

Executive Summary

AP-05 Executive Summary - 91.200(c), 91.220(b)

1. Introduction

This Plan provides the basis and strategy for the use of federal funds granted to the City of Medford by the U.S. Department of Housing and Urban Development (HUD) under the Community Development Block Grant (CDBG) program and presents the proposed objectives and outcomes for the Program Year 2026. The City will receive \$1,433,520 this program year, which extends from July 1, 2026 to June 30, 2027.

The City of Medford, under the leadership of Mayor Breanna Lungo-Koehn, administers Community Development Block Grant funds through the Office of Planning, Development & Sustainability. The City has identified several needs through input from agencies and residents, data collection and analysis. As part of the process to establish priorities and strategies the public is invited to provide input and identify needs. Public service agencies submit proposals to be considered for funding. The Office of Planning, Development & Sustainability works with the Mayor to develop a draft budget and plan for input including proposed projects and funding. The Medford City Council authorizes submission of the application at a public hearing.

2. Summarize the objectives and outcomes identified in the Plan

This could be a restatement of items or a table listed elsewhere in the plan or a reference to another location. It may also contain any essential items from the housing and homeless needs assessment, the housing market analysis or the strategic plan.

Four priority needs were identified with goals corresponding to HUD's priority objectives by review of data, community meetings, public and stakeholder engagement, and NSC member consultations.

These include:

- Support the expansion and preservation of affordable housing.
- Increase economic development opportunities.
- Enhance parks, public facilities, and infrastructure.
- Enhance public services.

The proposed Projects and Other Actions to address these priorities in the coming year are outlined in Sections AP-35, AP-38, and AP-85 of this Plan.

3. Evaluation of past performance

This is an evaluation of past performance that helped lead the grantee to choose its goals or projects.

The City's Office of Planning, Development & Sustainability (PDS) has been effective in executing previous Consolidated Plans and Annual Action Plans and meeting CDBG targets. The City of Medford uses CDBG funding to support a wide variety of projects and programs. Traditionally the City has focused on public infrastructure projects to maintain and replace aging infrastructure and provide a suitable living environment for our residents. This includes ongoing investments in our parks, streets projects, and other public facilities. The City utilized CDBG funding for those projects in Program Year 2025 and will continue to do so in Program Year 2026.

In recent years, the City has also made commitments to supporting economic development activities by adding new staff positions of Economic Development Director and Economic Development Planner. Those new staff have enabled the City to continue and expand on its economic development initiatives.

In addition, the City also added a Housing Planner, and among other accomplishments she has implemented a housing rehabilitation program to provide needed improvements to the homes of low- and moderate-income residents. PDS has also kept in mind the rapidly changing needs of the City's low- and moderate-income population and the escalating regional housing crisis and continues to partner with agencies and organizations to develop and implement new strategies into this Plan.

Further, through CDBG public services funding the City has invested in continued support for a broad range of public services, as further detailed in Section AP-35.

4. Summary of Citizen Participation Process and consultation process

Summary from citizen participation section of plan.

PDS engaged Medford residents, neighborhood stakeholders and public service providers to aid in the development of this Plan. A series of public meetings and hearings were conducted by the City of Medford and the North Suburban Consortium to discuss community needs and priorities, provide an overview of CDBG and the Action Planning process and summarize year to date expenditures. Meetings are conducted throughout the year on planning and implementation of various CDBG funded projects, and a public meeting was held on April 28, 2026 to review this Plan. Additionally, the Plan was made available for public comment from April 13, 2026 to May 13, 2026, and a legal public hearing was held on May 12, 2026 to approve the submittal of this Plan. A public hearing was also held on September 17, 2025 in conjunction with the development of the CAPER for the prior program year, at which hearing public input on housing and community development needs was solicited. Additional detail on Citizen Participation appears in Section AP-12 of this Plan.

5. Summary of public comments

This could be a brief narrative summary or reference an attached document from the Citizen Participation section of the Con Plan.

A summary of public comments received through the Citizen Participation and Consultation Process can be found within Section AP-12 of this Plan.

_____ public comments were received during the 30-day comment period and at the public meeting held on 4/28/26 or the public hearing held on 05/12/2026 at which this Plan was reviewed.

The City received no public comment in connection with the CAPER public comment period of the hearing held on September 17, 2025.

6. Summary of comments or views not accepted and the reasons for not accepting them

All comments were accepted.

7. Summary

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PR-05 Lead & Responsible Agencies - 91.200(b)

1. Agency/entity responsible for preparing/administering the Consolidated Plan

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator	MEDFORD	Office of Planning, Development & Sustainability

Table 1 – Responsible Agencies

Narrative

The Office of Planning, Development & Sustainability is the designated City office charged with the development and implementation of the City of Medford's Consolidated and Annual Action Plans. In addition to producing the plans that provide the strategy for the allocation of federal dollars, the office coordinates the process to recommend projects to best address priority needs of low and moderate-income residents and provides the necessary financial and programmatic oversight.

The Office of Planning, Development & Sustainability also participates in the North Suburban HOME Consortium (NSC) and the Massachusetts Balance of State Continuum of Care, designating staff to represent and attend regular meetings. The Office ensures that the City of Medford's non-housing community development, economic development, housing, and homeless needs are addressed within the regional programs.

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AP-10 Consultation - 91.100, 91.200(b), 91.215(l)

1. Introduction

This Plan was developed by the City of Medford, Office of Planning, Development and Sustainability (PDS) through citizen participation and consultation efforts. The City engaged residents, stakeholders, and service providers to obtain input on priority needs for the year ahead. Building upon the comprehensive consultation process undertaken in the development of the 2025-2029 Consolidated Plan, this Plan incorporates feedback provided through community meetings and public hearings conducted by the City and North Suburban Consortium.

