CITY OF MEDFORD

Housing Production Plan

January 2024 - January 2028

PREPARED FOR:
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Acronyms

ABCD	Action for Boston Community Development
ACS	US Census Bureau's American Community Survey
ADA	Americans with Disabilities Act
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
APT	Apartment
AUL	Activity and Use Limitation designation, monitored by the DEP
C	Commercial (in reference to Medford's commercial zoning districts)
CAPER	Consolidated Annual Performance and Evaluation Report (CBDG program)
CCVA	Climate Change Vulnerability Assessment
CDBG	Community Development Block Grant, funded by HUD
CDC	Community Development Corporation
CHAS	Comprehensive Housing Affordability Strategy
CMR	Code of Massachusetts Regulations
CoC	HUD's Continuum of Care Homeless Assistance Program
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
CPI-U	U.S. Census Bureau's Consumer Price Index
CRA	U.S. Federal Community Reinvestment Act
DCR	Massachusetts Department of Conservation and Recreation
DEP	Massachusetts Department of Environmental Protection
DHCD	Massachusetts Department of Housing and Community Development
EPA	U.S. Environmental Protection Agency
FEMA	Federal Emergency Management Agency
FY	Fiscal Year(s)
GR	Medford's General Residence zoning district
HFI	Housing Families Inc.
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
I	Medford's Industrial zoning district
ICC	MAPC Inner Core Committee
LMI	Low- and- Moderate- Income
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council
MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MCH	Medford Community Housing Inc.
MCP	State of Massachusetts Contingency Plan (310 CMR 40)
MGL	Massachusetts General Laws
MHA	Medford Housing Authority
MHP	Massachusetts Housing Partnership
MLS	Multiple Listing Service (central real estate database)
MSA	Metropolitan Statistical Area
MS4	City of Medford stormwater discharge conveyance system
MUZ	Medford's Mixed-Use zoning district
MVP	Municipal Vulnerability Preparedness Program
MWRA	Massachusetts Water Resources Authority

MyRWA	Mystic River Watershed Association
NHESP	Massachusetts Natural Heritage and Endangered Species Program
NPDES	National Pollutant Discharge Elimination System
NSC	North Suburban HOME Consortium
O	Medford's Office zoning district
OCD	City of Medford Office of Community Development
PDS	City of Medford Office of Planning, Development & Sustainability
ROS	Medford's Recreational Open Space zoning district
PIT	Point in Time count, HUD's Continuum of Care Homeless Assistance Program
SHI	Massachusetts Subsidized Housing Inventory
SF	Single-family (in reference to Medford's single-family zoning districts)
SOV	Single-Occupancy Vehicle
SPC	Special Permit from City Council
TODEX	MHP's Transit Oriented Development Explorer
YTD	Year to Date
40B	Comprehensive Permit, per MGL Chapter 40B

Key Definitions

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

Areawide Median Income (AMI)– the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2020, the HUD area median family income (AMFI) for the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Medford) was $119,000.[1] AMI is referred to in the document as median family income (AMFI).

Cost-Burdened Household – a household that spends 30 percent or more of their income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

Elderly Non-Families – a household of one elderly person as defined by in the US Department of Housing and Urban Development's Comprehensive Housing Affordability Strategy (CHAS) data.

Extremely Low-Income – an individual or family earning less than 30 percent of area median family income set by HUD (AMI).

Family Household - Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

Household – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

[1] U.S. Department of Housing and Urban Development. *FY 2020 Income Limits Summary*. https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn (accessed May 2020).

Labor Force – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

Low- and Moderate-Income Housing – housing for persons or families whose annual income is less than 80 percent of the areawide median family income (AMI) (as defined by Chapter 40B and DHCD). The AMI is determined by the United States Department of Housing and Urban Development (HUD). For the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Medford), a four-person household with a gross household income of $96,250 or less is considered low-income.[2] A one-person household with a gross household income of $67,400 or less is considered low-income.

Non-Family Households – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

Open Space – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserves, and/or land for recreational use.

Unemployment Rate - the percentage of the labor force who is not employed but actively seeking employment.

Data Sources

This plan utilizes data from the U.S. Census, American Community Survey (ACS), Housing and Urban Development (HUD) Comprehensive Housing Affordability Strategy (CHAS), and The Warren Group (TWG), as well as projections from the University of Massachusetts at Amherst Donahue Institute (UMDI) and Metropolitan Area Planning Council (MAPC). It also includes some economic data from the Massachusetts Executive Office of Labor and Workforce Data (EOLWD). Local data sources include the *2019 Climate Vulnerability Assessment*, *2019 Comprehensive Annual Financial Report*, *2019 Open Space and Recreation Plan*, *2017 Community Preservation Plan*, *Draft 2020-2024 Consolidated Plan for the City of Malden and North Suburban Consortium*, the Medford Building Department, and the City Assessors Office. Comparison communities used in the needs assessment were selected by the City's Community Development Department. The Development Constraints chapter draws extensively from the *2019 Medford Open Space and Recreation Plan*.

The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts.

[2] U.S. Department of Housing and Urban Development. *FY 2020 Income Limits Summary*. https://www.huduser.gov/portal/datasets/il/il2020/2020summary.odn (accessed May 2020).

Chapter 1: Introduction

HPP Purpose and Organization

This Housing Production Plan (HPP) is a state-recognized planning tool that, under certain circumstances, permits a municipality to influence the location, type, and pace of affordable housing development. This HPP establishes a strategic plan for production of affordable and mixed-income housing that is based upon a comprehensive housing needs assessment and provides a detailed analysis of development constraints due to infrastructure capacity, environmental constraints, protected open space, and regulatory barriers.

This HPP has been prepared in accordance with the Massachusetts Department of Housing and Community Development (DHCD) requirements and describes how the City of Medford plans to create and preserve affordable and mixed-income housing over a five-year period (Fiscal Years 2021-2025). When an HPP is certified by DHCD, then a denial of a Comprehensive Permit will be upheld—if the application is not consistent with local needs. The City of Medford would need to produce 120 units that count on the state's Subsidized Housing Inventory (SHI) for a one-year safe harbor or 240 units for a two-year safe harbor.[1]

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth's minimum threshold is for all Massachusetts municipalities to have at least 10 percent of housing units affordable to low/moderate income households or affordable housing on at least 1.5 percent of total land area. As of April 7, 2020, 1,726 units in Medford were included on the SHI, which is 7.2 percent of Medford's total year-round housing units (23,968 according to the 2010 U.S. Census). At the time of this writing (February 2021), the City would need to create 671 more units to reach the 10 percent affordability target.

> It is essential to recognize that the 2020 U. S. Census is expected to be released in the spring of 2021, which will most likely indicate an increase of the total number of year-round housing units in Medford, thereby increasing the total number of SHI units required to meet the minimum 10 percent state threshold under Chapter 40B.
>
> This plan will be updated upon release of the Census figures to reflect the 2020 year-round unit count and the adjusted percentage listed on the SHI.

This Housing Production Plan is organized in six chapters as follows:

- Chapter 1 provides an overview of the purpose of the plan, a community overview, description of the planning process, and summary of the City's housing needs, goals, and strategies.
- Chapter 2 describes the City's five-year housing goals, strategies, and action plan as identified through the planning process associated with the development of this plan.
- Chapter 3 provides a demographic profile of the community's residents.
- Chapter 4 provides an analysis of local housing conditions including housing supply, residential market indicators, and affordable housing characteristics.

[1] Department of Housing and Community Development. Spreadsheet of 0.5percent and 1.0percent Thresholds for Each Community Based on 2010 Census Information. 2010.

- Chapter 5 describes the City's development constraints and limitations including environmental constraints, infrastructure capacity, regulatory barriers.
- Chapter 6 describes local and regional capacity and resources to create and preserve affordable and mixed-income housing in the community.

Comprehensive Permit Denial & Appeal Procedures

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

(b) For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project's application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

(c) If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board's hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board's hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee's ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Source: DHCD Comprehensive Permit Regulations, 760 CMR 56.03(8).

Community Overview

Incorporated in 1892 as a city, Medford is an attractive community with easy access to a wealth of open space and natural resources, including the Middlesex Fells, and to Boston and the surrounding MetroBoston region. The majority of residents in the labor force work in other communities and commute by car or using public transit. Young residents, in particular, are likely drawn to Medford for its relative affordability and to study at Tufts University. A third of residents (32 percent) fall between 20 and 34 years old and a third of all households are roommates or other non-family compositions. About 2,400 residents (4 percent of the total population) live in group quarters, about half in student housing.

Summary of Medford's Housing Needs

RISING COSTS, STATIC INCOMES

Medford has seen some of the highest price increases of any community in Massachusetts. There is currently a $280,000 gap between what a household earning the median income could afford and the median sales price for a single-family home.[4]

Less than 5 percent of single-family homes are considered affordable to households earning Medford's median income. About 42 percent of Medford households (over 9,000 households) may be eligible for subsidized housing because they earn 80 percent or less than the Area Median Income (AMI)—but there are only 1,726 units listed on the City's SHI (7.2 percent).

A fifth of all Medford households (21 percent or 4,655) are both low-income and spend too much of their income for housing costs (i.e., are housing cost-burdened). A lack of financially sustainable housing options spreads incomes too thin, reduces the amount of disposable income for other necessities, such as food, clothing, medications, and transportation, and increases the chance of losing one's home.[5]

CONSTRAINED HOUSING SUPPLY

Throughout the state, rising housing prices are exacerbated by a systematically constrained housing supply. Despite recent development, Medford has had low overall housing growth in recent decades—especially compared to Middlesex County and Massachusetts, and vacancy rates are significantly lower than the thresholds considered "healthy" for a stable housing market.[6] A low vacancy rate indicates lack of supply compared with demand and can result in pressure on housing prices.

Although Medford's housing stock is significantly more diverse—notably its mix of duplexes and multi-family—compared to the County and state, current zoning regulations hamper multi-family and mixed-use development. Medford has few vacant parcels that meet the requirements and allowances for multifamily development under its current zoning. The C-2 and Industrial Districts may offer the greatest opportunity for multifamily development but residential development in these areas is hindered by current zoning, including permitted uses, density requirements, and height restrictions.

NEED FOR SMALL HOUSEHOLDS

There is a need for more housing overall—and particularly for more housing that meets the needs of its current residents. While two-thirds (66 percent) of Medford's households are one or two people, only 16 percent of housing units are studios or one-bedroom units. This mismatch between the household size and the size of units suggests a need for smaller units—particularly, studio or one-bedroom units.

This could free up larger units for families and larger households if there are smaller households (such as empty nesters or older adults) looking to downsize in the community or young professionals currently living with roommates out of financial necessity rather than desire.

The Metropolitan Planning Area Council (MAPC) projects that the average household size will fall over the next decade and the population will continue to grow—further increasing demand for more smaller housing units.

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[4] For renters, there is a $500 gap between the median rent and what renter households could afford each month. The median income for renters is $77,572 and they could afford to pay $1,764 each month. The median rent was $2,300 in 2019.
[5] The estimated households experiencing homelessness more than doubled in the region between 2010 and 2019.
[6] Ownership vacancy rate is 0.2 percent and rental vacancy rate is 3.2 percent. 2 percent and 6 percent, respectively, are considered "healthy."

GEOGRAPHIC INEQUITY

More lower income households in Medford are living in denser neighborhoods near industrial and commercial areas and transit stops, while higher income households are living in less dense residential neighborhoods. Medford's multifamily and rental options are primarily concentrated in the City's southern neighborhoods which also include Environmental Justice (EJ) populations—areas with higher concentrations of non-White, low-income, and/or with English language deficient households.

Medford's southern neighborhoods are also more vulnerable to flooding and located near major roads and industrial or commercial areas which pose higher health risks than other areas of the City. Areas north of the Mystic River tend to be whiter, older, and wealthier.

DEVELOPMENT CONCERNS AND CONSIDERATIONS

Maintaining the City's open space and natural resources, as well as its historic and scenic assets, is important to the character of the community and a number of environmental and infrastructural factors will influence future development. The areas in Medford most vulnerable to flooding lie near the Mystic and Malden Rivers. As an urban-suburban community with many impermeable surfaces, controlling harmful stormwater runoff and maximizing neighborhood-level open space is an ongoing priority.

Summary of Medford's Five-Year Housing Goals and Strategies

These goals and strategies were developed based on a comprehensive analysis of housing needs and development constraints, combined with input from housing focus groups, public input collected through the plan's engagement process, as well as the consultant's recommendations and best practices.

Note: The goals and strategies are briefly listed here as a summary and are described in detail in Chapter 2.

GOALS

1. Address local housing needs and meet production goals. Work to meet the 40B goals and then continue to promote initiatives to address local housing needs.
2. Promote a welcoming, diverse, intergenerational, and inclusive city with an ideal mix of housing choices that offer diverse options to residents with varying needs and preferences.
3. Foster safe, well-designed, and sustainable housing. Ensure new homes of all types are sensitive and compatible in scale, siting, and design to neighborhood context.
4. Integrate affordable and diverse housing options throughout the city at a scale that is compatible with the built environment.
5. Preserve the affordability of existing affordable homes.
6. Expand local capacity to implement housing initiatives.
7. Promote transparency and engagement and increase awareness of fair housing issues.

STRATEGIES

Planning and Zoning Strategies

1. Amend existing zoning to make it easier to create new multi-family and mixed-use development and encourage creation of affordable units
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
3. Amend existing zoning to allow accessory dwelling units by right in all residential districts
4. Research the feasibility of affordable infill zoning provisions
5. Amend existing zoning to allow conversions of larger single-family houses to two or more units and to create affordable units
6. Discuss future senior housing opportunities with Melrose Wakefield Healthcare
7. Promote Fair Housing choice with an updated analysis

Local Initiatives and Programmatic Strategies

8. Consider affordable infill on City-owned vacant lots, where appropriate
9. Collaborate with property owners and agencies to preserve Medford's 38 units with expiring affordability restrictions
10. Revive and expand rehab programs for rental properties and promote renting to voucher holders
11. Support the Medford Housing Authority to rehabilitate and redevelop existing properties
12. Promote and expand the down payment assistance program with HOME and CPA funds

Capacity, Education, and Coordination

13. Establish a Municipal Affordable Housing Trust
14. Increase the housing planner position to full time
15. Continue City recruitment of mission-based developers
16. Collaborate with Housing Medford to enhance community education
17. Continue and optimize participation in North Suburban HOME Consortium
18. Support community efforts to create a Community Land Trust

Chapter 2: Housing Goals and Strategies

A Housing Production Plan puts communities in the driver's seat by allowing a community to shape their future and address affordable housing needs on a community's own terms. Medford's goals and strategies go beyond meeting minimum requirements for producing housing units eligible for inclusion on the Subsidized Housing Inventory (SHI). This plan also emphasizes the need for a mix of housing options for a variety of housing preferences, including accessible housing and downsizing choices for seniors, and design.

These goals and strategies were developed based on a comprehensive analysis of housing needs and development constraints, combined with input from housing focus groups, public input collected through the plan's engagement process, as well as the consultant's recommendations and best practices.

Five-Year Goals

The goals of this plan are consistent with the Comprehensive Permit Regulations (760 CMR 56) as required by DHCD for Housing Production Plans:

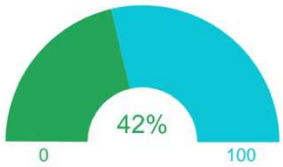
a) *a mix of types of housing, consistent with local and regional needs and feasible within the housing market in which they will be situated, including rental, homeownership, and other occupancy arrangements, if any, for families, individuals, persons with special needs, and the elderly.*

b) *a numerical goal for annual housing production, pursuant to which there is an increase in the municipality's number of SHI Eligible Housing units by at least 0.50 percent of its total units (as determined in accordance with 760 CMR 56.03(3)(a)) during every calendar year included in the HPP, until the overall percentage exceeds the Statutory Minimum set forth in 760 CMR 56.03(3)(a).*

1. ADDRESS LOCAL HOUSING NEEDS + MEET PRODUCTION GOALS

To achieve a certified HPP and reach "safe harbor" status, Medford will actively strive to create a minimum of 120 homes annually that count on the SHI towards the state's minimum 10 percent threshold per MGL c.40B, through both new construction, redevelopment, and rehabilitation or reuse of existing buildings. This rate of production will create at least 600 SHI units by FY2025 towards the minimum 10 percent threshold.[7] When Medford reaches the 10 percent threshold, the City will continue to promote and encourage initiatives to help meet local housing needs.

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 (<= 80% AMI) and could be eligible for affordable housing.

That's about 9,265 households.

[7] Note the city needs 671 more SHI units to achieve the State's 10 percent affordability goal. Also note that there are 1,087 proposed units already in the development pipeline. The 2020 Census is expected to be released in the spring of 2021, which will most likely increase the total year-round units, thereby increasing the total number of units required to meet the 10 percent state goal under Chapter 40B. This plan will be updated upon release of the Census figures to reflect the 2020 year-round unit count and the adjusted percentage listed on the SHI.

2. PROMOTE A WELCOMING, DIVERSE, INTERGENERATIONAL, + INCLUSIVE CITY

Encourage a variety of affordable and mixed-income housing and support low- and moderate- income (LMI) households in accessing housing that they can afford, in order to help Medford be a welcoming community for people with diverse racial, ethnic, and socio-economic backgrounds and special needs.

A healthy mix of housing choices that would offer diverse options to residents with varying needs and preferences, including aging-in-home and accessible and affordable downsizing options for older adults; entry-level and rental options for families and young adults; supportive and accessible housing for individuals with special needs; transitional and permanent housing for unhoused and at-risk individuals and families; and affordable options for lower-income households, particularly rental options for households with income at or below 50 percent of AMI.[8] In addition, encourage market-based solutions to address the need for housing units at price-points attainable by middle-income households earning up to 100 percent of AMI, including starter homes.

3. FOSTER SAFE, WELL-DESIGNED, + SUSTAINABLE HOUSING

Ensure new homes of all types are sensitive and compatible, in scale, siting, and design, with the physical characteristics of the neighborhood context. Encourage new construction and rehabilitation that incorporates universal design and sustainability standards, including high energy efficiency, clean and renewable energy sources, and compact building footprints.

4. INTEGRATE AFFORDABLE + DIVERSE HOUSING OPTIONS THROUGHOUT THE CITY

Integrate affordable housing options into all of Medford's neighborhoods at a scale that is compatible with the built environment of the neighborhood and located strategically, including through infill and redevelopment opportunities.

Also, locate new mixed-income multifamily and mixed-use development in and near existing business centers and key corridors to enhance economic vitality, promote walkable, vibrant neighborhoods and ensure environmentally just and sustainable land use practices.

5. PRESERVE THE AFFORDABILITY OF EXISTING AFFORDABLE HOMES

Continue to actively monitor and preserve the long-term affordability of existing affordable housing units. Seek support from state and regional entities and provide local funding, as able, to support the preservation of long-term affordability. This is an ongoing City role that will be important to continue to ensure maintenance of units on the SHI.

6. EXPAND LOCAL CAPACITY TO IMPLEMENT HOUSING INITIATIVES

Continue to foster partnerships and beneficial relationships with mission-driven and non-profit developers and reinforce the work of the City, Housing Authority, and existing local housing organizations with enhanced implementation capacity and expanded regional collaboration.

7. PROMOTE TRANSPARENCY + ENGAGEMENT

Strengthen communication, transparency, and collaboration among various City agencies and local organizations and residents, particularly throughout the development review process. Increase opportunities for community education including heightened awareness of fair housing issues to make housing open fairly to people of all protected federal and state classes, especially rental voucher holders (a.k.a. "Section 8" vouchers).

[8] As of FY2020 income limits, a household at or below 50percent of AMI would, for example, be an individual single-person household with an income up to $44,800 or a four-person household with an income up to $63,950.

Goals and Strategies Matrix

#	HOUSING STRATEGIES	Goal 1: PRODUCTION	Goal 2: WELCOMING & INCLUSIVE	Goal 3: SAFE AND SUSTAINABLE HOUSING	Goal 4: INTEGRATED & DIVERSE HOUSING	Goal 5: PRESERVE EXPIRING USES	Goal 6: CAPACITY	Goal 7: TRANSPARENCY & ENGAGEMENT
1	Amend existing zoning to make it easier to create new multi-family and mixed-use development and encourage creation of affordable units	X	X	X	X			
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	X	X	X	X			
3	Amend existing zoning to allow accessory dwelling units by right in all residential districts		X		X			
4	Research the feasibility of affordable infill zoning provisions	X	X	X	X			
5	Amend existing zoning to allow conversions of larger single-family houses to two or more units and to create affordable units	X	X		X			
6	Discuss future senior housing opportunities with Melrose Wakefield Healthcare	X	X	X	X			
7	Promote Fair Housing choice with an updated analysis		X					X
8	Consider affordable infill on City-owned vacant lots, where appropriate	X	X	X	X			
9	Collaborate with property owners and agencies to preserve Medford's 38 units with expiring affordability restrictions					X		
10	Revive and expand rehab programs for rental properties and promote renting to voucher holders		X	X				
11	Support the Medford Housing Authority to rehabilitate and redevelop existing properties	X	X	X	X			
12	Promote and expand down payment program with HOME and CPA funds		X					
13	Establish a Municipal Affordable Housing Trust						X	
14	Increase the housing planner position to full time						X	X
15	Continue City recruitment of mission-based developers	X	X	X	X		X	
16	Collaborate with Housing Medford to enhance community education							X
17	Continue and optimize participation in North Suburban HOME Consortium		X	X			X	
18	Support community efforts to create a Community Land Trust	X	X	X	X			

Strategies

Achieving the community's five-year goals will require a variety of regulatory, programmatic, and policy strategies. This section includes descriptions of local regulatory strategies, local initiatives, and strategies that deal with implementation capacity, education, and outreach. In addition, the following strategies comply with the requirements of the Comprehensive Permit Regulations (760 CMR 56).

The HPP shall address the matters set out in the Department's guidelines, including an explanation of the specific strategies by which the municipality will achieve its housing production goal, and a schedule for implementation of the goals and strategies for production of units, including all of the following strategies, to the extent applicable:

a) the identification of zoning districts or geographic areas in which the municipality proposes to modify current regulations for the purposes of creating SHI Eligible Housing developments to meet its housing production goal.
b) the identification of specific sites for which the municipality will encourage the filing of Comprehensive Permit applications.
c) characteristics of proposed residential or mixed-use developments that would be preferred by the municipality (examples might include cluster developments, adaptive re-use, transit-oriented housing, mixed-use development, inclusionary housing, etc.).
d) municipally owned parcels for which the municipality commits to issue requests for proposals to develop SHI Eligible Housing; and/or
e) participation in regional collaborations addressing housing development.

The strategy ideas to follow are organized in three categories and are in no particular order:

A. Planning and Zoning Strategies
B. Local Initiatives and Programmatic Strategies
C. Capacity, Education, and Coordination

A. PLANNING AND ZONING STRATEGIES

The City's authority to update zoning regulations can have powerful effect to encourage private responses to address local housing needs with minimal City expenditure. When zoning updates are based on broad-reaching and meaningful community engagement through neighborhood and comprehensive planning, zoning updates can help to realize the community's vision for future development and redevelopment. The following strategies incorporate recommendations for both local planning initiatives and zoning amendments.

1. Amend existing zoning to make it easier to create new multi-family and mixed-use development and encourage creation of affordable units

Although the Medford Zoning Ordinance allows multi-family housing by right in four zoning districts, there are few vacant parcels that meet the lot size requirements. The four zoning districts that permit multi-family housing are Apt-1, Apt-2, C-1, and MUZ. Together, these districts comprise less than nine percent of total land area.

Although there appears to be limited opportunities for multi-family development in these districts, the base density would potentially allow a maximum of 36 units per acre for up to three-story buildings to

57 units per acre for four or more story buildings.[9] However, feasible opportunities to yield these densities may be limited given the three-story height restriction in the APT-1 district, the 30 percent maximum lot coverage in all four districts, and the requirement for two parking spaces per multi-family units (with some reductions allowed for subsidized elderly, affordable, and the MUZ district).

Restrictive local zoning that does not allow for feasible development combined with a strong housing market can lead to developers proposing mixed-income/multi-family development through 40B Comprehensive Permit applications.
In addition, to comply with the new Housing Choice legislation, Medford, as an MBTA community, must have a zoning ordinance that provides for at least one district of reasonable size in which multi-family housing is permitted as of right. Such district must not have age restrictions and shall be suitable for families with children. The requirements include that the district have a minimum gross density of 15 units per acre and be within 0.5 miles from a public transit station such as a subway, commuter rail, or bus station. State regulations to clarify compliance with the Housing Choice legislation are forthcoming. These regulations should enable the City to determine if current zoning provisions comply with the minimum requirements of the new legislation.

With regard to the Housing Choice legislation requirement, our analysis indicates that most of Medford, is within ½ mile of transit, including subway, commuter rail, bus, and the future green line stations, as shown from the map on the following page. The map distinguishes 0.5 mile buffers from subway stations in a darker shade than commuter rail and bus stations due to the comparatively higher service provided by fixed rail subway. In addition, the map includes 0.75 mile buffers from Red/Orange subway stations and reflects the planned elimination of MBTA bus routes 80 and 710.

With more flexible density and dimensional standards, there could be significant redevelopment opportunities in zoning districts that already permit multi-family or mixed-use development especially those within 0.5 mile of subway stations. Through a series of zoning amendments, the City can promote new multifamily, mixed-use, and affordable housing development through local zoning as a feasible option to Comprehensive Permits.

Consideration of the zoning amendments suggested below should be based on one or more studies that:

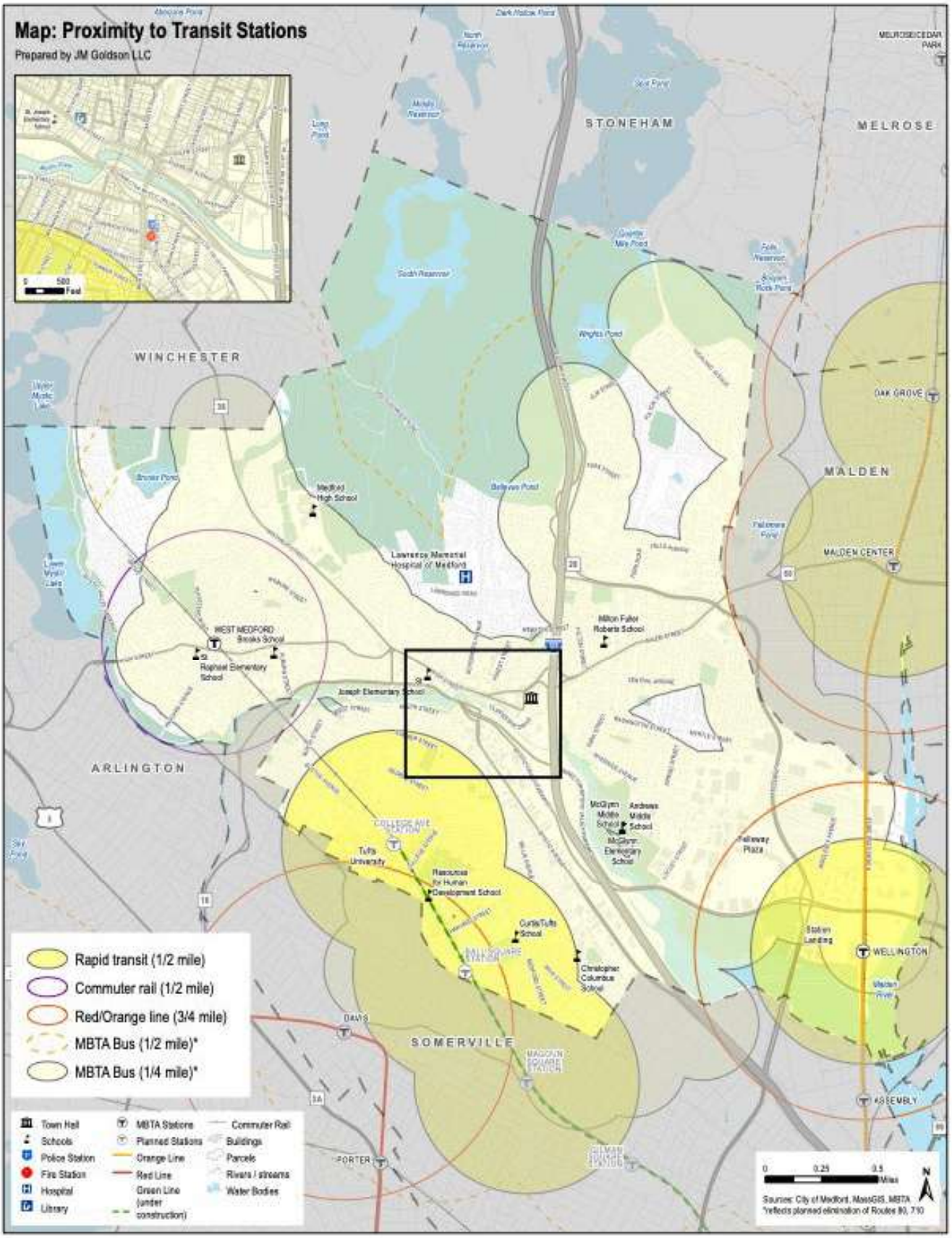
1) Analyze the existing land development patterns of neighborhoods in these districts.
2) Test the development feasibility under a variety of regulatory scenarios for a few strategically selected case study sites in each district or neighborhood.
3) Assess transportation and parking capacity of the study areas to identify options for encouraging multi-modal including human-powered transportation options that support reduced reliance on automobiles.

Here are some key zoning provisions to consider as part of this analysis:

- Consider an Affordable Housing Overlay that allows affordable housing providers to build more densely than market-rate developers if creating 100 percent affordable units in a development. This Overlay could be modelled after the provisions of Somerville's recent Zoning Overlay amendments and tailored to reflect appropriate scales for the local built context in Medford neighborhoods.

[9] Base density figure is based on the author's calculations and assumes a one acres lot which would require 9,000s.f. for the first two units, then the remaining 34,560 s.f. would potentially allow an additional 34.56 units (rounded down to 34) based on the 1,000 s.f. of lot size per unit after the first two units. Thus, adding 34 to the first to units would yield 36 units per acre. The same analysis performed for a building of four or more stories using 600 s.f. per each additional unit beyond the first two yields 57 units per acre.

- Increase the three-story maximum height restriction in the Apt-1 district by allowing up to five stories if providing other public benefits, such as affordable housing units beyond the minimum required through the City's inclusionary zoning provisions and as part of an Affordable Housing Overlay, described above.
- Consider areas to allow increased lot coverage with site plan review and performance standards to encourage design and site planning in context with and to enhance the neighborhood –the existing 30 percent maximum lot coverage requirements can create areas that are not walkable, accessible, or that align with the existing neighborhood characteristics.
- Consider reducing parking requirements for multifamily and mixed-use buildings within 0.5 miles of MBTA Orange Line or Green Line Extension Train Stations down from two per dwelling unit (1.5 per affordable) to 0.5 per unit or no minimums and incentivize provision of shared-car spaces (such as Zip Car) and protected bicycle storage facilities. Additionally, consider creating maximum parking requirements to limit the amount of parking built as part of new development, within 0.25 miles of subway stations.
- Work with the Bicycle Commission, the Commission for Persons with Disabilities, and others to consider revisions to the Site Plan Review standards (Sec. 94-335) and expand to include design reivew. Such revisions should incorporate standards for universal design as well as to connect new development to existing surrounding neighborhoods including walkable, bikable, and accessible circulation infrastructure and green space. This recommendation can align with Attorney Bobrowski's, the City's zoning consultant, recommendation for Performance Standards for Nonresidential and Multifamily Projects. As Bobrowski explains, such Performance Standards would be applicable whenever a project requires site plan approval or a special permit in any district.


Map: Proximity to Transit Stations
Prepared by JM Goldson LLC
STONEHAM
MELROSE
WINCHESTER
MALDEN
ARLINGTON
SOMERVILLE
Medford High School
Lawrence Memorial Hospital of Medford
WEST MEDFORD
Brooks School
St. Raphael Elementary School
Joseph Elementary School
Milton Fuller Roberts School
McGlynn Middle School
Andrews Middle School
McGlynn Elementary School
Tufts University
Resources for Human Development School
Curtis/Tufts School
Christopher Columbus School
Fellsway Plaza
Station Landing
WELLINGTON
ASSEMBLY
DAVIS
PORTER
OAK GROVE
MALDEN CENTER
MELROSE/CEDAR PARK
Rapid transit (1/2 mile)
Commuter rail (1/2 mile)
Red/Orange line (3/4 mile)
MBTA Bus (1/2 mile)*
MBTA Bus (1/4 mile)*
Town Hall
Schools
Police Station
Fire Station
Hospital
Library
MBTA Stations
Planned Stations
Orange Line
Red Line
Green Line (under construction)
Commuter Rail
Buildings
Parcels
Rivers / streams
Water Bodies
0 0.25 0.5 Miles
Sources: City of Medford, MassGIS, MBTA
*reflects planned elimination of Routes 80, 710

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**

   Through extensive community engagement as part of the local comprehensive planning process and/or associated neighborhood/corridor studies, envision how to increase affordable and mixed income housing production for Mystic Ave, Wellington Station Area, Boston Ave/Ball Square, Medford Square, and West Medford. To promote the type of development that the community desires and to ensure compliance with the new Housing Choice legislation, zoning amendments will be key. There are multiple areas in Medford where the community should work to envision such development particularly to promote housing options, but also recognizing that economic vibrancy of local businesses can be enhanced through mixed-use development in and near commercial areas.

   ### Mystic Avenue Corridor

   Engage the community to reimagine the Mystic Avenue corridor, building off of the 2018 MAPC Study recommendations. Consider amending the C-2 areas on Mystic Ave to allow multi-family/mixed use development to create a thriving business district as a gateway corridor. Zoning changes should be accompanied by investments in the streetscape and complete streets design and connectivity including improvements to create a cohesive, green, and pedestrian and cyclist friendly corridor.

   ### Wellington Station Area

   Conduct an area study for the Wellington station area to identify a vision for transit-oriented, mixed-use redevelopment. Consider rezoning the industrial district near the station to realize the vision for future redevelopment. Consider adopting a 40R Smart Growth Overlay District. Also investigate the potential to use the City's air rights over MBTA station.

   ### Boston Avenue Corridor/Ball Square Area

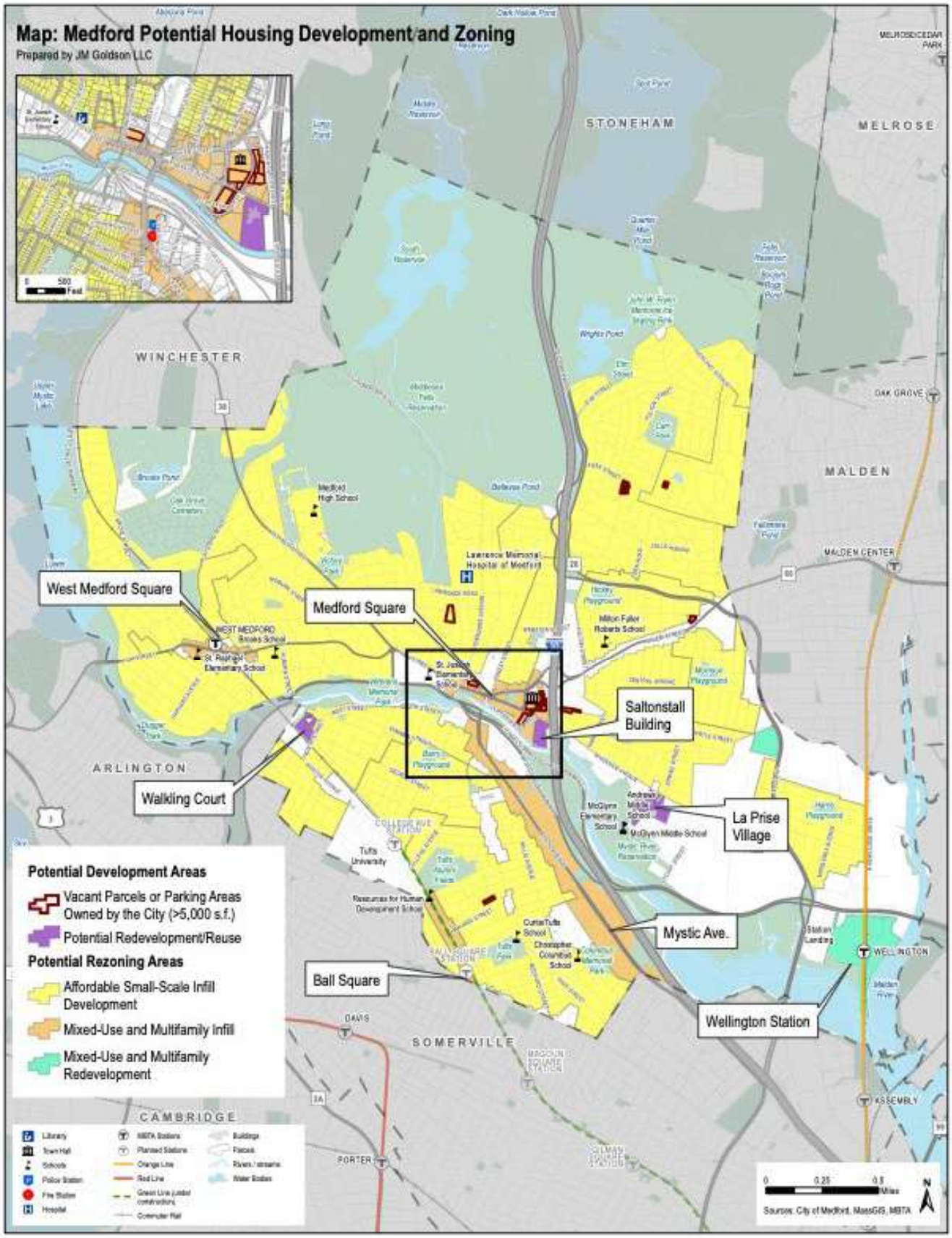
   Rezone the industrial zoned corridor between the Ball Square and College Ave stations (part of the Green Line extension) near Tufts University to promote transit-oriented multi-family and mixed-use redevelopment of this corridor. Similarly, consider rezoning the corridor between Route 16 to College Avenue Station to allow mixed-use buildings. Consider a 40R Smart Growth Overlay District along this corridor, particularly in the Ball Square Area.

   ### Medford Square

   Consider creating a new zoning district tailored to the distinctive historic and architectural characteristics of Medford Square including Salem Street, Main Street, and parts of Riverside Avenue. Zoning should promote the preservation of existing historic resources and well-designed, human-scaled mixed-use infill development. Could consider 40R or new local zoning district. Design review and guidelines will be critical to ensure thoughtful and well-designed infill

   ### West Medford Square

   Prepare a neighborhood master plan to envision the redevelopment potential of key properties for well-designed, human-scaled mixed-use infill development. Also consider potential zoning amendments to encourage second and third stories with residential units above the one-story commercial buildings.


Map: Medford Potential Housing Development and Zoning
Prepared by JM Goldson LLC
STONEHAM
MELROSE
WINCHESTER
MALDEN
ARLINGTON
SOMERVILLE
CAMBRIDGE
West Medford Square
Medford Square
Saltonstall Building
Walking Court
La Prise Village
Mystic Ave.
Ball Square
Wellington Station
Potential Development Areas
Vacant Parcels or Parking Areas Owned by the City (>5,000 s.f.)
Potential Redevelopment/Reuse
Potential Rezoning Areas
Affordable Small-Scale Infill Development
Mixed-Use and Multifamily Infill
Mixed-Use and Multifamily Redevelopment
Sources: City of Medford, MassGIS, MBTA

3. **Amend existing zoning to allow accessory dwelling units by right in all residential districts**
   Accessory dwelling units (ADUs) create housing options, particularly smaller rental units, within existing single-family homes or in outbuildings without increasing a building's footprint.[10] ADUs can be small apartments within a single-family house, such as a basement apartment, or in an outbuilding, such as carriage house or garage. Although ADUs create housing options for two households on one lot, the apartment is tucked into existing buildings to maintain the appearance of a single-family property from the street.

