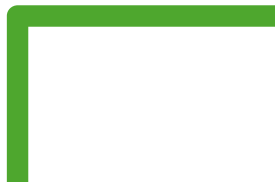
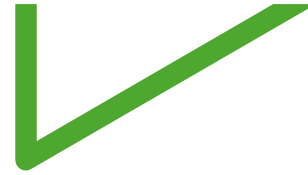


Medford Affordable Housing Trust Action Plan

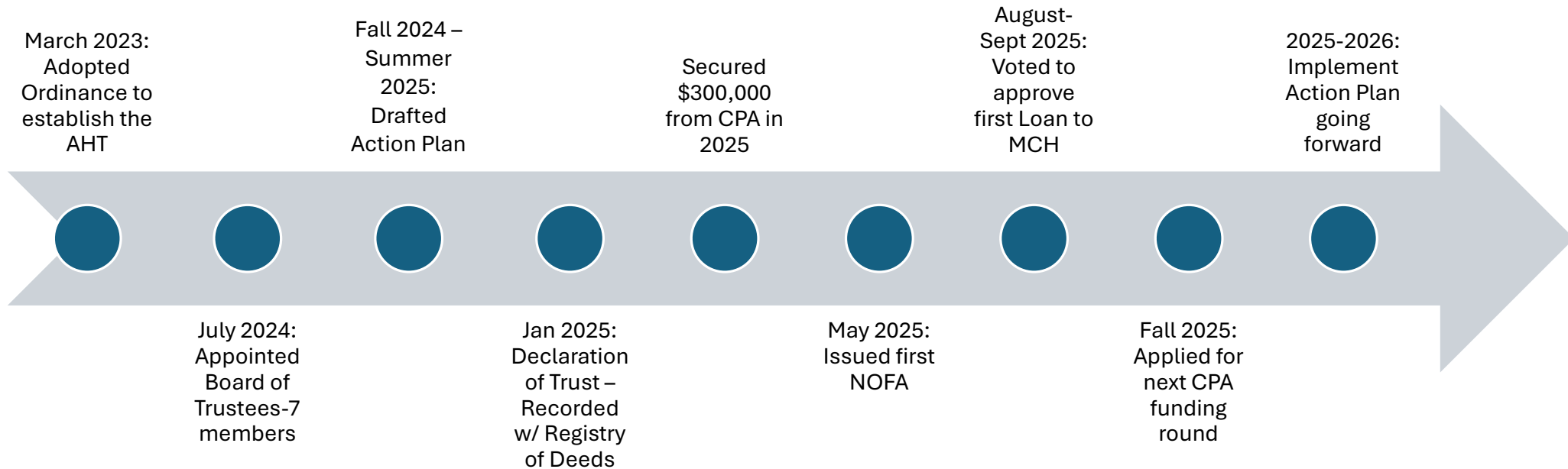
12/2/2025



Board of Trustees

1. Mayor Breanna Lungo-Koehn, Trustee/ Mayor
2. Lisa Anne Davidson, Chair
3. Penelope Taylor, Vice Chair
4. Kayla Lessin, Treasurer
5. Roberta Cameron, Trustee/ Medford CPC Chair
6. Kerri Weaver, Trustee
7. Teda DeRosa, Trustee

Timeline of Accomplishments in MAHT's First Year



MAHT 5 Year Plan Process

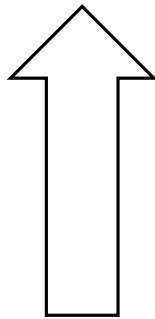
- September – December 2024: evaluated market data and policy context
- December – January 2025: conducted focus groups with affordable housing stakeholders
- February – March: gathered public input through community meeting and survey
- April – June: AHTF Board drafted Action Plan
- July: Public review of Draft Plan through community meeting
- August – October: Finalize Action Plan

Analysis and Context

Data Highlights

Who lives in Medford?