Provide a concise summary of the jurisdiction's activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(l)).

PDS coordinates many of the planning, community development, and housing initiatives within the City, and maintains continued collaboration with the relevant City departments, human services organizations, and homeless CoC members. The ongoing collaboration enables the coordination of efforts and investments. As an entitlement community, Medford seeks to coordinate CDBG investments to best address the needs and priorities of Medford residents.

This ongoing coordination addresses many community needs, informs investment decisions, and ensures the provision of critical services including youth and elderly programming, childcare, family support services, crisis prevention, job preparedness training, transitional housing, and recreational opportunities for developmentally disabled persons. In addition, the City supports the Massachusetts Balance of State Continuum of Care planning process by providing supportive services for those who are homeless and those in danger of becoming homeless. The City hosts weekly Hub meetings with key service providers, the police, and the Department of Health to coordinate care for critical cases. The City's Social Services Coordinator also participates in regional meetings for critical housing cases, as well as weekly meetings with the Task Force coordinated by Housing Families, Inc., a nonprofit agency funded through North Shore Consortium HOME funding. As a part of those efforts, the City has established Medford Connects, a program to share current activities amongst local agencies, organizations, and City departments; identify opportunities for improved communication and outreach to the Medford community; and create a space for opportunities to collaborate and make connections and build relationships within the community. Participating agencies and organizations include medical and mental health service providers, City departments, and service agencies.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness.

Medford is a part of the Massachusetts Balance of State (BoS) CoC. The BoS CoC is managed by the Massachusetts Executive Office of Housing and Livable Communities (EOHLC) and is made up of 79 cities and towns that are primarily in Norfolk and Middlesex counties. Medford shares the following Commonwealth of Massachusetts goals:

- Increase the number of permanent supportive housing units.
- Improve job readiness and employment rate.
- Provide homeless prevention and rapid rehousing assistance.
- Provide case management services to increase the likelihood of residential stability.

Medford will continue to seek opportunities to support projects and programs that further the BoS CoC goals. The consultations made in conjunction with the development of the Consolidated Plan, as well as ongoing consultation with the BoS CoC, will continue to have a direct impact on the allocation of funding.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards for and evaluate outcomes of projects and activities assisted by ESG funds, and develop funding, policies and procedures for the operation and administration of HMIS

As a member of the BoS CoC, Medford will regularly consult with non-profits, housing authorities, state agencies, advocacy groups, and property developers and will support and advocate for BoS resources for Medford residents. Medford does not receive Emergency Solutions Grants Program funds nor is it responsible for the administration of the Homeless Management Information System.

2. Agencies, groups, organizations and others who participated in the process and consultations

Table 2 – Agencies, groups, organizations who participated

1	Agency/Group/Organization	Balance of State Continuum of Care
	Agency/Group/Organization Type	Services-homeless Other government - State Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. Consulted through a series of meetings around the strategies for ending homelessness within the CoC region, and the needs for and availability of services for unhoused people in Medford. The expected outcome is additional support for unhoused people in Medford.
2	Agency/Group/Organization	HOUSING FAMILIES, INC.
	Agency/Group/Organization Type	Housing Services - Housing Services-Children Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Affordable Housing Barriers

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The organization attended and participated in a public meeting held on 04/28/2026. The agency provides a full continuum of services ranging from homeless prevention and emergency shelter to permanent supportive housing, and has identified the need for pro-bono legal assistance to support very low-income households in preventing crisis, avoiding eviction and stabilizing at-risk families. The anticipated outcome is assisting vulnerable populations to maintain their tenancies and provide access to justice and crisis mitigation.
3	Agency/Group/Organization	JUST A START
	Agency/Group/Organization Type	Housing Services - Housing Services-Elderly Persons Services-Persons with Disabilities Services-Persons with HIV/AIDS Services-Victims of Domestic Violence Services-homeless Services-Health Service-Fair Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Families with children Homelessness Strategy Affordable Housing Barriers
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.

4	Agency/Group/Organization	ASIAN COMMUNITY DEVELOPMENT CORPORATION
	Agency/Group/Organization Type	Housing Services - Housing Services-Children
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Affordable Housing Barriers
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
5	Agency/Group/Organization	Metro North Housing Corporation
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Affordable Housing Barriers
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.

6	Agency/Group/Organization	MEDFORD HOUSING AUTHORITY
	Agency/Group/Organization Type	Housing PHA Services - Housing Services-Children Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Public Housing Needs Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency was consulted through a series of meetings around the need for redevelopment and renovation of several of their properties over the course Program Year 2025. MHA has also been granted \$1.8 million in HOME funding through the North Suburban Consortium to fund the redevelopment of their Walkling Court housing development. There is an extreme need for more affordable housing in Medford, the desired outcome is more accessible housing and an increased amount of affordable housing.
7	Agency/Group/Organization	METROPOLITAN AREA PLANNING COUNCIL
	Agency/Group/Organization Type	Regional organization Planning organization Housing Studies
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. MAPC is our regional planning agency. The agency consults regularly with staff around housing policy, response to climate change, and smart growth. The expected outcome is technical assistance on developing sustainable housing and economic growth in Medford.
8	Agency/Group/Organization	COMMUNITY FAMILY
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities Services-homeless
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
9	Agency/Group/Organization	COUNCIL ON AGING
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing Services - Victims
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency attended and participated in a public meeting held on 04/28/26, and has also been consulted through a series of meetings around the need for transportation, home maintenance/modification services, as well as social work and volunteer coordination for Medford seniors. The anticipated outcome is the continued support of senior programming and ability to keep seniors supported and in their homes.
10	Agency/Group/Organization	Medford Chamber of Commerce
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities Services-Health Service-Fair Housing Services - Victims Business Leaders Business and Civic Leaders
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis Economic Development Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency was consulted through a series of meetings around the needs of the Medford business community. The expected outcome is additional supports for small businesses owned and operated by low- and moderate-income residents.