   Allowing for this type of housing can make existing homes more affordable by providing rental income, increase the number of small rental units dispersed throughout neighborhoods, help older adults stay in their homes, and preserve the overall built character of existing residential neighborhoods.

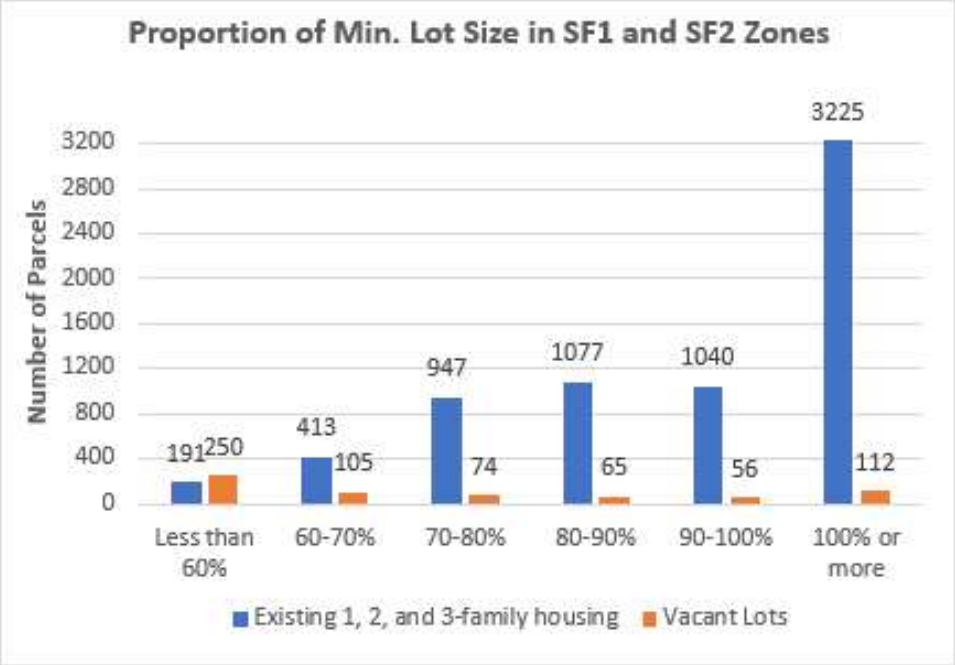
   ADUs are not currently a permitted use specified in Medford's Zoning Ordinance, however, adopting ADU provisions is recommended for consideration by the City's attorney conducting the current zoning recodification process.[11]

   Amend zoning to allow Accessory Dwelling Units by right in single-family houses and the conversion of outbuildings to detached ADUs with provisions for required parking, maximum gross square footage of the ADU unit or square footage as a percent of total building size, design standards including maintaining the appearance of a single-family property, and owner occupancy of one of the two units. Certain circumstances may trigger a special permit, such as any additions, dormers, or other visible changes to the property to accommodate the new unit. For such a zoning tool to be effective at promoting housing options, it is important to not limit the units to use by family members.

4. **Research the feasibility of affordable infill zoning provisions**
   Many community members expressed concerns about concentrating affordable housing opportunities only in the denser areas of the City. While generally agreeing that smart-growth locations with good access to services and transportation options were beneficial for multi-family and affordable/mixed-income housing, many also recognized the need and benefits of scattering more affordable housing options, especially affordable single-family units, in single-family neighborhoods of Medford.

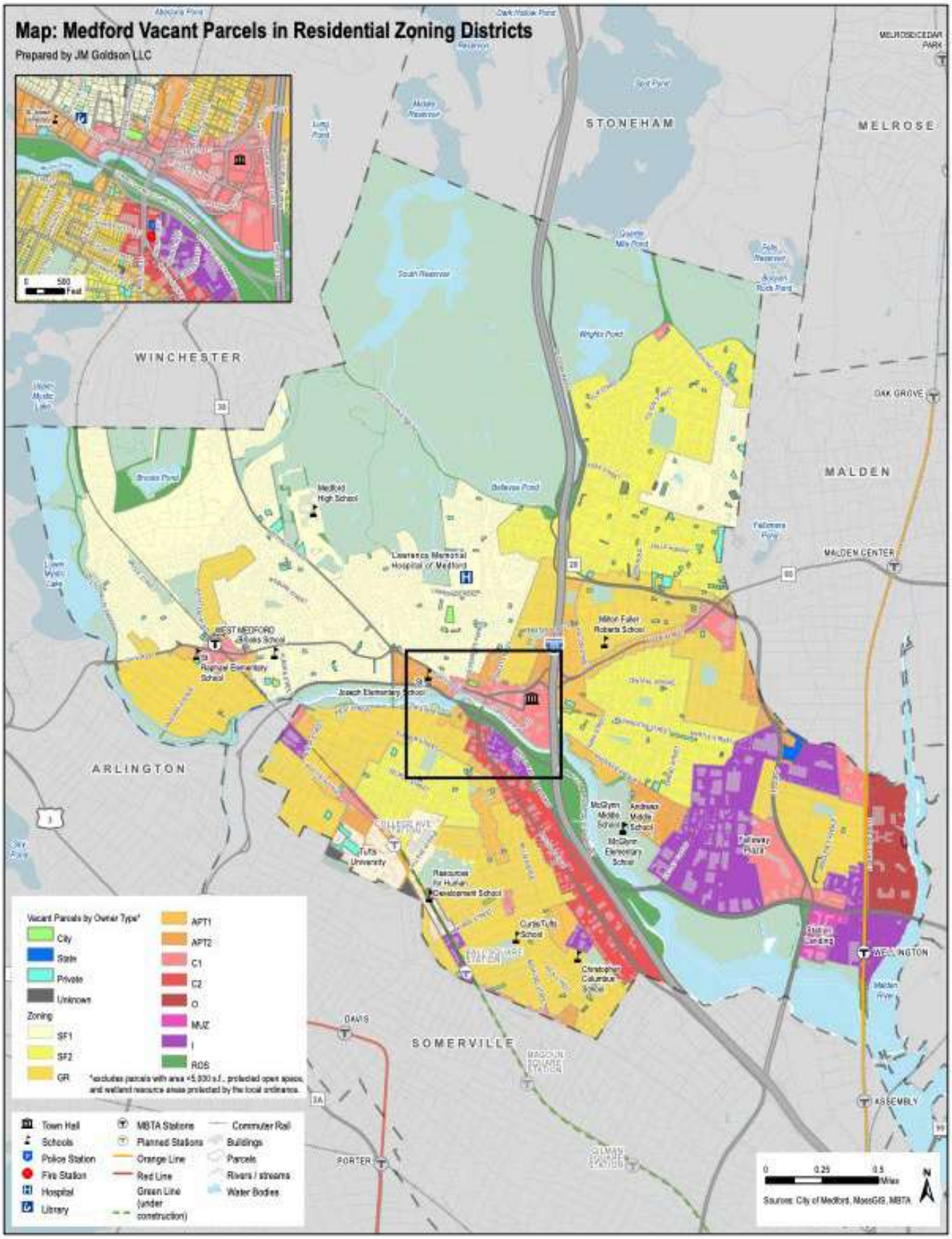
   As is typical in older neighborhoods that pre-date local zoning, most (53.21percent) existing homes in Medford's single-family neighborhoods (zoning districts SF-1 and SF-2) are on lots smaller than zoning allows (5,000 or 7,000 s.f.). There are many vacant lots in these districts that are also smaller than zoning allows. Through updated zoning, the City could allow affordable deed-restricted single-family homes on these smaller vacant lots that are compatible with the existing single-family neighborhoods.

[10] More information: The State of Zoning for Accessory Dwelling Units, a white paper from the Pioneer Institute, by Amy Dain, July 2018.
[11] Memo from Mark Bobrowski to John C. Falco, Jr. President, Medford City Council, dated 12/3/20.



Adopt a new City zoning tool which would permit affordable infill development on smaller public and private vacant lots in the SF-1 and SF-2 districts and couple this strategy with potentially transferring undersized City-owned vacant properties to a new Medford Affordable Housing Trust (see Strategy #13) to solicit local mission-based developers to build affordable houses. The zoning provisions should permit houses on lots that are below the minimum lot size with a maximum lot coverage requirement of 40% (as required universally for properties in the SF-1 and SF-2 districts).

With this new zoning tool, private property owners could build new affordable homes, likely by selling the lots to a mission-based developer to ensure all affirmative marketing, income verification, and other requirements are met so that the units are eligible for listing on the SHI.


Map: Medford Vacant Parcels in Residential Zoning Districts
Prepared by JM Goldson LLC
STONEHAM
MELROSE
WINCHESTER
MALDEN
ARLINGTON
SOMERVILLE
Medford High School
Lawrence Memorial Hospital of Medford
Tufts University
Vacant Parcels by Owner Type*
City
State
Private
Unknown
Zoning
SF1
SF2
GR
APT1
APT2
C1
C2
O
MUZ
I
ROS
*excludes parcels with area <5,000 s.f., protected open space, and wetland resource areas protected by the local ordinance.
Town Hall
Schools
Police Station
Fire Station
Hospital
Library
MBTA Stations
Planned Stations
Orange Line
Red Line
Green Line (under construction)
Commuter Rail
Buildings
Parcels
Rivers / streams
Water Bodies
Sources: City of Medford, MassGIS, MBTA

5. **Amend existing zoning to allow conversions of larger single-family houses to two or more units and to create affordable units**

   Allowing conversions of larger single-family homes to two-family or multifamily homes under certain circumstances could be a useful zoning tool to encourage both historic preservation and more diverse market-rate housing options integrated into existing neighborhoods.

   Such provisions could be permitted only for creation of affordable units or provide a density bonus for the provision of affordable units. However, creation of affordable units at this scale would likely need administrative and monitoring assistance from the City, Housing Authority, or a nonprofit organization to assist homeowners with tenant selection, income verification, compliance with Fair Housing laws, executing an affordability restriction, and affordability monitoring.

   Some communities permit such conversions under certain circumstances as a way to promote more housing options in existing neighborhoods and as a way to improve and reuse the existing building stock. The details vary by community. Such zoning provisions can be customized based on the characteristics of the local housing stock. The City could also consider restricting such zoning provisions to owner-occupied properties.

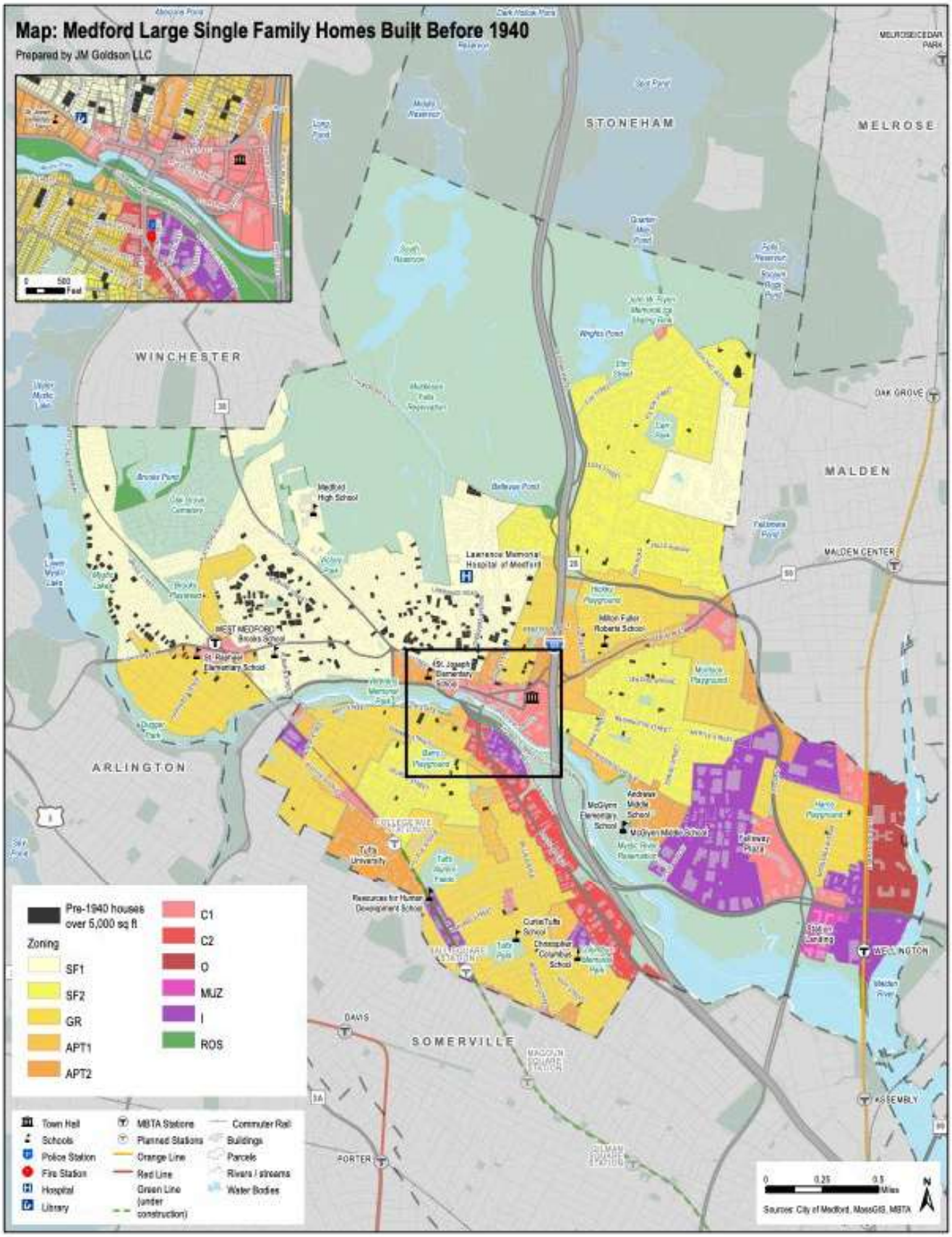
   This type of zoning tool could be applicable to homes over a certain size and could also be applicable to only older homes as a preservation tool, if desired. According to JM Goldson's analysis, Medford has 281 existing single-family houses that were built prior to 1940 (most date from between 1890 to 1910) that have a built area of 5,000 s.f. or more including four houses with over 10,000 s.f. built area. Most of these properties are in the SF-1 zoning district between Medford Square and West Medford.

   The City should Collaborate with the Historical Commission and the Historic District Commission to investigate the potential reuse and preservation opportunities to create more diverse housing options in larger, older houses.

   For example, per Section 3.3.3 of the Acton Zoning Bylaw, dwellings with less than four units in existence prior to April 1, 1971 may be altered and used for up to four units for buildings where at least one unit is owner occupied. For some districts, there is an additional requirement that the lot must be at least 10,000 s.f. For properties within historic districts, the Historic District Commission evaluates such proposals to determine whether the changes are appropriate for the individual building as well as appropriate for the District as a whole.

   Note also that Weston is considering a similar zoning by law, called the Historical Heritage Overlay District, that would allow conversions of older estate properties. In Weston, the proposed bylaw pre-identified specific properties where the overlay district would apply. The proposed bylaw's primary purpose is the preserve and protect especially important historic structures and properties.

   Another example is Dedham's Historic Preservation Overlay District (HPOD). The purpose of the HPOD district is to encourage the preservation and continued use of buildings and structures of historic and architectural significance. The district applies to properties with buildings or structures that were constructed prior to 1900 on a lot with a minimum of 20,000 s.f. and minimum 12,000 s.f. building or structure.


Map: Medford Large Single Family Homes Built Before 1940
Prepared by JM Goldson LLC
STONEHAM
MELROSE
WINCHESTER
MALDEN
ARLINGTON
SOMERVILLE
Pre-1940 houses over 5,000 sq ft
Zoning
SF1
SF2
GR
APT1
APT2
C1
C2
O
MIJZ
I
ROS
Town Hall
Schools
Police Station
Fire Station
Hospital
Library
MBTA Stations
Planned Stations
Orange Line
Red Line
Green Line (under construction)
Commuter Rail
Buildings
Parcels
Rivers / streams
Water Bodies
Sources: City of Medford, MassGIS, MBTA
Miles

6. Discuss future senior housing opportunities with Melrose Wakefield Healthcare

The Lawrence Memorial Hospital is roughly 11.7 acres and includes a hospital building surrounded to the West and North by large parking areas. The Courtyard Nursing Care Center is located on the adjacent 4.2 acre parcel to the Northwest. There may be potential to feasibly integrate service-enriched special needs and/or senior housing by redeveloping parking areas (with replacement parking underground or integrated in a garage).

As Attorney Bobrowski recommended, consider incorporating Planned Development Districts (PDD) provisions through zoning amendments. As Bobrowski describes, several Massachusetts municipalities have adopted a strategy for rezoning that allows for private sector innovation with the adoption of PDD provisions that invite the private sector to come forward with site-specific proposals, ultimately resulting in a new district with rules designed for that location. This approach could be ideal for encouraging the integration of housing at the Lawrence Memorial Hospital Campus.

In addition, consider incorporating additional types of Senior Housing, also as recommended by Attorney Bobrowski. Senior Housing provisions would allow for options other than assisted living, which is now allowed by the Ordinance.

7. **Promote Fair Housing choice with an updated analysis**

A fundamental aspect of the City's HPP goal to promote a welcoming, diverse, intergenerational, and inclusive city is to ensure fair housing choice. The purpose of conducting an updated Analysis of Impediments to Fair Housing Choice (AI) is to identify any possible barriers to fair housing, such as discriminatory or predatory practices, that may exist within the City. The Analysis of Impediments also provides recommendations and possible efforts that may address or reduce those identified fair housing barriers within the community.

As an Entitlement Community, the City is required by the U.S. Department of Housing and Urban Development (HUD) to conduct AIs every three to five years (as suggested by HUD)[12]– the most recent AI for Medford was conducted in 2012.

[12] U.S. Department of Housing and Urban Development Office of Fair Housing and Equal Opportunity, *Fair Housing Planning Guide, Volume 1*, page 2-6. https://www.hud.gov/sites/documents/FHPG.PDF

B. LOCAL INITIATIVES AND PROGRAMMATIC STRATEGIES

Local initiative strategies refer to recommendations that the City can undertake to foster the creation of more housing options, especially affordable housing. These initiatives are not regulatory in nature - they deal with allocation of City resources including staff time, funding, and property.

8. Consider affordable infill on City-owned vacant lots, where appropriate

As mentioned in Strategy #1, most (53.21%) existing homes in Medford's SF-1 and SF-2 zoning districts are on lots smaller than zoning allows (5,000 or 7,000 s.f.) There are about 550 vacant lots in these districts that are also smaller than zoning allows. A City-led initiative that combines adopting a new zoning tool (per Strategy #1) and offering City-owned vacant lots for sale can provide an opportunity to create affordable deed-restricted single-family homes on these smaller vacant lots that are compatible with the existing neighborhoods. This analysis has identified 128 vacant lots in the SF-1 and SF-2 districts that are owned by the City and one vacant lot owned by the Medford Housing Authority. These lots would all need to be individually reviewed before action can be taken.

An affordable infill initiative could be carried out through a combination of zoning and transfer of City-owned property to an Affordable Housing Trust. Adopt a new City zoning tool (see Strategy #4) which would permit affordable infill development on smaller public and private vacant lots in the SF-1 and SF-2 districts, then transfer appropriate City-owned vacant properties to a new Medford Affordable Housing Trust (see Strategy #14).

The Trust would then issue Requests for Proposals (RFPs) for the disposition of properties for the purpose of constructing affordable housing that complies with zoning requirements per the new zoning provisions for affordable infill. Organizations such as Medford Community Housing or Habitat for Humanity may be likely responders to such RFPs. Such a City initiative paired with new zoning provisions, could encourage private owners of such smaller vacant lots to also work with non-profit or mission-based developers to create affordable single-family units scattered in existing single-family neighborhoods.

9. Collaborate with property owners and agencies to preserve Medford's 38 units with expiring affordability restrictions

There are 35 HUD-subsidized rental units at Water Street Apartments (42 Water St) set to expire in 2023 and three DHCD-subsidized rental units at Tri-City Housing Task Force for Homeless (196-198 Fellsway) set to expire in 2025. The affordability of privately-owned affordable housing units that were produced using state and/or federal housing resources can expire as owners pay off their subsidized mortgages or opt out of their existing Section 8 rental subsidy contract. When such affordability restrictions expire, property owners can convert the affordable units to market-rate housing.

The Community Economic Development Assistance Corporation (CEDEC) co-manages the Massachusetts Preservation Loan Fund works with non-profit affordable housing developers to help preserve expiring use units.

As described on the CEDEC website, on November 23, 2009, the Governor signed Massachusetts General Law Chapter 40T – An Act Preserving Publicly Assisted Affordable Housing. This landmark legislation aims to help preserve existing privately-owned affordable housing in Massachusetts. The legislation establishes notification provisions for tenants, a right of first refusal for DHCD or its designee to purchase publicly assisted housing, and modest tenant protections for projects with affordability restrictions that terminate.

10. Revive and expand rehab programs for rental properties and promote renting to voucher holders

Medford's housing stock is significantly older than the County and state, with more than half (54 percent) of housing units built before 1940 and just 9 percent built since 1990. An older housing stock—which likely includes many of Medford's historic homes that contribute to the community's character—can indicate increased need for maintenance and repairs, hazardous materials (e.g., lead paint, asbestos, and lead pipes), outdated systems, and may not be easily adaptable for people with mobility impairment. More than four-fifths (83 percent) of Medford's housing stock were built before 1979 when laws around lead paint changed. These older residential properties are disproportionately located in Medford's lower-income neighborhoods.

About 96% of all properties in neighborhoods where the median income is at or below low income (80 percent AMI) were constructed prior to 1979.[13] In Environmental Justice areas, about 97 percent of the properties were constructed prior to 1979.

Lower income households in Medford tend to rent their home. The median income for renter households in Medford was about $70,572 (compared with $108,728 median for owner households). Combined with the prevalence of lower-income households residing in older housing units, which are more likely to have rehabilitation needs and are largely private market-rate units, low-income renter households also have significant levels of housing cost burden (about 67 percent of low-income rental households spending more than 30 percent of income on housing costs).

Although the Medford Housing Authority administers a rental voucher program that enables low-income households to rent homes on the private market at affordable prices of no more than 30 percent of gross income towards rent, many of these vouchers are used to rent homes in other communities. Voucher holders often have difficulty finding units in Medford that meet eligibility requirements and will accept vouchers. Although voucher holders are a protected class under the Massachusetts Anti-Discrimination Law, many voucher holders still face discrimination.

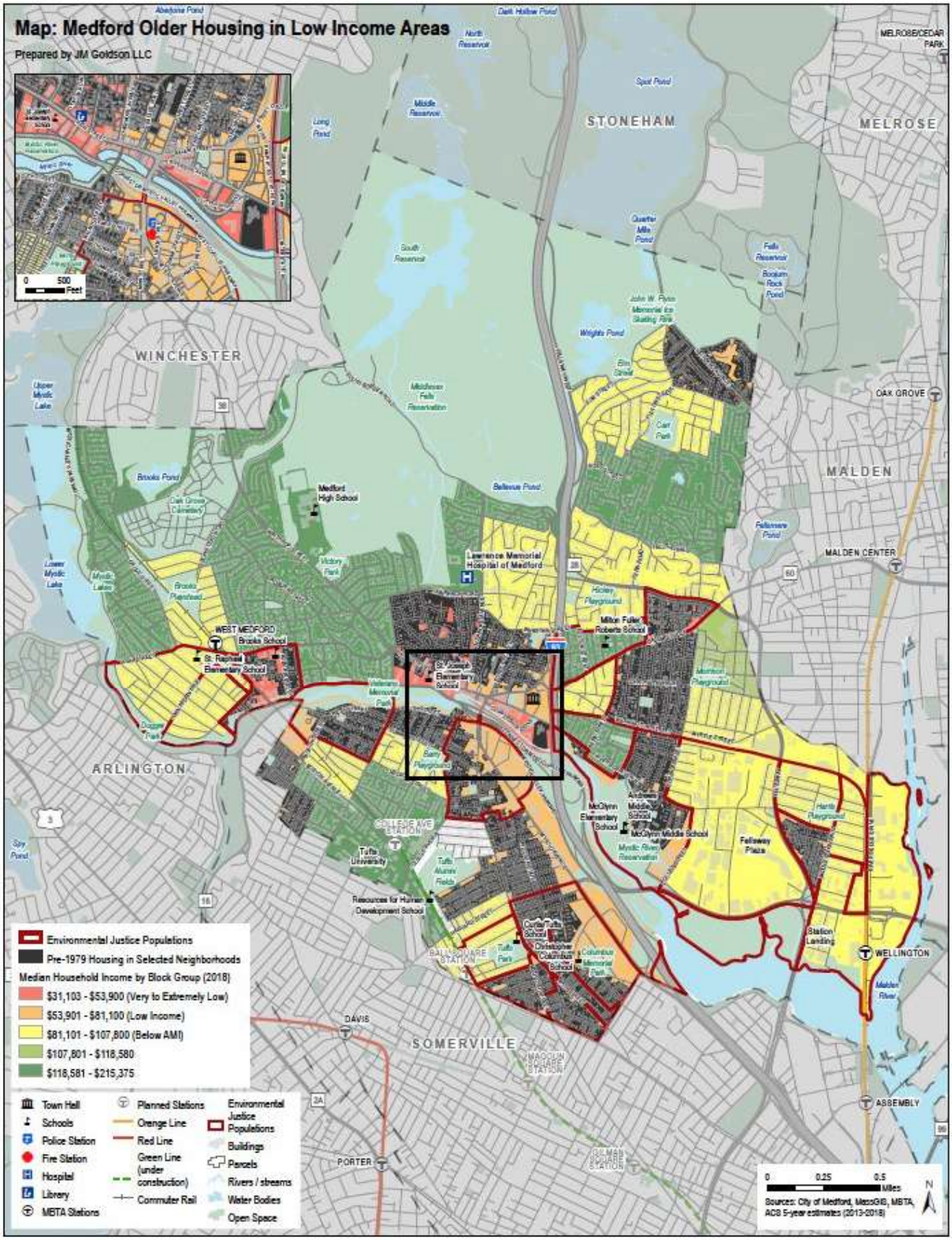
Continue City efforts to Collaborate with the Medford Housing Authority to conduct outreach to property owners to provide information about the various benefits of renting to Rental Voucher Holders.

The City should revive its federally-funded (CDBG) rehab program and expand the funds allocated to the program to increase the number of properties funded and increase the level of program staffing, possibly by outsourcing program administration to local agency or organization. In the past, the program was staffed by only two employees.

In addition, to help counteract the barriers of voucher holders renting in Medford and promote fair housing, prioritize rehab funds to encourage property owners to rent to voucher holders. The City should target the rehab funds to help those units comply with the HUD Housing Quality Standards, which can be a barrier for property owners, especially with older rental properties.

In addition, leverage other funds by allocating program staff time to provide information and technical support to connect eligible households with various other programs to improve housing conditions, such as through MassHousing, Habitat for Humanity ReStores, Rebuilding Together, Inc., Massachusetts Rehabilitation Commission, Veterans Affairs Regional Loan Center, Department of Public Health, Weatherization Assistance Program. More info here.

[13] Neighborhoods, as defined for our purposes here, are Census Block Groups.


Map: Medford Older Housing in Low Income Areas
Prepared by JM Goldson LLC
STONEHAM
MELROSE
WINCHESTER
MALDEN
ARLINGTON
SOMERVILLE
Medford High School
Lawrence Memorial Hospital of Medford
WEST MEDFORD
Brooks School
St. Raphael Elementary School
St. Joseph Elementary School
Milton Fuller Roberts School
McGlynn Elementary School
McGlynn Middle School
Tufts University
Resources for Human Development School
Christopher Columbus School
Fellsway Plaza
Station Landing
WELLINGTON
ASSEMBLY
OAK GROVE
MALDEN CENTER
MELROSE/CEDAR PARK
DAVIS
PORTER
Environmental Justice Populations
Pre-1979 Housing in Selected Neighborhoods
Median Household Income by Block Group (2018)
$31,103 - $53,900 (Very to Extremely Low)
$53,901 - $81,100 (Low Income)
$81,101 - $107,800 (Below AMI)
$107,801 - $118,580
$118,581 - $215,375
Town Hall
Schools
Police Station
Fire Station
Hospital
Library
MBTA Stations
Planned Stations
Orange Line
Red Line
Green Line (under construction)
Commuter Rail
Environmental Justice Populations
Buildings
Parcels
Rivers / streams
Water Bodies
Open Space
0 0.25 0.5 Miles
Sources: City of Medford, MassGIS, MBTA, ACS 5-year estimates (2013-2018)

11. Support the Medford Housing Authority to rehabilitate and redevelop existing properties

Collaborate to support Medford Housing Authority (and/or non-profit arm) to redevelop and increase units at its existing properties, where feasible, including Walkling Court (State-elderly/disabled), Riverside (Federal- elderly/disabled), and La Prise Village (Federal-family) to create more family and senior affordable housing units with accessible and modernized housing.

Continue to utilize federal CDBG funds to improve the quality of Medford public housing developments. Utilize CPA funds, where eligible, to leverage CDBG funds in this effort.

12. Promote and expand the down payment program with HOME and CPA funds

Medford's First Time Homebuyer Program (FTHB) is managed through the North Suburban HOME Consortium. The program includes multiple FTHB workshops each year as well as down payment and closing cost assistance. As stated on the City's website, first time homebuyers with income up to 80 percent of AMI can receive up to $7,500 towards these costs for a single family home or condo or $8,500 for a two-family home.

According to the HOME director, the program has not been widely used by first-time homebuyers in Medford. Consider increasing the program's promotion efforts to first-time homebuyers in Medford, Also, consider expanding the program with an allocation of additional local funds from the City's Community Preservation fund, which can serve household with up to 100 percent of AMI and provide greater funding, if needed for program viability given Medford's housing market. Per the Community Preservation Act (CPA) statute (M.G.L. 44B Section 2), CPA funds may be used to "support" community housing including, but not limited to, programs that provide grants, loans, rental assistance, security deposits, interest-rate write downs, or other forms of assistance . . . for the purpose of making housing affordable.

C. CAPACITY, EDUCATION, AND COORDINATION STRATEGIES

The following strategies are recommendations for expanding the City's capacity to implement housing initiatives, promote education, and to coordinate housing initiatives with other local or regional entities.

13. Establish a Municipal Affordable Housing Trust (MAHT)

MAHTs per MGL c.44 s.55C allow municipalities to create local housing trust through majority vote of the local legislative body – in the case of Medford, this is the City Council. A MAHT would allow the City to collect funds for affordable housing, segregate them out of the general municipal budget into a trust fund, and use the funds for local initiatives to create and preserve affordable housing. An MAHT may also acquire, hold, and sell or rent property.[14]

There are multiple funding sources for MAHTs including Community Preservation Act funds, which are the primary source in the state. Inclusionary Zoning (IZ) payments or Linkage Fees could potentially provide additional funding for an MAHT in Medford, should the City desire. The IZ provisions do not currently have in-lieu fee or donations option but could be amended to include these. Other possible future funding sources could include PILOT or short-term rental fees and/or real estate transfer fees.

Medford currently has limited capacity to undertake local initiatives. A local housing trust would allow the city to be nimbler to undertake local initiatives that create or preserve affordable housing because

[14] Source: Massachusetts Housing Partnership's Municipal Affordable Housing Trust Guidebook v.3, updated 2018: https://www.mhp.net/writable/resources/documents/MAHTGuidebook_2018.pdf

the statute permits the City to give the Board of Trustees a variety of powers including the power to purchase, sell, and lease property. As an example, Strategy 8, infill development of vacant city-owned properties, would be an ideal initiative for a housing trust to lead. The City could transfer ownership of selected properties to the trust to oversee the initiative including any predevelopment work indicated. The trust would then issue Requests for Proposals and select development entities.

In a City, the Mayor would appoint the Trustees with confirmation by the City Council. The Board of Trustees must include a minimum of five members with voting power including the Mayor. The Board could include members of other City boards or committees as well as other members of the community and residents with professional expertise.

To identify priorities for use of the MAHT funds, create an open and transparent process, and work strategically within a budget, many communities create a Housing Trust Action Plan that establishes priority initiatives based on current City planning documents, including this report, and that includes a three-five-year budget.

14. Increase the housing planner position to full time

The City's housing initiatives, as laid out in this report, would be optimized with more staffing capacity. Currently, the City has a part-time housing planner who splits time assisting the Community Preservation Committee. To foster the multiple regulatory, local initiative, and education/coordination strategies, consider increasing this position to full time. The City should consider allocating CPA funds or MAHT funds to support a housing planner position. This type of position can be supported as a CPA project under the CPA's provisions that allow funding to "support" community housing (rather than through administrative funds, as the CPA Coordinator position must be funded). Note that if using CPA funds, the funds must be approved annually, unless the City applies for a CPA allocation that would cover multiple years. The housing planner's role can include monitoring existing affordable units, including sales of affordable homeownership units.

15. Continue City recruitment of mission-based developers

Through the leadership of the Office of Community Development and the Community Preservation Committee, the City has been recruiting mission-based developers to seek affordable housing development opportunities in the City. Continue these efforts to collaborate to foster private affordable housing development to serve local needs including utilizing CPA and CDBG funds to cover gaps in funding through grants or loans and demonstrate local commitment to secure competitive funding from other sources including state, federal, and private funding sources.

16. Collaborate with Housing Medford to enhance community education

By working collaboratively with Housing Medford, the City can enhance and promote community education and create heightened transparency regarding new development, including 40B proposals.

As stated on its website, Housing Medford is a volunteer group of people who live or work in Medford, MA and want to work toward greater housing affordability in the City. Housing Medford began in September 2018 as the "Housing in Medford Coalition" with support from the Citizens Housing and Planning Association (CHAPA) through their Municipal Engagement Initiative. Housing Medford's mission is to identify and advocate for affordable housing solutions that expand options to meet the housing needs of people of different incomes, abilities, and stages of life.

17. Continue and optimize participation in North Suburban HOME Consortium

Medford is a member of the North Suburban HOME consortium (NSC), which is led by the Malden Redevelopment Authority. The NSC is an organization of eight communities that receive approximately $1.5 million in federal HOME funds annually from the Department of Housing and Urban Development (HUD). Communities can use HOME funds for tenant-based rental assistance, housing rehabilitation, homebuyer assistance, and new construction—and for other associated costs in the creation of affordable housing.

18. **Support community efforts to create a Community Land Trust**

Through the community engagement efforts that informed this report, community members suggested that a Community Land Trust could be established to create affordable housing options, particularly in West Medford. The City should support such private effort.

A community land trust is a community-controlled organization that holds land to create permanently affordable housing. As described in a post on Strong Towns, *Organizing and the Community Land Trust Model*:[15]

> *In exchange for purchasing homes at below-market prices, owners agree to resale price restrictions that keep homes permanently affordable to subsequent households with similar income levels. Meanwhile, the sellers are still able to build some equity. A CLT provides stewardship for housing on its land, such as preparing homebuyers for purchase, supporting owners through financial challenges, shepherding resales, and managing rental units. CLTs also manage non-housing uses, from urban greenhouses and gardens to commercial and office spaces.*

This type of effort, if it is intended to create or preserve affordable or community housing, could be supported with Community Preservation funds.

[15] Hawkins-Simons, Dana and Axel-Lute, Miriam, *Organizing and the Community Land Trust Model*, Strong Towns, April 4, 2018: https://www.strongtowns.org/journal/2018/4/4/organizing-and-the-community-land-trust-model?gclid=CjwKCAiAouD_BRBlEiwALhJH6HiCLnDsWlnIfaKaJQC11WkFCRqvqxtvLHT9vCEiHXQ_lXoRzb1qnBoCigAQAvD_BwE n

Action Plan

The Medford Office of Planning, Development and Sustainability will oversee all aspects of the HPP's implementation. The matrix below provides detailed information on responsible and supporting entities and a suggested timeframe to implement the housing strategies.

Abbreviations Used the in Matrix Below:
CC = City Council
CDB = Community Development Board
PDS = Office of Planning, Development & Sustainability
CPC = Community Preservation Committee
MAHT = Municipal Affordable Housing Trust (recommended)

#	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

Chapter 3: Demographic Profile

Key Findings

- While Medford's total population has grown a little in recent decades to just under 58,000, it is still smaller than at its peak in 1950 when it was just over 66,000 people.
- Many young adults live in Medford—32 percent of the population is between 20 and 34 years old. This makes sense given the location of Tufts University, access to job opportunities, and proximity to Boston and its surrounding communities, which have more expensive housing options but attract young prospective residents.
- Medford's population primarily identifies as White — about 71 percent of the total population identifies as Non-Hispanic White. However, the proportion of residents identifying as Black, Asian, or other races increased from 19 to 23 percent (2,896 residents) since 2010. The group with the largest growth during this time period was in residents who identify as Asian (non-Hispanic/Latinx).
- The majority (66 percent) of Medford's households consist of one or two people and almost a third of households are people living alone.
- Projections from the Metropolitan Planning Area Council (MAPC) suggest that the average household size will fall over the next decade and the population will continue to grow. Smaller households together with population growth would lead to an increased demand for housing units.
- Medford has a smaller proportion of family households than the County and state, and about a third of all households are roommates or other non-family compositions. About 2,400 residents (4 percent of the total population) live in group quarters, including 1,435 in student housing.
- From 2000 to 2017, Medford had a 21 percent decrease in overall school enrollment (all types). At the same time, there has been an increase in the proportion of students enrolling in public schools compared to other alternatives.
- Medford has a higher proportion of renter households (43 percent) than the County or state (38 percent). Rental options tend to be concentrated in neighborhoods in the southern areas of Medford.
- Medford's estimated 2018 median household income is just over $92,000, lower than the 2018 Area Median Income ($107,800) and lower than some surrounding towns including Somerville and Melrose—but higher than Malden and Everett.
- Households with incomes of $100,000 or more are concentrated in the northern areas of Medford (as are family households), while those in the lower income brackets (earning $25,000 or less) are concentrated near downtown.
- Environmental Justice populations (higher concentrations of non-White, low-income, and/or with English language deficient households) are concentrated in southern, central, and western Medford where rental and larger multifamily housing options are more readily available. These areas are also near major roads and industrial or commercial areas which pose higher health risks than other areas of town.
- The estimated households experiencing homelessness more than doubled in the region between 2010 and 2019 – from about 412 to 897 households (including about 439 households with children).
- The majority (91 percent) of Medford residents in the labor force work in other communities, while almost 9 percent (2,737 residents) both live and work in Medford.
- The majority (68 percent) commute to work via personal vehicle (59 percent alone; 9 percent carpooling), followed by public transit commuters (21 percent).