Population
Change
2010 - 2020



Over 4,000 more young adults between 2010-2020

More nonfamily households
(i.e., roommates)

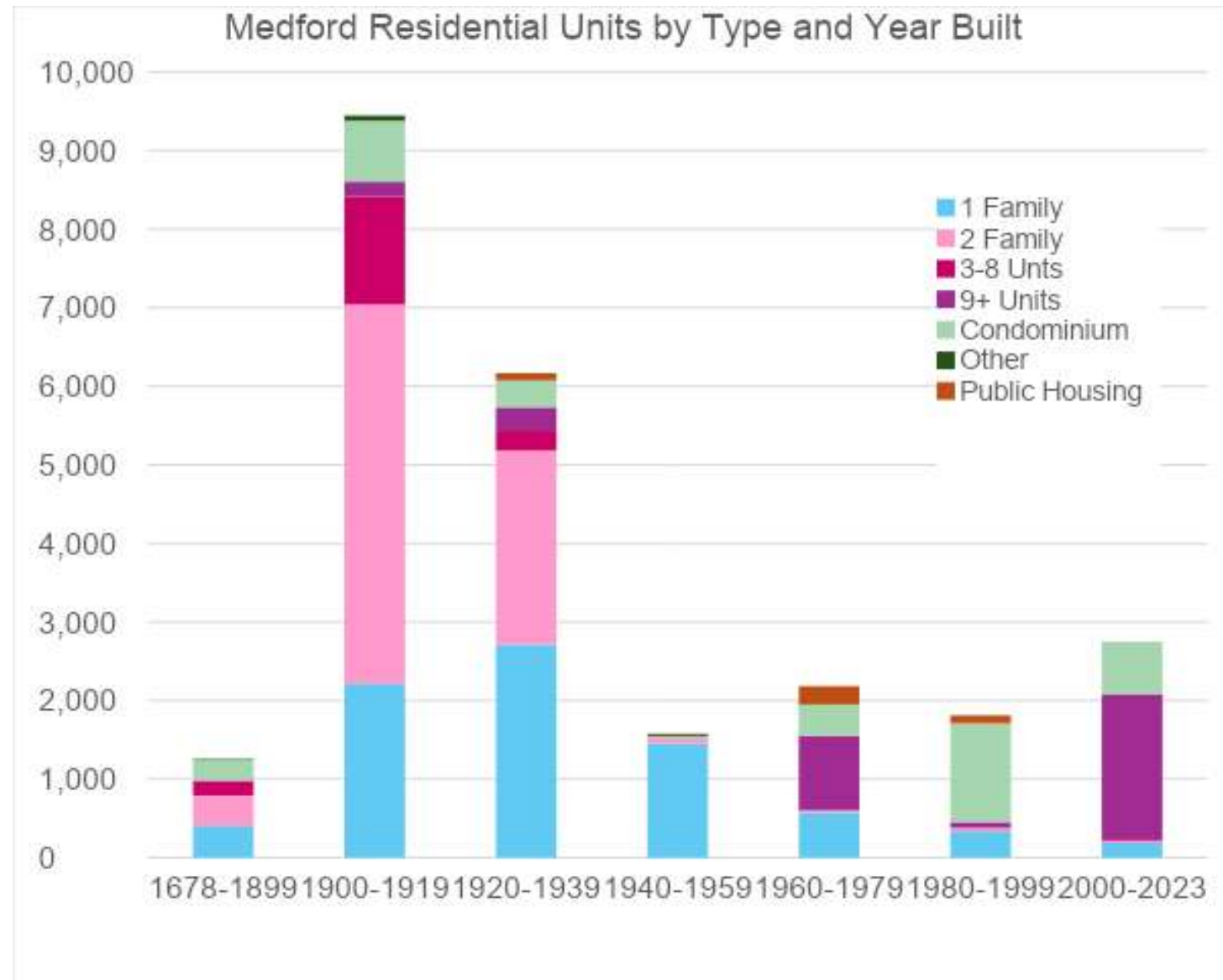
More people of color, immigrants

?

Smaller proportion of people with disabilities

What does Medford's housing look like?