11	Agency/Group/Organization	Medford Veterans Services
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Other government - Local
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Needs - Veterans Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
12	Agency/Group/Organization	Medford Office of Prevention and Outreach
	Agency/Group/Organization Type	Services - Housing Services-Elderly Persons Services-Persons with Disabilities Service-Fair Housing Other government - Local
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The OPO is regularly consulted with to provide input on homelessness and other social service needs for vulnerable residents.
13	Agency/Group/Organization	BREAD OF LIFE
	Agency/Group/Organization Type	Services - Housing Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homelessness Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
14	Agency/Group/Organization	The Neighborhood Developers
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Affordable Housing Barriers

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
15	Agency/Group/Organization	MEDFORD COMMUNITY HOUSING
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Affordable Housing Barriers
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency works with City staff in conjunction with the agency's development of affordable housing in Medford. The agency identified the need for more affordable housing within the City as well as education for first time homebuyers.
16	Agency/Group/Organization	Caribbean Integration Community Development
	Agency/Group/Organization Type	Housing Services - Housing

	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Affordable Housing Barriers
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
17	Agency/Group/Organization	Caritas Communities
	Agency/Group/Organization Type	Housing Services - Housing
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth Homelessness Strategy Affordable Housing Barriers
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.

18	Agency/Group/Organization	SCM Community Transportation Corporation
	Agency/Group/Organization Type	Services-Elderly Persons Services-Persons with Disabilities
	What section of the Plan was addressed by Consultation?	Market Analysis Non-Housing Community Development Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency attended and participated in a public meeting held on 06/28/2026. The agency identified the increasing demand for community transportation services for elderly, critically ill and disabled residents. They also discussed requests from residents on the need for more individualized transportation. The anticipated outcome is improved access to transportation for elderly and disabled residents.
19	Agency/Group/Organization	The Welcome Project
	Agency/Group/Organization Type	Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Economic Development
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency attended and participated in a public meeting held on 06/28/26. The agency identified the expanding need for English Language skills, with a focus on educating parents in English, thereby improving school performance and educational development of their school-aged children. The anticipated outcome the agency seeks is improved educational and employment opportunities for participants.
20	Agency/Group/Organization	MGH Chelsea
	Agency/Group/Organization Type	Health Agency

	What section of the Plan was addressed by Consultation?	Housing Need Assessment
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
21	Agency/Group/Organization	City of Medford Public Schools
	Agency/Group/Organization Type	Services-Children Services-Education Services - Narrowing the Digital Divide Other government - Local
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Economic Development Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The City Department attended and participated in a public meeting held on 06/28/26. The School System identified the expanding need for affordable afterschool programs that provide emotional learning, family resources and support for working parents. The anticipated outcome is the continued support of afterschool childcare and coordination between families and the Medford Public Schools.
22	Agency/Group/Organization	Mystic Valley YMCA
	Agency/Group/Organization Type	Services-Children Services-Education Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency attended and participated in a public meeting held on 04/28/26. The agency provides family support services, educational and recreational resources as well as the Mystic Community Market, a food distribution center located in Medford. The anticipated outcome is an enhanced focus on food security and improved access to fresh food and nutrition programs.
23	Agency/Group/Organization	WEST MEDFORD COMMUNITY CENTER
	Agency/Group/Organization Type	Services-Children Services-Elderly Persons Services - Narrowing the Digital Divide Child Welfare Agency
	What section of the Plan was addressed by Consultation?	Non-Homeless Special Needs Anti-poverty Strategy
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency was consulted through a series of meetings around the needs for services for Medford seniors. The agency provides family support services, educational and recreational resources and a senior program. They identified the need for senior supports and community in addition to food access.
24	Agency/Group/Organization	Comcast
	Agency/Group/Organization Type	Services - Broadband Internet Service Providers Services - Narrowing the Digital Divide
	What section of the Plan was addressed by Consultation?	Market Analysis

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan.
25	Agency/Group/Organization	Medford Office of Planning, Development and Sustainability
	Agency/Group/Organization Type	Agency - Managing Flood Prone Areas Agency - Management of Public Land or Water Resources Agency - Emergency Management Other government - Local Planning organization
	What section of the Plan was addressed by Consultation?	Market Analysis Sustainability, Resiliency
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. This plain was developed through staff in the Office of Planning, Development and Sustainability, including the City's CDBG Manager. Staff expert in sustainability also contribute by identifying issues and initiatives to improve energy efficiency, air quality, climate change protection, wetlands protection, open space conservation and storm water management.
26	Agency/Group/Organization	ABCD -ACTION FOR BOSTON COMMUNITY DEV CORPORATION
	Agency/Group/Organization Type	Services - Housing Services-Children Services-homeless Services-Education Services-Employment
	What section of the Plan was addressed by Consultation?	Homeless Needs - Chronically homeless Homeless Needs - Families with children

	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. The agency attended and participated in a public meeting conducted on 04/28/26. ABCD is a nonprofit human services organization that each year provides low-income residents with the tools and resources needed to transition from poverty to stability and from stability to success. The agency identified the need for rental and utility assistance and housing counseling services to prevent homelessness and create housing stability.
27	Agency/Group/Organization	North Suburban HOME Consortium
	Agency/Group/Organization Type	Housing Regional organization
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Market Analysis
	Briefly describe how the Agency/Group/Organization was consulted. What are the anticipated outcomes of the consultation or areas for improved coordination?	Provided input into the development of the 2025-2029 Consolidated Plan. As one of the 8 consortium communities, Medford regularly consults with the consortium regarding the application and administration of federal HOME funds. The desired outcome is access to more funding to support the development of affordable housing in Medford.