Population Trends

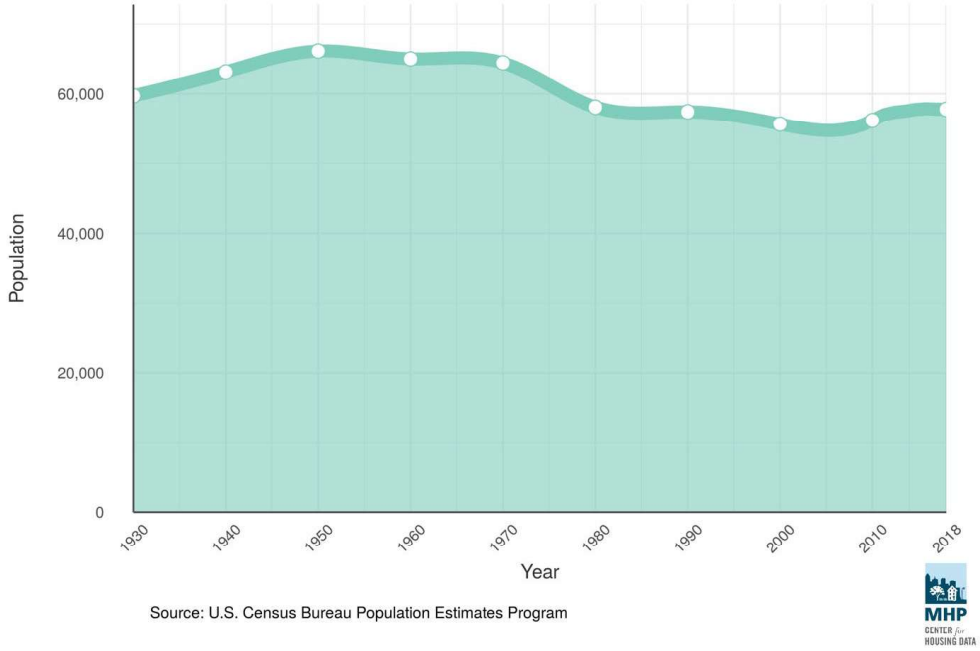
POPULATION GROWTH AND PROJECTIONS

According to 2018 American Community Survey (ACS) five-year estimates, Medford's population totals 57,771—an increase of about 4 percent since 2000 and of about 3 percent since 2010. Medford's population peaked in 1950 at 66,113 people but has begun to rise again in recent years.

> *Medford's population decreased a total of about 13 percent since its peak in 1950 and has increased about 4 percent since its rising turning point in 2000.*

Figure 1. Population Change (1930-2018)

Source: ACS Five-Year Estimates (MHP Datatown)



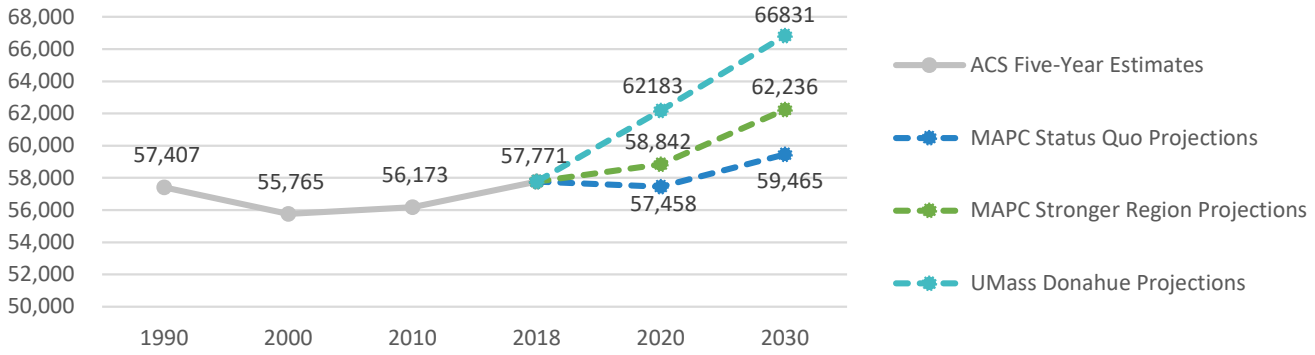
Projections from both the Massachusetts Area Planning Council (MAPC) and UMass Donahue Institute show a continued population increase over the next ten years.[16] The UMass Donahue projections indicate that Medford's population could increase to over 66,800 by 2030, which would surpass the 1950 peak population.

Projections from both agencies were released in 2014 and 2015 using data from the previous decade. Most recent ACS estimates for 2018 are currently between MAPC's "Status Quo" and "Stronger Region" projections for 2020 and far below UMass Donohue's projections for 2020. The release of the 2020 Census and subsequent new population projections will provide a more accurate understanding of future change.

[16] The "Status Quo" scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy while the "Stronger Region" scenario explores how changing trends could result in higher population growth, greater housing demand, and a substantially larger workforce.

Figure 2. Population Change and Projections (1990-2030)

Source: ACS Five-Year Estimates; MAPC (2014); UMass Donahue Institute (2015)



AGE

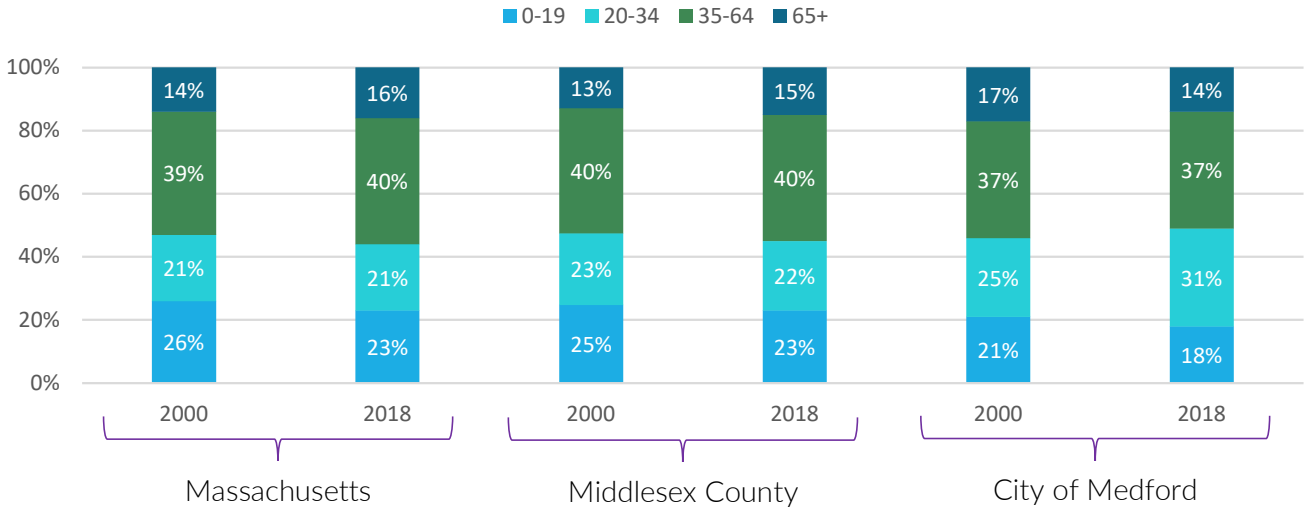
Massachusetts Housing Partnership (MHP) identifies Medford as a "Millennial Peak" community – those that demonstrate a disproportionately large proportion of young adults (age 20-35).[17]

> *Compared to other communities with similar characteristics,[18] Medford has one of the higher proportions of young adult residents. With 31 percent of the population between age 20 and 34, this is the largest age group in the Medford community, significantly higher than the County (22 percent) and the state (21 percent).*

Residents age 35 to 64 make up 37 percent of Medford's population, and those age 65+ make up 14 percent of the population. Children and youth (under age 20) make up 18 percent of the population. Unlike many other communities in the region, as the proportion of young adults grows, the proportion of older adults and seniors is generally decreasing.

Figure 3. Share of Population by Age Group (2000-2018)

Source: ACS Five-Year Estimates (2018), U.S. Decennial Census (2000)



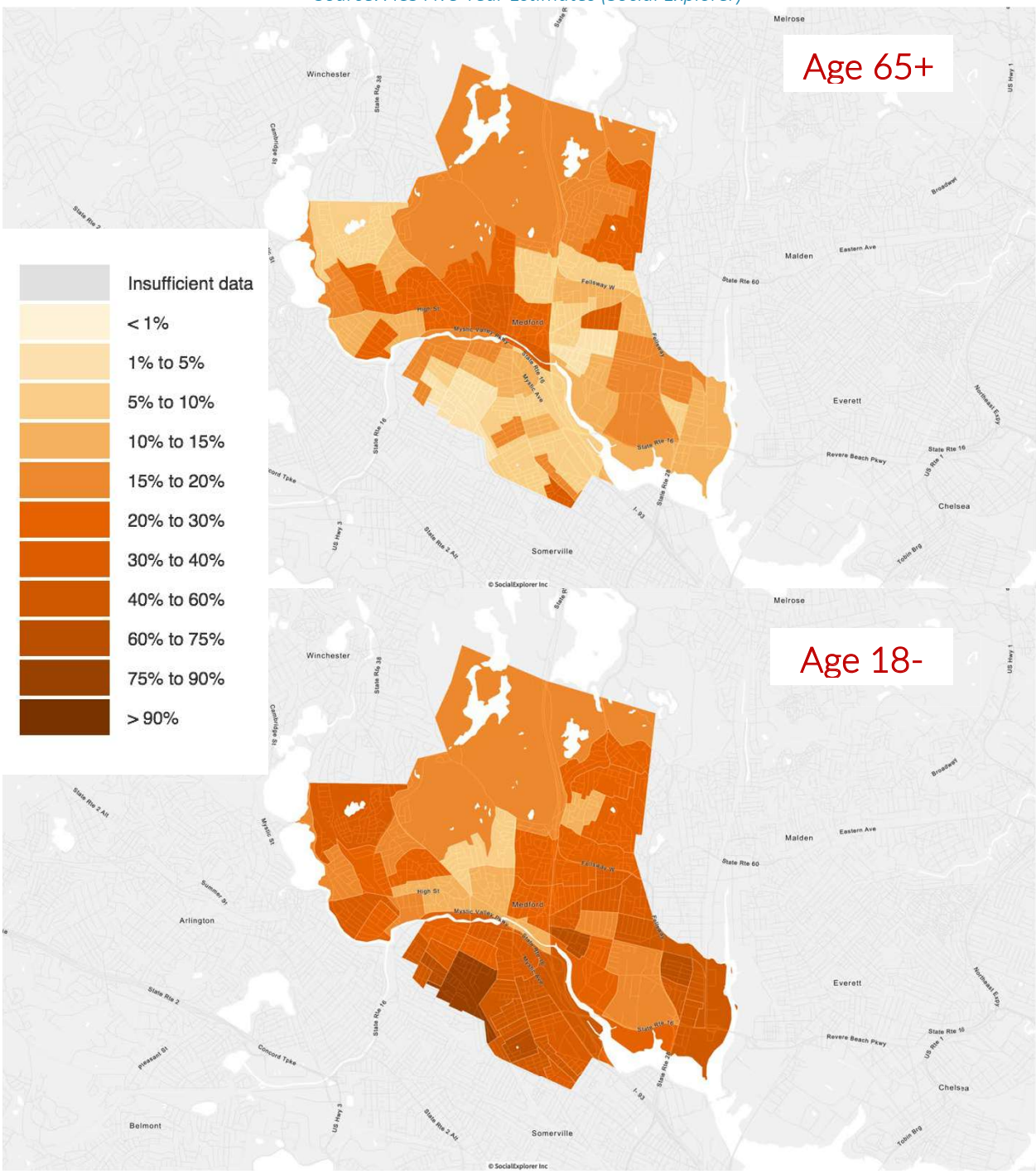
[17] Datatown, MHP.

[18] MHP identifies 27 other communities as Millennial Peak communities, including neighboring towns and cities such as Watertown, Waltham, Malden, Somerville, Cambridge, Everett, Chelsea, and Lynn.

The increase in young adults in Medford primarily came about over the last 18 years, illustrated in Figure 3 above. From 2000 to 2018, the proportion of young adults (20-34) in Medford increased by 6 percentage points, while the proportion of youth (under 20) and the proportion of seniors (65+) each decreased by three percentage points.

Map. Geographic Distribution of Residents Age 18-34 and Age 65+ (2018)[19]

Source: ACS Five-Year Estimates (Social Explorer)



[19] Note: the majority of northern/northeastern Medford is protected open space; few people live within this area.

As illustrated on Map 1 above, Medford's senior residents (age 65+) tend to live in central or northern areas of the community while millennials (residents age 18-34) tend to live in southern and northwestern areas of town—particularly concentrated around Tufts University and the surrounding neighborhoods. Viewing these maps side by side illustrates how senior and young adult resident housing patterns are generally segregated.

RACE AND ETHNICITY

Medford's resident population primarily identifies as White[20] (71 percent), which is comparable to the County and state (73 and 72 percent, respectively).

> *While the majority of Medford residents identify as White, the share of residents identifying as Black, Asian, or other races increased from 19 to 23 percent (adding 2,896 residents) since 2010.*

Of these non-white groups, the largest influx was in the share of residents who identify as Asian alone (non-Hispanic/Latinx) which increased from 7 percent to 11 percent in this timeframe (adding 2,083 residents). Approximately 5 percent (3,051 residents) of Medford's population identify as Hispanic/Latinx—lower than the County (8 percent) and state (12 percent).[21]

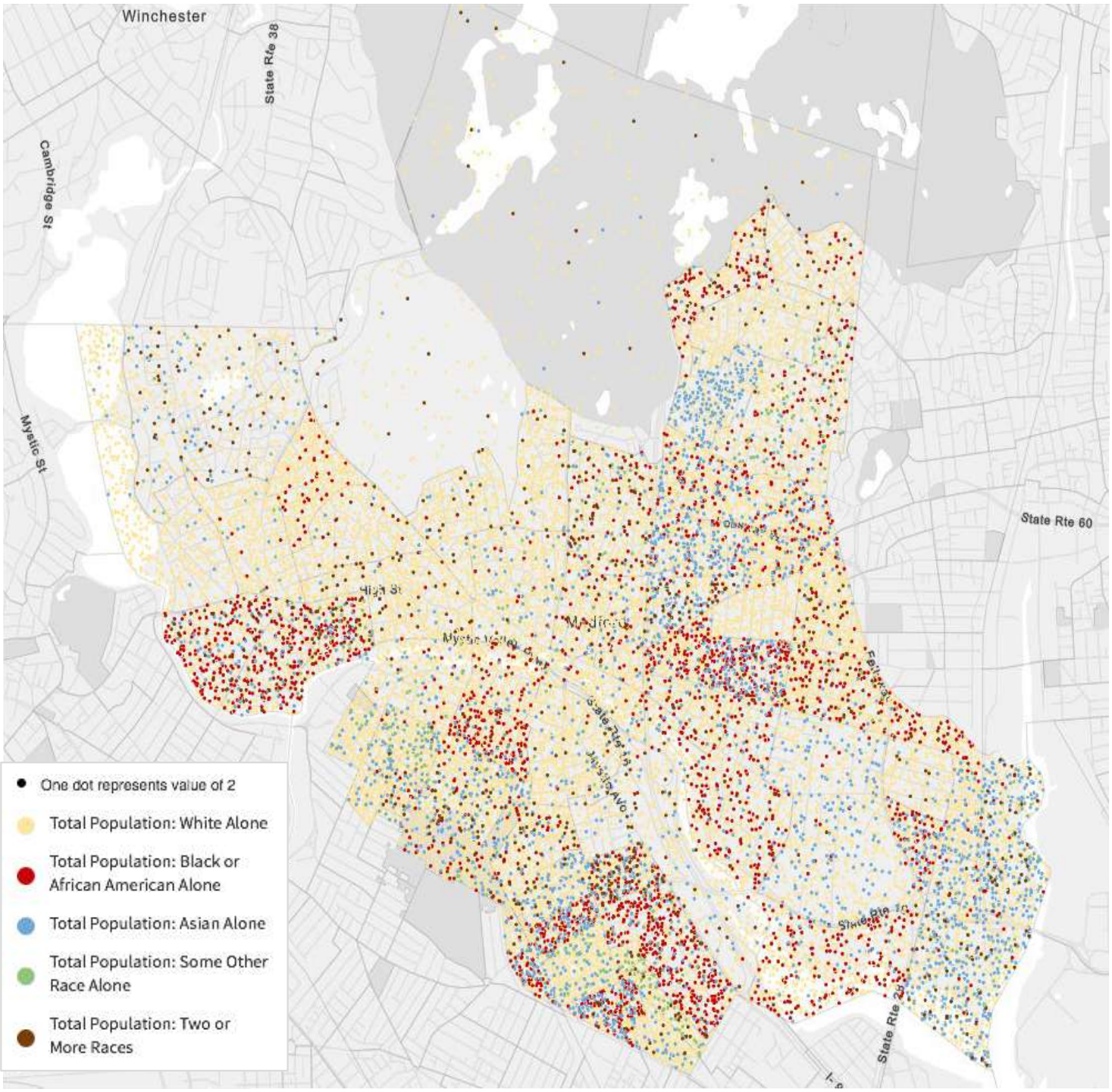
Map 2 below show where residents of different racial identities live in Medford. Yellow dots indicate residents who identify as white; red indicates residents who identify as Black or African American, and Blue indicates residents who identify as Asian. Green and brown dots indicate residents who identify as other races or more than one race.[22]

Black residents tend to reside in the West Medford and South Medford neighborhoods near Medford's transit options, including the West Medford and Ball Square Stations. Medford's Asian residents live in the Wellington neighborhood near the Wellington Orange Line Station and in North Medford in neighborhoods along I-93.

[20] White Alone, non-Hispanic/Latinx
[21] Ethnicity and race are two different measures of culture/heritage and biology. Someone of any race can identify as having Hispanic/Latinx ethnic roots.
[22] Populations of American Indian or Alaska Native and Native Hawaiian or Pacific Islander were left out of this geographic analysis due to relatively low numbers in the community. Hispanic/Latinx ethnicities are also not represented on this map.

Map. Geographic Racial Distribution (2018)

Source: ACS Five-Year Estimates (Social Explorer)



DISABILITY

The U.S. Census Bureau surveys participants about six disability categories: hearing difficulty, vision difficulty, cognitive difficulty, ambulatory difficulty, self-care difficulty, and independent living difficulty.[23] About 9 percent (4,870) of non-institutionalized[24] residents in Medford report having one of these disabilities, commensurate with the County (9 percent) and lower than the state (12 percent).

Of those who reported having a disability,[25] most have ambulatory difficulties (52 percent), followed by cognitive difficulties (38 percent) and independent living difficulties (37 percent). Twenty percent live with a self-care difficulty. People who live with these difficulties often need special housing accommodations.

Hearing difficulty: deaf or having serious difficulty hearing.

Vision difficulty: blind or having serious difficulty seeing, even when wearing glasses.

Cognitive difficulty: Because of a physical, mental, or emotional problem, having difficulty remembering, concentrating, or making decisions.

Ambulatory difficulty: Having serious difficulty walking or climbing stairs.

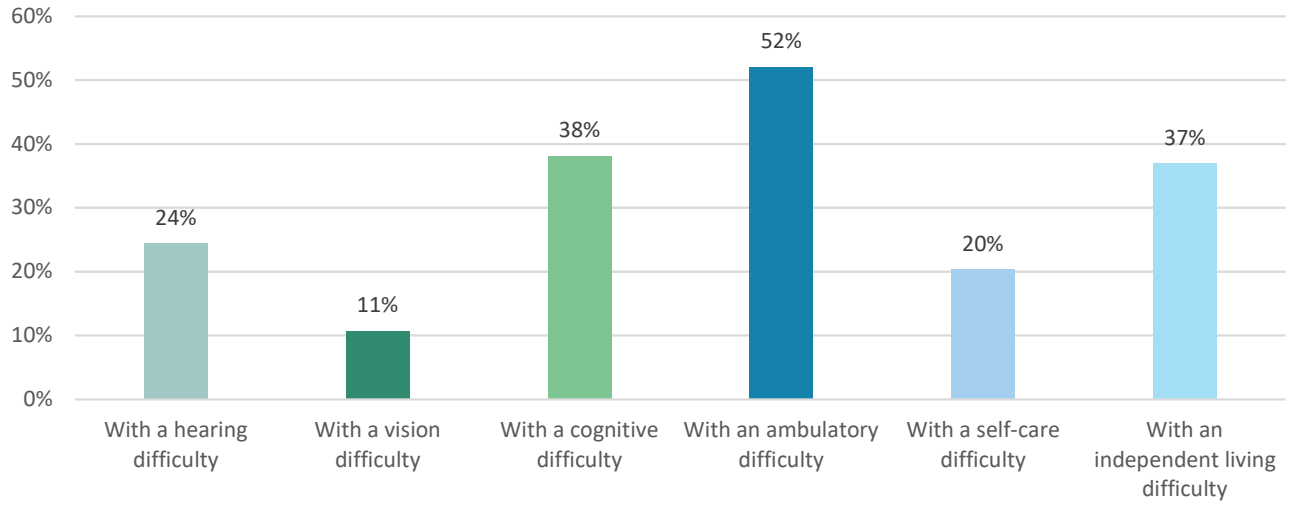
Self-care difficulty: Having difficulty bathing or dressing.

Independent living difficulty: Because of a physical, mental, or emotional problem, having difficulty doing errands alone such as visiting a doctor's office or shopping.

Source: https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html.

Figure 4. Disabilities by Type (2018)

Source: ACS Five-Year Estimates



[23] U.S. Census Bureau, American Community Survey, Data Collection Methodology for Disability Category: https://www.census.gov/topics/health/disability/guidance/data-collection-acs.html.

[24] The non-institutionalized population is defined by the U.S. Census Bureau as "all people living in housing units, including non-institutional group quarters, such as college dormitories, military barracks, group homes, missions, or shelters." The institutionalized population includes people living in correctional facilities, nursing homes, or mental hospitals. https://www.census.gov/topics/income-poverty/poverty/guidance/group-quarters.html

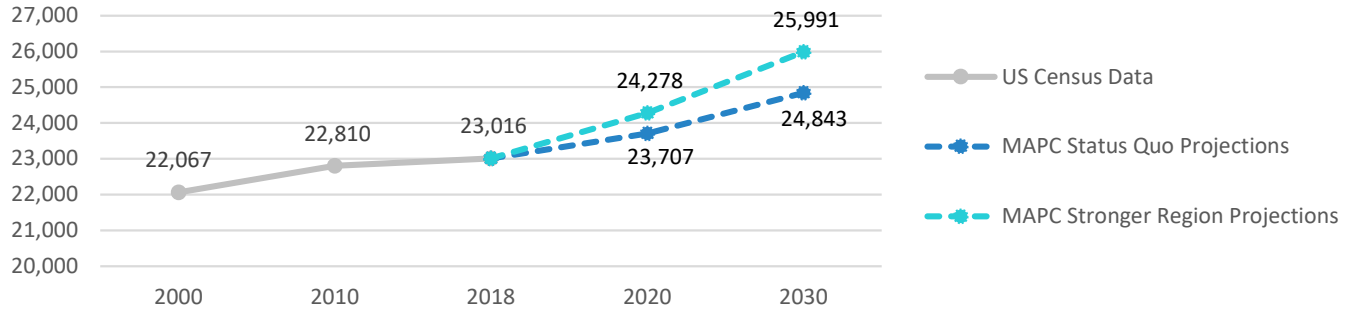
[25] Residents can report having one or more disability.

Household Trends

According to 2018 ACS five-year estimates, there are 23,016 households in Medford—an additional 495 households since 2010 (a 2 percent increase). MAPC projections indicate there may be further increases over the next ten years, with two potential scenarios for growth.[26]

Figure 5. Household Change and Projections (2000-2030)

Source: ACS Five-Year Estimates; MAPC Projections (2014)



HOUSEHOLD SIZE

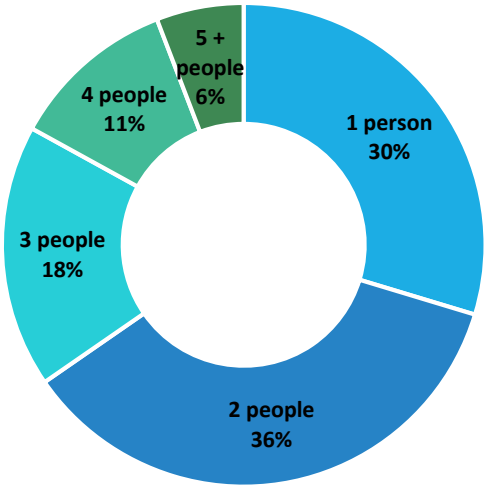
The average household size in 2018, according to the five-year ACS estimates, was 2.41—increasing from 2.35 in 2010. Medford's average household size is slightly lower than the County (2.56) and state (2.53).

The majority (66 percent) of Medford's households consist of one or two people. The remaining third are three people or larger. Eighteen percent of households are three people, 11 percent are four-person households, and just 6 percent are households with five or more people.

MAPC's population and household projections suggest that household sizes may decrease over the next ten years which would increase the number of total households. This would generate more demand for units, particularly smaller units. However, it is important to remember that many factors affect population change and household characteristics which cannot always be accurately predicted.

Figure 6. Household Size (2018)

Source: ACS Five-Year Estimates



HOUSEHOLD COMPOSITION

Just over half of households in Medford are families (56 percent), lower than the County (65 percent) and state (63 percent). Of family households, 61 percent are married-couple households with children, 10 percent are single-parent households with children, and 29 percent are other family compositions. Of non-family households, 60 percent are adults living alone, 7 percent are seniors (65+) living alone, and 33 percent are roommates or other non-family compositions.

[26] The "Status Quo" scenario is based on the continuation of existing rates of births, deaths, migration, and housing occupancy and the "Stronger Region" scenario explores how changing trends could result in higher population growth, greater housing demand, and a substantially larger workforce.

Figure 7. Household Compositions (2018)

Source: ACS Five-Year Estimates

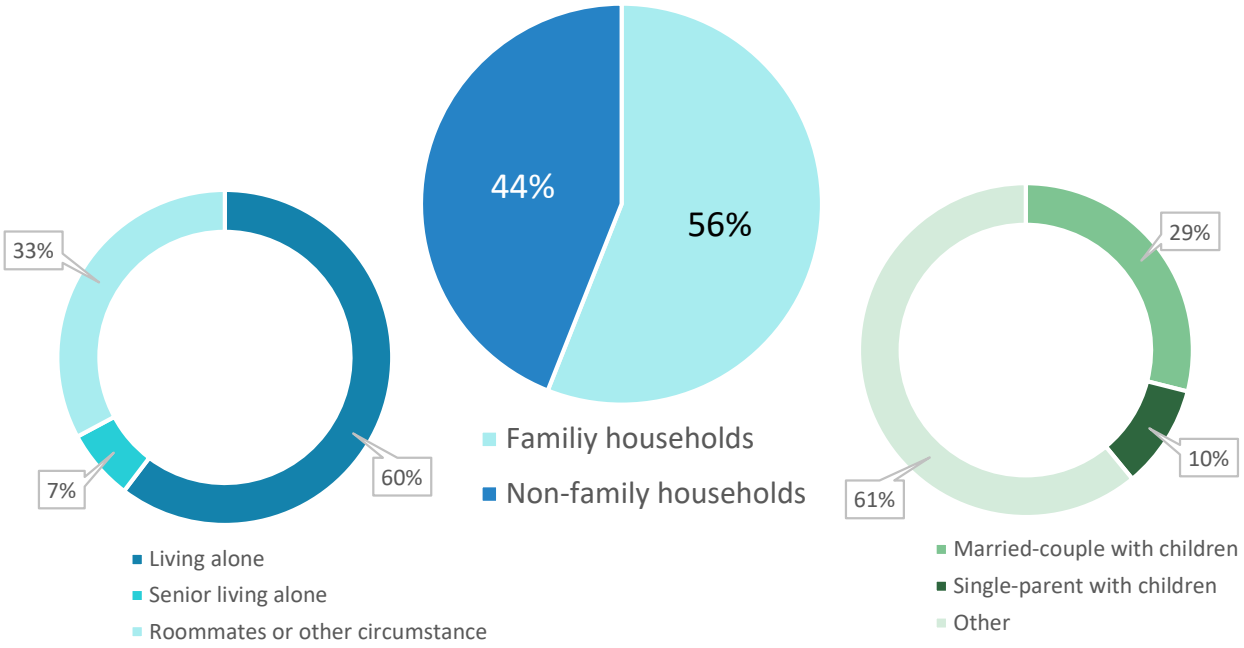


Table 1. Family and Nonfamily Household Compositions (2018)

Household Characteristics	Massachusetts		Middlesex County		City of Medford	
	Est.	%	Est.	%	Est.	%
Total Households	2,601,914	100%	600,032	100%	23,016	100%
Family Households	1,651,808	63%	387,781	65%	12,880	56%
Married Couple with Children	487,856	30%	135,447	35%	3,594	28%
Single-Parent with Children	208,383	13%	35,341	9%	1,041	8%
Other Family	955,569	58%	216,993	56%	8,245	64%
Non-family Households	950,106	37%	212,251	35%	10,136	44%
Living Alone	743,506	78%	158,675	75%	6,830	67%
Senior Living Alone	307,308	41%	63,901	40%	2,351	34%
Roommates or Other Nonfamily	206,600	22%	53,576	25%	3,306	33%
Households with Youth (18 or younger)	765,600	29%	182,973	30%	5,086	22%
Households with Seniors (65+)	764,589	29%	165,337	28%	5,908	26%
Source: 2018 ACS Five-Year Estimates						

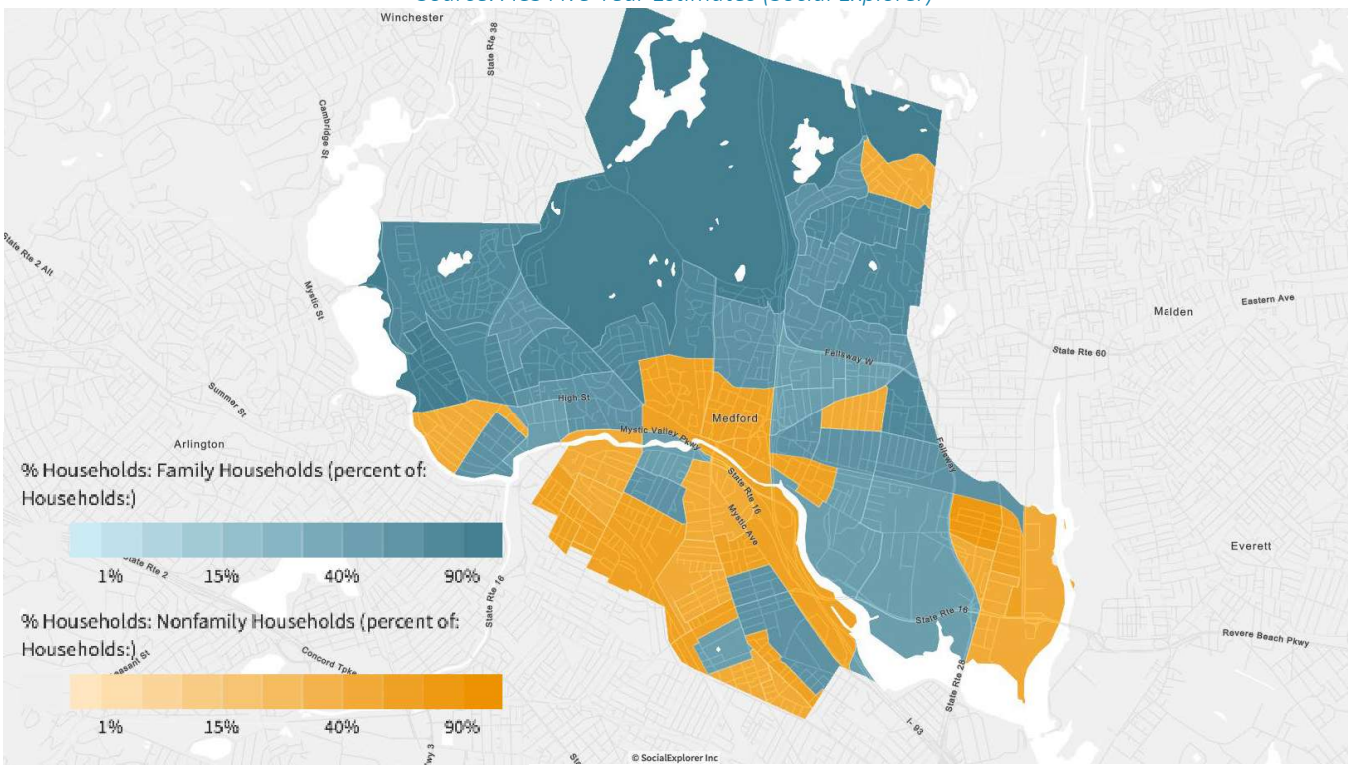
Twenty-two percent of all households in Medford have at least one child age 18 or younger—lower than the County (31 percent) and state (29 percent). Twenty-six percent of all households have at least one person age 65 or older. Just under a third (30 percent) of all households in Medford are people living alone (67 percent of non-family households are people living alone), 34 percent of which are seniors (age 65 or older). These statistics are fairly comparable to the County and state, although, at 30 percent, Medford does have a slightly higher proportion of people living alone - about 26 percent of the County's total population are people living alone; about 29 percent of the state's total population are people living alone).

Since 2010, the proportion of non-family households has increased by about 4 percentage points, conversely lowering the proportion of family households. This is not surprising given that the proportion of young adults is rising in Medford – the most common age group to live with non-family roommates. The proportion of people living alone has also increased slightly, while the proportion of seniors living alone has decreased slightly.

As illustrated on the map below, higher concentrations of family households are found primarily in the northern portion of Medford, while nonfamily households are concentrated in the southern and central areas. These trends correlate with the higher concentration of young adults (18-34) who tend to live with roommates as opposed to related family members which was illustrated in Map 1 (page 13). Map 4 on the following page illustrates the geographic distribution of households in Medford with school-age children (age 18 or younger).

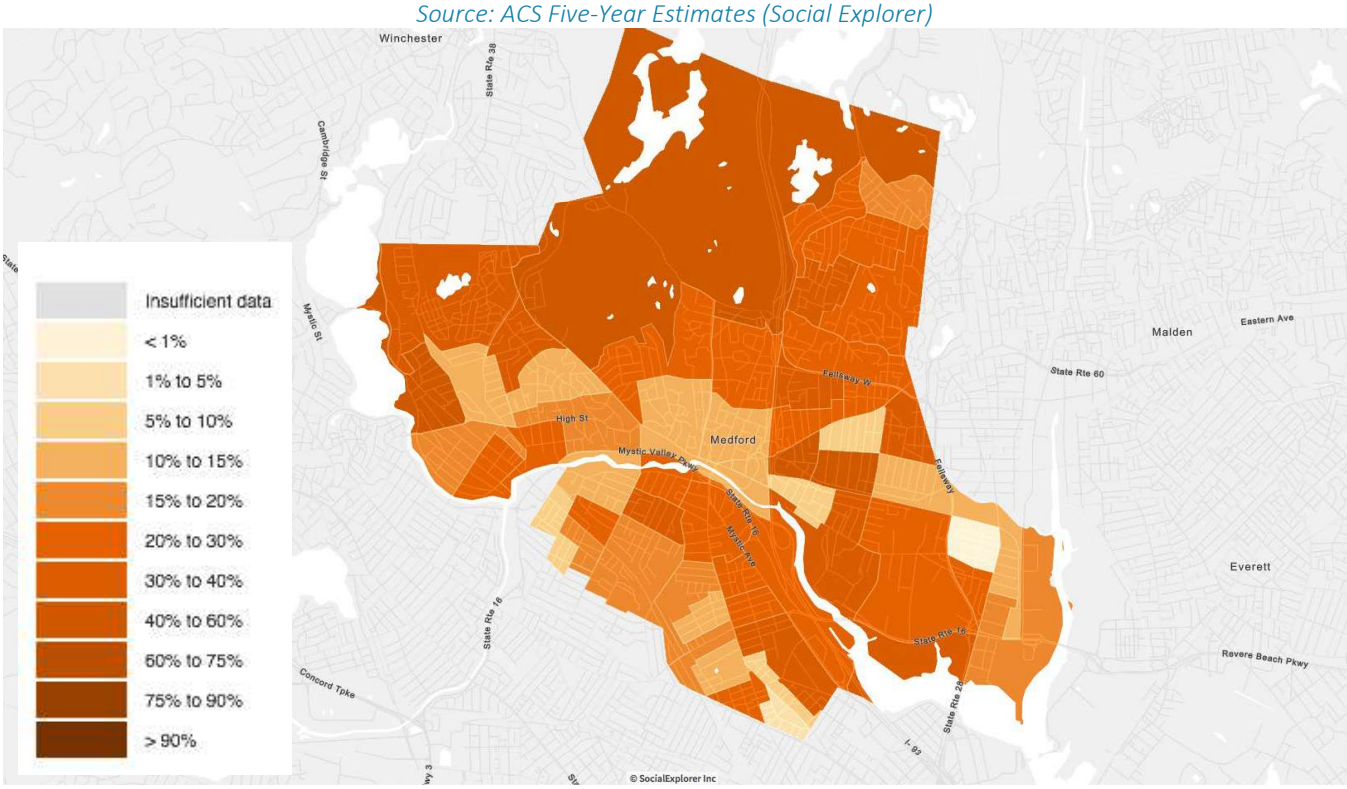
Map. Geographic Distribution of Family and Non-Family Households (2018)

Source: ACS Five-Year Estimates (Social Explorer)



Map. Geographic Distribution of Households with Children (18 or younger)

Source: ACS Five-Year Estimates (Social Explorer)



GROUP QUARTERS

According to 2018 ACS five-year estimates, approximately 2,400 residents (4 percent) live in group quarters. According to 2010 Census data (the most recent data available) approximately 24 percent (479) of residents (479) living in group quarters were institutionalized, almost all in nursing facilities (465). Of the remaining 73 percent (1,480) living in group quarters and not institutionalized, almost all (1,435) were in student housing (Tufts University).

Table 2. Medford Group Quarters by Type (2010)

Living Circumstance	Est.	%
Total Population	56,173	100%
Total Residents Living in Group Quarters	1,959	4%
Institutionalized	479	24%
In Nursing Facilities	*465*	*97%*
In Other Facilities	*14*	*3%*
Non-Institutionalized	1,480	76%
In Student Housing	*1,435*	*97%*
In Other Group Housing	*45*	*3%*
Source: 2010 Census		

SCHOOL ENROLLMENT

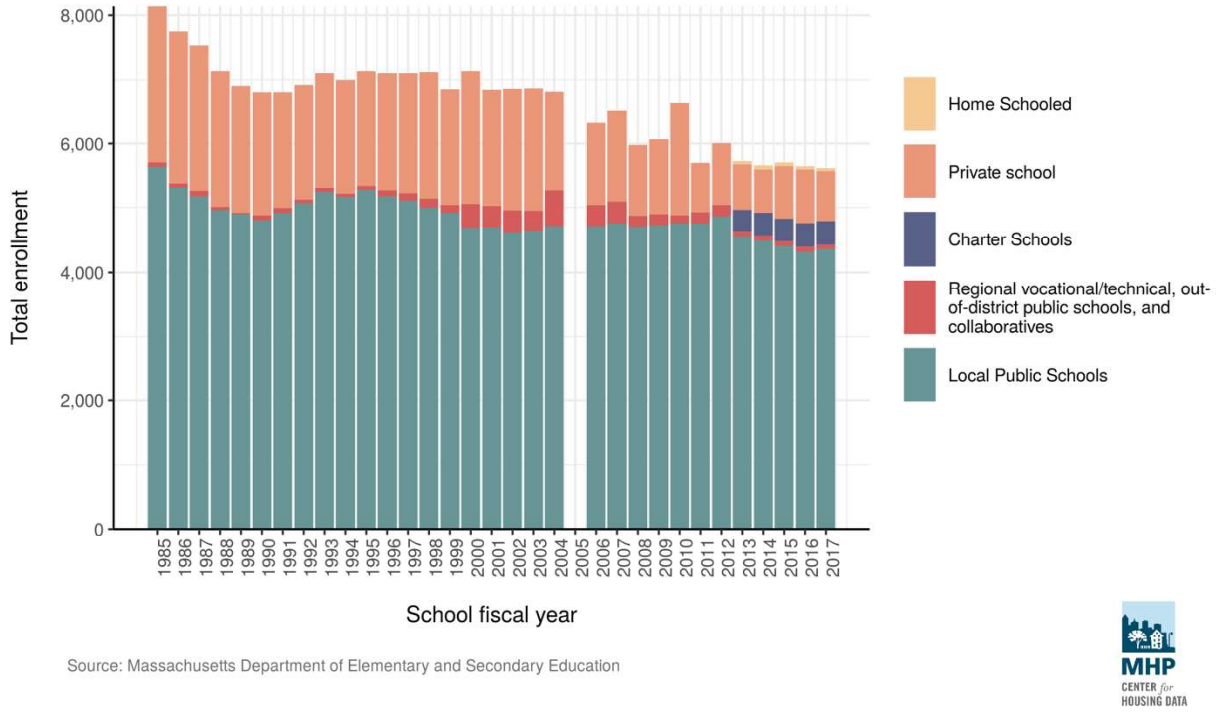
According to the Massachusetts Housing Partnership (MHP) DataTown web tool, Medford's school enrollment has generally been declining in recent decades (Figure 9).