- ⚡ Diverse
- ⚡ Old
- ⚡ Large
- ⚡ Expensive

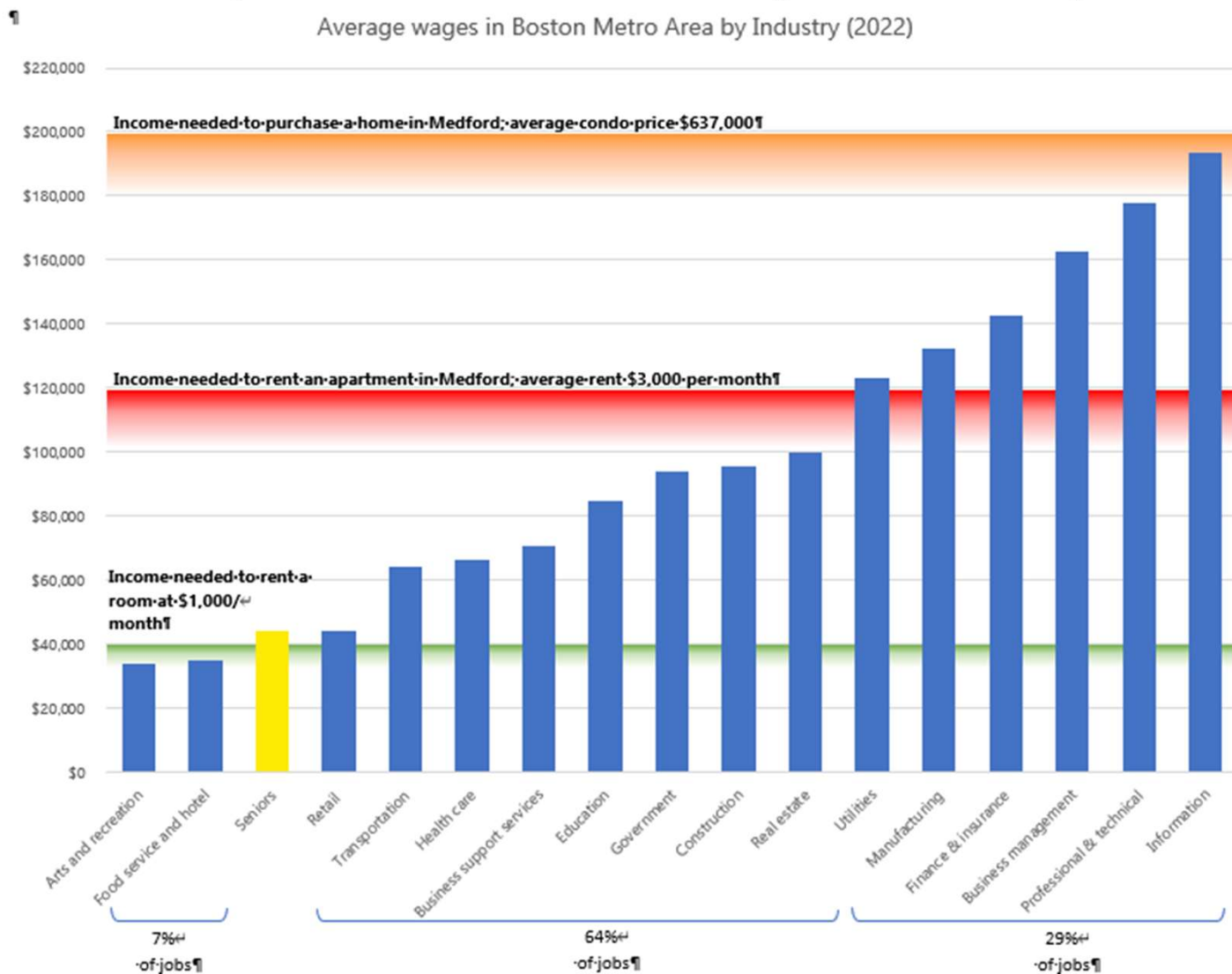


Who is struggling with housing costs in Medford?