Identify any Agency Types not consulted and provide rationale for not consulting

Medford does not currently have any projects or grant funded programs that require additional input from Other Government - Federal sources.

There are no other Agency Types that have not been consulted in connection with the development of this plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Medford Community Preservation Plan	City of Medford	The 2017 Medford Community Preservation Plan analyzes local needs and goals for Community Preservation Act funding.
Medford Comprehensive Plan	City of Medford	The 2023 Medford Comprehensive Plan provides a high-level view of housing and community development activities to inform policies and investments.
Medford Hazard Mitigation Plan	City of Medford	The Hazard Mitigation Plan assesses the potential impacts to the city from multiple natural hazards.
Medford Climate Action Plan	City of Medford	The Medford Climate Action Plan describes the effects of climate change on the city and plans to address its effects.
Medford Housing Production Plan	City of Medford	The Medford Housing Production Plan establishes a strategic plan for the production of affordable and mixed-income housing.
Medford Open Space Recreation Plan	City of Medford	The 2019 Medford Open Space Recreation Plan serves to guide the city's decision around open space and recreation investment.
Medford Square Master Plan	City of Medford	The Medford Square Master Plan describes the implementation and management of the Medford Square Development District and Invested Revenue District.
Medford Affordable Housing Trust Action Plan	Medford Affordable Housing Trust	The Medford Affordable Housing Trust Action Plan and Guidelines 2025-2030 describes the priority missions, goals and actions to create and preserve community housing.

Table 3 - Other local / regional / federal planning efforts

Narrative

The City of Medford through the Office of Planning, Development & Sustainability (PDS), as well as other departments, is in regular contact with a number of public and private agencies to ensure funding priorities are in line and coordinated with current community development goals and objectives. PDS maintains continued collaboration with the relevant Medford City Departments and Human Services Organizations that provide

the City's youth programs, family support services, and elder programs. In addition, the City of Medford is an active participating member in the North Suburban HOME Consortium and consults with numerous housing and real estate entities throughout the implementation of the plan.

The City of Medford recognizes that its housing and economic development initiatives must be placed in a regional context. Medford enjoys a positive relationship with its neighbors and regularly consults with neighboring jurisdictions.

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AP-12 Participation - 91.401, 91.105, 91.200(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation Summarize citizen participation process and how it impacted goal-setting

Medford followed the requirements for citizen participation outlined in its Citizen Participation Plan, which requires the city to hold one input public hearing during the development of its Annual Action Plan and an additional public hearing in conjunction with the development of its . Consolidated Annual Performance and Evaluation Report (CAPER).

Medford held a public hearing on September 17, 2025 to gather input on the development of the CAPER. Medford also held a public hearing regarding this Plan and the use of CDBG funds on May 12, 2026, and made this Plan available for public comment from April 13, 2026 to May 13, 2026, regarding the use of CDBG funds.

Throughout the consultation process, Medford made a significant effort to proactively receive feedback from persons with disabilities, non-English-speaking persons, and minorities.

Through the citizen participation process, Medford encouraged public comments through public hearings and the public comment period in the following ways:

- Legal notifications of 30-day public comment period and public hearings published in the Boston Herald
- Legal notifications of 30-day public comment period and public hearings posted on the City's website
- Notification of the public hearings posted to the City's event calendar
- Notification of the 30-day public comment period and public hearings posted in the City Clerk's Office
- Notification of the 30-day public comment period and public hearings posted to the City's social media
- Notification of the 30-day public comment period and public hearings distributed through the Office of Planning, Development & Sustainability's online newsletter

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
1	Public Hearing	Non-targeted/broad community	The Office of Planning, Development and Sustainability conducted a public hearing on September 17, 2025, to solicit public input regarding community development needs, development of proposed activities, proposed strategies and actions for fair housing, and review of program performance.	No comments were received.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
2	Public Hearing	Non-targeted/broad community	<p>The Medford City Council conducted a public hearing on May 12, 2026, to solicit public input on this Plan.</p> <p>Approximately 40 individuals attended in addition to the Medford City Council and staff from the Office of Planning, Development, and Sustainability.</p>		All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
3	Public Meeting	Non-targeted/broad community	The Medford City council conducted a Committee of the Whole public meeting on April 28, 2026, to solicit input on this Plan and public services priorities. Approximately 15 individuals attended in addition to the Medford City Council and Office of Planning Development and Sustainability.	Services providers presented and discussed their respective programs with Medford City Councilors, reinforcing the collective need for supportive services, emergency assistance, affordable childcare, senior programming, homelessness prevention and transportation.	All comments were accepted.	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
4	Newspaper Ad	Non-targeted/broad community	Advertisements to attend the September 17, 2025, Public Hearing and of the public comment period on the CAPER were published in the Boston Herald on September 10, 2025 and September 17, 2025	Not applicable	Not applicable	
5	Newspaper Ad	Non-targeted/broad community	Advertisements to attend the May 12, 2026 Public Hearing on this Plan were published in the Boston Herald on April 27, 2026 and May 4, 2026.	Not applicable	Not applicable	
6	Newspaper Ad	Non-targeted/broad community	Advertisements of the public comment period for this Plan were published in the Boston Herald on April 13, 2026 and April 20, 2026.	Not applicable	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
7	Internet Outreach	Non-targeted/broad community	Advertisement to attend the public hearing on September 17, 2025 was published on the City's website on September 10, 2025.	Not applicable	Not applicable	
8	Internet Outreach	Non-targeted/broad community	Advertisement of the public comment period for this Plan was published on the City's website on April 13, 2026.	Not applicable	Not applicable	
10	Internet Outreach	Non-targeted/broad community	Advertisement to attend the September 17, 2025 public hearing and of the public comment period on the CAPER was published in the Mayor's online newsletter on September 3, 2025.	Not applicable	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
11	Internet Outreach	Non-targeted/broad community	Advertisement of the September 17, 2025 public hearing and of the public comment period on the CAPER was published in the Office of Planning, Development and Sustainability's Electronic Newsletter on September 15, 2026.	Not applicable	Not applicable	
12	Internet Outreach	Non-targeted/broad community	Advertisement of the April 28, 2026 public meeting, the May 12, 2026 public hearing, and the public comment period for this Plan was published in the Office of Planning, Development and Sustainability's Electronic Newsletter on April ___, 2026.	Not applicable	Not applicable	