> *From 2000 to 2017, Medford saw a 21 percent decrease in overall school enrollment (all types).*

Although the figure below illustrates more diversity in alternative education choices in recent years (e.g., homeschooling and charter schools), this data appears to not have been collected prior to 2013 through this source. Furthermore, the proportion of all students enrolled in public schools as opposed to other alternatives – including private schools – has increased since 2000 (71 percent to 86 percent), even though overall enrollments have decreased.

Figure 8. Medford School Enrollment (1985-2017)

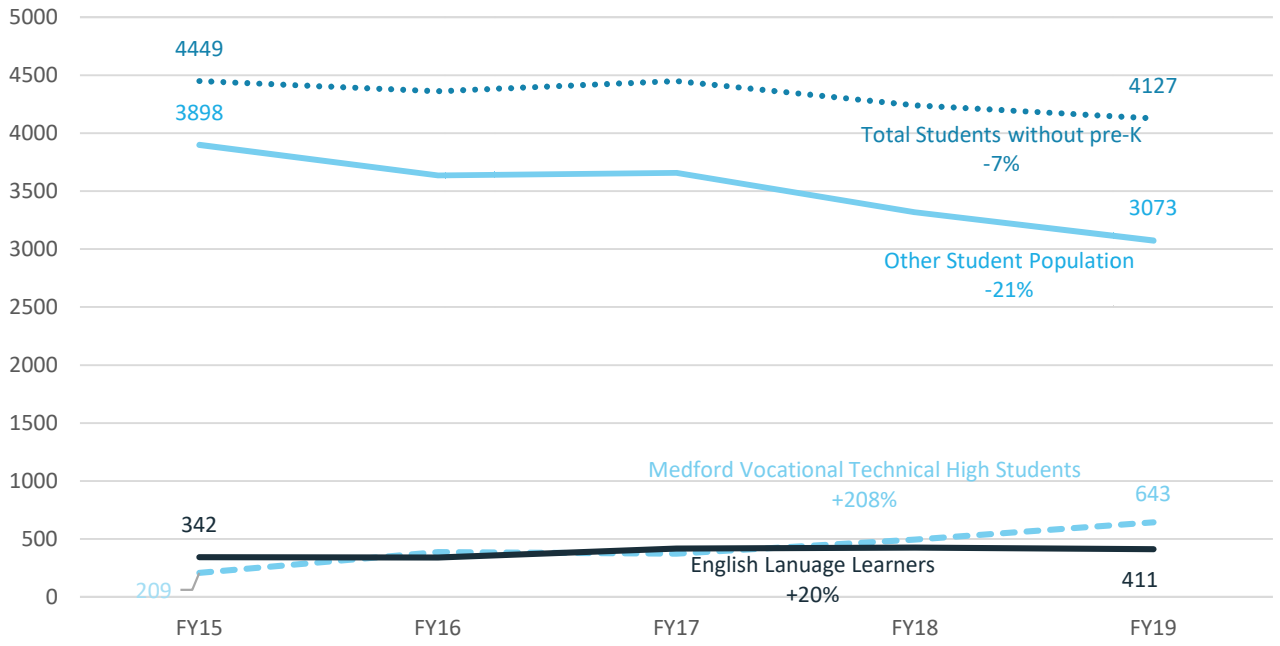
Source: U.S. Department of Elementary and Secondary Education (MHP Datatown)



Local data for the Medford school system also shows an overall decline (7 percent or 322 students) in student enrollment between 2015 and 2019. Both specialized programs offered in Medford—the Vocational High School and English Language Learner programs—saw increases in enrollment between 2015 and 2019. Excluding these two groups, enrollments for the rest of the student population declined 21 percent (825 students).

Figure 9. Medford School Enrollment (2015-2019)

Source: Medford Public Schools

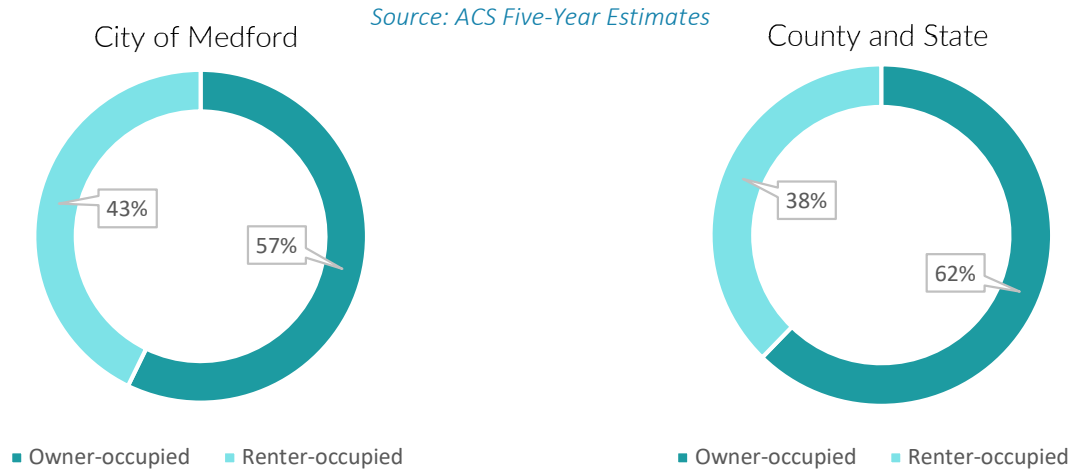


TENURE

About 57 percent of households in Medford own their homes and 43 percent of households rent (2018 ACS). The proportion of renters is slightly higher than both the County and state (each 38 percent). The number of renter households in Medford increased from 39 to 43 percent (a total increase of 1,113 households) from 2010 to 2018. This is a larger increase than the county and state, both of which saw increases of about 1 percentage point in the proportion of renter households in this timeframe. Further research would be needed to clarify to what extent this growth in rental households is due to production of new rental housing, conversion of existing ownership housing to rental, or, mostly likely, some combination of both factors.

Figure 10. Comparison of Housing Tenure (2018)

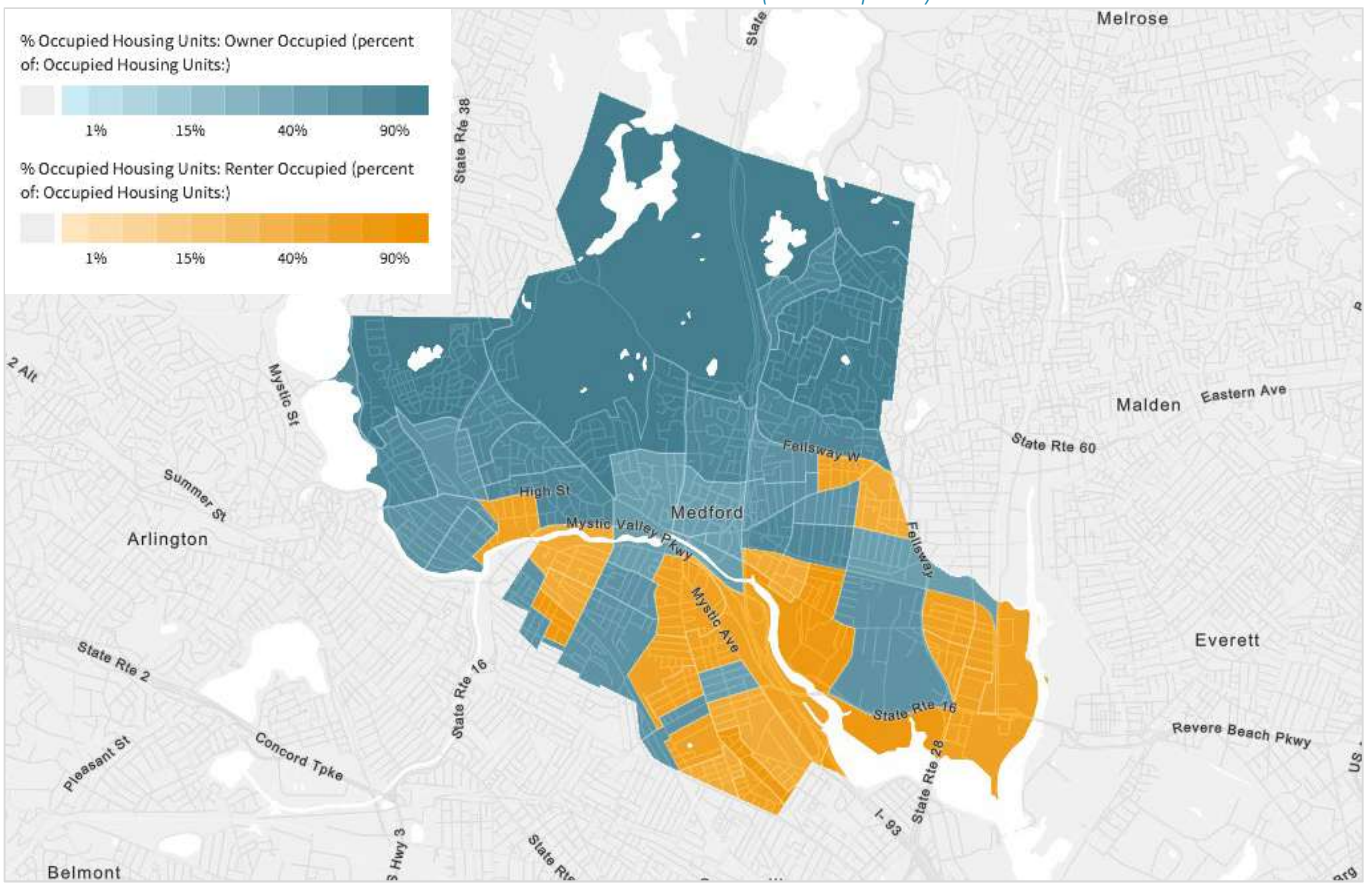
Source: ACS Five-Year Estimates



As illustrated in the following map, most areas of Medford are still primarily composed of owned homes. Higher concentrations of rental units are found in some southern neighborhoods of the community.

Map. Geographic Concentrations: Housing Tenure (2018)

Source: ACS Five-Year Estimates (Social Explorer)



INCOME

According to 2018 ACS five-year estimates, Medford's median income (all household types) was $92,363 – slightly lower than the County ($97,012) and regional 2018 Area Median Income (AMI; $107,800),[27] but higher than the state ($77,378). Medford's 2018 median income is on the higher end in relation to comparison communities, with five communities having lower incomes (Everett, Malden, Melrose, and Waltham), and three communities having higher incomes (Watertown, Somerville, and Melrose).

Table 3: Comparison of Median Incomes

Locale	2018 Median Income
Area Median Income	$107,800.00[28]
Melrose	$103,743.00
Somerville	$101,073.00
Watertown	$97,929.00
Middlesex County	$97,012.00
Medford	$92,363.00
Waltham	$85,677.00
Massachusetts	$77,378.00
Peabody	$68,387.00
Salem	$65,565.00
Malden	$64,178.00
Everett	$60,482.00

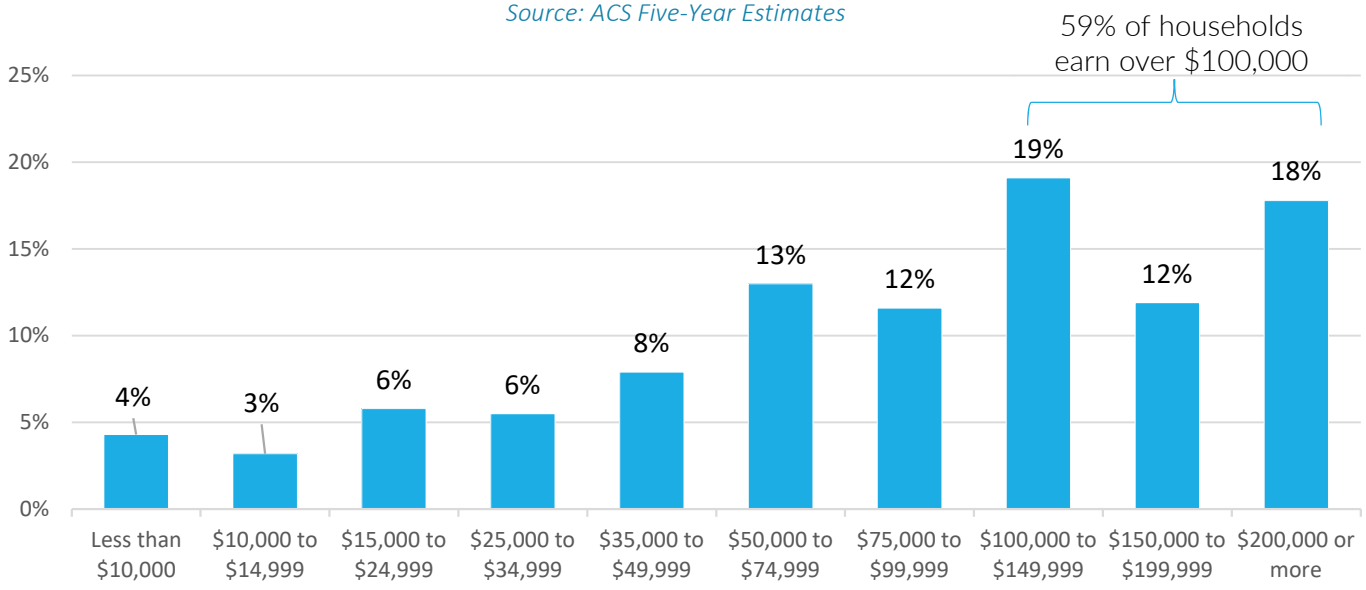
Source: 2018 ACS Estimates; HUD 2018 Income Limits

> *The majority (59 percent) of Medford's households earn more than $100,000, with the largest proportion of households (19 percent) earning between $100,000 and $149,999.*

Twenty-five percent of households earn between $50,000 and $99,999; 14 percent earn between $25,000 and $49,99; and 13 percent earn less than $25,000.

Figure 11. Household Income Distribution (2018)

Source: ACS Five-Year Estimates



[27] Medford is part of the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA). AMI is the HUD Area Median Family Income, which is determine by the median family income for the Boston-Cambridge-Quincy MSA and informs income limits for affordable housing.
[28] The 2020 AMI is $119,000.

Geographic Distribution of Income

Map 6 illustrates the geographic distributions and concentrations of different income brackets in the Medford community. Those with incomes above the 2018 Areawide Median Income (AMI) of $107,800 are concentrated in the northern areas of Medford near the Middlesex Fells as well as some pockets in central areas, specifically near the Tufts campus, while those in the lower income brackets (at or below AMI and the citywide median income of $92,323) are found in larger concentrations in the southern and central areas of town. In particular, Very- and Extremely-low-income households are primarily concentrated near Medford Square, near the West Medford Commuter Rail and Bus station, and in eastern Medford.

> *Larger concentrations of lower income households are found in denser neighborhoods near industrial and commercial areas, while higher income households are found in less dense residential neighborhoods.*

Environmental Justice Populations

The notion that environmental harms and benefits are not equally distributed among various populations came about largely due to land use policies and development patterns over time that have historically, and continue to follow systematic structures of opportunity, privilege, and their counterparts. In other words, development patterns have provided more environmental benefits and fewer environmental harms to White and wealthier populations while minority and low-income groups are more commonly subjected to environmental harms and have less access to environmental benefits.

Environmental Justice populations are defined as "neighborhoods where 25 percent of the households have an annual median household income that is equal to or less than 65 percent of the statewide median or 25 percent of its population is Minority or identifies as a household that has English Isolation."[29] According to the most recent available data from the 2010 U.S. Census, Medford has twenty neighborhoods (measured by census block group) that are classified as Environmental Justice populations (shown on Map X on the following page). All but one meets the minority criterion, three meet the income criterion, and one meets the English isolation criterion.

Environmental Justice Designation Criteria

Environmental Justice populations and areas (based on Census block groups) are determined by meeting one or more of the following criteria:

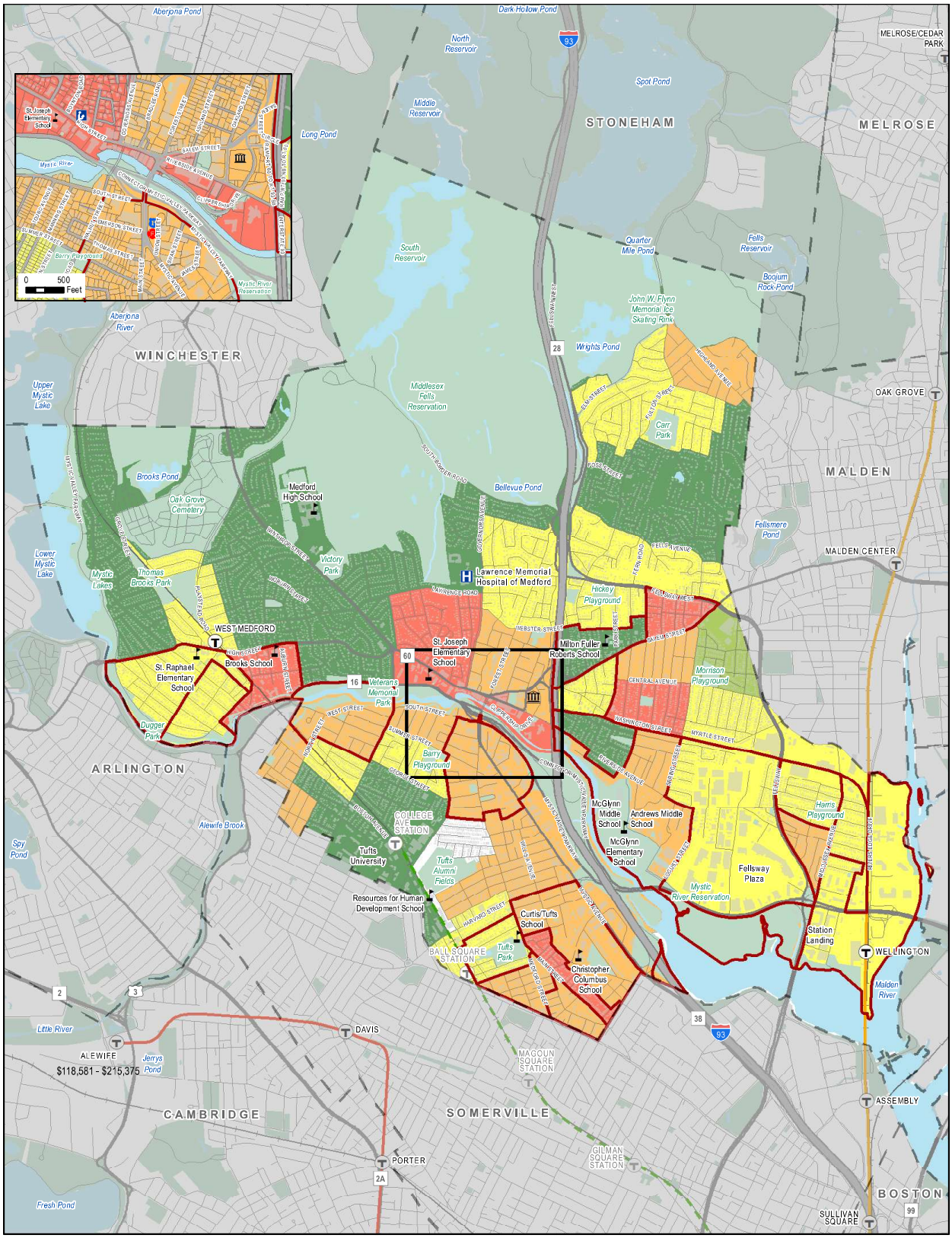
- Low-Income: Annual median household income is less than or equal to 65 percent of the statewide median ($62,072 in 2010)
- Racial Minorities: 25 percent or more of residents identify as non-White
- English Isolation: 25 percent or more of households have no one over the age of 14 who speaks English very well

Source: https://www.mass.gov/info-details/environmental-justice-communities-in-

[29] Massachusetts' Environmental Justice Policy

Map. Geographic Distribution of Household Incomes (2018)

Source: ACS Five-Year Estimates



Income by Household Type and Householder Age

Family households, on average, tend to have higher incomes than non-families. Family households tend to have more people who are prime-earners contributing to the household income. Non-family households tend to be smaller—often consisting of only one person—and they are more likely to be younger or older than the prime earning years (which is classified as roughly 45 to 65, depending on demographics).[30]

In 2018, Medford's median family income was $112,113, which is just above the 2018 HUD Area Median Family Income (AMI) of $107,800.[31] This is higher than the overall median household income ($92,363) and significantly higher than the median non-family income ($67,055). There is a more than $20,000 difference between median family and non-family incomes in Medford. Medford's median family income is lower than the county ($121,813) but higher than the state ($98,625).

The median non-family income is higher than the county and state ($55,967 and $43,978, respectively). This is possibly due to the extent of households comprised of roommates, however further research would be required to confirm this suspicion. The estimates of median household income by age do not appear to support this claim – households with a householder under 25 years of age has an estimated median income of $40,221, which is significantly lower than that of the County ($51,208) and slightly higher than the state ($38,244). The estimated median income for households with householders 65 years and over is $51,196, whereas the County median for this age group is higher ($56,058) and the state median is lower ($47,486).

Figure 12. Median Household Income by Household Type (2018)

Source: ACS Five-Year Estimates

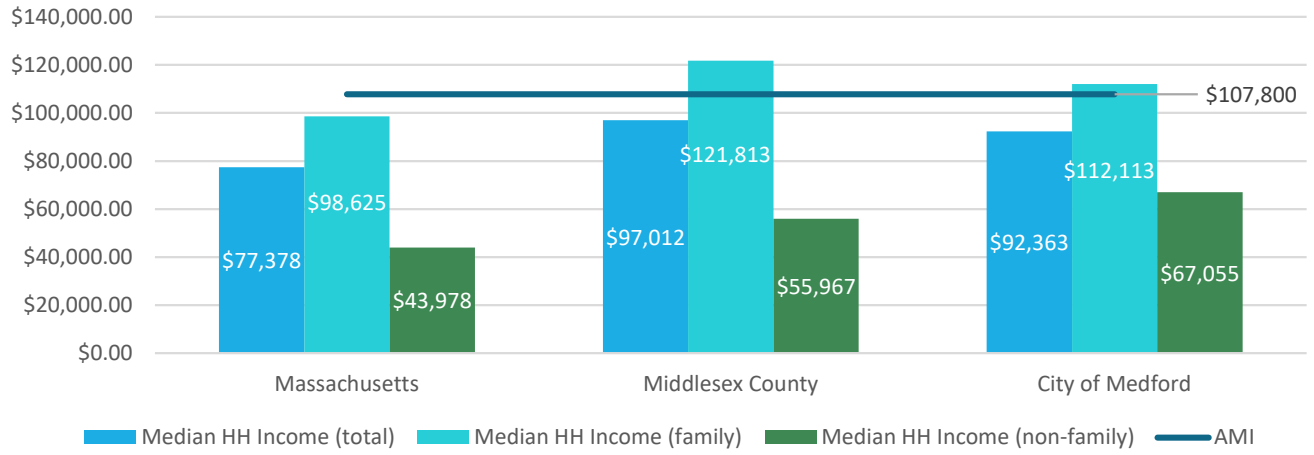


Table 4: Median Household Income in Past 12 Months by Age of Householder

Age of Householder	Medford	Middlesex County	Massachusetts
	Est.	Est.	Est.
Under 25 Years	$40,221	$51,208	$38,244
25 to 44 Years	$116,050	$109,934	$88,230
45 to 64 Years	$98,433	$117,024	$96,031
65 Years and Over	$51,196	$56,058	$47,486
Source: ACS Five-Year Estimates			

[30] U.S Census Bureau, "Median Household Income," QuickFacts. https://www.census.gov/quickfacts/fact/note/US/INC110218.

[31] Medford is part of the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA). AMI is the HUD Area Median Family Income, which is determine by the median family income for the Boston-Cambridge-Quincy MSA and informs income limits for affordable housing. The 2020 AMFI is $119,000.

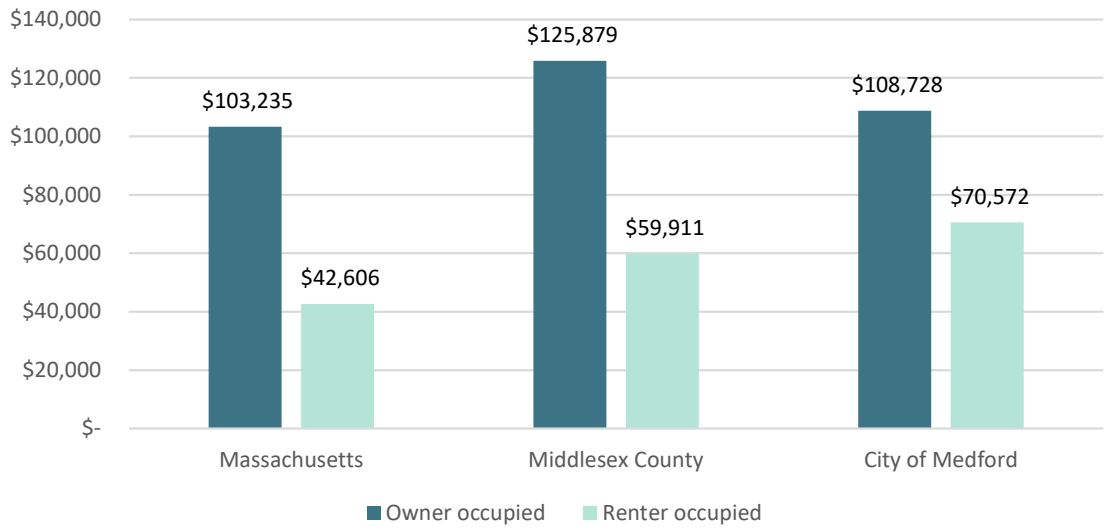
Income by Tenure

Households that own their home also tend to have higher incomes than renter households. According to 2018 ACS five-year estimates, the median income for owner-occupied households in Medford was $108,728—just above the 2018 HUD AMI ($107,800[32]) and state median income ($103,235) but significantly lower than the County ($125,879). There is about a $38,000 difference between the median owner income and median renter income in Medford.

> *The median income for renter-occupied households was $70,572—notably higher than both the County ($59,911) and state ($42,606). This finding is very likely due to the extent of roommate-living arrangements in Medford, which multiple adult earners living together. This trend puts pressure on rental prices, causing higher rents.*

Figure 13. Median Household Income by Tenure (2018)

Source: ACS Five-Year Estimates



POVERTY

Poverty status is determined annually based on a given household's income, size, and composition. According to 2018 ACS five-year estimates, just over 9 percent (5,114 residents) of Medford residents fall below the national poverty threshold.[33] This is slightly higher than the County (8 percent) and slightly lower than the state (11 percent). The proportion of Medford residents who fall below the poverty line has increased by about one percentage point since 2010.

[32] The 2020 AMI is $119,000.

[33] Poverty status cannot be determined for people living in Institutional group quarters including prisons, nursing homes, College dormitories, Military barracks; or Living situations without conventional housing (and who are not in shelters).

2018 Federal Poverty Thresholds

The Census Bureau annually updates federal poverty thresholds by household size and composition, including age. Thresholds do not vary geographically but are updated annually for inflation with the Consumer Price Index (CPI-U). A family's total income, which includes all income before taxes and excludes Medicaid, food stamps, and other non-cash benefits, is compared to the federally determined poverty threshold. If a family's total income is less than the poverty threshold for their family size, then that family, and every individual in it, is considered poor. Calculating a family's total income includes the incomes of all related family members who live together. If an individual or group of individuals (such as housemates) are not living with family members, their income is compared with the individual poverty threshold.

Size of Family	No Related Children Under 18	One Related Child Under 18	Two Related Children Under 18
1 person (under 65)	$13,064		
1 person (65 or older)	$12,043		
2 people (under 65)	$16,889	$17,308	
2 people (65 or older)	$15,193	$17,242	
3 people	$19,985	$20,212	$20,231
4 people	$25, 701	$26,324	$25,465

Source: https://www.census.gov/topics/income-poverty/poverty/guidance/poverty-measures.html.

HOMELESSNESS

Homelessness is defined as when an individual or family who does not have a fixed, regular, and adequate place to live and sleep. The Balance of State Continuum of Care (CoC) covers the central-eastern area of Massachusetts surrounding Boston, including Medford. Per the 2019 Point in Time (PIT) count, there were an estimated 900 homeless households in the region (1,918 people), including 439 households with children, 458 households without children, and 3 households of only youth under age 18.

> *The estimated number of households experiencing homelessness more than doubled in the region between 2010 and 2019 – from about 412 to 897 households (including about 439 households with children).*

Most homeless households (70 percent) are in emergency shelters, 1 percent live in transitional housing, and 20 percent are unsheltered.[34] The number of homeless households in this region more than doubled since 2010, when PIT counts included 412 homeless households (861 individuals). In 2010, 70 percent of households were in emergency shelters, 26 percent were in transitional housing, and just 6 percent were unsheltered.

Table 5: Homeless Households, Balance of the State (2010-2019)

Household Type & Status	2010		2019	
	Est.	%	Est.	%
Homeless with Children:	235	100%	439	100%
Emergency Shelter	200	85%	378	86%
Transitional Housing	35	15%	52	12%
Unsheltered	0	0%	0	0%
Homeless without Children:	177	100%	458	100%
Emergency Shelter	82	46%	240	52%
Transitional Housing	72	41%	37	8%
Unsheltered	23	13%	181	40%

Source: Balance of the State Continuum of Care PIT, HUD

[34] All unsheltered households do not include children.

Demographic Characteristics of Homeless Population

In 2019, PIT counts estimate that, of the 1,918 homeless individuals in the region, 54 percent identified as White, 36 percent identified as Black or African American, 8 percent identified as more than one race, and 2 percent identified as Asian, American Indian or Alaska Native, or Native Hawaiian or other Pacific Islander. Forty-one percent identified as Hispanic/Latinx.

Ten percent were severely mentally ill, 6 percent were chronic substance abusers, and 2 percent were veterans. Ten percent were victims of domestic violence. Two-hundred and twelve (11 percent) of homeless people were chronically homeless.

Note: The PIT count methodology does not identify people who may be doubling up or living in structures not meant for habitation. And that the number of people counted in shelters or transitional housing is partially a function of the region's shelter capacity. Note that people experiencing homelessness come from every community including Medford, while the resources to shelter and serve them are not evenly distributed.

As of November 2020, there were 30 children in the Medford public schools being assisted through the McKinney-Vento program. (Maria Ibrahim, Medford Public Schools) These include children whose families may be doubled up or are living in transitional housing or emergency shelters in other communities who were enrolled in the Medford Public Schools when they were last permanently housed.

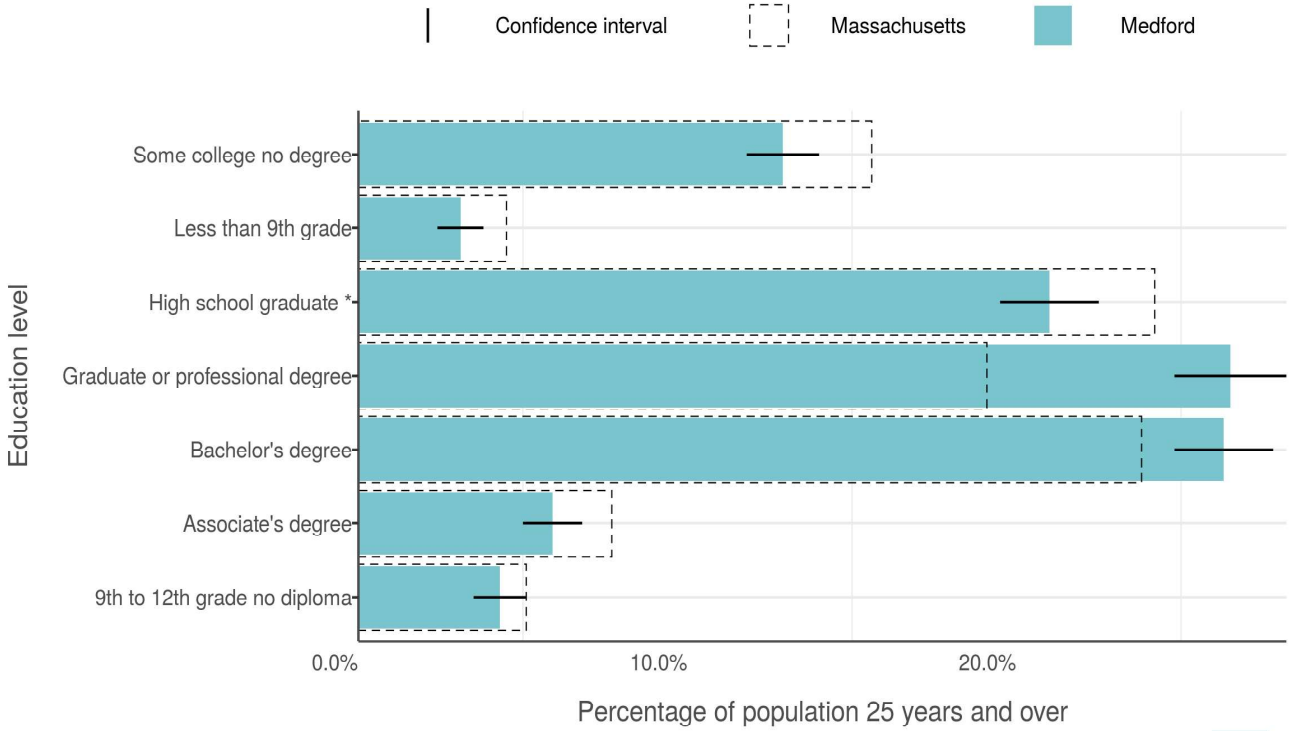
Economic Characteristics

EDUCATIONAL ATTAINMENT

Medford residents are generally more educated than the rest of Massachusetts with the majority of Medford residents age 25 or older have earned a bachelor's or other higher education degrees (53 percent). Six percent have received an associate degree and 13 percent have completed some college. Twenty-one percent graduated from high-school while seven percent did not finish high school.

Figure 14. Educational Attainment of Residents Age 25+ (2018)

Source: ACS Five-Year Estimates (MHP Datatown)



Source: U.S. Census Bureau American Community Survey, 2014-2018 5-year estimates.
Table DP02: Selected Social Characteristics.
*Includes equivalency

MHP CENTER for HOUSING DATA

EMPLOYMENT

A community's labor force includes all residents over the age of 16 who are currently employed or *actively* seeking employment. According to 2018 ACS five-year estimates, 71 percent of Medford residents (35,839 people) are in the labor force, of which 97 percent are employed, and 3 percent are unemployed. Since 2010, Medford's labor force grew by 9 percent with the proportion of residents in the labor force also increasing about three percentage points. (69 percent to 71 percent). In addition, the unemployment rate dropped four percentage points from 7 percent to 3 percent.

Medford's 2018 reported labor force (71 percent) is slightly higher than the County (70 percent) and state (67 percent). Medford's unemployment rate (3.3 percent) was lower than the both the County (4.2 percent) and state (5.4 percent), however these statistics are pre-pandemic and employments rates have increased. According to the U.S. Bureau of Labor Statistics, Medford's unemployment rate as of December 2020 was 6.10.

Table 6. Labor Force Characteristics (2018)

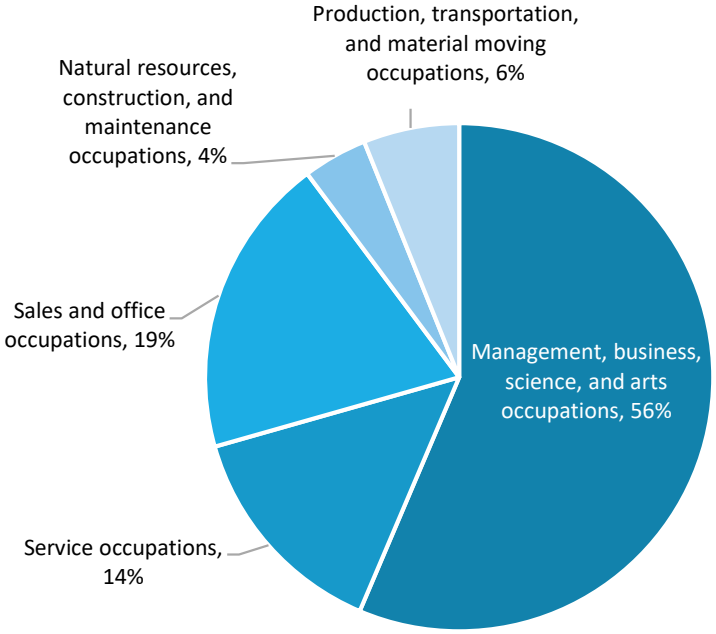
Locale	2018 Labor Force	2018 Labor Force - Employed	2018 Labor Force - Unemployed	Civilian Unemployment Rate
City of Medford	35,839	34,643	1,196	3.3%
Middlesex County	916,814	878,239	38,575	4.2%
Massachusetts	3,778,642	3,575,178	203,464	5.4%
Source: ACS Five-Year Estimates				

Employment Sectors

Fifty-six percent report working in management, business, science, or arts occupations, 19 percent in sales and office occupations, and 14 percent in service occupations. Just 10 percent of Medford residents reported working in natural resource, construction, maintenance, production, transportation, or material moving occupations. The higher proportion of residents working in skilled positions correspond with Medford's highly educated population.