- Around 5,500 households are below 50% AMI, of whom 2/3 are housing cost-burdened.
- 33% of all homeowners are over age 65.
- Median income for seniors is \$44,000.
- Seniors experiencing highest rate of cost burden.
- Median household income for renters is rising rapidly, reflecting what it requires to move into Medford today.

Can you afford to live in Medford? Could you move here today?

Average wages in Boston Metro Area by Industry (2022)



What is Affordable Housing?

Naturally-occurring affordable housing: housing that is less expensive than typical market-rate units but is not protected or guaranteed.

Affordable Housing: Should cost less than 30% of the income of households who earn below a specific level. Rent is typically below market rent. AHT is providing financial assistance to developers to create Affordable Housing.

Inclusionary/40B Development: Some units in mixed income developments are priced to be affordable to low/moderate income households (typically 80% AMI)

Subsidized Housing: A portion of rent is covered through government funding. Rent is based on income.



Subsidized Housing Inventory (SHI)

- **851** public housing units (Medford Housing Authority)
- **700** project-based Section 8 housing
- **289** 40B developments (not yet constructed)
- **170** units in mixed income developments
- **30** units owned/managed by affordable housing organizations
- **49** units administered by DDS/DMH

Total of 2,089 units, or **8.12%**

Not counted in Subsidized Housing Inventory

~**987** Mobile Housing Vouchers administered by Medford Housing Authority

Housing Strategies and Initiatives

Recommended in 2021 Housing Production Plan and 2023 Comprehensive Plan

Amend zoning	Wellington Station, Corridors and Neighborhood Zoning, Affordable infill zoning
Build on City-owned lots	Small lots, Medford Square, Wellington air rights
Facilitate housing development	- Partnerships with nonprofits - Medford Housing Authority redevelopment
Support households	- Housing rehab, downpayment assistance, rental assistance programs - Recruit/assist landlords renting to voucher holders and low-income tenants
Advocate for affordable housing	- Fair housing, tenants' rights and displacement prevention - Build community support for affordable housing - Identify additional sources of revenue for MAHT

Purple = Potential MAHT Initiatives

Action Plan

Mission Statement

To create and preserve community housing, including affordable homeownership and rental opportunities and other forms of housing assistance for low and moderate income residents in Medford.

Affordable Housing Trust Fund Goals

- Promote a welcoming, diverse, intergenerational, and inclusive city with a mix of housing choices that offer diverse options to residents with varying needs and preferences.
- Use financial and property resources to address local housing needs and meet production goals established in the housing production plan, and to preserve the affordability of existing affordable homes.
- Foster safe, well-designed, accessible and sustainable housing. Integrate affordable and diverse housing options throughout the city.
- Expand local capacity to implement housing initiatives by building partnerships with mission-driven organizations and developers seeking to build affordable housing.
- Increase communication about housing resources across the community.

Priority Actions

- Build affordable housing in partnership with mission-driven organizations and developers seeking to build affordable housing as well as Medford Housing Authority.
- Preserve and convert existing housing to long-term affordability.
- Support existing homeowners and first-time homebuyers.
- Fund housing stability programs.
- Prioritize funding for units affordable to households with lower incomes.

Priority Actions cont.

- Build a relationship with the Community Preservation Committee.
- Advocate for affordable housing development and policies that maximize the resources available to meet the city's housing needs.
 - Explore and act upon funding opportunities for the Trust
 - Work with developers to build support and navigate approval process
 - Work with partner organizations to establish programs that meet local needs
 - Support initiatives to expand tenant protections and stabilize existing tenancies
 - Provide guidance on affordable housing projects funded through CPA program

MAHT's Commitment to Working with Nonprofit Partners

Working together to create more affordable housing.

**Medford Housing
Authority (MHA)**

**Community
Development
Corporations (CDC)**

**Community Land
Trust (CLT)**

**Community Housing
Development
Organization (CHDO)**

**Comprehensive
Permit Projects**

Questions?

Email OCD@medford-ma.gov