disposition via an RFP, or private donation.

These pro forma calculations rely on income limits set by the US Department of Housing and Urban Development (HUD)³, which are updated each year for the Boston-Cambridge-Quincy MA-NH HUD Metro FMR Area and vary based on household size. These limits apply to various housing assistance programs and are widely used to establish qualifications for deed-restricted affordable housing eligibility, as well as federal and state funding for such projects and activities.

¹ The affordability calculations included estimated downpayments, current mortgage interest rates, real estate taxes, insurance costs, HOA fees, and condo fees.

² HUD defines low income as an individual or family whose annual gross income is at or below 80 percent of the Area Median Income (AMI). 2- and 3-person households are calculated in the model to show different levels of subsidy required for different household sizes, based on HUD's income limits. For purposes of MGL c.40B, moderate income is likewise defined as up to 80 percent AMI.

³ Annual updates for these income limits can be found at <https://www.huduser.gov/Portal/datasets/il.html>.



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Acquisition Model				Development Model			
	2 person HH	3 person HH	Assumptions		2 person HH	3 person HH	Assumptions
Total Units		3	3 Unit Count	Total Units		3	3 Unit Count
Purchase Cost Per Unit	\$724,000	\$724,000	Redfin median sale price per condo in Medford last 2 years	Gross SQFT per Unit	1,650	1,650	Per unit SQFT grossed up by 10% efficiency factor
USES				USES			
Purchase Price	\$2,172,000	\$2,172,000	Estimated cost for a 3 family building, Redfin last 12 months	Purchase Price of Land	\$0	\$0	Assumes city transfer or donation
Due Diligence Costs				Due Diligence Costs			
Appraisal Cost	\$1,200	\$1,200	Assumes a smaller lot/property	Appraisal Cost	\$1,200	\$1,200	Assumes a smaller lot/property
Environmental Assessment	\$2,000	\$2,000	This is not required, but may be asked by lender	Environmental Assessment	\$2,000	\$2,000	This is not required, but may be asked by lender
Property Inspection	\$1,500	\$1,500	Assumes \$500 per unit cost	Property Inspection	\$0	\$0	New development wouldn't require this.
Transaction Costs				Transaction Costs			
Buyer Legal	\$4,500	\$4,500	Assumes \$1,500 per unit	Owner Legal	\$35,000	\$35,000	Inflated cost to 2025
Lender Legal	\$6,000	\$6,000	Assumes \$2,000 per unit	Lender Legal	\$11,500	\$11,500	Inflated cost to 2025
Title Insurance	\$5,430	\$5,430	0.25% of purchase price	Title Insurance	\$2,970	\$2,970	0.25% of hard costs
Deed Excise/Recording Fee	\$10,059	\$10,059	Assumes recording fee plus excise tax calc	Recording Fee	\$155	\$155	Assumes recording fee
Rehab Costs				Design & Construction			
Construction	\$180,000	\$180,000	Based on \$50 rehab costs per SQFT	Design	\$178,200	\$178,200	15% of hard costs \$240/SF, wood frame, brick or stone exterior
Permits	\$2,700	\$2,700	Assumes Medford at \$15/\$1,000 in cost	Construction	\$1,188,000	\$1,188,000	Assumes Medford at \$15/\$1,000 in cost
Acquisition Financing				Acquisition Financing			
Commitment Fee	\$21,720	\$21,720	1% of total loan	Commitment Fee	\$11,880	\$11,880	1% of total loan
Loan Interest	\$138,345	\$138,345	Assumes 6% over 2 year term	Loan Interest	\$75,669	\$75,669	Assumes 6% over 2 year term
Condo Sales Costs				Condo Sales Costs			
Legal/Ground Lease	\$5,700	\$5,700	Inflated costs in 2022 to 2025	Legal/Ground Lease	\$5,700	\$5,700	Inflated costs in 2022 to 2025
Condo Docs	\$5,700	\$5,700	Inflated costs in 2022 to 2025	Condo Docs	\$5,700	\$5,700	Inflated costs in 2022 to 2025
Condo Plans	\$5,700	\$5,700	Inflated costs in 2022 to 2025	Condo Plans	\$5,700	\$5,700	Inflated costs in 2022 to 2025
Marketing/Lottery	\$5,700	\$5,700	Inflated costs in 2022 to 2025	Marketing/Lottery	\$5,700	\$5,700	Inflated costs in 2022 to 2025
Carrying Costs (2 Years)				Carrying Costs (2 Years)			
Real Estate Taxes	\$14,442	\$16,600	Medford resi rate of \$8.80/\$1,000	Real Estate Taxes	\$14,442	\$16,600	Medford resi rate of \$8.80/\$1,000
Insurance	\$6,000	\$6,000	\$1,000 per unit per year	Insurance	\$11,880	\$11,880	1% of hard costs
Utilities	\$7,200	\$7,200	\$100 per month per unit over 2 years	Utilities	\$0	\$0	No costs if building is not occupied yet
Developer Fee	\$259,590	\$259,805	10% of dev't costs	Developer Fee	\$157,352	\$157,567	10% of dev't costs
TOTAL	\$2,855,486	\$2,857,860		TOTAL	\$1,730,868	\$1,733,242	
Cost/Unit	\$951,829	\$952,620		Cost/Unit	\$576,956	\$577,747	
SOURCES				SOURCES			
Unit Sales (per unit) ^	\$273,520	\$314,401	80% AMI Sales Price Estimate per Unit, assumes FHA loan	Unit Sales (per unit) ^	\$273,520	\$314,401	80% AMI Sales Price Estimate per Unit, assumes FHA loan
Total Sales Income	\$820,560	\$943,203		Total Sales Income	\$820,560	\$943,203	
Less Transaction Costs	\$41,028	\$47,160	5% of sales income	Less Transaction Costs	\$41,028	\$47,160	5% of sales income
Net Sale Proceeds	\$779,532	\$896,043		Net Sale Proceeds	\$779,532	\$896,043	
GAP/Subsidy Required				GAP/Subsidy Required			
	2 person HH	3 person HH			2 person HH	3 person HH	
GAP/Subsidy Required	(\$2,075,954)	(\$1,961,817)		GAP/Subsidy Required	(\$951,336)	(\$837,199)	
Subsidy/Unit	(\$691,985)	(\$653,939)		Subsidy/Unit	(\$317,112)	(\$279,066)	