Figure 15. Medford Resident Occupations (2018)

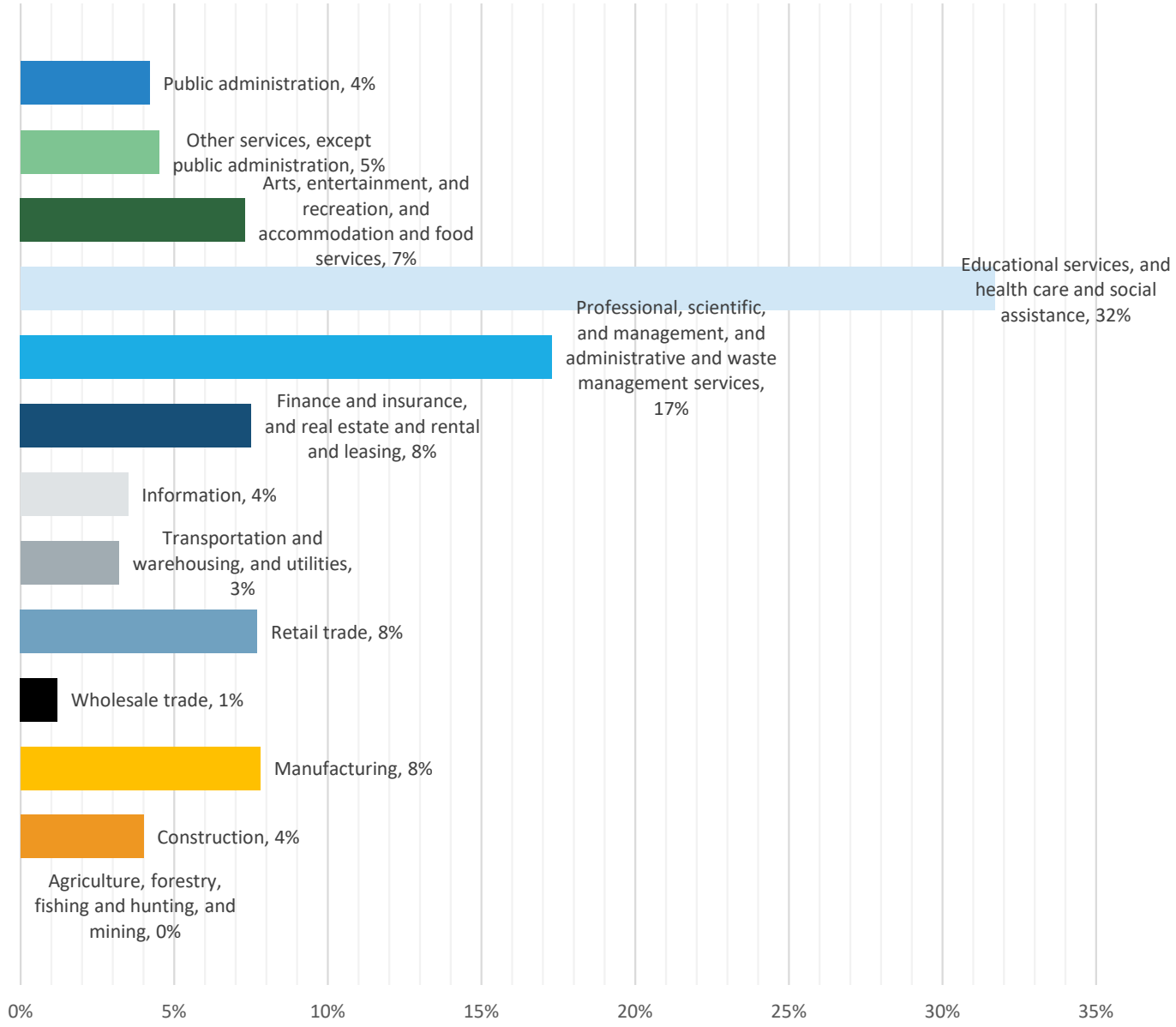
Source: ACS Five-Year Estimates



Since 2010, the proportion of Medford residents working in management, business, science, and arts occupations increased by about nine percentage points (47 percent to 56 percent) as the proportion of residents working in sales and office occupations decreased by about 7 percentage points (26 percent to 19 percent).

Figure 16. Medford Resident Employment Industries (2018)

Source: ACS Five-Year Estimates



About 33 precent of Medford residents work in educational services, health care, and social assistance industries and about 17 percent in professional, scientific, management, administrative, and waste management service industries (17 percent) – together, this is about half the working population. While the top employment industries in Medford have increased slightly since 2010, these general proportions have remained relatively stagnant.

WHERE MEDFORD RESIDENTS WORK

According to 2017 Census data, the majority (91 percent) of Medford residents in the labor force work in other communities, while almost 9 percent (2,737 residents) both live and work in Medford.[35]

Almost half (49 percent) of residents work in Middlesex County, but Boston (Suffolk County) is the single community with the largest number of Medford workers (9,930 people, or 31 percent). Cambridge has the second highest number of Medford workers (3,297, or 10 percent), followed by Medford and Somerville (1,077, or 3 percent) and Woburn and Waltham (both about 3 percent). About 18 percent of Medford residents work in other communities across Massachusetts. Collectively just over 2 percent work outside of the state.

Table 7. Where Medford Residents Work (2017)

Municipality	# of Persons	%
Boston city	9,930	31%
Cambridge city	3,297	10%
Medford city	2,737	9%
Somerville city	1,077	3%
Woburn city	894	3%
Waltham city	868	3%
Burlington town	830	3%
Other Middlesex County Communities	5,975	19%
Other MA Communities	5,618	18%
Other New England Communities (CT, ME, NH, RI, VT)	347	1 %
Other States	436	1%
Total	32,009	100%

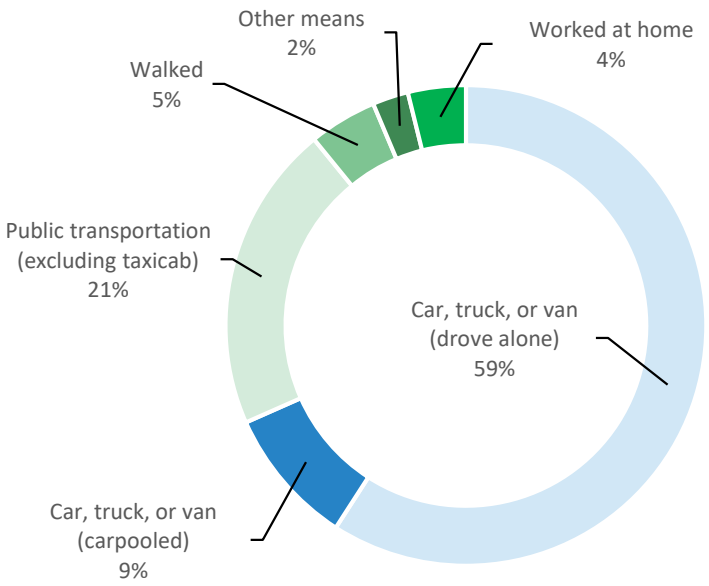
Source: U.S. Census on The Map (2017)

COMMUTING

According to 2018 ACS five-year estimates, the average commute time in Medford is 33 minutes. The majority of Medford residents commute alone via personal vehicle (59 percent), followed by those who take public transit (21 percent). Nine percent of residents carpool in personal vehicles, and just 7 percent walk to work or commute using other means, such as a bicycle or ride-hailing services (such as Lyft and Uber). Approximately four percent of Medford residents work from home.

Figure 17. Mode of Travel (2018)

Source: ACS Five- Year Estimates



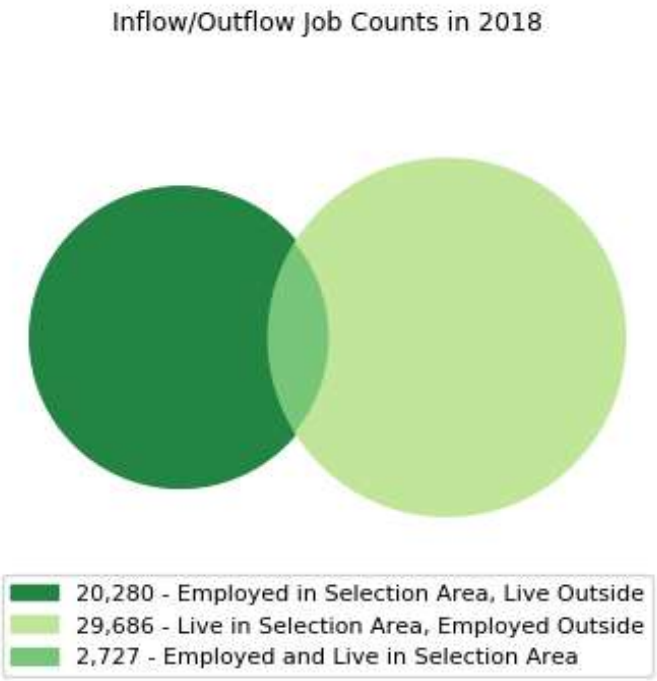
[35] U.S. Census, On the Map 2017. 2017 was the most readily available data when this profile was completed. Approximately 19,137 people who work in Medford live elsewhere.

WHERE MEDFORD WORKERS LIVE

According to the U.S. Census Bureau Center for Economic Studies *On the Map* (2018), Medford has about 23,007 people employed within the City. About 11.9 percent (2,727) of those employees live in Medford and about 88.1 percent (20,280) live outside of the City.

Inflow/Outflow Job Counts (All Jobs)

	2018	
	Count	Share
Employed in the Selection Area	23,007	100.0%
Employed in the Selection Area but Living Outside	20,280	88.1%
Employed and Living in the Selection Area	2,727	11.9%
Living in the Selection Area	32,413	100.0%
Living in the Selection Area but Employed Outside	29,686	91.6%
Living and Employed in the Selection Area	2,727	8.4%



Chapter 4: Housing Conditions

Key Findings

- Despite new development, Medford has had low overall housing growth in recent decades. The rate of local housing production has been lower (growing only 6 percent from 2000 to 2018) compared to Middlesex County and Massachusetts (which both grew about 10 percent in this period).
- Both Medford's estimated homeownership and rental vacancy rates (0.2 percent and 3.2 percent) were significantly lower than the thresholds considered "healthy" for a stable housing market (2 percent and 6 percent, respectively). A low vacancy rate indicates lack of supply compared with demand and can result in pressure on housing prices.
- Medford has significantly more diversity of housing types compared to the County and state, most notably its two-unit housing stock. About 45 percent of its housing stock is single units compared to Middlesex County (54.4 percent) and Massachusetts (57.5 percent) and about 27 percent is two-unit houses compared with the County (12 percent) and state (10 percent).
- There is a mismatch between the size of Medford's housing units and the size of households. This analysis suggests a need for smaller units – particularly studio or one-bedroom units, which could then free up larger units for larger households.
- Medford has a large stock of older homes. An older housing stock, while likely including many historic homes that contribute to the community's character, can indicate increased need for maintenance and repairs, hazardous materials (e.g., lead paint, asbestos, and lead pipes), outdated systems, and may not be easily adaptable for people with mobility impairment.
- Housing is too expensive for both owners and renters. There is more than a $280,000 gap between what a household earning the median income could afford and the median price tag for a single-family home in Medford in 2019—and more than a $500 gap between the median rent ($2,300) and what renter household could afford ($1,764) each month. The 2018 estimated median income for a renter household was $70,572
- Only 4.6 percent (361 units) of Medford's single-family homes are considered affordable to households earning Medford's median income.
- About 42 percent (or 9,265) of Medford households may be eligible for subsidized housing because they earn 80 percent or less than the Area Median Income (AMI)—but there are only 1,726 units listed on the City's SHI (7.2 percent). Approximately 7,539 households may not be getting the housing assistance they need.
- Of the 9,260 low- and moderate-income households in Medford, two-thirds (almost 66 percent or 6,080) were reported as cost-burdened. Of just low-income households, almost half (47 percent) were reported as severely cost-burdened (spending more than 50 percent of their income on housing).
- A fifth of all Medford's households (21 percent or 4,655) are low-income and cost-burdened.
- There are 464 affordable units under consideration in Medford's housing pipeline, which would bring the community's SHI to 9.1 percent. The affordability of 38 units currently listed on the SHI is set to expire with the upcoming decade.

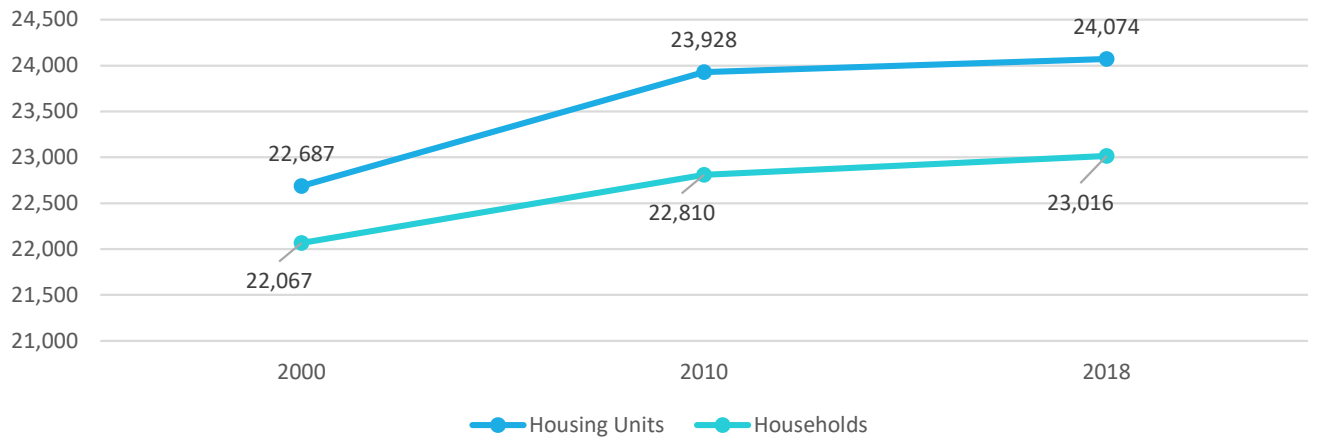
Housing Supply and Vacancy Trends

HOUSING PRODUCTION

Despite new development, Medford has had low overall housing growth in recent decades. Medford has just over 24,000 estimated housing units – a 1 percent increase since 2010 and 6 percent increase since 2000. These growth rates are lower than both the County and state. From 2010 to 2018, housing units in Middlesex County grew 4 percent, and 3 percent in Massachusetts. Both geographies experienced a 10 percent increase since 2000.

Figure 18. Housing Unit and Household Growth (2000-2018)

Source: ACS Five-Year Estimates



Not surprisingly, household and unit growth have been comparable in recent decades, as illustrated in the figure above.

Housing development over the last four decades is scattered throughout the City, with concentrations in southeast Medford near the Wellington neighborhood as well as in the North Medford/Fulton Heights neighborhoods. See the map on the following page. Medford's oldest buildings are primarily concentrated around Medford Square and in West Medford. These structures are subject to demolition delay review by the local Historical Commission.

Permitting Activity

Between 2010 and 2019, the City of Medford issued a total of 115 residential building permits totaling 1,473 new units.[36] The majority (53 percent or 62 permits) were for single-family units, 34 were for two-or-three-family,[37] sixteen were for multifamily ranging from five units to 350 units, two were for accessible dwellings, and one was a demolition. The largest number of permits issued in a single year during this timeframe was in 2019.

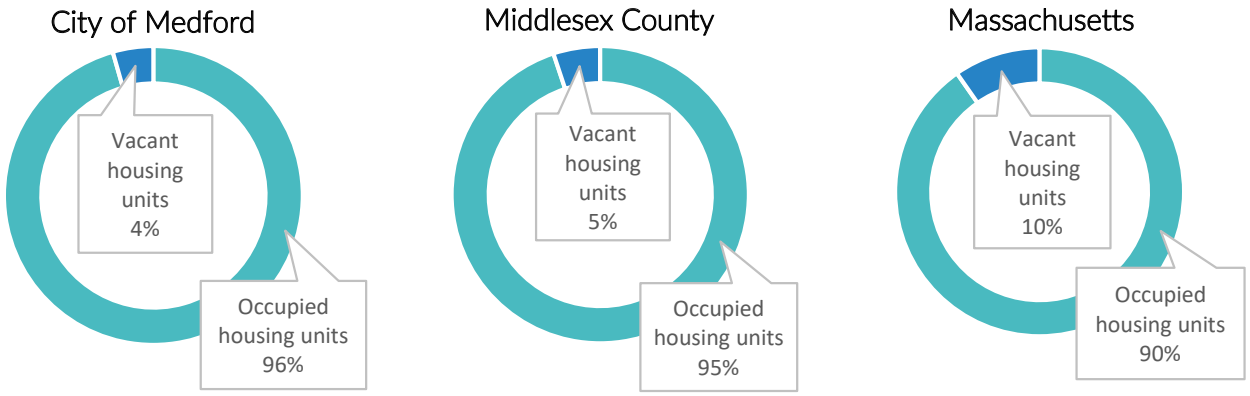
[36] Information provided by Medford's CPA Coordinator via email on May 13, 2020.
[37] Only one was for three-family.

OCCUPANCY AND VACANCY

Of the 24,000 housing units in Medford, there are 23,016 occupied units (96 percent of all units), and 1,058 vacant units (4 percent). Medford has a slightly lower overall vacancy rate than the County (5 percent), and both are lower than the state (10 percent).

Figure 19. Occupancy and Vacancy (2018)

Source: ACS Five-Year Estimates



Of Medford's vacant units, ACS estimates indicate that about 31 percent are for rent, 2 percent are for sale, and 5 percent are for seasonal, recreational, or occasional use. The remaining 61 percent are not specified.

Medford's homeowner vacancy rate, according to 2018 ACS estimates, was 0.2 percent, and the rental vacancy rate was 3.2 percent—both quite low, indicating a need for additional homeownership and rental options. The County and state also have a tight housing market, but both have higher estimated homeowner vacancy rates (0.7 and 1 percent, respectively) and rental vacancy rates (3.6 and 3.8 percent, respectively) than Medford.

Vacancy Rates

Vacancies are an essential measure of the state of the housing market. Vacant units represent the supply of homes that exceeds demand, which is related to economic trends. Vacancy rates are measured as a percent of total housing units.

A low vacancy rate can result in pressure on housing prices. A 2 percent vacancy rate for ownership and 6 percent for rental units are considered natural vacancy rates in a stable market.

Source: The Greater Boston Housing Report Card 2019, November 2019, page 24.

HOUSING TYPES

Just under half (42 percent) of residential structures in Medford are single-family (33 percent detached; 9 percent attached). Medford has many two-unit structures (27 percent), but fewer structures between 3 and 19 units (13 percent). Approximately 18 percent of units are in structures with 20 or more units. Medford has significantly more diversity in its existing housing stock compared to the County and state, most notably its stock of two-unit houses.

Table 8. Single-Family and Multifamily Housing Proportions for Select Comparison Communities[38]

Geography	Single-Family		Multifamily (1, Attached; 2 or more units)	
	#	% of Total Housing Stock	#	% of Total Housing Stock
Somerville	3,472	10%	30,990	90%
Everett	3,030	18%	13,821	82%
Watertown	3,800	23%	12,555	77%
Malden	6,196	26%	17,982	74%
Salem	5,138	27%	14,169	73%
Medford	7,883	33%	16,127	67%
Waltham	9,167	36%	16,066	64%
Middlesex County	303,347	48%	326,627	52%
Peabody	11,649	51%	10,433	46%
Massachusetts	1,501,300	52%	1,357,012	47%
Melrose	6,463	55%	5,179	44%

Source: 2018 ACS Five-Year Estimates

[38] Comparison communities selected by Medford Community Development Department.

Table 9. Detailed Housing Type Composition for Select Comparison Communities

Geography	Massachusetts		Middlesex County		Everett		Malden		Medford	
	#	%	#	%	#	%	#	%	#	%
Total # of Housing Units	2,882,738	100%	632,582	100%	16,871	100%	24,273	100%	24,074	100%
1, detached	1,501,300	52%	303,347	48%	3,030	18%	6,196	26%	7,883	33%
1, attached	154,655	5%	40,630	6%	1,058	6%	1,619	7%	2,213	9%
2	287,360	10%	78,952	12%	5,310	31%	5,203	21%	6,604	27%
3 or 4	308,728	11%	55,216	9%	4,503	27%	3,043	13%	1,936	8%
5 to 9	167,997	6%	31,432	5%	640	4%	904	4%	640	3%
10 or more	438,272	15%	120,397	19%	2,310	14%	7,213	30%	4,734	20%
Mobile home or other	24,427	1%	2,608	0.4%	20	0.1%	95	0.4%	64	0.3%

Geography	Melrose		Peabody		Salem		Somerville		Waltham		Watertown	
	#	%	#	%	#	%	#	%	#	%	#	%
Total # of Housing Units	11,691	100%	22,641	100%	19,381	100%	34,472	100%	25,299	100%	16,381	100%
1, detached	6,463	55%	11,649	51%	5,138	27%	3,472	10%	9,167	36%	3,800	23%
1, attached	375	3%	1,121	5%	1,497	8%	1,391	4%	2,876	7%	1,582	10%
2	1,223	10%	1,970	9%	3,160	16%	10,288	30%	3,562	11%	5,429	33%
3 or 4	502	4%	1,901	8%	4,064	21%	9,376	27%	2,711	14%	1,726	11%
5 to 9	400	3%	1,070	5%	1,673	9%	2,987	9%	5,253	11%	508	3%
10 or more	2,679	23%	4,371	19%	3,775	19%	6,948	30%	4,734	21%	3,310	20%
Mobile home or other	49	0.4%	559	2%	74	0.4%	10	0.3%	66	0.3%	26	0.2%

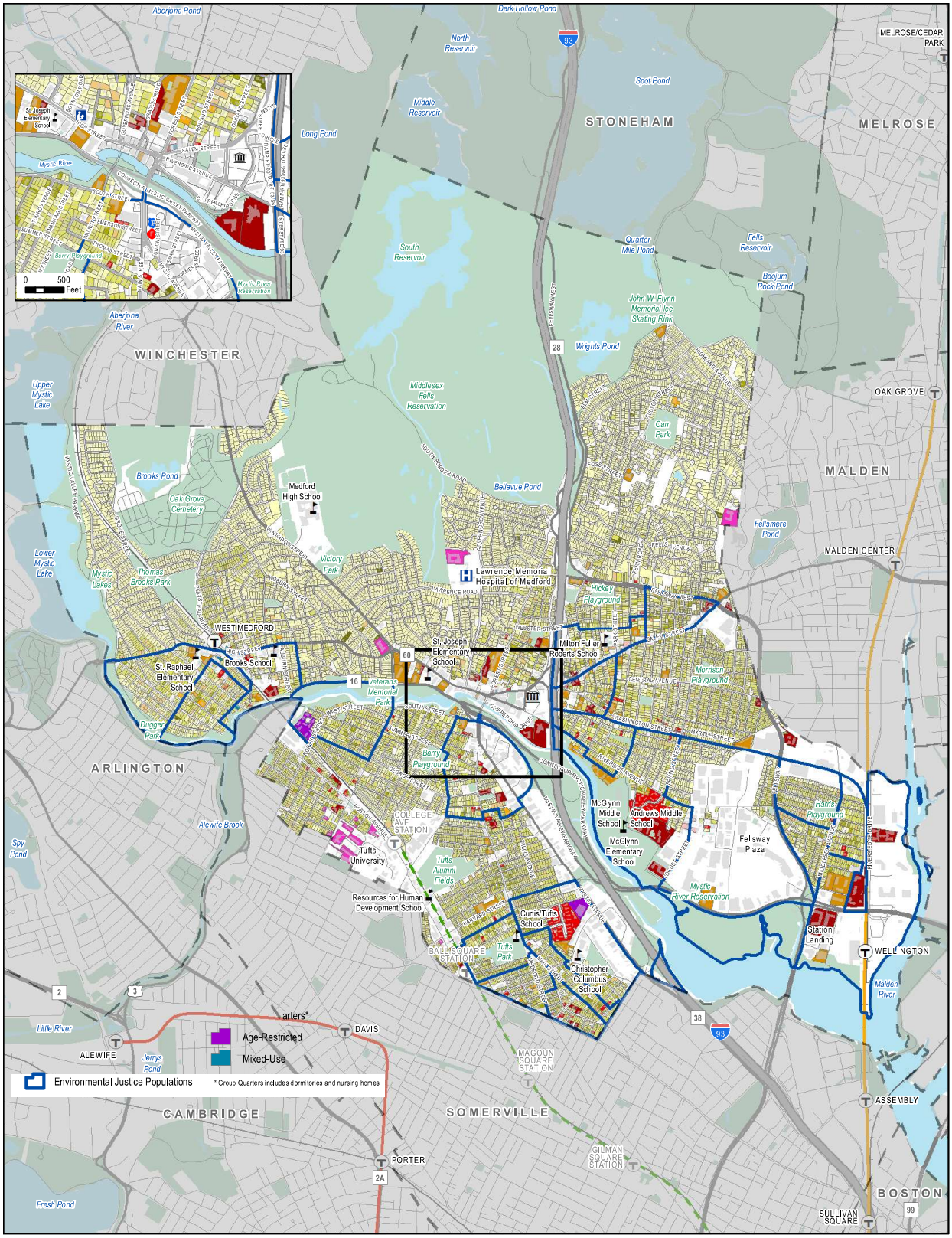
Source: 2018 ACS Five-Year Estimates

Environmental Justice Populations and Residential Land Use

Zoning regulations and development patterns directly influence what housing opportunities are available to different populations based on widely recognized societal trends. Low-income and minority populations, which often coincide, disproportionately live in multifamily and/or rental units because they tend to be more affordable. Environmental Justice populations are "neighborhoods where 25 percent of the households have an annual median household income that is equal to or less than 65 percent of the statewide median or 25 percent of its population is Minority or identifies as a household that has English Isolation." Medford's Environmental Justice populations (outlined in blue on Map 8 below) are concentrated in neighborhoods with larger housing structures near commercial and industrial areas and major roadways—areas which are more likely to have pollution and contamination issues. The demographic characteristics of these populations are explained in detail in the *Demographics Chapter* on page 25.

Map. Residential Land Use and Environmental Justice Populations

Source: City of Medford, MassGIS, MBTA



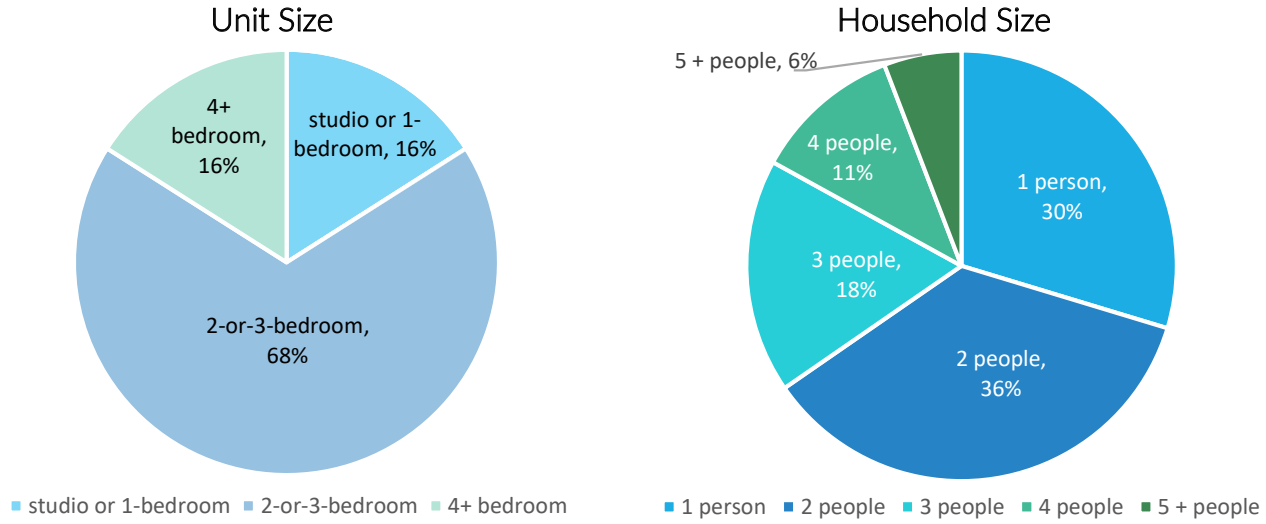
SIZE OF UNIT (BEDROOMS)

There is a mismatch between the size of Medford's housing units and the size of households. While 66 percent of Medford households consist of one or two people, only 16 percent of housing units are studios or one-bedroom units. An estimated 84 percent of housing units in Medford have two or more bedrooms, while 35 percent of Medford households consist of three or more people.

This analysis suggests a need for smaller units – particularly studio or one-bedroom units, which could then free up larger units for larger households.

Figure 20. Comparison of Household and Unit Sizes (2018)

Source: ACS Five-Year Estimates

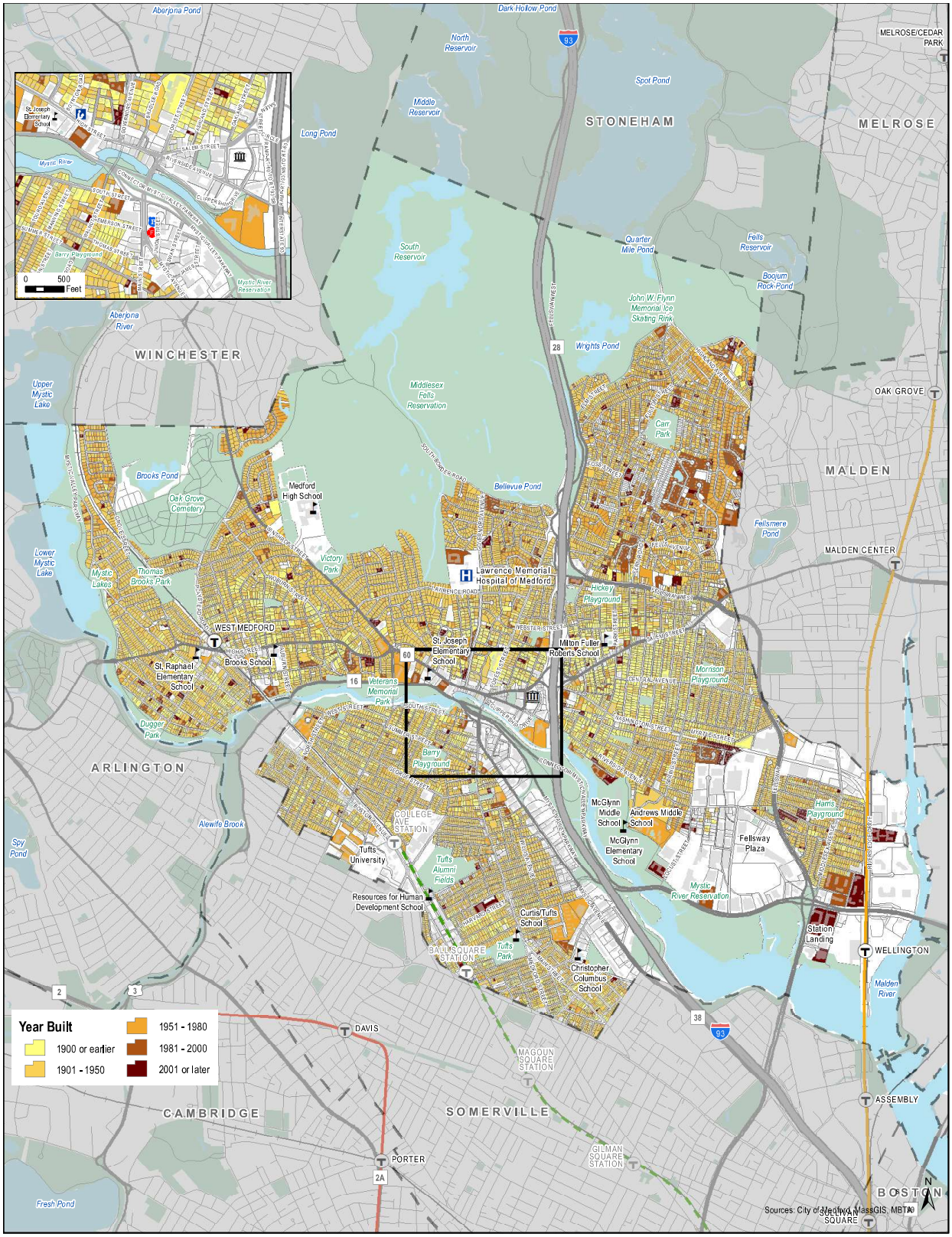


AGE OF HOUSING UNITS

Medford's housing stock is significantly older than the County and state, with more than half (54 percent) of housing units built before 1940 and just 9 percent built since 1990. An older housing stock—which likely includes many of Medford's historic homes that contribute to the community's character—can indicate increased need for maintenance and repairs, hazardous materials (e.g., lead paint, asbestos, and lead pipes), outdated systems, and may not be easily adaptable for people with mobility impairment. More than four-fifths (83 percent) of Medford's housing stock were built before 1979 when laws around lead paint changed.

Map. Age of Housing Units in Medford (2000-2018)

Source: City of Medford, MassGIS, MBTA



Housing Affordability

Housing affordability is a function of the cost of housing and the ability for residents to reasonably pay those costs. Federal and state affordable housing programs group households by income using area median family income (AMFI or AMI) as the benchmark. The AMI is calculated by the United States Department of Housing and Urban Development (HUD) based on the median income for the Metropolitan Statistical Area. In 2020, the AMI for the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Medford) was $119,000.

Housing practitioners recognize that reasonably affordable housing should cost no more than 30 percent of a household's income. Those who spend more than 30 percent of their income on housing are considered to be housing cost-burdened.

> *According to the most recent Comprehensive Housing Affordability Strategy (CHAS) data (2016), a third of Medford households (34 percent or 7,610 households) were cost-burdened. Cost-burdened households have less income to spend on other necessities, such as food, clothing, and other bills.*

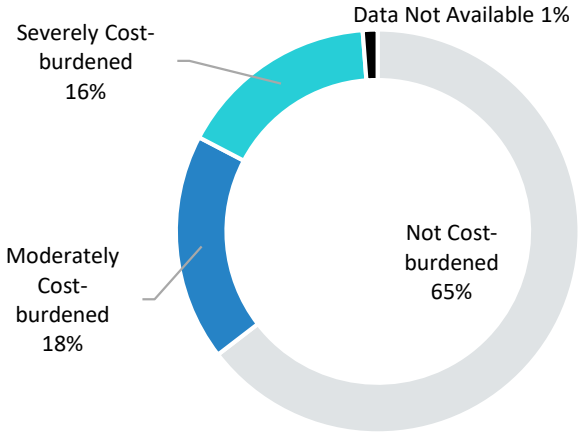
A household of any income could be housing cost-burdened, but those who fall within lower income brackets are more severely affected by the impacts of being cost burdened, and high housing costs that are "out of reach" to them. For homeowners, "housing costs" include the monthly cost of a mortgage payment, property taxes, insurance, and condo fees, if applicable. For renters, it includes monthly rent plus basic utilities (heat, electricity, hot water, and cooking fuel).

Cost-burdened households are divided into two tiers of need. *Moderately* cost-burdened households spend between 30 and 50 percent of their incomes on housing costs. Over half of Medford's cost-burdened households (53 percent or 4,035 households) were *moderately* cost-burdened. This is 18 percent of all households in Medford.

Severely cost-burdened households spend more than 50 percent of their incomes on housing costs. Almost half of Medford's cost-burdened households (47 percent or 3,575 households) were *severely* cost burdened. This is 16 percent of all households in Medford.

Figure 21. Overall Cost Burden (2016)

Source: CHAS (ACS Five-Year-Estimates)



A third (33 percent) of Medford's cost-burdened households are small family households; a third (30 percent) are non-family, non-senior households; and a third (31 percent) are older adults (classified here by CHAS as elderly family and non-family).

Table 10: Cost Burden by Household Type

Household Type	Cost-Burdened (total)		Severely Cost-Burdened *(spending more than 50% on housing costs)*		Moderately Cost-Burdened *(spending between 30% and 50% on housing costs)*	
	Est	%	Est	%	Est	%
Small Family Household[39]	2,530	33%	980	39%	1,550	61%
Large Family Household[40]	345	5%	170	49%	175	51%
Elderly Family Household[41]	719	9%	333	46%	386	54%
Elderly Non-Family Household[42]	1,664	22%	930	56%	734	44%
Non-Family Household (Non-Elderly)[43]	2,295	30%	1,175	51%	1,120	49%
Total	7,610	100%	3,575	47%	4035	53%

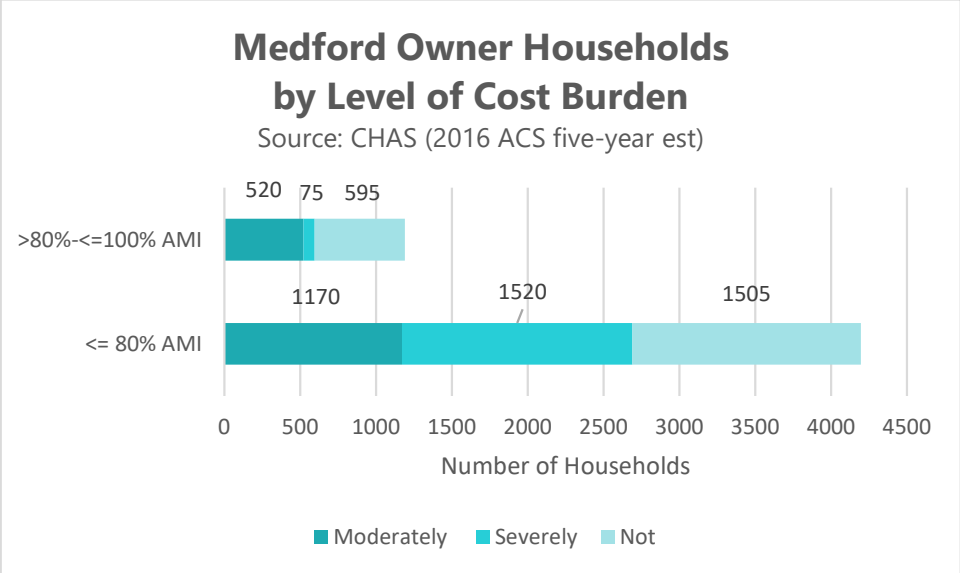
Source: CHAS (ACS Five-Year-Estimates)

COST BURDEN BY HOUSING TENURE

Of Medford's owner households with income at or below 80 percent of AMI, approximately 64 percent are housing cost burdened – about 28 percent (1,170 households) of all LMI owner households are moderately cost burdened and about 36 percent (1,520) are severely cost burdened. Levels of cost burden for owner households with middle-income between 80 and 100 percent of AMI are not nearly as severe in Medford as for LMI households.

Figure 22. Overall Cost Burden (2016)

Source: CHAS (ACS Five-Year-Estimates)

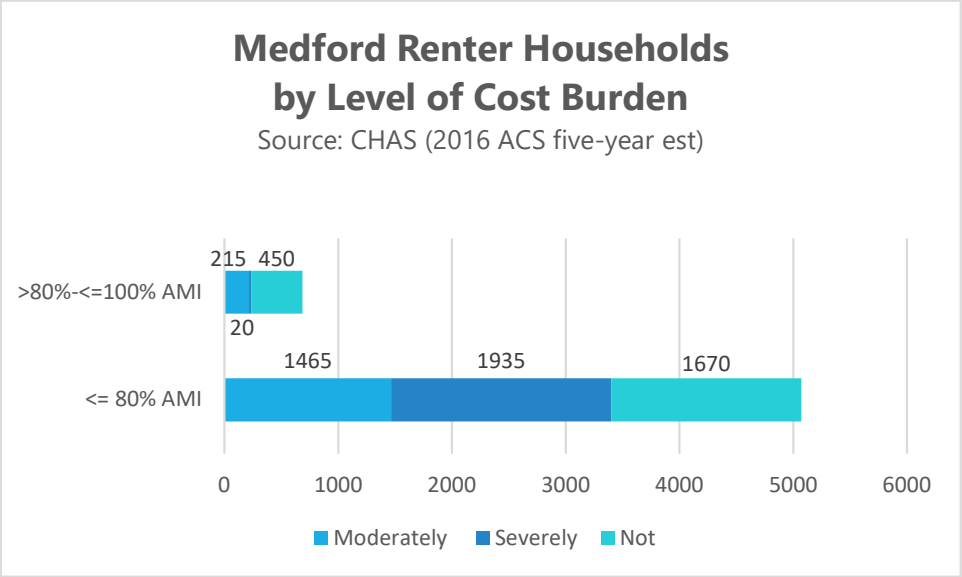


[39] Two to four related people, none over 62 years old
[40] Five or more related people
[41] Two related persons with at least one person 62 years old or older
[42] Two or more non-related people, at least one person who is 62 years or older
[43] Two or more non-related people, none over 62 years old

Of Medford's renter households with income at or below 80 percent of AMI, approximately 67 percent are housing cost burdened – about 29 percent (1,465 households) of all LMI owner households are moderately cost burdened and about 38 percent (1,935) are severely cost burdened. Levels of cost burden for renter households with middle-income between 80 and 100 percent of AMI are not nearly as severe in Medford as for LMI households.