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
13	Public Open House	Non-targeted/broad community Seniors	PDS staff were available to review and receive comments on this Plan and made information available about the April 28, 2026 public meeting and the May 12, 2026 public hearing at an Open House held at the Medford Senior Center on April 13, 2026			

Table 4 – Citizen Participation Outreach

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

The City of Medford anticipates receipt of CDBG funds in the amount of \$1,433,520 for the program year. The Anticipated Resources table below describes this funding source.

The City also has an estimated \$300,000 in prior year resources, including approximately \$70,000 in funds that had been allocated to Planning & Administration for the prior year which were not used due to temporary vacancies in staff positions, \$120,000 of which had been allocated to the Housing Rehab Loan Program, \$50,000 allocated to Vacant Storefront Grants program, and \$60,000 allocated to infrastructure projects.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,433,520.00	0.00	300,000.00	1,733,520	4,300,560	CDBG funds leverage local, state, and federal funds. Agencies can combine funding sources in order to provide a wider range of services to the community.

Table 5 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

To maximize the impact of the CDBG funds, the City strategically leverages additional resources and City partnerships whenever feasible. As a member of the NSC, the City may access HOME funds to support direct assistance to low- to moderate-income first-time homebuyers and to subsidize an affordable housing development.

The City anticipates CDBG funds will also leverage additional resources. Non-entitlement funds that will be used to further the goals of the Strategic Plan may include funds from private foundations, organizations, and individuals.

The following are anticipated leveraged resources:

Municipal General Funds: The annual City budget commits resources for the priority activities including public parks, facilities, and infrastructure, as well as social services.

Affordable Housing Resources: Affordable housing developments are likely to utilize various state housing resources, including HOME program funds, Low-Income Housing Tax Credit funds, Housing Bond funds, the voucher-based Section 8 program, and private mortgage financing. Additional funds are leveraged through partnerships with private and for-profit developers.

Community Preservation Act: The City anticipates committing funds through the Community Preservation Act and other state and federal grants that leverage spending on affordable housing and other CDBG-funded improvements, including support for the Medford Affordable Housing Trust.

Philanthropy: Private funding from national, state, and local funders, including the United Way and private foundations/donors.

New Market Tax Credit Programs: These programs provide tax credit incentives for equity investment.

Section 8 Funds: The Medford Housing Authority administers the Section 8 Housing Choice Voucher program and provides rental subsidies.

Section 108 Loan Guarantee Program: The Section 108 Guaranteed Loan Program provides CDBG recipients with the ability to leverage their

annual grant allocation to access low-cost flexible financing for economic development, housing, public facility, and infrastructure projects.

Continuum of Care Funds: Non-profit human service providers that offer housing and services to homeless persons throughout the Medford and Tri-City region can access resources through the Massachusetts Balance of State. These resources include, but are not limited to, non-entitlement Emergency Solutions Grants Program, McKinney-Vento, Residential Assistance for Families in Transition, and HomeBASE. CDBG, Low Income Home Energy Assistance Program, and Headstart are additional state and federal resources administered through Action for Boston Community Development.

In addition to these resources, in the prior year the City's Affordable Housing Trust adopted a 5-year strategic plan to expand the City's capacity to generate and commit revenue to affordable housing needs.

The HOME program matching requirements are met through State Housing Bond funds and the Mass Rental Voucher program. Matching funds requirements are monitored by the Malden OSPCD as the NSC Lead Entity.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

The City has contracted with a developer for a long term lease of 3 city-owned parcels in Medford Square, to be developed with 2 buildings containing an estimated 250-300 residential units, 20 percent of which will be affordable units. The project will also include a grocery store, which will increase food access for residents of surrounding properties which are designated for older adults and residents with disabilities, as well as participants at the adjacent Medford Senior Center. In PY2026, the project will proceed with site plan review, permitting and design, with residential units expected to become available in PY 2028 and PY2029.

No additional publicly owned land is anticipated to be used to address needs in the next program year; however, the City will continue to evaluate city owned parcels for their feasibility for smaller-scale affordable infill housing and potential transfer to the Affordable Housing Trust. City parks and public facilities will continue to be operated to provide recreation and services to low- and moderate-income persons.

Discussion

The priorities identified within the Strategic Plan are the outcome of an extensive, comprehensive effort to identify community needs. The Strategic Plan assesses the resources available to meet those needs. The City of Medford’s investments will leverage public and private funds to address the economic development, affordable housing, community development, and special needs populations’ needs.