^ Assumes affordability calculation based on 2025 HUD Income Limits according to household size. These numbers will vary by year.



Partnerships and Community Engagement

Learning organizing strategy from local advocacy groups, such as Housing Medford, Medford People Power, Our Revolution Medford, Safe Medford, houses of worship, and regional peer partnerships, such as the Greater Boston CLT Network, will be essential. Coordination and peer learning could help the Medford CLT galvanize public support and recruit volunteers.

As a community-run operation, the CLT should not assume to rely on the City's financial or operational support, but fostering relationships with City staff, boards, and committees will be important for the CLT to have an understanding of how and when the City's and the CLT's goals could align for specific projects. When appropriate and available, Medford's Office of Planning, Development, and Sustainability could help to provide guidance on zoning approvals and advice regarding any new funding programs. The Medford CLT could also benefit from close collaboration with the City's AHTF and Community Preservation Committee for future development and acquisition projects, understanding that the CLT will likely have to establish itself as a robust and experienced entity before these City entities may choose to fund CLT projects. Fostering relationships with those City entities will help ensure that the CLT has an accurate understanding of the City's goals and capacity, as well as potentially help connect the CLT with other players in Medford's affordable housing network.

Partnerships and community engagement are essential to the feasibility of a CLT in Medford – this resident-led effort will need to rely on consistent networking and connections with housing experts in the City and the region to build up internal expertise and knowledge of the housing development and management landscape. Good relationships with advocacy groups, other nonprofits, and City entities will be essential in this long-term organizing work.

FIVE-YEAR STRATEGIC ROADMAP

To bring the vision of the Medford CLT to life, this section outlines the mission, goals, and a clear roadmap for the first five years of work. Grounded in community values and built on lessons from peer organizations, the plan offers concrete steps for forming the CLT, growing its capacity, and acquiring its first property. Together, these milestones form the scaffolding for a durable, community-rooted institution committed to permanent affordability and local stewardship.

The following section includes a mission statement, five-years goals, and five-year strategies to guide the CLT's establishment.

Mission Statement

The Medford Community Land Trust is dedicated to creating permanently affordable housing and community-driven land stewardship. Through democratic and community-minded decision-making, Medford CLT empowers low- and moderate-income residents to remain in Medford, actively shape their community's future, and keep the land in our hands. Together, we are building a more inclusive, equitable, and affordable Medford.