Figure 23. Overall Cost Burden (2016)

Source: CHAS (ACS Five-Year-Estimates)



RESIDENTIAL PROPERTY VALUES

Residential tax burdens contribute to ability of homeowners to afford their housing costs. The majority of Medford's tax base is residential (90 percent), while commercial, industrial, and personal property make up the remaining 10 percent.[44]

Medford does not have a residential tax exemption. According to the Massachusetts Department of Revenue, Division of Local Services, the residential exemption is an option under property tax classification MGL c. 59, sec. 5C that shifts the tax burden within the residential class from owners of moderately valued residential properties to the owners of vacation homes, higher valued homes, and residential properties not occupied by the owner, including apartments and vacant lands. Localities may adopt exemptions up to 35 percent of the average assessed value of all Class One Residential Properties.

Adopting a residential exemption increases the residential tax rate. The amount of the tax levy paid by the residential class remains the same, but because of the exempted residential valuation, the levy is distributed over less assessed value.

> *When a residential tax exemption is adopted, there is a shift within Class One Residential Properties that reduces the taxes paid by homeowners with moderately valued properties. Those taxes are then paid by owners of rental properties, vacation homes and higher valued homes.*

Medford has the lowest residential tax rate ($9.18) among comparison communities and ranks 29th lowest in Massachusetts, according to the Massachusetts Department of Revenue. Yet, due to the characteristics of local properties including the type and value of property, Medford's total residential value—assessed at $10,541,615,485—is one of the highest among comparison communities.

The average single-family tax bill is $5,646 for fiscal year 2020, higher only than Peabody ($4,751) of comparison communities that do not have residential exemptions (Peabody, Melrose, Salem). The average single-family tax bill for the state in FY2020 was $6,177.

Table 11: Comparison of Tax Rate and Tax Base Trends

Municipality	Residential Tax Rate (FY2020)	Assessed Residential Value (FY2020)	Average Single-Family Tax Bill (FY2020)
Everett	$10.64	$4,554,332,521	*
Malden	$12.65	$7,501,069,631	*
Medford	**$9.18**	**$10,541,615,485**	**$5,646**
Melrose	$11.05	$5,568,634,892	$7,015
Peabody	$10.74	$6,838,057,895	$4,751
Salem	$14.45	$5,043,728,493	$5,928
Somerville	$10.09	$15,506,235,043	*
Waltham	$11.95	$9,151,568,461	*
Watertown	$12.14	$7,209,091,371	*

**Note: These communities have adopted the residential tax exemption. The Division of Local Services does not have sufficient data to calculate an average single-family tax bill for communities that have adopted the residential tax exemption.*

Source: Massachusetts Department of Revenue, Division of Local Services, Municipal Databank (2020)

[44] Massachusetts Department of Revenue, Division of Local Services, Municipal Databank, FY2020.

HOME SALE MARKET IN MEDFORD: FIVE-YEAR SNAPSHOT

Data from the Multiple Listing Service (MLS)[45] – the central real estate database for all sales and rentals – provides an understanding of the local housing market for a specified snapshot in time. The data illustrated in the figures below represent data from 2014 through March 17, 2020 (YTD). In this period, single-family prices increased 51 percent and condo prices increased 54 percent. The average size of single-family homes sold between 2014 and 2020 YTD was 1,777 square feet and were most commonly three-bedroom units. The average size of condos sold in this timeframe was 1,291 square feet and were most commonly two-bedroom units.

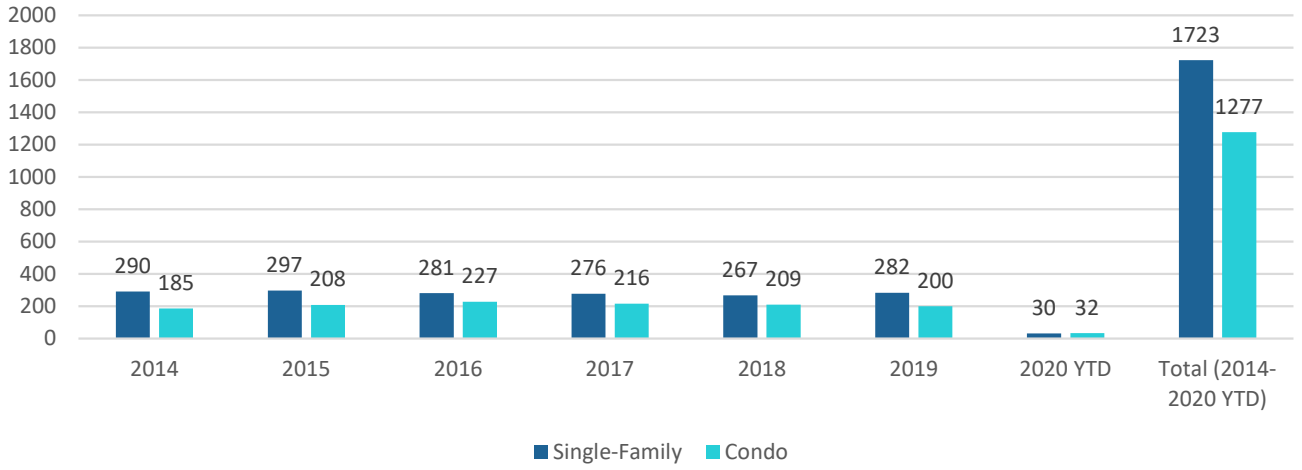
Table 12: Select Characteristics of Home Sales

Unit Type	Total Sales	Average Sales/Year	Median Sales Price	% Increase in Sale Price	Average Size of Unit	Most Common Size (bedrooms)
Single-Family	1,723	280	$540,000	51%	1,777	3-bedrooms (58%)
Condo	1,277	210	$450,000	54%	1,291	2-bedrooms (57%)

Source: Multiple Listing Service (MLS; 2014-2020YTD)

Figure 24. Single-Family and Condo Sales (2014 – 2020 YTD)

Source: Multiple Listing Service (MLS)



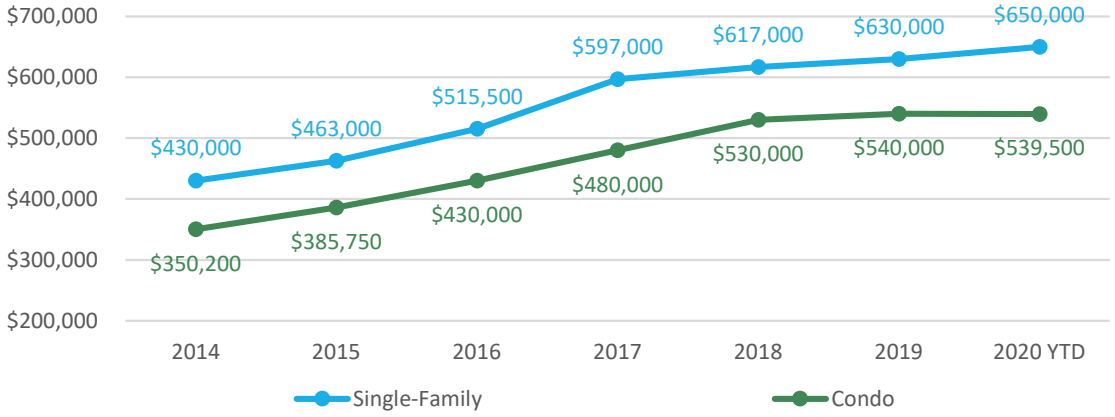
In this timeframe, there was a total of 1,723 single-family home sales and 1,277 condo sales in Medford. The rates of sale for these types of ownership unit have stayed relatively consistent, with single-family homes selling at an average rate of about 280 per year, and condos selling at an average rate of just under 210 per year.

According to MLS data, the median sales price for all single-family homes sold in this time period was $540,000 and the median sale price for all condos was $450,000. As illustrated in Table 11 and Figure 24, median sale prices have been increasing over time—at a much faster pace than inflation and income. Since 2014, the median single-family sales price has increased by about $220,000 (51 percent) and the median condo sales price has increased by about $190,000 (54 percent). According to ACS data, during this timeframe, median household income for homeowners in Medford increased by just under 20 percent (growing from $91,329 in 2014 to $108,728 in 2018).

[45] MLS data provided by local realtor, Jennifer Keenan.

Figure 25. Single-Family and Condo Median Sales Price (2014 – 2020 YTD)

Source: Multiple Listing Service (MLS)



According to MLS data, the majority (69 percent) of homes sold for between $400,000 and $699,999, while the majority (72 percent) of condo sales fell between $300,000 and $599,999.

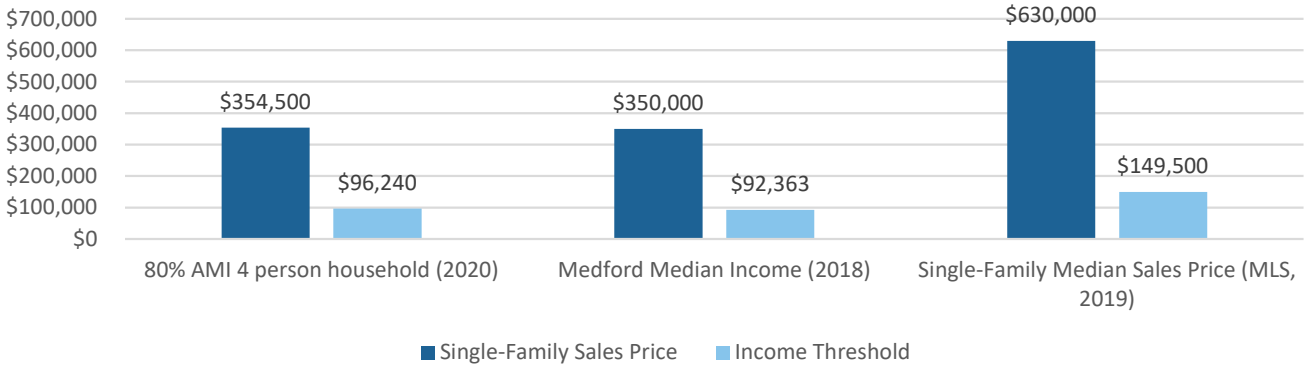
OWNERSHIP AFFORDABILITY[46]

A household of four in Medford earning 80 percent of the Area Median Income (AMI) (2020) could afford to purchase a single-family home selling for up to $354,500. This is much lower than the 2019 median single-family sales price in Medford ($630,000) according to MLS data. A household earning Medford's 2018 median household income ($92,363) could not afford a home at the 2019 median sales price.

> *There is more than a $280,000 gap between the median single-family sales price and what a Medford median income household could afford. A household would need to earn at least $149,500 annually to be able to afford a home at the 2019 median single-family sales price.*

Figure 26. Single-Family Affordability in Medford at Various Prices and Incomes (2018)

Sources: DHCD Sales Price Calculator, JM Goldson Calculations using 2018 ACS estimates, 2019 MLS data, 2020 HUD income limits, and FY20 tax rate



[47]

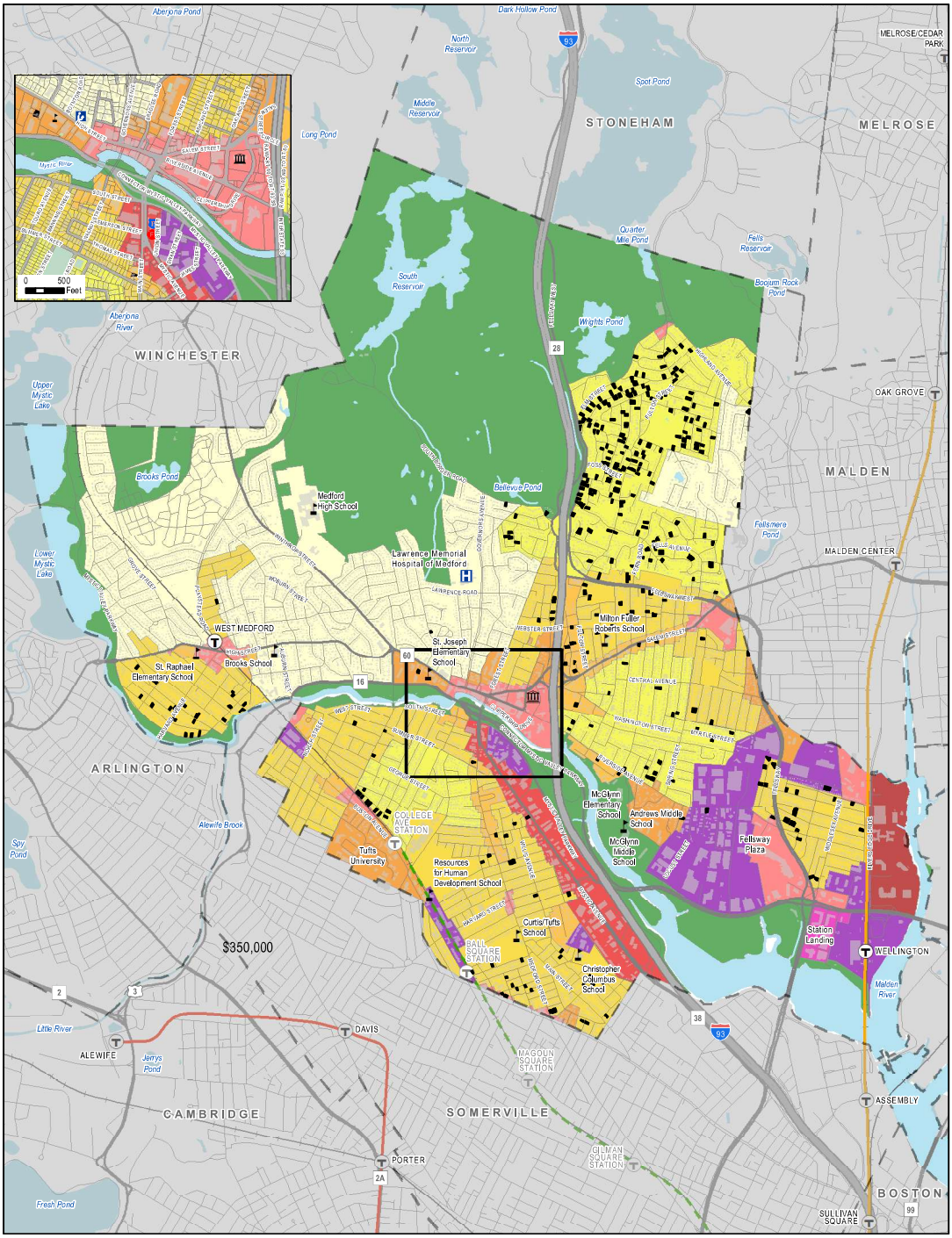
[46] These affordability calculations are based on the most recent data available. It is important to note that the various datasets used to calculate affordability change annually.

[47] Assumes 30-year fixed mortgage, 10percent down payment, 3.58percent interest rate, hazard insurance $6/$1,000, 10percent income window, and housing costs at or below 30percent gross household income. These calculations use the most recent annual data available.

According to the City's Assessor database, 361 single-family homes in Medford were valued at or below $350,000 in 2019. This is just 4.6 percent of all single-family units. As illustrated on Map 9, most are clustered in the Single-Family 2 (SF-2) zoning district in the North Medford and Fulton Heights neighborhoods. There are smaller clusters in the General Residence (GR) zoning districts in the West Medford, Haynes Square, and Wellington neighborhoods.

Map. Single-Family Homes at Affordable Prices in Medford

Source: City of Medford, MassGIS, MBTA



Condominium Affordability

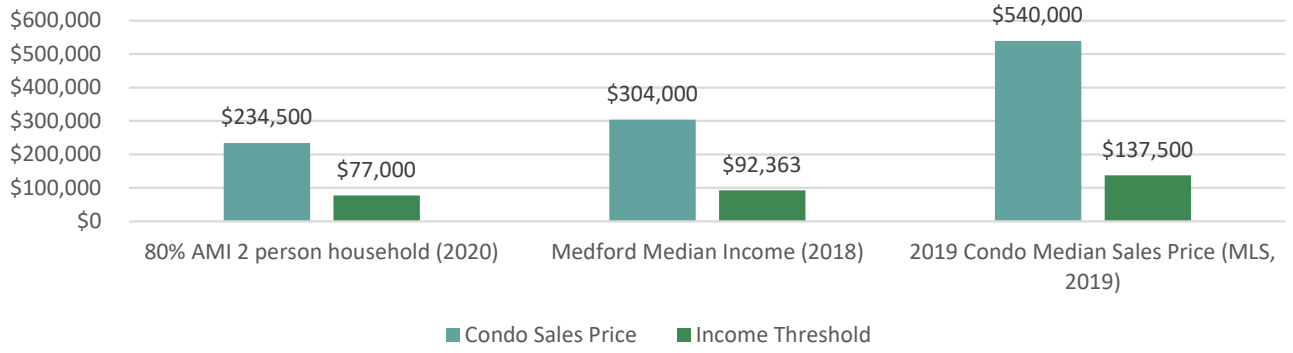
Condominium housing costs are equally out of reach to Medford residents, especially for low- and moderate-income residents.

> *There is a $236,000 gap between the median condo sales price and what a median income household in Medford could afford—and more than a $305,000 gap between the 2019 median condo sales price and what a two-person household earning 80 percent of the 2020 Area Median Income (AMI) could afford.*

A household would need to earn $137,500 annually to be able to afford the 2019 median condo sales price.

Figure 27. Condominium Affordability in Medford at Various Prices and Incomes (2018)

Sources: DHCD Sales Price Calculator, JM Goldson LLC Calculations using FY18 ACS estimates, 2016 and 2018 MLS data, 2018 HUD income limits, and FY20 tax rate[48]

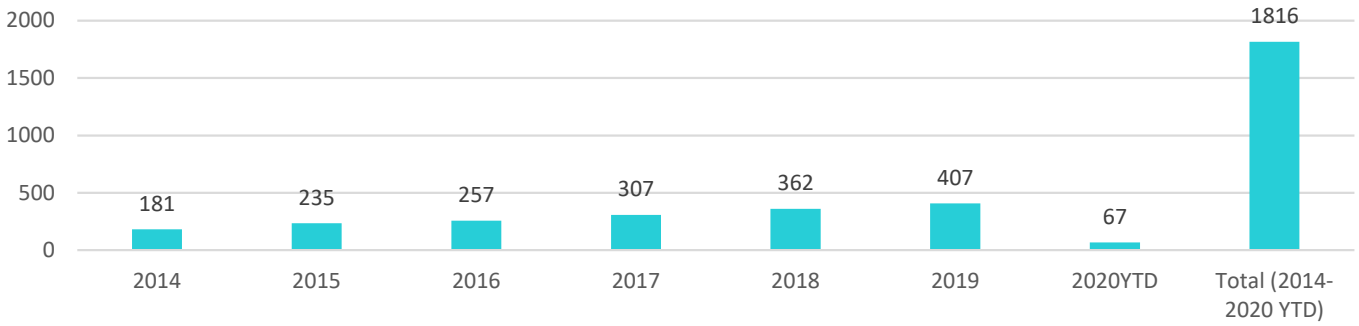


RENTAL MARKET IN MEDFORD: FIVE-YEAR SNAPSHOT

The figure below shows MLS data from 2014 through March 17, 2020 (YTD). In this timeframe, a total of 1,816 units were rented in Medford. The number of new rental contracts has increased each year—more than doubling from 181 in 2014 to 407 in 2019 (a 125 percent increase).

Figure 28. Number of Units Rented (2014-2020 YTD)

Source: Multiple Listings Service (MLS)



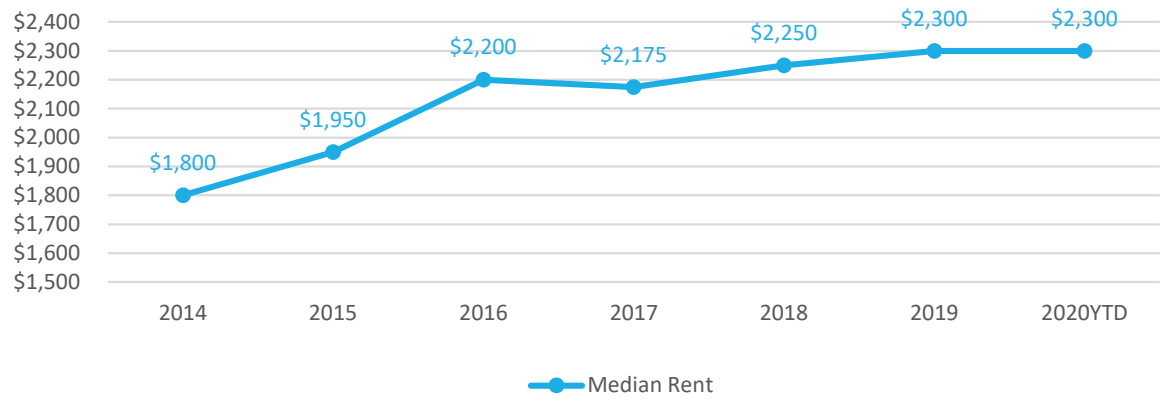
The median contract rent during this time period was $2,200. The median rent fluctuated a little over the last six years but increased at a rate commensurate with the median household income for Medford

[48] Assumes 30-year fixed mortgage, 10percent down payment, 3.58percent interest rate, hazard insurance $4/$1,000, $323 average condo fee, 10percent income window, and housing costs at or below 30percent gross household income. These calculations use the most recent annual data available.

renters. Between 2014 and 2020 (YTD), median annual rent increased by almost $500 (28 percent). During this same period, median household income for Medford renters increased by about 27 percent (increasing from $55,638 in 2014 to $70,572 in 2018). The median income of renters in Medford may have increased because it is. Prerequisite for renting apartments at these costs.

Figure 29. Median Rent (2014-2020 YTD)

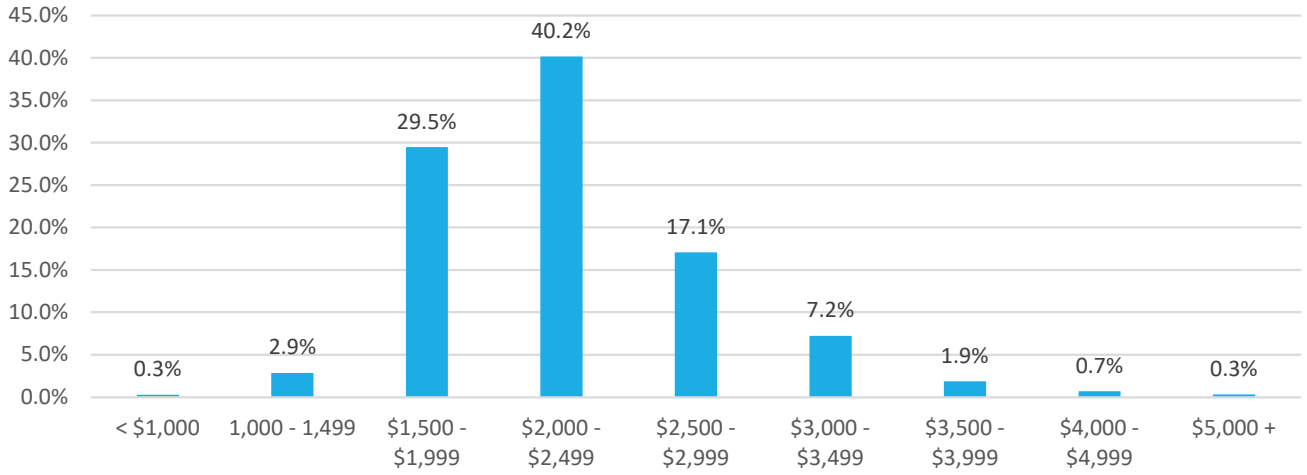
Source: Multiple Listings Service (MLS)



The majority (87 percent) of units rented between 2014 and 2020 YTD fell between $1,500 and $2,999, with the largest proportion (40 percent) falling between $2,000 and $2,499.

Figure 30. Distribution of Rental Costs (2014 – 2020 YTD)

Source: Multiple Listing Service (MLS)



The average size of units rented between 2014 and 2020 YTD was 2,742 square feet and the median was 1,200. Two-bedroom units were the most common at 53 percent of units rented between 2014 and 2020 YTD, followed by three-bedroom units at 26 percent, one-bedroom or studio units at 10 percent, and units with five or more bedrooms also at 10 percent.

RENTAL AFFORDABILITY[49]

According to MLS data, the median new contract rent in Medford in 2019 was $2,300.[50] A renter household earning Medford's median income ($70,572 per 2018 ACS estimates) would be cost-burdened[51] paying this median rent—spending about 39 percent of their income on housing costs. The table below illustrates rents affordable to various household incomes.

Table 13: Income Levels and Rent Affordable

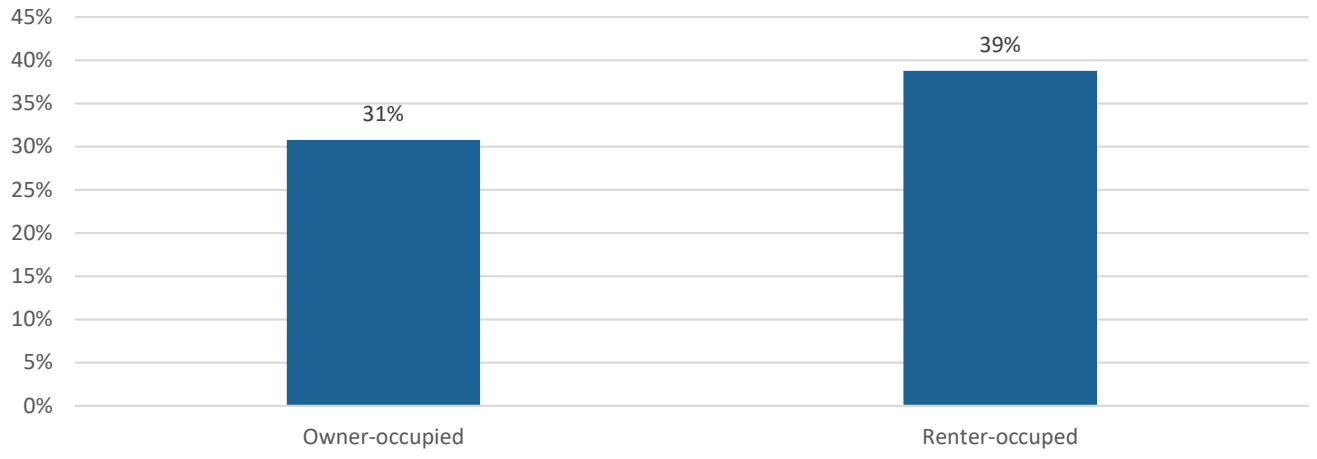
Income Level	Two-Person Household	Rent Affordable	Four-Person Household	Rent Affordable
Area Median Income (AMI)	--	--	$119,000	$2,975
<=30% AMI (Extremely Low Income)	$30,700	$768	$38,350	$959
30%-50% AMI (Low Income)	$51,200	$1,280	$63,950	$1,599
50%-80% AMI (Moderate Income)	$77,000	$1,925	$96250	$2,406
Medford Median Renter Income (2018) *	$70,572	$1,764	--	--

Source: HUD FY20 Income Limits; Calculations by JM Goldson LLC.
**Median rent is not specified for a certain household size but can be most closely associated with the median renter household size, which is 2.22 per 2018 ACS five-year estimates*

Renters are more likely to be cost-burdened compared to owners—39 percent or 3,840 renter-occupied households spend more than 30 percent of their income on housing costs (compared to only 31 percent of owners). More cost-burdened owner-occupied households were moderately cost-burdened (2,231 or 58 percent) while more cost-burdened renter households were severely cost burdened (1,955, or 52 percent)—illustrating how renters are experiencing a greater burden of rising housing costs.[52]

Figure 31. Proportion of Cost-burdened Households by Tenure (2016)

Source: CHAS (ACS Five-Year-Estimates)



[49] These affordability calculations are based on the most recent data available. It is important to note that the various datasets used to calculate affordability change annually. Calculations only account for gross/contract rent as there are no reliable resources that provide utilities estimates for Medford.
[50] Contract rent does not include utility expenses, such as fees for water, sewer, or electricity, and therefore, does not capture the total housing costs that a renting household might have.
[51] Households are considered to be cost-burdened if they are paying more than 30 percent of their income on housing costs.
[52] About 1,805 renter households were moderately cost-burdened (48 percent of cost-burdened renter households) and 1,620 owner-occupied households were severely cost burdened (42 percent of cost-burdened owner-occupied households).

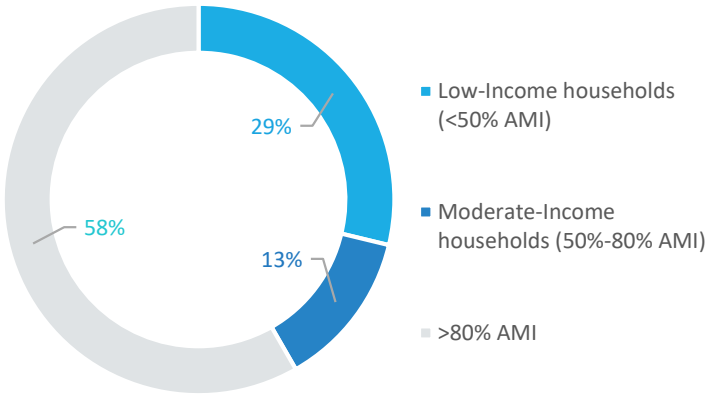
INCOME AND HOUSING COST BURDEN

Income levels indicate a household's ability to cover housing costs within regional income trends and housing markets. Federal and state affordable housing programs group households by income based on the Area Median Income (AMI) in the community's Metropolitan Statistical Area.[53] In 2020, the AMI for the Boston-Cambridge-Newton MA HUD Metro FMR Area (which includes Medford) was $119,000.

> *According to 2016 CHAS estimates, about 42 percent (9,265) of Medford households earn incomes at or below 80 percent of the Area Median Income (AMI),[54] making them eligible for subsidized housing. Only 1,726 households are listed on the City's Subsidized Housing Inventory (SHI), indicating that approximately 7,539 households in Medford may not be getting the housing assistance they need.*

Figure 32. Household Income Levels (2016)

Source: CHAS (ACS Five-Year-Estimates)



Households eligible for affordable (i.e., subsidized) housing—which is counted on the state's Subsidized Housing Inventory (SHI), are divided into two groups:

1. Moderate-income households (earn between 50 and 80 percent of the AMI annually). Thirteen percent of all Medford households are moderate-income households.
2. Low-income households (earn less than 50 percent of the AMI annually). Close to a third (29 percent) of all Medford households are low-income households. Low-income families are also eligible to participate in state and federal rental voucher programs.

Low- and moderate-income households have constrained housing choices and are more likely to be cost-burdened. Lower income families are not only limited financially in their housing choices but may also be constrained by transportation access or job location. Although households with higher incomes can be cost-burdened, their remaining disposable income can stretch farther to cover other needs, such as food, clothing, and other costs.

> *Of the 9,260 low- and moderate-income households in Medford, two-thirds (almost 66 percent or 6,080) were reported as cost-burdened. Of just low-income households, almost half (47 percent) were reported as severely cost-burdened (spending more than 50 percent of their income on housing).*

[53] AMI is calculated by the United States Department of Housing and Urban Development (HUD).

[54] Medford is part of the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA). In this circumstance AMI (or HAMFI) is the HUD Area Median Family Income, which is determined by the median family income for the Boston-Cambridge-Quincy MSA and informs income limits for affordable housing. AMI will not necessarily be the same as other calculations of median incomes (such as a simple Census number), due to a series of adjustments that are made (For full documentation of these adjustments, consult the ***HUD Income Limit Briefing Materials***). If you see the terms "area median income" (AMI) or "median family income" (MFI) used in the CHAS, assume it refers to HUD's Area Median Family Income.

Figure 33: Cost Burden by Income Level

Source: CHAS (ACS Five-Year-Estimates)

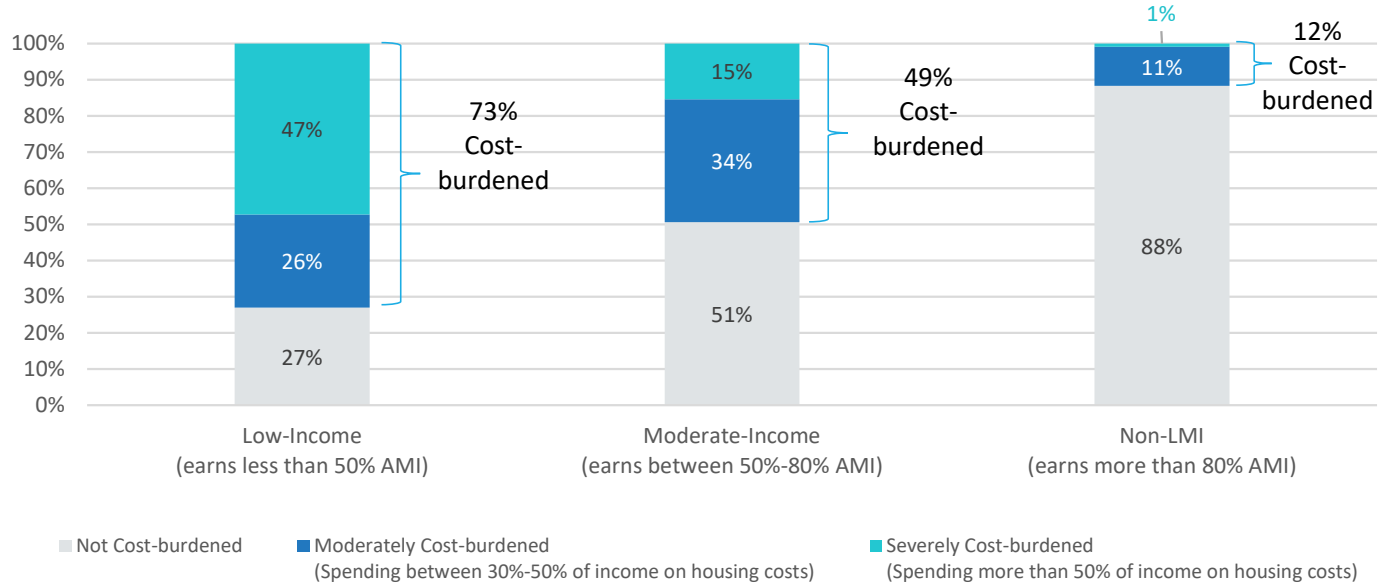


Table 14: Cost Burden by Income Level

Income by Cost Burden (Owners and Renters)	Total	Total Cost-burdened		Moderately Cost-Burdened (31%-50%)		Severely Cost-burdened (>50%)	
	est.	est.	%	est.	%	est.	%
Low-income Households (<50% AMI)	6375	4655	73%	1645	25.8%	3010	47.2%
Moderate-income Households (50%-80% AMI)	2885	1425	49%	980	34%	445	15.4%
Non-LMI Households (>80% AMI)	12935	1515	12%	1395	10.8%	120	0.9%
Total	22200	7595	34%	4020	18.1%	3575	16.1%

Source: CHA (2016 ACS Five-Year Estimates)

Almost three-fourths of low-income households (73 percent or 4,655 households) in Medford spend more than 30 percent of their income on housing costs. This is more than a fifth (almost 21 percent) of Medford's total households. Almost half (49 percent) of moderate-income households is cost burdened—with most being moderately cost-burdened (spending between 31 and 50 percent).

Affordable Housing Characteristics

AFFORDABLE UNITS

M.G.L. Chapter 40B establishes a goal that every Massachusetts community must work to provide affordable housing at a minimum of 10 percent of their overall housing stock. The Department of Housing and Community Development (DHCD) employs the state Subsidized Housing Inventory (SHI) to monitor each community's affordable housing stock. Housing units that count toward the SHI must be part of a subsidized development managed by a non-profit, public agency, or limited dividend organization; at least 25 percent of the development's units must be restricted to households earning less than 80 percent of AMI and must maintain the affordable rent or sales price levels for at least thirty years.

As of April 7, 2020, 1,726 units in Medford were included on the SHI, which is about 7.2 percent of Medford's total year-round housing units (23,968 according to the 2010 Census). The City would need to create 671 more units to reach the 10 percent affordability target. Medford will likely need to create more units to reach the 10 percent affordability threshold assuming the City's total year-round housing units increase with the 2020 Census update (anticipated release in Spring 2021) and DHCD's biennial update to the SHI.

Approximately 99 percent (1,701) of Medford's affordable housing stock are rental units and 1 percent (25) are ownership.

Term of Affordability and Expiring Uses

Nine hundred and fifty affordable units on Medford's SHI (55 percent) have perpetual affordability restrictions.

> *Thirty-eight units currently listed on the SHI will expire in the next ten years.*

There are 35 units at 42 Water St set to expire in 2023 and three units at 196-198 Fellsway set to expire in 2025. Note that according to a representative from the Massachusetts Housing Partnership (the projects' subsidizing agency), the 16 units at 6 Ashland, which were set to expire in 2022 as noted on the 4/7/2020 Subsidized Housing Inventory, have been refinanced and are no longer at risk of expiring.

Medford Housing Authority

The Medford Housing Authority (MHA) currently owns and manages eight affordable housing complexes – two family townhouse complexes and six elderly and disabled complexes – that comprise about 49 percent of units listed on the SHI.

Of the total 851 units:

- Elderly Disabled
  - 526 1 BR elderly/disabled of which 27 are accessible
  - 25 2 BR elderly/disabled of which 2 are accessible
- Family
  - 18 1 BR family of which 10 are accessible
  - 142 2 BR family of which 3 are accessible
  - 108 3 BR family of which 1 is accessible
  - 24 4 BR family
- Congregate
  - 8 congregate units of which all 8 are accessible

As of December 5, 2019,[55] 3,935 people were on the MHA waitlist—1,430 from the federal housing program (581 elderly and disabled and 849 family) and 2,505 from the state housing program (all elderly and disabled). For elderly and disabled, the highest demand is for one-bedroom units (97 percent). For families, two-bedroom units are in highest demand (54 percent), followed by three-bedroom units (27 percent). As of May 5, 2020, 384 people were on Medford's Section 8 waitlist.[56]

More information can be found on the MHA website: http://www.medfordhousing.org

Other Units Listed on the Subsidized Housing Inventory

About 51 percent (875) of the units listed on the SHI are owned by non-profit and state entities. As stated in the 2017 Medford Community Preservation Plan, the Department of Developmental Services (DDS) currently houses approximately 58 residents in group homes throughout the city. Housing Families Inc. (HFI, formerly Tri-City Housing Taskforce for the Homeless) has scattered throughout the region 100 units of shelters for families going through homelessness, including some units in Medford. HFI also provides a variety of support services for households earning up to 1.25 percent of the federal poverty level.