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Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Expansion and Preservation of Affordable Housing	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$355,000	Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Increase Economic Development Activities	2025	2029	Non-Housing Community Development		Economic Development	CDBG: \$50,000	Jobs created/retained: 2 Jobs Businesses assisted: 2 Businesses Assisted
3	Enhance Public Facilities, Infrastructure & Parks	2025	2029	Non-Housing Community Development		Public Facilities, Infrastructure, and Parks	CDBG: \$826,788	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 11650 Persons Assisted
4	Enhance Public Services	2025	2029	Homeless Non-Housing Community Development		Affordable Housing Public Services	CDBG: \$215,028	Public service activities other than Low/Moderate Income Housing Benefit: 5500 Persons Assisted
5	Planning and Administration	2025	2029	Affordable Housing Homeless Non-Housing Community Development			CDBG: \$286,704	Other: 1 Other

Table 6 – Goals Summary

Goal Descriptions

1	Goal Name	Expansion and Preservation of Affordable Housing
	Goal Description	<p>Strategic Planning Goals: Support the expansion and supply of affordable homeownership and rental housing opportunities. Expand affordability of existing rental and owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households, by bringing units to code standard or providing safety improvements, energy efficiency improvements, access modifications, or treatment of lead or other home hazards. Increase affordable housing ownership opportunities through homebuyer education programs and down-payment and closing cost assistance.</p> <p>Proposed activities that the City anticipates funding through CDBG include:</p> <ul style="list-style-type: none"> • Continuing to fund projects through the Housing Rehabilitation Loan Program • Supporting the Affordable Housing Trust's 5- year strategic plan to create and preserve affordable housing in Medford • Coordinating the administration of the Inclusionary Housing Ordinance with Boards and proponents and identifying potential ordinance amendments to further the goals outlined in the Housing Production Plan including the adoption of a fractional payments provision • Performance of a nexus study to enable the City to determine the feasibility of adding affordable housing to the City's linkage fees • Continuing the City's work to enact the goals of the City's Comprehensive Plan by updating its zoning ordinance to allow for a broader range and reasonable increased availability of housing • Overseeing affordable housing lotteries and ensuring timely delivery of affordable units at market rate developments where affordable units have been required • Developing affordable rental and home ownership opportunities for low to moderate income households • Monitoring affordable housing rental and homeownership units across the City. • Participation and coordination with local and regional housing planning groups • Assisting individuals with referrals to agencies specializing in housing issues and programs <p>During the 2026 program year, the Office of Planning, Development & Sustainability intends to continue to establish/design additional affordable housing programs and build internal capacity within the department to administer these programs throughout the 2025-2029 Consolidated Plan cycle.</p>

2	Goal Name	Increase Economic Development Activities
	Goal Description	<p>The City seeks to support its business community through programs that will promote competitiveness, resiliency and accessibility, including:</p> <ul style="list-style-type: none"> • Providing financial support to businesses committed to occupying identified vacant storefronts; • Providing technical support to new and existing businesses through consultation services, educational programming and training, and other forms of business support; • Initiating the process of adopting Neighborhood Revitalization Strategy Areas to better target CDBG resources in support of community revitalization efforts; and • Exploring the feasibility of creating an Economic Development Strategic Plan. <p>The City will pair CDBG funding with other sources, such as Mass Gaming Commission and the Encore Boston Harbor Surrounding Community Agreement, to support eligible programs.</p>
3	Goal Name	Enhance Public Facilities, Infrastructure & Parks
	Goal Description	<p>The City plans to enhance publicly owned facilities and infrastructure to improve the community and neighborhoods throughout the City of Medford. Improvements may include parks, streets, sidewalks, streetscapes, tree planting, water/sewer/flood drainage, accessibility to meet American with Disabilities Act (ADA), improvement of neighborhood/recreational facilities, and other infrastructure and facilities.</p> <p>Specific activities for the program year include:</p> <ul style="list-style-type: none"> • Improvements to sidewalks, curb cuts, and street crossings in low- and moderate-income neighborhoods • Renovations to Tufts Park playground and other facilities • Creation of ADA accessible pathways at eligible City Parks • ADA compliant improvements to the Memorial Grove at Riverbend Park

4	Goal Name	Enhance Public Services
	Goal Description	<p>Increased access to jobs, education, health and wellness, recreation, and social services activities. The City seeks to provide a variety of public service programs and to continue support of nonprofit community development agencies. City objectives include:</p> <ul style="list-style-type: none"> • Improving the quality of life for Medford’s school children through the provision of after school childcare programs • Improving the resources available to the City's population at risk of homelessness, residents in crisis, local consumers, and the physically and emotionally disabled population • Improving quality of life for Medford's elderly population through the provision of day health and recreational programs and transportation to reduce isolation • Encouraging the expansion of affordable housing and assisting those with emergency and transitional housing needs through housing advocacy and assistance • Providing English language training for new residents • Supporting food programs and the distribution and provision of food <p>The City anticipates allocating the maximum 15% of its CDBG allocations to Public Service activities during PY2026.</p>
5	Goal Name	Planning and Administration
	Goal Description	This funding is for CDBG administrative activities not covered by program activity costs.

AP-35 Projects - 91.420, 91.220(d)

Introduction

In PY2026, the City of Medford will utilize CDBG funding to address the priority needs identified in the Strategic Plan. Priorities the City will be focusing on this year specifically include infrastructure renovations, the continuation of the housing rehabilitation program, and supporting public services for vulnerable low-to-moderate-income residents.