Five-Year Goals

1. **Community Support:** Build a groundswell of community support for the CLT in Medford, through events, outreach, and regular meetings.
2. **Organization:** Lay the legal and organizational foundation by formally establishing Medford CLT.
3. **Affordable Housing:** Create the structure to acquire the first CLT property and demonstrate the model to the community.
4. **Growth:** Work to grow the CLT's land portfolio and stabilize organizational operations.

Five Year Priority Actions

Year 1: Formation and Groundwork (2025–2026)

1. **Establish a founding steering committee** composed of local residents, City representatives, and housing advocates.
 - A founding steering committee will likely include members from the initial City-sponsored strategic planning process that created this document.
2. **Organize community outreach events** (e.g., film nights, info sessions at farmers markets, coffeshop meetups, barbeques, and walking tours) to build public awareness and early membership.
 - Zoom discussion with leaders of nearby CLTs, as well as a film screening of the short film "Arc of Justice" about New Communities Inc. could be good ways to garner support in the CLT's early days.
 - These could be hosted by the CLT, or co-organized and co-hosted with Housing Medford and/or other local advocacy groups.
3. **Launch a website, social media presence, and email newsletter** to grow and engage the base.
 - Using free resources, such as a Google account (with a Drive for files, Gmail for email, Forms for email list and volunteer signups, and Calendar for a public subscription calendar), Canva (for social media graphics), Linktree (for basic web link hosting), and Instagram, Facebook, X, and/or Bluesky social media accounts will help build the network, connect with interested volunteers, and more.
 - Establishing a unified visual appearance to CLT materials, such as through standardized branding fonts and colors, will help build visibility and public trust in the organizing effort.
 - The email list developed through this planning process could be an excellent start for developing an engaged community.
4. **Attend meetings with the Greater Boston CLT Network** to learn about other CLTs in similar phases and share knowledge.
 - These personal connections, as well as the learned expertise, will be essential to the Medford CLT's success.

5. **Explore fiscal sponsorship** under a local nonprofit to allow for early fundraising and operations while pursuing 501(c)(3) status. If infeasible, explore incorporating the CLT as a non-profit without a fiscal sponsor organization.
 - For example, Chelsea’s Comunidades Enraizadas uses GreenRoots as a fiscal sponsor.
6. **Begin establishing fundraising apparatus** to start raising money through donations.
 - Early fundraising will likely be limited to individual donations, rather than grants, which often require 501(c)(3) status or fiscal sponsorship.
 - This could help cover limited legal counsel needed to begin formal establishment of the CLT, though pro bono support and advice from other CLTs in the region should be prioritized as a first option. Other activities, such as outreach events and platforms, should at this early stage either be free or supported through donated time and materials by organizers.

Year 2: Incorporation (2026–2027)

1. **Secure 501(c)(3) status** and finalize incorporation as an independent nonprofit.
2. **Draft and adopt bylaws** reflecting tripartite governance.
 - Build on the draft model bylaw developed in this planning process.
 - Review additional materials on Groundedsolutions.org in their Startup CLT Hub (<https://groundedsolutions.org/resources/start-upclthub/>).
 - Review organizational requirements for eligibility for CHDO certification, which may impact board membership. Structuring the CLT for future CHDO eligibility could be helpful for keeping future funding opportunities open.
3. **Formally elect a tripartite board of directors** (1/3 CLT residents, 1/3 community members, 1/3 public/technical representatives).
 - Consult with other CLTs in the Greater Boston CLT Network to discuss details (i.e. board size, quorums, meeting cadence). The first iteration of the board will be transitional (with more seats in this iteration filled by community members rather than residents). This will change in later years once the CLT owns homes and can have resident board members.
4. **Work to secure seed funding** for legal, staffing, and organizational costs.
 - This will come in four main categories: philanthropic funds, corporate donations, public sector grants, and individual donations.
 - For example, the City of Somerville provided seed funding for start-up staffing costs for the Somerville CLT. This could come from the City, a grant, or a non-profit entity.
 - This will help cover costs to contracting for limited legal counsel, accounting services, and fundraising/grant writing support.

5. **Advocate for the City to explore an Affordable Housing Overlay** or other zoning reforms favorable to CLT development.
 - Longer-term housing development under the CLT may come up against challenges with outdated zoning regulations, and an Affordable Housing Overlay (AHO) could help.
 - Coordinate with the Somerville CLT to learn from their work under their City’s AHO, so that an AHO created in Medford can effectively support the CLT’s growth.
6. **Build partnerships with local developers, housing organizations, and churches** to expand visibility and collaboration.
 - The Worcester Common Ground Community Land Trust partners with UMass Memorial Health’s Anchor Mission, which has helped to provide low-interest financing for projects.
7. **Begin conversations with the City about future RFPs** for publicly owned parcels.
 - These conversations could happen with City staff, as well as members of the Affordable Housing Trust and Community Preservation Committee. Understanding the City’s plans and capacities will be important for the CLT to know about potential collaborative opportunities.