Medford Community Housing, Inc. (MCHI) offers a revolving loan fund to assist low income renters and classes for first time homebuyers, as well as creating affordable rental units through rehabilitation or small-scale development in neighborhoods throughout the city. To date, MCHI has created eight affordable housing units in scattered site small-scale buildings. Many of Medford's more recent affordable housing units are located within mixed income housing developments.

The City facilitated the adaptive reuse of six former elementary school buildings, creating 19 affordable homeownership units out of 112 total condominium units. The City has also entered development agreements for the construction of mixed income multifamily developments, including Station Landing, Lumiere, Wellington Place, Residences at One St Clare, River's Edge, and Modera, providing 73 affordable rental and homeownership units.

AFFORDABLE HOUSING DEVELOPMENT PIPELINE

There are currently three 40B proposals in Medford's affordable housing development pipeline:

- 4000 Mystic Valley Parkway is a 380-unit multifamily rental development proposed on a three-acre site in an Industrial zone.
- 970 Fellsway is a 289 unit mixed-income multifamily rental development (including 73 affordable units), with one main apartment building and 11 townhouse structures on a 7.7-acre site. This proposed development is also in an Industrial zone.
- 280 Mystic Avenue is a 378-unit multifamily rental complex (including 96 affordable units), on approximately 2.2 acres along Route 38 in Medford, a general commercial/industrial corridor.

There is also a development proposal that triggered Medford's inclusionary housing requirements—a 40-unit multifamily development that would include six affordable units. However, the Zoning Board of Appeals denied the requested Use Variance.

[55] Waitlist data provided by MHA via email on 4/29/2020.
[56] Waitlist data provided by MHA via email on 5/5/2020.

If all four of these projects come to fruition, Medford will have an additional 1,087 units eligible to be counted on the Subsidized Housing Inventory (SHI), bringing the City's proportion of SHI units to11.7 percent, per the 2010 Census count of housing units. Note that the 2020 Census is expected to be released in the Spring of 2021, which will most likely indicate an increase of the total number of year-round housing units in Medford, thereby increasing the total number of Subsidized Housing Inventory (SHI) units required to meet the 10 percent state goal under Chapter 40B. This plan will be updated upon release of the Census figures to reflect the 2020 year-round unit count and the adjusted percentage listed on the SHI.

Chapter 5: Development Constraints

There are many factors that influence the feasibility of housing production, from physical limitations to regulations that shape development and land use. Medford is a relatively dense urban-suburban community—or *Streetcar Suburb*[57] as the Metropolitan Area Planning Council (MAPC) categorizes it—with an abundance of assets that make it highly desirable.[58] Approximately 33 percent of Medford's landmass (8.3 square miles[59]) comprises state-and-City-owned natural and recreational resources.

Key Findings

- Required setbacks, height limitations, and minimum off-street parking requirements appear to be the biggest barriers to new multifamily housing development and the creation of affordable units.
- Medford is characterized by vast open space in the North – Middlesex Fells – and along the Mystic River. Maintaining these open space and natural resources, as well as public parks interspersed throughout the built portions of the City, is important to the character of the community.
- Medford also has many historic and scenic resources, including four historic districts and many historic properties, structures, and others. Protecting and celebrating these characteristic features will also be important.
- Medford has two Local Historic Districts per MGL C.40C: The Hillside Avenue and Marm Simonds districts, protecting properties and providing close monitoring for renovations and development in these areas.
- Medford lies within the Mystic River Watershed. The Mystic and Malden rivers have long histories of industrial activity and contamination issues, which have largely been remediated. However, controlling harmful stormwater runoff and illicit point source pollution is an ongoing necessity and priority in the community and region to maintain and improve water quality.
- Areas of Medford vulnerable to sea level rise and storm surge flooding are predominantly near the Mystic and Malden rivers. However, due to aging infrastructure and the growing size of rain storms, there are areas vulnerable to inland flooding throughout the City. Many of the vulnerable flooding areas are predominantly lower income neighborhoods and Environmental Justice areas.
- Medford is a multimodal community with many car commuters, transit-users, and pedestrians. Medford has seen increasing traffic volumes in recent years and has several intersections with safety issues, especially for pedestrians. The anticipated MBTA Green Line Extension will provide new transit connections and mobility opportunities for Medford residents and businesses.
- Medford has five residential districts, which cover almost 55 percent of all land area, and two additional districts that allow multifamily and mixed-use development.
- Medford has few vacant parcels that meet the requirements and allowances for multifamily development under its current zoning. The C-2 and Industrial Districts may offer the greatest opportunity for multifamily development but residential development in these areas is hindered by current zoning, including permitted uses, density requirements, and height restrictions.

[57] Streetcar Suburbs are described as historic, high-density suburbs near the urban core, with a) village-oriented residential neighborhoods dominated by multifamily homes and smaller apartment buildings, b) essentially built-out, c) have very little new growth: limited redevelopment, infill, and expansion of existing structures, and d) have moderately diverse populations and stable or declining population due to decreasing household size. http://www.mapc.org/wp-content/uploads/2017/09/Massachusetts-Community-Types-Summary-July_2008.pdf

[58] *Medford Open Space and Recreation Plan*, 2019. Unless otherwise noted, the information in this chapter is derived from this source.

[59] Land only, does not include water bodies. Source: City of Medford, MassGIS

Environmental Constraints

LANDSCAPE CHARACTER

Medford's landscape character is largely defined by its local and surrounding water bodies and open spaces, such as the Middlesex Fells, the Brooks Estate, the Reservoirs, and Wright's Pond to the north and the Mystic River and Mystic Lakes to the west, south, and southeast. These natural landscapes surround Medford's central developed areas, including the Mystic River which cuts through central Medford and defines portions of its western and southern borders.

Medford's southern and central areas are primarily low-lying flatlands (with interspersed drumlin hills in the south), while its northern areas, including the Middlesex Fells, become hilly and rocky as well as swampy. Medford's elevation ranges from less than 10 feet above sea level to almost 200 feet above sea level.

> *The public input collected from the Open Space and Recreation planning processes over the last 20 years highlights that Medford's residents continue to value not only the City's well-known natural resources, such as the Mystic River and Lakes, Middlesex Fells, Wright's Pond, and Brooks Estate, but also the community's street trees, pocket parks, and other green infrastructure that add to the community's character.*

SOILS

Underlying soil types influenced past development patterns and can indicate development opportunities or limitations.

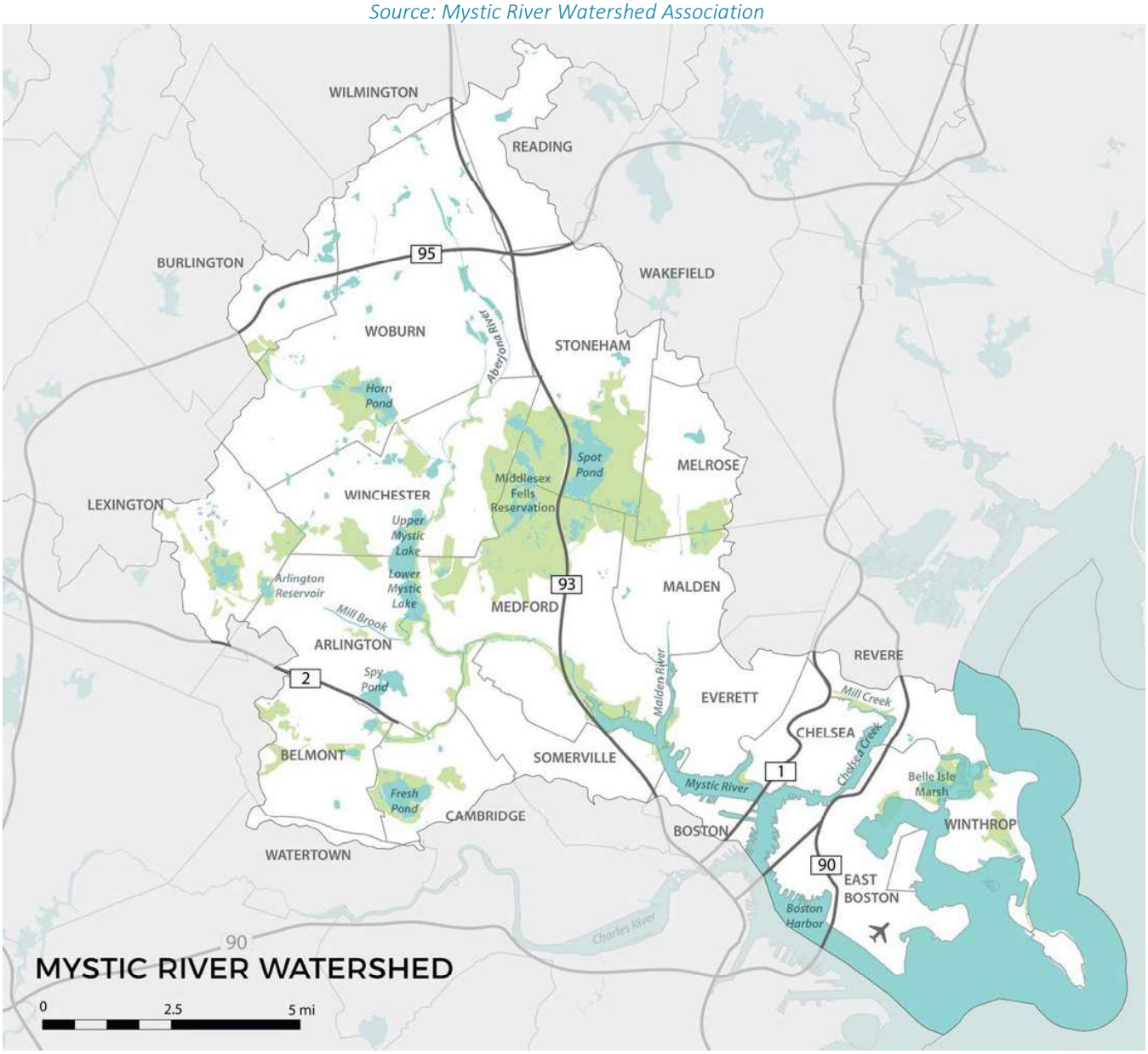
Merrimac, Udorthents, Urban Land, Scio, and Charlton-Hollis Complexes are the predominant soils across most of Medford, especially in developed areas. Scio soils drain poorly, while Canton and Charlton tend to be rocky and are often found in sloping areas, all of which can pose some challenges to development. However, these soil types are generally conducive to urban development. Udorthents and Merrimac soils, which are found in areas where soils have been disrupted or replaced due to development activity, generally do not pose development limitations.

The combination of Charlton-Hollis Urban Land Complex and Rock Outcrop Complexes, Freetown and Swansea Mucks, and Hinckley Loamy Sand—a varying combination of rocky and sloping soils interspersed with wet marshes and swamps and finer grained soils— are now largely protected open space in Medford's northern areas, including the Middlesex Fells.[60]

[60] City of Medford 2019 Open Space and Recreation Plan; Soil Survey of Middlesex County, MA, USDA and NRCS (2005)

Map. Mystic River Watershed

Source: Mystic River Watershed Association



WATERSHED

Medford lies within the Mystic River Watershed (76 square miles61), which is part of the Boston Harbor Watershed. The Mystic River and its watershed have a long history of development and industry—and associated contamination issues. The Mystic River Watershed Association (MyRWA), a regional nonprofit based in Arlington, is one of the primary organizational entities that oversees remediation and restoration of the watershed and its resources. The watershed is also federally designated as an Urban Waters Partnership location (2013), allowing for improved coordination and collaboration among federal, state, and local entities.

> *As the most densely populated watershed in New England, monitoring the health and vitality of this essential natural resource is an ongoing necessity for Medford and neighboring communities.*

AQUIFER

The North and South Reservoirs in the Middlesex Fells are drinking water sources for the Town of Winchester and classified as Surface Water Protection Areas. In addition to Spot Pond, these reservoirs also serve as backup sources for the Massachusetts Water Resources Authority (MWRA), which serves 42 communities—including Medford—from the Quabbin Reservoir, the Ware River, and the Wachusett Reservoir.

> *These water resources are also protected by land use and activity restrictions within the Fells but are otherwise not protected as recharge areas. There are no Zone I or II recharge areas in Medford.*

SURFACE WATER BODIES

Rivers and Streams

The Mystic and Malden Rivers meet at the southeastern corner of Medford, with the Malden River flowing North/South along Medford's eastern border and the Mystic River running Northwest/Southeast from western Medford through central Medford and Medford Square. Both rivers were historically tidal and have been significantly impacted by industrial activity and human alteration. The Mystic River defines the upper portion of the City's northwestern border and is a highly valued feature of the City, including designated public recreation space along the northern bank which lies in Winchester. As part of the Mystic River Reservation, this area is protected from development.

Smaller brooks and streams also flow through Medford, including Straight Gully Brook, Meetinghouse Brook, Rams Head Brook, and Whitmore Brooke—all located within the Middlesex Fells.

Lakes and Ponds

There are six lakes and ponds within or bordering Medford:

MYSTIC LAKES

These two lakes, which define Medford's northwestern border, are the headwaters of the Mystic River, and provide recreational opportunities as well as significant natural resources for wildlife and ecosystems including aquifer recharge. These lakes are under the control and protection of the state's Department of Conservation and Recreation (DCR).

WRIGHT'S POND

Owned by the City of Medford and within the Middlesex Fells, Wright's Pond has recreational opportunities (City beach), wildlife habitats, and natural resources, including surrounding wetlands. The City monitors and manages water quality on an ongoing basis.

SOUTH RESERVOIR

Owned by the Town of Winchester and located within the Middlesex Fells, the southern portion of South Reservoir lies within Medford. This lake is part of Winchester's water supply system and not open to public recreational use.

QUARTER MILE POND

Quarter Mile Pond is part of the wetlands in the Middlesex Fells (north of Wright's Pond) and provides recreational opportunities (primarily fishing and passive recreation), natural ecosystems, and wildlife habitats. The southern portion of this pond lies within Medford.

BROOKS POND

Located on the grounds of the historic Brooks Estate in western Medford, this pond provides passive recreation access to residents and visitors as well as natural amenities for ecosystems and wildlife.

WETLANDS AND VERNAL POOLS

The majority of Medford's existing wetlands lie within the Middlesex Fells, with a few smaller marsh and wetland areas scattered around town. Medford has lost several significant wetland areas to past development including Playstead Brook, Little Creek, Clay Pit, Winter Brook, and Two Penny Brook. Wetland areas are protected by state and federal regulations that limit development and/or control its impact on these resources.

Medford also has several certified and potential vernal pools—most are in the Middlesex Fells but some are scattered in other areas of the City. Vernal pools offer unique habitat for various flora and fauna, especially amphibian and invertebrate wildlife. The seasonal reoccurrence of surface water limits development. Like wetlands, vernal pools can also be protected under various state and national regulations, including the Massachusetts Wetlands Protection Act (310 CMR 10.00), Surface Water Quality Standards (314 CMR 4.00), subsurface sewage disposal regulations (Title 5: 310 CMR 15.000), the Forest Cutting Practices Act regulations (304 CMR 11.00) and, in some cases, the Federal Clean Water Act.[61]

SURFACE WATER QUALITY

As monitored by MyRWA and the EPA, there is much variability between the different areas in the Mystic River Watershed when it comes to water quality and compliance ratings. Of the 14 different monitoring areas, five have A-range ratings, three have B-or-C-range ratings, and six have D-or-F-range ratings (see Table 14). There are four monitoring areas either entirely or partially within Medford:

1. Mystic River fresh water (A+; 86.9 percent compliance)
2. Upper Mystic Lake (A; 93.4 percent compliance)
3. Meetinghouse Brook (B-; 71.9 percent compliance)
4. Malden River (C; 60.1 percent compliance).

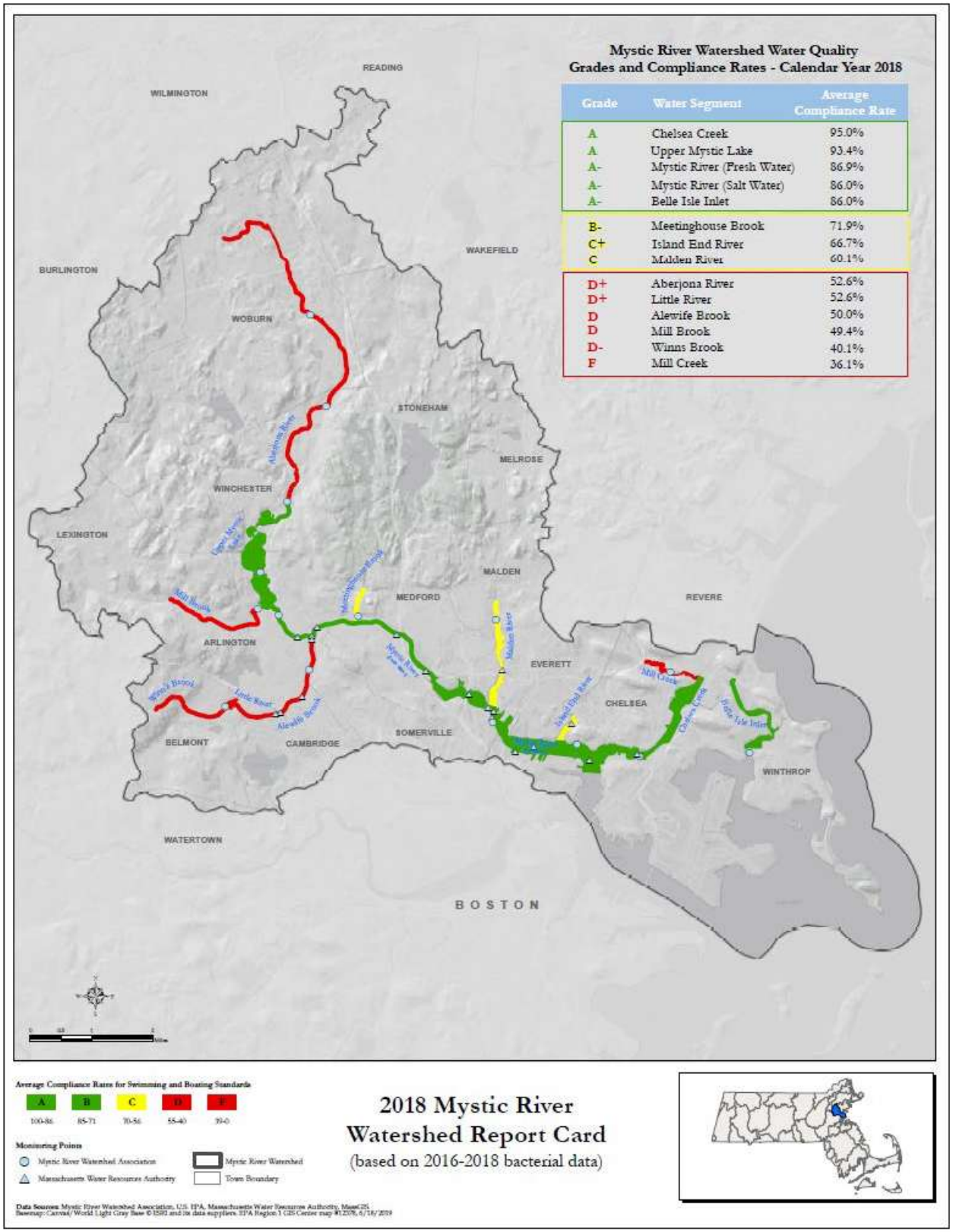
Table 15: EPA Water Quality Criteria

Grade	Criteria Descriptions
A	met swimming and boating standards nearly all of the time
B	met swimming and boating standards most of the time
C	met swimming standards some of the time, and boating standards most of the time
D	met swimming and boating standards some of the time
F	fail swimming and boating standards most of the time
Source: EPA Mystic River Report Card	

[61] Massachusetts Natural Heritage & Endangered Species Program (NHESP)

Map. Mystic River Watershed Water Quality Grades and Compliance Rates (2018)

Source: Mystic River Watershed Association



The Mystic River and Upper Mystic Lake have higher water quality, meeting swimming and boating standards nearly all of the time, while the Meeting Housing Brook and Malden River have lower water quality (although not as low as others in the larger region). Water quality is affected by the presence of bacteria and other concentrated nutrients which can have negative impacts on human, animal, and ecosystem health.

As defined by the EPA, "point-source pollution" is any contaminant from a single easily identified and confined place, such as factories, smokestacks, drainage ditches, power plants, or even municipal wastewater treatment facilities.[62] In contrast, "nonpoint-source pollution," such as contamination from runoff or airborne pollution, has multiple sources making it hard to identify a single source.

The primary non-point sources of bacterial contamination are from stormwater runoff (including animal and pet waste, decaying plant waste, chemicals and oil, and trash/litter), in addition to point source pollution directly from illicit sewer discharge – high levels of pollution due infrastructure failures or substances that are not permitted to be disposed of through the community's infrastructure.[63]

In the last few decades, the City of Medford, in coordination with other regional, state, and federal entities, has committed to significant remediation, prevention, and restorations measures to improve water and environmental quality. Medford's Storm Water Management Program (SWMP), adopted in 2019 informs programs and activities to fulfill terms of the City's National Pollutant Discharge Elimination System (NPDES) MS4 Permit (effective 2018), such as:

- Increased street sweeping and catch basin cleaning
- City-wide yard waste collection (14 designated collection days per year)
- Educational materials for residents
- Illicit discharge identification, monitoring, and elimination
- Hazardous waste collection (regional drop-off location in Lexington)
- Various ordinances to regulate contaminants (e.g., snow removal, stormwater, pet waste)
- River and water body clean-up events (regional collaboration)
- Rain barrel and compost programs
- Infrastructure upgrades
- Construction site stormwater runoff control
- Post construction stormwater management in new development and redevelopment
- Good housekeeping and pollution prevention on City-owned operations

> *In addition to educational, regulatory, and capital improvement measures, the City is actively working to implement green infrastructure that can naturally help to manage wastewater and filtration of contaminants.*

[62] https://www.nationalgeographic.org/encyclopedia/point-source-and-nonpoint-sources-pollution.
[63] 2016 press release associated with that year's water quality report for the Mystic River Watershed (EPA), and City of Medford municipal stormwater management webpage.

FLOOD HAZARD AREAS

There are several areas in Medford prone to flooding, primarily along the Mystic River, particularly the low-lying areas in the southern region of the City.

> *Many of the areas vulnerable to flooding are predominantly lower income neighborhoods and Environmental Justice areas.*

According to the City's *2019 Climate Change Vulnerability Assessment* (CCVA), the amount of 10-year, 24-hour storm[64] accumulation is expected to increase from 4.9 inches (1971-2000) to 5.6 inches by 2030, and 6.4 by 2070. The magnitude of 100-year, 24-hour storms is expected to be just over 10 inches by 2030.

In addition, sea level rise and storm surges pose threats to the Medford community. Sea levels in the Boston region are expected to rise at least 9 inches by 2030, 21 inches by 2050 and 36 inches by 2070. These impacts may be greater if limited or no action is taken to curb emissions. While the Amelia Earhart Dam (just south of Medford on the Mystic River) currently provides protection against upriver inflow from the ocean, the CCVA indicates that this dam may be overtopped by a combination of sea level rise and storm surge during extreme weather events, as soon as 2050.

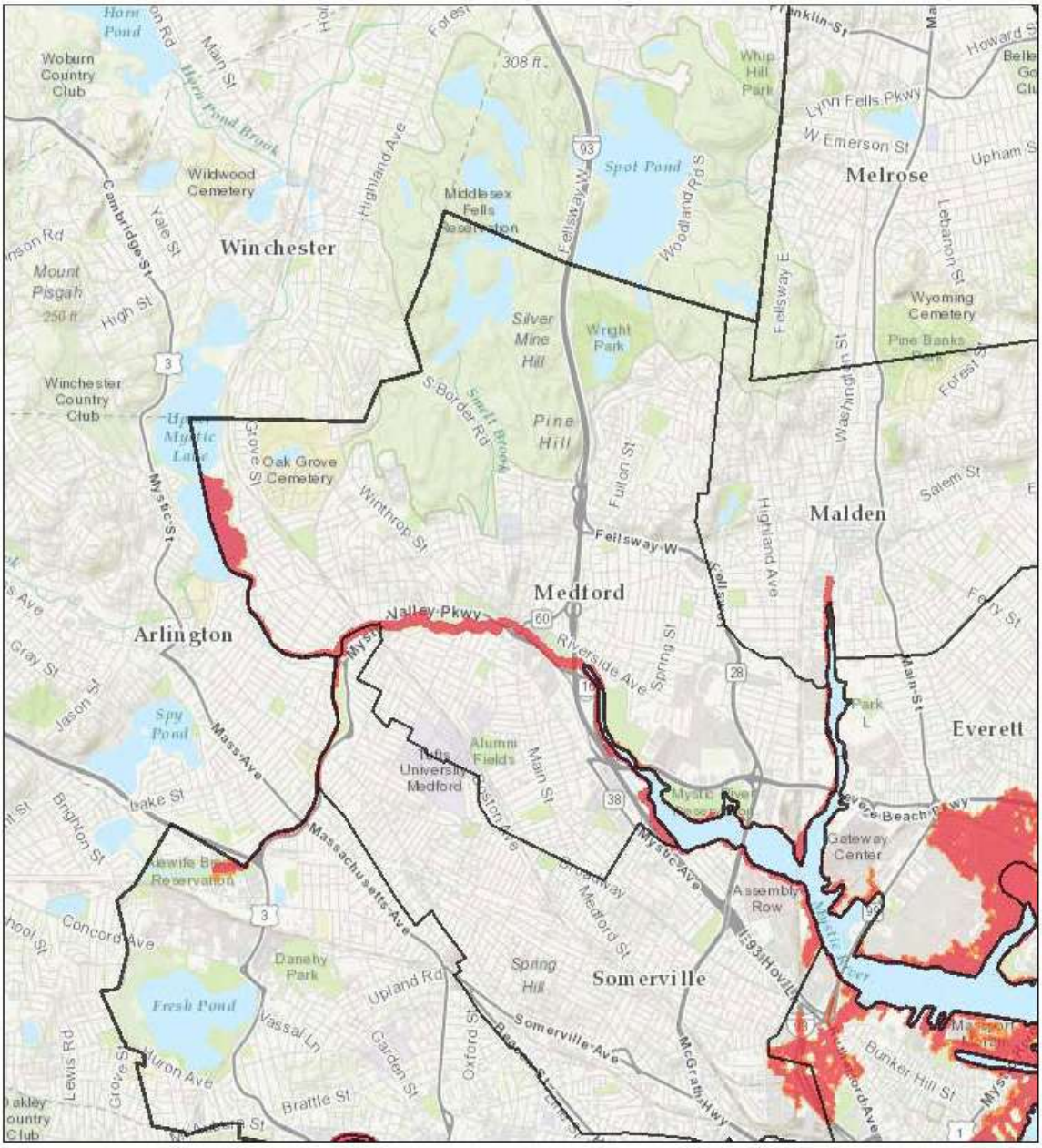
The map below, prepared by the Trust for Public Land in 2017, illustrates areas vulnerable to the impacts of sea level rise and 100-year flood (0.2-0.5 and 1 percent annually) for 2030.

The areas surrounding the lakes in the Middlesex Fells and at the Brooks Estate may have some overtopping of their banks, but there is no flooding that would impact any developed areas.

[64] This storm measurement indicates the estimated amount of precipitation in a 24-hour period for a storm with a 10 percent chance of occurring in a given year. A 100-year storm has a 1percent chance of occurring in any given year. In reality these storm events do not happen at regular intervals, however.

Map. 100-Year, 24-Hour Flood Areas (2030)

Source: 2019 Medford Climate Change Vulnerability Assessment (Trust for Public Land)



2030 Flood vulnerability map, encompassing flooding from SLR and 100-year flood. Areas indicated in orange have 0.2-0.5% chance of flooding annually; red areas have a 1% chance or greater.

SCENIC AND HISTORIC RESOURCES

Medford has more than 1,200 acres of protected land owned and managed by the state's Department of Conservation and Recreation (DCR), in addition to 28 City-owned parks – all of which shape the character and beauty of the Medford community.

The Mystic River, Middlesex Fells, and the City's lakes and ponds are significant scenic assets that provide highly valued opportunities for passive and active recreation and shape the community's identity.

> *Public input collected through Medford's 2019 Open Space & Recreation Plan indicates that the community values the striking views from publicly accessible hilltops in various areas of the City (e.g., the Fells, Brooks Estate, and Hastings Park). Protecting and preserving these assets is and will likely continue to be a high priority for the community.*

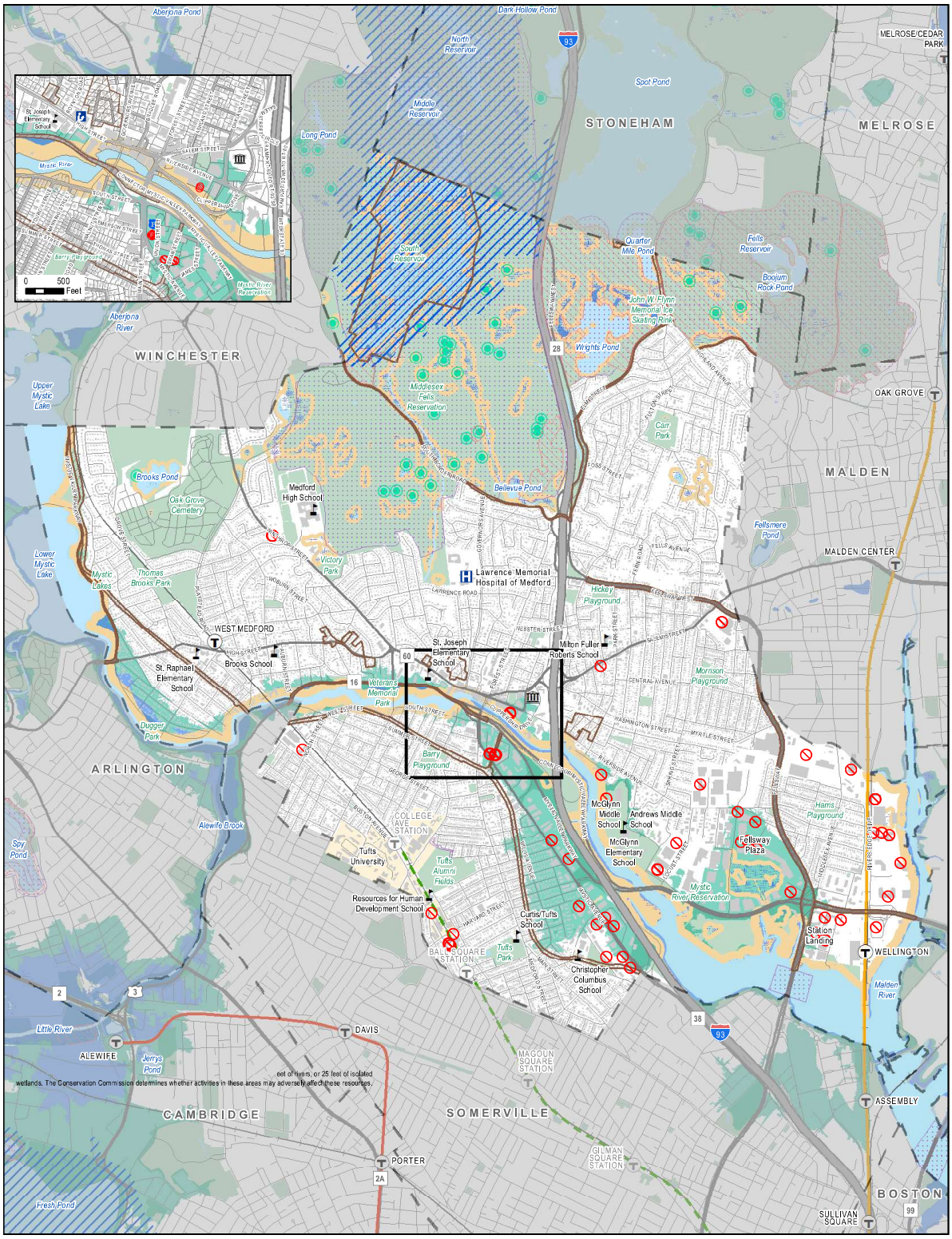
The Fellsway, Fellsway West, and Fellsway East are historic and scenic roads providing access to the Middlesex Fells, but are not officially designated scenic resources. Mystic Valley Parkway, which runs along the Mystic River, is listed on the National Register of Historic Places.[65]

In addition to natural and scenic resources, there are 1,642 historic properties and four historic districts listed on MACRIS. With an extensive and rich history, Medford has many historical assets that shape and contribute to its unique character, including the Brooks Estate, Isaac Royall House and Slave Quarters, Peter Tufts House, Oak Grove Cemetery, as well as its historic bridges, memorials, and monuments.

[65] Massachusetts Cultural Resource Information System (MACRIS)

Map. Development Constraints in Medford

Source: City of Medford, MassGIS, MBTA



Infrastructure Capacity

SCHOOLS

The Medford Public School District consists of three high schools (Medford High, Medford Vocational Technical High, and the Curtis/Tufts School), two middle schools (Andrews and McGlynn), and four elementary schools (Brooks, Columbus, McGlynn, and Roberts), as well as two preschool programs at Medford High and the McGlynn School. The elementary schools are close to capacity and the High School is well below capacity with space for 1,000 additional students as it had in the early years of the building constructed in 1969.[66]

As discussed in the Demographic chapter, there has been a 5.7 percent decline between 2017 and 2019 in student enrollment. According to the Massachusetts Department of Elementary and Secondary Education, 4,232 students were enrolled in the district in 2019, down from 4,329 in 2018 and 4,487 in 2017.

TRANSPORTATION

Roadways

According to 2018 ACS estimates, most residents commute to work using a personal vehicle (68 percent), down from 73.6 percent in 2010. I-93 bisects Medford running north/south between Boston and Stoneham and beyond.

Traffic counts for the three interchanges to get on and off I-93—a rotary with Salem Street/Route 60 near Medford Square, a rotary with Fellsway/Route 28 near an entrance to the Middlesex Fells, and ramps connecting the interstate to the Mystic Valley Parkway—range from 9,000 daily trips to 17,700. In particular, the Mystic Valley Parkway I-93 onramp saw a 73 percent AADT increase from 2018 to 2019.

Routes 60 and 16 provide East-West access into neighboring communities and state Routes 1, 2, and 3. A 2018 Medford Square area study stated that average daily traffic for Route 16 ranged from 29,000 west of Winthrop Street and 41,000 east of Winthrop Street. Route 60 traffic counts range from 13,000 west of Main Street to 22,000 east of Main Street.

MassDOT reports a total of 1,219 crashes in Medford in 2019. Of crashes with reported severity, the majority (70 percent or 844) were property damage accidents alone, but 234 involved non-fatal injuries and one resulted in fatality.[67] Areas with the most crashes are typically where Medford's main thoroughfares—Route 60, Route 16/Winthrop Street, Mystic Valley Parkway, Forest and Fellsway/Route 28—intersect with one another or with I-93.[68]

[66] Email correspondence with Kirsteen Patterson, Assistant Superintendent of Finance and Administration, May 2020.
[67] 137 had unknown or unreported severity.
[68] Intersections with a high number of crashes (primarily vehicles) includes Mystic Valley Parkway and Winthrop Street; Mystic Valley Parkway and Auburn Street; Mystic Valley Parkway and Locust St; Fellsway and Riverside Ave; and Fellsway East, Glenwood Street, and Highland Ave.

Two intersections in Medford Square have seen a high number of crashes involving a pedestrian—Salem, High, and Forest Streets (North of Mystic River) and Mystic Valley Parkway, and Forest and South Streets (South of Mystic River). Other intersections with crashes involving pedestrians include the Salem Street east from Dudley Street through the Fellsway West intersection and the Mystic Valley Parkway/Revere Beach Parkway and Fellsway/Middlesex Ave intersection. As noted in the City's *2018 Medford Square Priority Roadways Improvement Study* and *Complete Streets Prioritization Plan*, the City is prioritizing investment in improvements to expand capacity and safety at key locations in the community.

Public Transportation

Medford has rail access into Boston via the MBTA Orange Line at Wellington Station in southeastern Medford. The MBTA also runs several local and regional bus routes, including the 101, 94, 95, 96, 134, 710, 326, 325, and 354. Medford's station on the Lowell Commuter Rail Line also provides rail service into downtown Boston and north to Lowell. Medford also has several senior and disability transportation and shuttle services.

Approximately 21 percent of Medford residents commute via public transportation, according to 2018 ACS five-year estimates.

> *The new Green Line extension will provide Green Line service to Boston Ave and College Ave in Medford once completed (anticipated by December 2021).*[69]

Because the Orange Line Wellington station is largely surrounded by water bodies, green space, and commercial uses, there are fewer opportunities for residents to live near this essential public transit access point, although new residential development in this area in recent years has provided more housing options.

> *Despite multi-family development including Station Landing and Rivers Edge, the area around the Wellington Station has residential housing density that fall short of the density needed to support a feasible rail transit system. There are an estimated 1,904 residential units within a half-mile radius of Wellington Station, at 7.5 units per acre.*[70] *The West Medford commuter rail station also has relatively low residential density (2,715 units; 6.6 per acre). These densities fall short of the minimum density needed to support a feasible rail transit system, which is 10-12 units per acre.*

Walking and Bicycling

Medford is a *Complete Streets* community – a national policy initiative of Smart Growth America designed to create safe and viable multimodal networks for all users, regardless of age, race, ability, or mode of transportation—rather than prioritizing personal single occupancy vehicles (SOV). The City of Medford has initiated several *Complete Streets* projects in recent years to improve pedestrian and cyclist infrastructure and safety. Five percent of Medford residents walk to work, and 2 percent commute by other means, including cycling.

In 2016, the Medford Bicycle and Advisory Commission published a *Bicycle Infrastructure Master Plan*, which identified many recommendations for improvements in more than 45 specified areas. In June 2019,

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[69] MBTA Green Line Extension (GLX) website: https://www.mbta.com/projects/green-line-extension-glx, accessed April 16, 2020.
[70] Source: TODEX map tool: https://mhpcenterforhousingdata.shinyapps.io/todex/, accessed April 16, 2020.

the City joined the Metro Boston regional bike share program to provide alternative active transportation options to local residents and visitors.

WATER, SEWER, AND STORMWATER

Drinking water and sewer are provided by the Massachusetts Water Resources Authority (MWRA), which serves more than three million Massachusetts residents and more than 5,000 large industrial institutions in 61 communities in the Metro Boston Region. Just over 40 acres of land near Wright's Pond is owned and managed by the MWRA serving the regional water system.

The MWRA's *2018 Water Quality Report* for Medford reported no issues.

Medford has some issues with surface water quality point pollution and flooding due to illicit discharge and inadequate updates and maintenance to the City's sewer and stormwater systems. The City has taken proactive measures in recent years to better manage and improve the local stormwater and sewage infrastructure. In 2019, the City adopted a proactive Stormwater Management Program to meet requirements of the City's National Pollutant Discharge Elimination System (NPDES) MS4 General Permit, issued in 2018.

HAZARDOUS WASTE SITES

There are a number of AUL (Activity and Use Limitations) properties in Medford due to past contamination, largely from industrial activities. AULs are legal restrictions that seek to limit future exposure to contaminants remaining in soil at a disposal site.