The City of Medford receives CDBG funds for use within the city in the approximate annual amount of \$1,433,520. In addition, the City projects a total of \$300,000 in uncommitted prior year funds, for a total of available resources (as detailed in AP-15) of \$1,733,520. The City does not anticipate receiving any Program Income this program year.

#	Project Name
1	Planning and Administration
2	Enhance Public Services
3	Economic Development
4	Expansion and Preservation of Affordable Housing
5	Public Infrastructure Improvements Program

Table 7 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

Funding has been allocated to best address the priorities identified in the Strategic Plan. The primary priority in the City of Medford, and throughout the Boston-Metro area, is the expansion and preservation of affordable housing. The City has been addressing this priority by utilizing non-CDBG funding sources which allow more flexibility for the acquisition and preservation of such housing. This will be accomplished in part by the city's Housing Rehabilitation Loan Program by enabling eligible homeowners to make needed improvements that allow them to remain in their homes.

In PY2026, the provision of public services is also a priority. A strong network of human service providers and non-profit agencies support low- and moderate-income Medford residents in achieving self-sufficiency, permanent housing, continuing education, job preparedness, wellness and other anti-poverty initiatives. However, the need for services far exceeds the available resources. Service providers are encouraged to maximize leveraged funds and to avoid duplication of services. The primary obstacle to addressing need is funding.

In past program years, the primary priority consisted of a continued commitment to an aging infrastructure and public facilities to increase accessibility to public spaces and services, particularly for

low-to-moderate income Medford residents. Despite significant investment, this continues to be an area of need and the City will look to fund additional public infrastructure projects in PY2026.

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AP-38 Project Summary

Project Summary Information

1	Project Name	Planning and Administration
	Target Area	
	Goals Supported	Expansion and Preservation of Affordable Housing Increase Economic Development Activities Enhance Public Facilities, Infrastructure & Parks Enhance Public Services Planning and Administration
	Needs Addressed	Economic Development Public Facilities, Infrastructure, and Parks Public Services
	Funding	CDBG: \$286,704
	Description	This funding is for CDBG administrative activities not covered by program activity costs.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	n/a
	Location Description	n/a
	Planned Activities	This funding is for CDBG administrative activities not covered by program activity costs. This funding is for CDBG administrative activities not covered by program activity costs.
2	Project Name	Enhance Public Services
	Target Area	
	Goals Supported	Expansion and Preservation of Affordable Housing Increase Economic Development Activities Enhance Public Services
	Needs Addressed	Public Services
	Funding	CDBG: \$215,028

Description	Make public services available and accessible to low- and moderate-income individuals through the support of programs and services provided by nonprofit community development agencies including afterschool childcare, senior wellness, recreational programming for seniors; transportation assistance for senior, disabled and critically ill residents; pro-bono legal aid; food pantry and emergency assistance; transitional housing, referrals and support services; and ESOL classes and job preparedness training.
Target Date	6/30/2027
Estimate the number and type of families that will benefit from the proposed activities	5,500 low and moderate-income families
Location Description	Services will be provided city-wide.

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	<p>Planned Activities</p>	<ul style="list-style-type: none"> • Action for Boston Community Development (ABCD) Emergency Rental and Utility Assistance Program providing emergency direct financial assistance and counseling to low- to -moderate income Medford residents to enable them to stay in their homes. National Objective: LMI • Housing Families Legal Aid for Wellbeing & Stability (LAWS) Program providing free legal advice, representation, and assistance for low- to moderate-income Medford residents facing eviction in housing court or facing housing instability, and helping families resolve disputes with landlords. National Objective: LMI • Medford Council on Aging Senior Citizens Services Program providing support to Medford elders including social worker services, in-home care, minor home repairs to enable them to remain in their homes, and social enrichment programs. National Objective: LMI • Medford Public Schools After School Scholarship Program providing scholarships to low- to moderate-income Medford residents for participation in after school programming for elementary school aged children. National Objective: LMI • Mystic Valley Elder Services Emergency Shelf-Stable Meals Program providing emergency shelf-stable meals to Medford older adults ahead of weather-related emergencies to ensure consumers have access to emergency food if MVES staff are unable to deliver meals. National Objective: LMI • Mystic Valley YMCA Mystic Community Market funding access to free, nutritious food for low- to moderate-income Medford residents. National Objective: LMI • RISE Multicultural Services Senior Support Network providing mental health supports and referrals to services for food, employment, housing, and behavioral health to non-English speaking older adults. • SCM Community Transport Senior and Persons with Disabilities Medical and Shopping Transportation Program providing transportation services to Medford seniors and residents with disabilities. National Objective: LMI • The Welcome Project Medford Schools English for Parents providing English for Speakers of Other Languages (ESOL) classes to low- and moderate-income Medford residents who are parents of school-aged children. National Objective: LMI
3	<p>Project Name</p>	<p>Economic Development</p>
	<p>Target Area</p>	

	Goals Supported	Increased Economic Development Activities
	Needs Addressed	Economic Development
	Funding	CDBG: \$50,000.00
	Description	Create economic opportunities, and thereby improve the sustainability of the City's neighborhoods, through financial support of small businesses and providing and/or facilitating technical support to new and existing businesses through consultation services, educational programming and training.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	Assistance to up to 2 micro-enterprise businesses or small businesses, and creation of up to 2 full-time equivalent jobs.
	Location Description	Project will serve businesses city-wide.
	Planned Activities	<ul style="list-style-type: none"> • Providing grants to microenterprises and/or small businesses committed to hiring at least one full time equivalent employee from a low- to moderate-income household as an incentive to occupy an existing vacant storefront. National Objective LMJ (for small businesses) or LMCMC (for microenterprises)
4	Project Name	Expansion and Preservation of Affordable Housing
	Target Area	
	Goals Supported	Expansion and Preservation of Affordable Housing
	Needs Addressed	Affordable Housing
	Funding	CDBG: \$355,000.00
	Description	Expand affordability of existing owner-occupied housing through rehabilitation, thereby improving livability and ensuring homes become or remain affordable to low- to moderate-income households.
	Target Date	6/23/2027
	Estimate the number and type of families that will benefit from the proposed activities	6 households
	Location Description	The project will serve owner-occupied homes city-wide.