Year 3: Program Development (2027–2028)

1. **Schedule an annual meeting** for CLT members to gather and vote on initiatives (i.e. land purchases, creating subcommittees).
 - Many CLTs researched for this project tended to hold annual meetings in the fall.
2. **Formalize advisory committees** (e.g., finance, governance, resident engagement) and grow the membership base.
3. **Consider applying for CHDO designation** to unlock new potential funding streams and technical assistance.
 - The North Suburban Consortium (NSC) certifies eligible non-profit organizations as CHDOs, and administers HOME funds for affordable housing activities in Medford. Fifteen percent of the NSC’s HOME funds are set aside for CHDOs, making CHDO certification a way to open the door to potential additional HOME funding.
4. **Apply for Community Investment Tax Credit (CITC)** eligibility if the criteria are met.
 - Similarly, EOHLC administers funding for the Community Investment Tax Credit (CITC) program, which several CLTs and Community Development Corporations (CDCs) interviewed use to fund operations.
5. **Deepen fundraising efforts**, including grant writing, foundation outreach, and individual donor campaigns using CITC, if eligible.
 - Top sources may include public sector grants and philanthropic funds. This funding will help support the hiring of a part-time executive director, as well as other operational costs.

6. **Consider hiring a part-time executive director or coordinator**, pending sustainable funding.
7. **Develop programming for future homeowners and tenants** (e.g., workshops, financial readiness, maintenance training).
 - MassHousing provides a repository of organizations that offer Homebuyer Education classes, for example—Medford Community Housing may be a potential partner.
 - Coordinate with other CLTs in the Greater Boston CLT Network on resources and trainings. Their expertise will be invaluable.

Year 4: Expansion and Stabilization (2028–2029)

1. **Launch a member recruitment campaign** to continue to broaden community ownership and support.
2. **Design resale formula, ground lease, and stewardship protocols** using templates from regional CLTs.
 - Consult with materials shared in this plan’s Appendix, as well as an online repository hosted by the City of Medford.
3. **Continue to build community partnerships** local non-profits, banks, affordable housing developers, and City boards, to lay the groundwork for land acquisition and housing development.
4. **Develop and publish an annual report** highlighting progress, impact, and community stories.

Year 5: Expansion and Stabilization (2028–2029)

1. **Goal: Secure the first site for development or revitalization**
 - This could be by responding to a City RFP for a public parcel, or by acquiring privately owned property using grants or loans.
2. **Pursue predevelopment funding** through CPC, AHTF, or MassHousing to support design, permitting, and construction of the first pending development project.
3. **Explore hiring a second part-time staff person or expand the executive director’s hours** to support operations and community outreach.
4. **Begin exploring broader roles** (e.g., aging-in-place programs, ADU support, commercial space stewardship).
 - For example, the Durham (North Carolina) CLT assists with constructing an ADU on an existing CLT property, creating an additional unit able to be offered at an affordable rate.
5. **Develop the next five-year strategic plan**, setting priorities for fundraising goals, community organization, potential land acquisition, development, and stewardship.



NEXT STEPS

The path toward launching the Medford CLT is clear—but it will require focused coordination and sustained momentum to bring it to life. In the coming months, the foundational CLT leaders can take immediate steps to operationalize this five-year plan:

1. Convene a founding steering committee
2. Work to build community support through consistent outreach and organizing
3. Network with peer CLTs to deepen capacity, and expertise in organizational structure, administration, and early action items for acquiring land

Outreach efforts should ramp up with **public events and digital engagement** campaigns to promote early visibility, attract potential members, and build an email list and online following. Consistency in public outreach will be very important in growing community awareness and legitimacy for the CLT effort. At its heart, **the CLT's first years will be a community-driven organizing exercise**, one which will not succeed without dedicated volunteers willing to stick with it for the long haul.

These early moves will signal institutional support, demonstrate feasibility, and begin weaving together the partnerships and people who will carry the Trust forward. The foundation is in place—what's needed now is commitment, collaboration, and follow-through. With deep community support, the Medford CLT can move from vision to action.





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