According to the DEP's website, "an AUL provides notice of the presence of oil and/or hazardous material contamination remaining at the location after a cleanup has been conducted pursuant to M.G.L. Chapter 21E and the Massachusetts Contingency Plan (MCP). The AUL is a legal document that identifies activities and uses of the property that may and may not occur, as well as the property owner's obligation and maintenance conditions that must be followed to ensure the safe use of the property."[71]

Most of these properties are in the southern neighborhoods of the City (Map 14, page 70). While many of the issues at these sites have already been remediated others are still in process.

DEVELOPMENT IMPACT

As outlined in the City's *2019 Open Space & Recreation Plan*, Medford has established a robust linkage fee (or impact fee) program and design review process to ensure that large redevelopment projects adequately contribute to increasing infrastructure and service needs and the expansion of open space, recreation opportunities, and green infrastructure in some cases.

[71] More information can be found here: www.mass.gov/find-out-about-a-contaminated-property.

Regulatory Barriers

In addition to environmental and infrastructure factors that affect development, local policies and regulations directly impact the location and physical attributes of development opportunities. Local zoning and permitting processes are the two primary regulatory tools that can affect housing production.

ZONING DISTRICTS

The City's Zoning Ordinance dictates land use, development requirements and regulations, but does not specify standards for cohesive and aesthetic design. The zoning ordinance and its provisions are informed by the City's long-range planning efforts that critically consider local needs, public opinion, services and infrastructure capacity, transportation, finances, and many other factors.

> *Medford has five residential districts, which cover almost 55 percent of all area, and two additional districts that allow multifamily and mixed-use development.*

Medford's commercial, industrial, and office districts are concentrated primarily in southern Medford. Multifamily residential development is also allowed in one of the two commercial districts (C-1) and in the mixed-use district (MUZ). The C-2 commercial district, which runs along Mystic Avenue and on the West side of I-93 in South Medford, does not allow residential uses by-right or by special permit. Of Medford's non-residential districts, the largest is the Recreational Open Space (ROS) district which contains the DCR property (Middlesex Fells and land along the banks of the Mystic River) and the City-owned Brooks Estate and Oak Grove Cemetery.

Table 17: Medford Zoning Districts by Land Area

Zoning Code	Zoning Description	Area (Acres)	Area (%)
APT1	Apartment 1	127.98	2.41%
APT2	Apartment 2	154.39	2.91%
C1	Commercial 1	162.20	3.05%
C2	Commercial 2	129.17	2.43%
GR	General Residence	924.91	17.42%
I	Industrial	303.90	5.72%
MUZ	Mixed Use	22.03	0.41%
O	Office	72.86	1.37%
ROS	Recreational Open Space	1713.13	32.26%
SF1	Single Family 1	983.05	18.51%
SF2	Single Family 2	716.98	13.50%
Total		5310.59	100%

***Source: City of Medford**; MassGIS*

Single-Family 1 and 2 (SF-1/SF-2)

Medford's SF-1 and SF-2 residential districts cover primarily neighborhoods in North Medford that border the Middlesex Fells and Mystic Lakes and River. The SF-1 and SF-2 districts also have two pockets in central Medford. Detached single-family development is the primary allowable use in these districts.

The SF-1 district has the largest minimum lot size for residential development at 7,000 square feet. The maximum height for single-family (detached) dwellings is 35 feet (or 2 ½ stories) regardless of district. In the SF-2 district, the minimum lot size for single-family development is 5,000 square feet.

General Residence (GR)

Medford's GR district comprises residential pockets throughout the City, especially in the southwestern portion of the City on the west side of the Mystic River. Detached single-family (5,000 square foot lot minimum and 2.5 story height limit), attached single-family (up to two units; 3,500 square foot lot minimum per unit and three story height limit), and detached two-family dwellings (6,000 square foot lot minimum and 2.5 story height limit) are allowed by-right.

Apartment 1, and 2 (APT-1, APT-2)

Medford's APT-1 district is found in small pockets in the southern and central parts of the City, with the largest area in eastern Medford along I-93. The APT-2 district primarily includes parcels along the Mystic River in central Medford and along the City's border with Malden.

Detached and attached single-family and detached two-family dwellings are allowed by-right in these districts as well as multifamily dwellings and limited mixed-use. For mixed-use, only underlying uses that are allowed in an APT-1 district would be able to inhabit that non-residential space (such as, medical office, accessory day care, and community center), but not many uses that one would traditionally think of as mixed use are allowed in this district (such as, retail, restaurant, or customer service business).

Development of mid-size multifamily/mixed-use at three stories or less (35 feet) is allowed in both districts while development of four to six stories (up to 75 feet) is allowed in the APT-2 district but not in the APT-1 district.

Minimum lot size for mid-size multifamily/mixed-use development in these districts is 10,000 square feet (or 4,500 for the first two units and 1,000 for each additional unit), meaning that density is allowed at approximately 36 units per acre. For larger multifamily/mixed-use structures, the minimum lot size is 10,000 square feet (or 9,000 for the first two units and 600 for each additional unit), allowing densities of about 59 units per acre.

Mixed-Use (MUZ) and Commercial District 1 (C-1)

Medford's mixed-use district includes a few parcels in the southeastern tip of the City near the Industrial and Office districts. Medford's C-1 district is also found in small pockets around the City, including Medford Square, West Medford south of the Brooks Estate, just south of Fellsmere Park, and Wellington.

Multifamily dwellings are allowed in the C-1 district under the same regulations as the APT-2 district. Multifamily dwellings up to 6 stories (75 feet) are allowed in the MUZ district, with the same dimensional regulations as the APT-2 district. In the MUZ district, there are requirements to include at least 10 percent landscaped open space and additional height incentives (up to 12 stories or 130 feet) for multifamily or hotel structures that are adjacent to public open space.

Table 18: Residential Uses Allowances for Residential Zoning Districts

Principal Uses	SF-1	SF-2	GR	APT-1	APT-2	C-1	C-2	MUZ
Detached single-family dwelling	Yes	Yes	Yes	Yes	Yes	No	No	No
Detached two-family dwelling	No	No	Yes	Yes	Yes	No	No	No
Attached single-family dwelling								
Two dwelling structure	No	No	Yes	Yes	Yes	No	No	No
Three or more dwelling structure	No	No	No	Yes	Yes	No	No	No
Multiple dwelling not over three stories in height	No	No	No	Yes	Yes	Yes	No	Yes
Multiple dwelling not over 75 feet or six stories in height	No	No	No	No	Yes	Yes	No	Yes
Dormitory, fraternity or sorority house	No	No	SPC	SPC	SPC	No	No	No
Assisted living residences not to exceed 35 feet or 2½ stories	SPC	SPC	SPC	SPC	SPC	SPC	SPC	SPC
Assisted living residences not to exceed 50 feet or four stories	No	No	SPC	SPC	SPC	SPC	SPC	SPC
Assisted living residences not to exceed 75 feet or six (6) stories	No	No	No	No	SPC	SPC	SPC	SPC
City of Medford Zoning Ordinance								

Yes = by right
SPC = allowed by special permit of the City Council only
No = not permitted

PARKING REQUIREMENTS FOR RESIDENTIAL USES

Section 94-148 of the Medford Zoning Ordinance requires two off-street parking spaces for all residential units with the exception of subsidized elderly or handicapped housing (0.5 spaces per unit), affordable or subsidize housing (1.5 spaces per unit), and the MUZ district (1.5 spaces per unit). For multifamily units there is also an additional requirement of off street visitor parking at a ratio of 1 space per 10 units.

Table 19: Dimensional Regulations for Residential Uses

	SF-1	SF-2	GR	APT-1	APT-2	MUZ	C-1
Detached Single-Family Dwelling							
min. lot size (s.f.)	7,000 s.f.	5,000 s.f.					
max. lot coverage (%)	40%	40%					
max. height (ft./stories)	35 ft or 2.5 stories	35 ft or 2.5 stories					
Detached Two-Family Dwelling							
min. lot size (s.f.)			6,000 s.f.				
max. lot coverage (%)			35%				
max. height (ft./stories)			35 ft or 2.5 stories				
Attached Single-Family Dwelling (Two Units)							
min. lot size (s.f.)			7,000 s.f.				
max. lot coverage (%)			30%				
max. height (ft./stories)			35 ft or 3 stories				
Attached Single-Family Dwelling (Three or More Units)							
min. lot size (s.f.)				7,000 s.f. for each end unit plus 2,500 s.f. per each additional unit			
max. lot coverage (%)				35%			
max. height (ft./stories)				35 ft or 3 stories			
Multiple Dwelling* (3 Stories or Less)							
min. lot size (s.f.)				10,000 s.f. or 4,500 for the first two units and 1,000 per each additional unit			
max. lot coverage (%)				30%			
max. height (ft./stories)				35 ft or 3 stories			
Multiple Dwelling (Four or More Stories)							
min. lot size (s.f.)					10,000 s.f. or 4,500 for the first two units and 600 per each additional unit		
max. lot coverage (%)					30%		
max. height (ft./stories)					75 ft or 6 stories	130 ft or 12 stories**	75 ft or 6 stories
Other Permitted Principal Structures							
min. lot size (s.f.)	10,000 s.f.***					20,000 s.f.	n/a
max. lot coverage (%)	30%		35%			45%	n/a
max. height (ft./stories)	35 ft or 2.5 stories		35 ft or 3 stories		125 ft	100 ft or 7 stories ****	50 ft or 4 stories

Source: Medford Zoning Ordinance

*"Multiple dwelling" is defined in the City's Zoning Ordinance as: *An apartment house or building designed for or occupied as a residence by more than two families; or a building designed for or occupied by one or more families in addition to a nonresidential use, but not including a group of three or more attached single-family dwellings, a lodging house, a hotel or motel, a dormitory, fraternity or sorority house.*

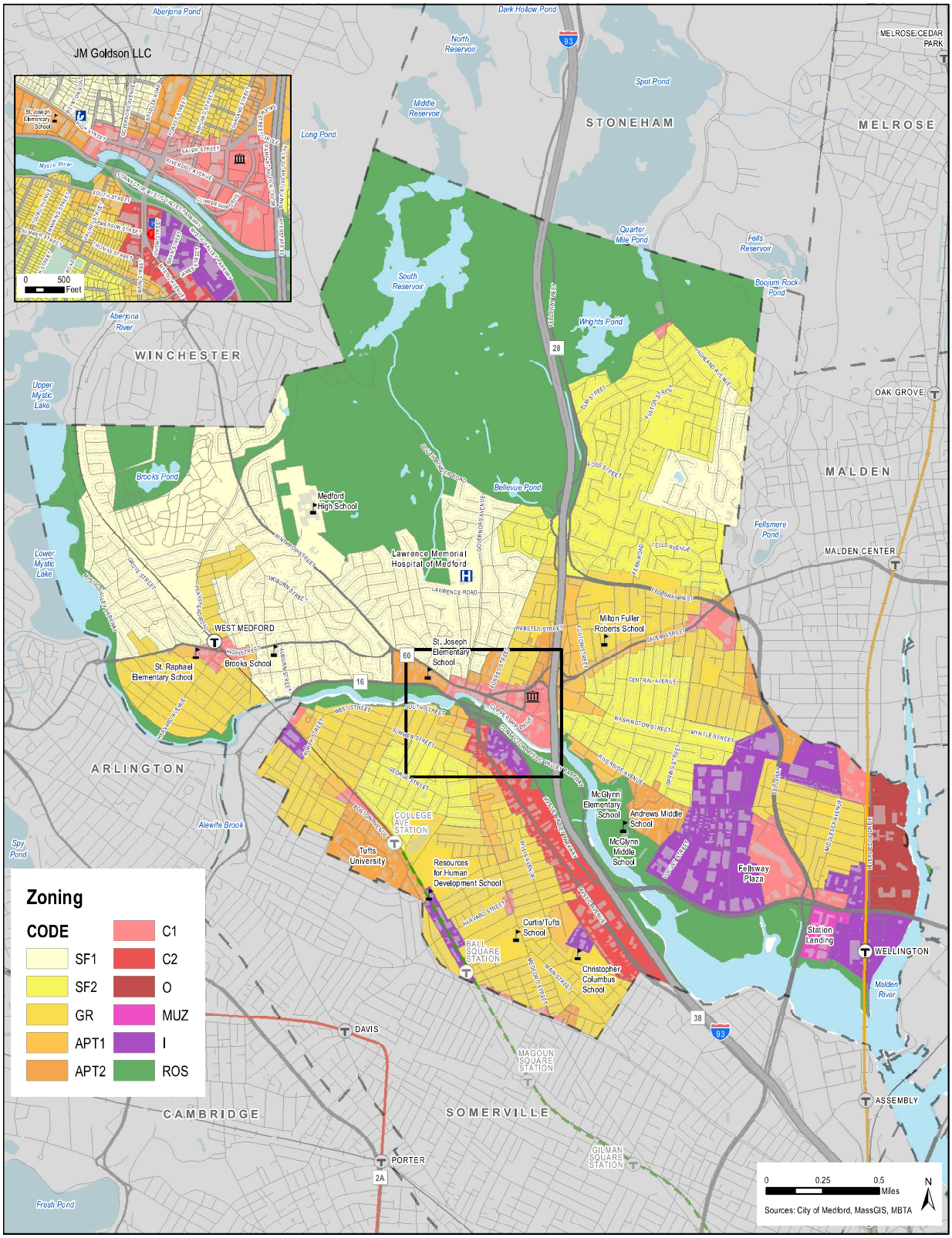
**if adjacent to public open space, otherwise all buildings are limited to 100 ft. or 7 stories

***minimum lot size for institutional use is 80,000.

**** Additional height is allowed if adjacent to an open space

Map. Medford Zoning

Source: City of Medford, MassGIS, MBTA



ANALYSIS OF MULTIFAMILY DEVELOPMENT OPPORTUNITIES

> *Medford has few vacant parcels that meet the requirements and allowances for multifamily development under its current zoning.*

Of the 992 parcels located within the four zoning districts that allow multifamily housing (APT-1, APT-2, MUZ, and C-1), only 21 meet the minimum lot size (10,000 square feet) and do not have existing building development, the majority of which are parking lots. For an urban-suburban community, like Medford, this is not surprising given the City's relatively dense development characteristics. Redevelopment—demolishing and rebuilding or remodeling existing structures—may be more appropriate, especially if supported with zoning regulation changes.

Map 16 illustrates sites where land is more valuable than the site's current use and existing structure(s)(shown in yellow and red)—identifying strong candidates for redevelopment.[72] This analysis indicates that there may be significant opportunity for multifamily development (including mixed-use) in the C-2 and Industrial Districts which do not currently allow multifamily residential uses.

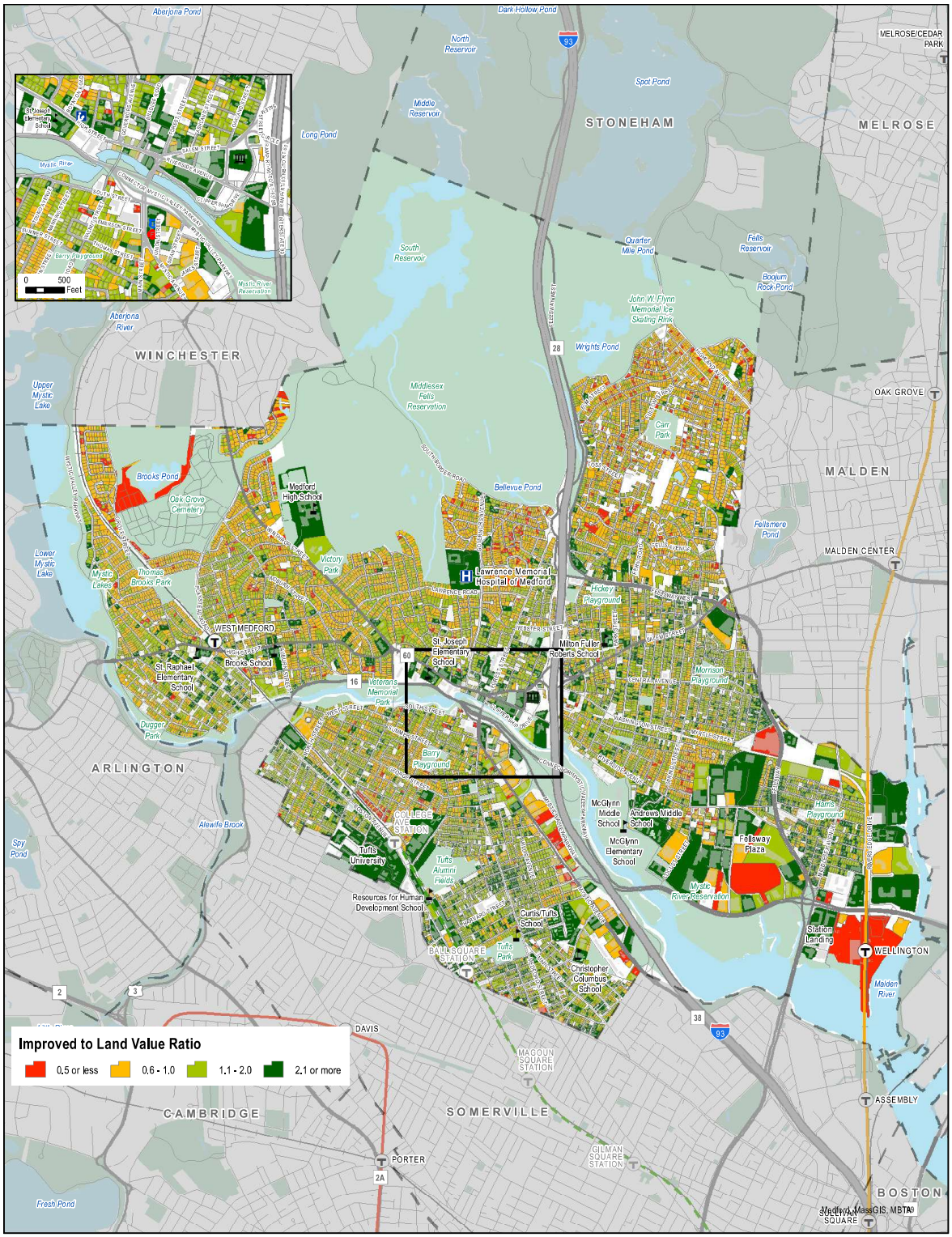
Two of the three 40B Comprehensive Permit proposals currently under consideration are actually proposed for Medford's Industrial District and the other in the C-2 District and have included density variances—reinforcing these areas as desirable multifamily development opportunities curbed by current zoning. The two developments propose densities of approximately 126 units per acre to 171 units per acre but current regulations only allow a maximum density of about 59 units per acre (structures four to six stories only). Other variance requests include waivers for lower parking and open space requirements and higher height allowances.

In evaluating future development sites, it is also important to keep the location of Medford's existing Environmental Justice areas in mind and avoid perpetuating trends that multifamily housing is typically built in areas that may have higher environmental health issues.

[72]This is known as an analysis of improvements to land value ratio. Condominiums are excluded from this analysis because they do not have land value listed in the assessor's table.

Map. Improvements to Land Value Ratio

Source: City of Medford, MassGIS, MBTA



OTHER REGULATORY PROVISIONS AND OVERLAY DISTRICTS

Development Linkage Fees

To ensure that the City can adequately accommodate for and preform necessary maintenance and upgrades to public infrastructure, facilities, and services (such as parks and recreation, public safety, transportation, and water and sewer), developers must pay an associated linkage fee for any commercial development of 10,000 square feet or more, any residential development of six units or more, any subdivision of six or more buildable parcels, or any development of 5,000 square feet or more that requires a density bonus, variance, special permit, or zoning change.[73] In the last two years (2018 and 2019), six projects in total (three each year) triggered linkage fees, contributing $1,094,086 in one-time payments to the City.

Inclusionary Housing

Adopted in February 2019, the City's Inclusionary Housing provisions require developments to include the a percentage of affordable units for:

- Any project that creates a net increase of 10 or more dwelling units over a five-year period
- Any subdivision of land for the development of 10 or more dwelling units over a five-year period
- Any life care facility that includes 10 or more assisted living units.

Table 20: Inclusionary Zoning Requirements

Size of Development Project	Affordability Requirement
10-24 lots or units	10%
25-49 lots or units	13%
50+ lots or units	15%
Source: Medford Zoning Ordinance	

This zoning provision is designed to produce affordable units that comply with the Local Initiative Program (LIP) administered by the Department of Housing and Community Development (DHCD). Units must be affordable to households making 80 percent or less of the Area Median Income (AMI) and are therefore also eligible to be registered on the Subsidized Housing Inventory (SHI).

Affordable units required by Medford's Inclusionary Zoning regulations must be developed onsite and with equal desirability and access to public amenities. Affordable units must also be phased and developed simultaneously with market-rate units. There is no in-lieu fee or donation option under Medford's Inclusionary Zoning provision. There are no other incentives or bonuses to encourage the inclusion of affordable units in Medford's Zoning Ordinance, however the inclusion of affordable units is sometimes required to grant approval for special permit requests on a case-by-case basis.

As of April 2020, no new affordable units have yet been produced through the Inclusionary Zoning provision. Prior to the adoption of Inclusionary Zoning, the City's Zoning Board of Appeals and Community Development Board approved several special permit projects with associated requirements to include affordable units. Between 2012 and 2018, 108 affordable units were permitted through practice on a case-by-case basis. Fifty-eight units are still under construction and 50 have been added to the SHI.

[73] Medford's zoning bylaw does stipulate exemptions.

Permitting Process and Cost of Development

In a housing stakeholder focus group hosted on March 20, 2019 by Medford's CPC, participants indicated that the permitting process should be clarified and streamlined with increased collaboration across City departments to make affordable housing development more achievable.[74] A lack in clarity and consistency around what will or will not be approved may deter developers and organizations who might otherwise support affordable housing development.

Participants also indicated that the baseline cost of property acquisition is a significant barrier to housing development, and that clear incentives (such as increased density, reduced fees, or other zoning/permitting reprieves) for housing or mixed-use developments that include affordable units may be a useful and effective tool.

Historic Districts

Medford has two Local Historic Districts (LHDs): The Hillside Avenue District and the Marm Simonds District.[75]

Local Historic Districts provide significant control and oversight of property changes—by providing regulatory review for historic resources and their architectural features. Property owners must apply for a certificate of approval from the Medford Historic District Commission before making any repairs, alterations, or renovations to their properties, particularly changes that will be visible from the street.[76] In their review process, the Commission considers the building's historic significance and features, its architectural style and site context, and the appropriate materials and design for rehabilitation or restoration. The Commission adheres to *The Secretary of the Interior's Guidelines for the Treatment of Historic Properties*.

HILLSIDE AVENUE LOCAL HISTORIC DISTRICT (AND NATIONAL REGISTER HISTORIC DISTRICT)

Hillside Avenue Local Historic District includes 26 parcels located near Medford Square between High Street and Governors Ave atop "Pasture Hill," totaling about 5.5 acres (0.1 percent of all land area). This district comprises historic late Victorian residential homes from the late 1800s. Of particular significance is the Bela Warner house, exemplifying the Shingle Style and the first house built in the district. Hillside Avenue is also a National Register Historic District.

MARM SIMONDS LOCAL HISTORIC DISTRICT

The Marm Simonds Local Historic District includes 27 parcels located down High Street from the Hillside Avenue Historic District—a total of about 6.9 acres (0.1 percent of all land area). It primarily includes residential properties on either side of High Street at the intersections of Alto Drive, Hastings Lane, and Woburn Street. This district houses the largest concentration of 18th century buildings and was the original city center, including first and second meeting houses.[77]

[74] Information provided by Medford's CPA Coordinator via email on May 13,2020.
[75] Massachusetts Cultural Resource Information System (MACRIS)
[76] Medford Historic District Commission webpage: http://www.medfordhdc.org/historic_districts_and_procedures.htm, accessed April 17, 2020.
[77] Medford Historical Society Fall 2009 Newsletter: http://www.medfordhistorical.org/wp-content/pdfs/newsletter2009fall.pdf.

Chapter 6: Implementation Capacity and Resources

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds.

Key Findings

- Medford has a strong collection of local housing entities, including the Municipal Community Development Department, Medford Community Housing nonprofit CDC, and funding sources, including Community Preservation Act (CPA) Funds.
- These local entities are further supported by regional entities, such as the North Suburban HOME Consortium and MAPC's Inner Core Committee, and federal funding sources, including both HOME and CDBG funds.
- Medford has demonstrated strong regional collaborations and partnerships with both neighboring community's Community Development Corporations, and nonprofits, including Housing Families, Inc., a regional homelessness prevention and support nonprofit.
- The City's existing housing network and resources could be strengthened with the creation of an Affordable Housing Trust or Housing Advisory Board.

Local Capacity and Resources

MEDFORD COMMUNITY DEVELOPMENT DEPARTMENT

The Medford Office of Planning, Development & Sustainability (PDS) serves as the City's primary community planning entity, including housing programs and development, and spearheads Medford's long- and short-term planning initiatives to improve quality of life and opportunity for Medford residents, employees, and visitors. The Department also oversees Medford's Community Development Block Grant (CDBG) program, funded by the Department of Housing and Urban Development (HUD). The Department includes two full-time planners, a clerk, and a grants administrator who manages the City's CDBG and HOME fund programs.

Community Development Block Grant (CDBG) Funds

Medford is a direct recipient of federal Community Development Block Grant (CDBG) funds. CDBG funds are intended to support low- and moderate-income residents, address blight within the community and its neighborhoods, and create safe, decent, and affordable living conditions. CDBG funds can be used to for acquisition, relocation, demolition, and rehabilitation of property; infrastructure improvements; and energy conservation and certain economic development programs. Entitlement communities—cities and counties receiving CDBG funds—must prepare and submit an annual Consolidated Annual Performance and Evaluation Report (CAPER) which outlines specific programs and projects funded through CDBG funds.

> *In 2019, the City of Medford used $2,657,155 of CDBG funds, the largest sum in the last five years (FY2017-FY19)—totaling more than $7 million in that timeframe.*

In Medford, CDBG funds are primarily used for essential facilities and infrastructure improvements. From 2015 to 2019, the City of Medford was able to leverage other funding sources to meet the housing goals outlined in their five-year and one-year annual plans—freeing up the majority of CDBG funds to be spent on other projects that enhance the community, such as improvements to the Medford Senior Center, road improvements, improvements to existing Housing Authority properties, services for low- and moderate-income residents, improvements to school facilities, public park improvements, and others. Three affordable units were created using CDBG funds, and several affordable properties received funds for rehabilitation or other improvements.

MEDFORD HOUSING AUTHORITY (MHA)

The 40-member staff at Medford Housing Authority (MHA) manages 840 affordable units across 9 buildings for low-income families, seniors and residents with disabilities, and administers 859 federal Housing Choice (Section 8) and other housing vouchers, including through the Massachusetts Rental Voucher Program. Some vouchers are place-based ensuring that Medford residents benefit from the program, while approximately one-third are used by residents living in other communities.[78] Through its residential services program, the MHA connects its residents with additional social services, such as fuel assistance, housing stability/homelessness prevention, and mental health services—providing critical support to its more high-need residents. MHA also participates in HUD's Family Self Sufficiency Program which provides additional support to select families receiving federal welfare assistance.
In addition to these core duties, the MHA also provides information and assistance for application processes, including state and federal waitlists and vouchers, and advocates for the development of affordable housing opportunities in the community. The MHA is governed by a five-member commission, including one state appointee and one tenant representative.

> *Our mission is to develop and manage safe, good quality, affordable housing for low-income individuals and families in a manner that promotes citizenship, community and self-reliance.*[79]

COMMUNITY PRESERVATION ACT (CPA)

CPA was adopted in Medford in 2015, establishing a 1.5 percent local property tax surcharge and inclusion in the state's annual distribution of CPA funds (beginning in FY17). Per information provided by Medford's Community Preservation Coordinator and published on the CPA Coalition website, Medford has raised $5,436,789 in local revenue (FY17-20) and has received $1,221,710 from the state (FY18-21). Medford collects just under $1.5 million on average annually in CPA funds.[80]

> *Medford's housing projects total just over $1 million, or just under 30 percent of all funds awarded so far. Medford's CPA housing reserve currently has $264,122 with an additional $146,000 anticipated for FY20.*[81]

Four affordable housing projects have been funded in Medford (two in 2018 and two in 2020 in response to the COVID-19 health crisis).[82]

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[78] Medford's *2017 Community Preservation Plan* notes that Medford residents often have difficulty finding private unsubsidized units within Medford that meet eligibility requirements or will accept vouchers.
[79] Medford Housing Authority website, accessed 5/4/20
[80] This figure includes investment income.
[81] Medford CPA Coordinator via email on May 8, 2020.
[82] 2018 Medford Community Preservation Committee Annual Report; Medford CPA Coordinator via email on May 8, 2020.

- $280,000 to Medford Community Housing, Inc. for predevelopment and early construction tasks for three new affordable unit.[83] This project is in progress.
- $452,000 to the Medford Housing Authority to convert the LaPrise Village complex from oil fuel to natural gas. This project has been completed.
- $125,000 to Action for Boston Community Development (ABCD) to support an emergency rental assistance program to benefit primarily Medford residents. Note that the CPC recommended $250,000, but the City Council voted to hold back half of the funds until the need is demonstrated for Medford residents to participate in the program.
- $20,000 to Housing Families, Inc. for targeted emergency rental assistance, used in conjunction with the organization's legal assistance program.

An additional $200,000 was awarded to the Somerville Community Corporation (SCC) in 2018 for the development of 29 affordable units in an adaptive reuse project.[84] Unfortunately, the project did not come to fruition and the funds were returned to the housing reserve. SCC is still interested in developing affordable housing in Medford.

Community Preservation Committee and Coordinator

The Community Preservation Committee (CPC) oversees CPA funds in Medford and recommends funding approval for project applications to the City Council and Mayor. The CPC is also charged with the task of understanding the needs, possibilities, and resources of the community regarding community preservation, including affordable housing.

The CPC is comprised of nine members, including representatives from the Community Development Board and Housing Authority as well as other board and commission representatives and four at-large members. Medford also has a part-time Community Preservation Coordinator who provides administrative support to the Committee. The Community Preservation Committee, partnered with Action for the Boston Community Development (ABCD) to support an emergency rental assistance program for Medford residents in response to the COVID-19 health crisis.[85]

HOUSING MEDFORD[86]

Housing Medford is a grassroots resident group established in late 2018 that advocates for addressing housing needs. The group was established with assistance through CHAPA's Municipal Engagement Initiative. The group cohosted a community discussion with Equitable Arlington (a similar resident housing advocacy group) in July 2019, to raise awareness around housing issues and attract developers, local officials, and other organizations that could work to produce better housing options and break down barriers to housing production. The group's 2020 mission and policy agenda included advocacy on the creation of a local Affordable Housing Trust, a dedicated Affordable Housing municipal staff position, an updated Housing Production Plan, and affordable housing development on available municipal properties.[87]

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[83] This project was broken into two phases: $30,000 for predevelopment and $250,000 for early construction.
[84] Medford CPA Coordinator via email on May 8, 2020.
[85] Neil Zolot. April 27, 2020. "Medford Residents can't use CPA Rental Assistance Funds Exclusively." WickedLocal. https://medford.wickedlocal.com/news/20200427/medford-residents-cant-use-cpa-rental-assistance-funds-exclusively.
[86] Robby McKittrick. July 29, 2019. "Shortage and Variety of Affordable Housing Still an Issue Facing Medford, Surrounding Communities." *WickedLocal*. https://arlington.wickedlocal.com/news/20190729/shortage-and-variety-of-affordable-housing-still-issue-facing-medford-surrounding-communities?template=ampart.
[87] Information provided by Medford's CPA Coordinator via email on May 13,2020.

MEDFORD COMMUNITY HOUSING, INC. (MCH)

Medford Community Housing Inc. (MCH) is a 501(c)(3) nonprofit and Community Housing Development Corporation governed by a six-member board that advocates for affordable housing, supports housing development, and provides programs and services to support an inclusive and diverse community. [88] MCH has supported the creation, rehabilitation, or preservation of various affordable units, including 8 affordable units scattered across several sites in small-scale buildings.

MCH also assists low-income renters through its revolving loan fund, provides first time homebuyer workshops and certifications, and is an MHP and MassHousing Certified Counseling Agency. MCH has also served as a critical link between the City of Medford and other housing nonprofits in the region.

Regional Capacity and Resources

NORTH SUBURBAN HOME CONSORTIUM (NSC) AND FEDERAL FUNDS

The North Suburban HOME consortium (NSC)—led by the Malden Redevelopment Authority—is an organization of eight communities[89] that receive approximately $1.5 million federal HOME funds annually from the Department of Housing and Urban Development (HUD). Communities can use HOME funds for tenant-based rental assistance, housing rehabilitation, homebuyer assistance, and new construction—and for other associated costs in the creation of affordable housing.[90] Rental programs are primarily targeted to households earning less than 60 percent of area median income while homebuyer and homeowner programs are targeted to individuals with incomes below 80 percent of area median income. The NSC also manages unit resales for homeownership units that have received HOME funds.

HOUSING FAMILIES, INC. (HFI)

Housing Families Inc. (HFI)[91] is a homelessness prevention and services 501(c)(3) nonprofit that serves the Greater Boston region—primarily Malden, Medford, Everett, and Revere.[92] HFI provides emergency sheltering (100 units in total, some of which are located in Medford[93]), affordable units for extremely low-income families (68 units), as well as other supportive services for households earning up to 1.25 percent of the federal poverty level. In 2020, HFI received $20,000 in CPA funding from the City for their rental assistance and pro bono legal services program.[94]

METROPOLITAN AREA PLANNING COUNCIL – INNER CORE COMMITTEE (ICC)

The Metropolitan Area Planning Council (MAPC) is the regional planning organization serving the Metro Boston region, including Medford. Medford is part of MAPC's Inner Core Committee (ICC)—a collaborative planning group for the 21 communities immediately surrounding Boston. MAPC and its regional committees are guided by MAPC's long-range plan for the region, *MetroFuture*, which includes goals and strategies for the production of diverse and affordable housing. Through their Technical Assistance Program, MAPC supports communities and subregions with grant funding to assist in affordable housing promotion, production, and education.

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[88] Medford Community Housing website, accessed 5/4/20
[89] The NSC comprises Malden Medford, Arlington, Melrose, Chelsea, Everett, Revere, and Winthrop.
[90] This can include site acquisition, site improvements, demolition, and/or relocation costs.
[91] Formerly Tri-City Housing Taskforce for the Homelessness
[92] Housing Families, Inc. website, accessed 5/4/20
[93] 2017 Medford Community Preservation Plan
[94] Neil Zolot. April 27, 2020. "Medford Residents can't use CPA Rental Assistance Funds Exclusively." WickedLocal. https://medford.wickedlocal.com/news/20200427/medford-residents-cant-use-cpa-rental-assistance-funds-exclusively.

NEIGHBORING PARTNER ORGANIZATIONS

Other nonprofits and Community Development Corporations (CDC) in neighboring communities may also be able to support housing opportunities Medford's low- and moderate-income households. The City of Medford has successfully collaborated with nearby CDCs, including Somerville's Community Corporation on a CPA-funded housing project and with Malden's Redevelopment Authority through their work with the North Suburban HOME Consortium. Medford's organizations have also collaborated regionally with other nonprofits and advocacy groups, such as Equitable Arlington and Action for the Boston Community Development (ABCD). The housing crisis is a regional issue that will need to be solved through regional collaboration. Other regional collaborators include:

- City of Boston Fair Housing Commission
- Community Economic Development Assistance Corporation (CEDAC)
- Community Teamwork
- Housing Authorities and Community Development Departments of nearby communities
- Housing Corporation of Arlington
- Just a Start
- Massachusetts Association of Community Development Corporations (MACDC)
- Massachusetts Housing Investment Corporation (MHIC)
- Metro Housing Boston
- Neighborhood of Affordable Housing (NOAH)
- New England Affordable Housing Management Association
- Office of Housing Stability (Boston)
- Urban Edge

Appendices

Medford Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Medford

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
1894	Fellsway West	15 Canal St.	Rental	32	Perp	No	*HUD*
1895	Leverett Saltonstall Center	121 Riverside Ave.	Rental	200	Perp	No	*HUD*
1896	Tempone Manor	22 Allston St.	Rental	100	Perp	No	*HUD*
1897	Willis Avenue Homes	Willis Ave.	Rental	150	Perp	No	*HUD*
1898	LaPrise Village	Riverside/Rockwell/Foster Court/Light Guard	Rental	142	Perp	No	*DHCD*
1899	n/a	Walkling Court	Rental	80	Perp	No	*DHCD*
1900	n/a	Walkling Court	Rental	64	Perp	No	*DHCD*
1901	Weldon Manor	35 Bradlee Rd.	Rental	75	Perp	No	*DHCD*
1902	n/a	Foster Court	Rental	8	Perp	No	*DHCD*
1903	4-6 Ashland Street	4-6 Ashland St.	Rental	16	2037*	No	*HUD* *MHP*
1904	Water St Apts	42 Water St.	Rental	35	2023	No	*HUD*
1905	Mystic Valley Towers	3600 Mystic Valley Pky	Rental	465	2043*	No	*MassHousing*
1906	Riverside Towers	99 Riverside Ave.	Rental	200	2036*	No	*HUD*
1907	Wolcott St.	81 Wolcott St.	Rental	4	2035	No	*HUD*
1908	Tri-City Housing Task Force for Homeless	196-198 Fellsway West	Rental	3	2097	No	*DHCD*
4361	DDS Group Homes	Confidential	Rental	27	N/A	No	*DDS*
4580	DMH Group Homes	Confidential	Rental	10	N/A	No	*DMH*

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Medford

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
7679	Davenport School	Belle Avenue	Ownership	1	2054	NO	*DHCD*
7879	Hervey School	Sharon St	Ownership	2	perp	NO	*DHCD*
7929	Swan School		Ownership	2	perp	NO	*DHCD*
7956	Gleason School	160 Playstead Rd	Ownership	3	perp	NO	*HUD*
8701	Amaranth Place	6 Amaranth Place	Ownership	2	perp	NO	*DHCD*
8832	Franklin School Condominiums	68 Central Ave	Ownership	3	2036	NO	*HUD*
9101	West Street	West Street	Ownership	2	Perp	NO	*HUD*
9528	Fulton Street	Fulton Street	Ownership	1	Perp	NO	*DHCD* *HUD*
9957	Residences at One St. Clare	1st Clare Road	Ownership	2	Perp	NO	*DHCD*
9958	75 SL Station Landing	75 Station Landing	Rental	5	Perp	NO	*DHCD*
9959	Lincoln Kennedy School	215 Harvard Street	Ownership	8	Perp	NO	*DHCD* *HUD*
9960	Wellington Place	34 Brainard Road / 50 Revere Beach Parkway	Rental	5	Perp	NO	*DHCD*
9961	297 Main Street	297 Main Street	Rental	1	2044	NO	*DHCD* *HUD*
9962	Lumiere	3780 Mystic Valley Parkway	Rental	16	Perp	NO	
9963	Mystic Green Condominiums	24-30 High Street	Ownership	1	Perp	NO	*DHCD*

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DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY

Medford

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
9964	Boston Avenue	Boston Avenue	Rental	2	2043	NO	*DHCD* *HUD*
10324	RE 150	150 River's Edge Drive	Rental	8	Perp	NO	*DHCD*
10325	Sphere Apartments	640 Boston Avenue	Rental	4	Perp	NO	*DHCD*
10326	Modera Medford	5 Cabot Road	Rental	30	Perp	NO	*DHCD*
10337	Hillside School Apartments	15 Capen Street	Rental	12	2032	NO	*DHCD*
10627	Hanover Mystic River	61 Locust St	Rental	35	Perp	NO	*DHCD*
	Medford Totals			1,756	**Census 2010 Year Round Housing Units**		23,968
						Percent Subsidized	7.33%

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