	Planned Activities	Provide safety improvements, energy efficiency improvements, access modifications, treatment of lead or other home hazards, and address issues of code compliance in homes of low- and moderate-income residents.
5	Project Name	Public Infrastructure Improvements Program
	Target Area	
	Goals Supported	Enhance Public Facilities, Infrastructure & Parks
	Needs Addressed	Public Facilities, Infrastructure, and Parks
	Funding	CDBG: \$826,788
	Description	This project creates suitable living environments by supporting improvements to Medford's aging infrastructure, increasing its availability and accessibility for Medford's low- and moderate-income residents.
	Target Date	6/30/2027
	Estimate the number and type of families that will benefit from the proposed activities	11,650 low- and moderate-income persons
Location Description	Project locations will include: Tufts Park in South Medford Memorial Grove at Riverbend Park along the Mystic River in the Wellington area Sidewalks and crossings in low- and moderate-income areas city-wide Other city park facilities city-wide	
Planned Activities	Sidewalk Improvements: construction of sidewalk improvements at intersections in low- and moderate-income Medford neighborhoods. National Objective: LMA Tufts Park: Renovations to update the city-owned playground. National Objective: LMA Memorial Grove at Riverbend Park: Installation of ADA compliant elements as part of the creation of the Memorial Grove. National Objective: LMI Park Accessible Paths: Installation of ADA compliant accessible paths at existing city parks. National Objective: LMI	

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

As the Community Development Block Grant (CDBG) is intended to predominantly serve low- to moderate-income residents, PY2026 CDBG funding will be allocated to projects that are either within CDBG eligible areas, eliminate slum and blight, or directly impact low- and moderate-income beneficiaries. Projects consisting of physical improvements will be undertaken in low- and moderate-income areas or at public facilities serving low-to-moderate-income residents. Public service and housing activities are operated based upon the eligibility of the person or household, not through geographic targeting.

Geographic Distribution

Target Area	Percentage of Funds

Table 8 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Projects were prioritized based on their ability to address identified needs with the resources available. A priority continues to be investing CDBG funds to meet city-wide needs of an aged public infrastructure system. Selected activities are those projects that are determined to be a high priority by the Office of the Mayor, Department of Public Works, and Office of Planning, Development & Sustainability, and based on the consolidated planning process.

ADA accessibility remains a long-standing commitment of the City. Locations selected for improved accessibility are a function of many factors including design and coordination with Public Works projects to identify needs within low and moderate-income areas.

Updates to public facilities, redevelopment, supporting the creation of new housing and economic development activities will have a direct impact on the quality of life for low to moderate income residents.

Discussion

The City of Medford will continue to target programmatic investments in low- and moderate-income areas, utilizing data analysis and input received during the citizen participation period and ongoing consultation with City departments, officials, and community partners. As needs continue to far outweigh available resources, the City will seek to leverage additional resources whenever possible.

AP-75 Barriers to affordable housing -91.420, 91.220(j)

Introduction

The City, in coordination with the North Suburban Consortium (NSC), continues to promote policies and practices that would support quality affordable housing within their communities. HOME funds are utilized to create affordable housing within the City of Medford and other member communities. The biggest barriers are identifying available land, development costs, administrative constraints, and infrastructure limitations.

Actions it planned to remove or ameliorate the negative effects of public policies that serve as barriers to affordable housing such as land use controls, tax policies affecting land, zoning ordinances, building codes, fees and charges, growth limitations, and policies affecting the return on residential investment

Planned Actions to remove the negative effects of these barriers include:

- Assist private and non-profit developers in identifying development sites and access funding toward development.
- Administer the City's Inclusionary Housing Ordinance.
- Analyze the possible addition of affordable housing to the City's schedule of linkage fees.
- Coordination between City staff, the City Council, and the Community Development Board, including community engagement and collaboration, to review and modernize zoning to allow a broader range and reasonable increased availability of housing throughout Medford that is affordable to a range of income levels, while preserving existing housing.

In furtherance of these goals, the City has retained a consultant to assist the City in determining what zoning changes are needed and help the City modify its existing zoning to enact the goals of the Comprehensive Plan and increase the flexibility of the use of parcels with the goal of implementing the City's Housing Production Plan.

Discussion

The need for affordable housing in the City exceeds the available affordable supply. The City continues to work with the NSC, private developers and non-profits to increase the supply of affordable housing in Medford. Long-term affordability restrictions on homeowner and rental units will be maintained by adding units through the Local Initiative Program to the State's Subsidized Housing Inventory. First Time Homebuyer trainings

and programs will continue to be supported by the City through non-profits such as Medford Community Housing.

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AP-85 Other Actions - 91.420, 91.220(k)

Introduction

The activities and goals listed within this Annual Action Plan coincide with the priorities identified in the Consolidated Plan. Activities selected for PY2026 funding are those projects that will make an immediate impact to low- and moderate-income residents. Eligible public service activities are selected through a formal solicitation process which prioritizes programming to best address identified community needs.

Actions planned to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved affordable housing needs of low-and-moderate-income persons continues to be a lack of available resources compared to demand. Each year HOME funds are nearly fully committed for both rental and ownership developments and the regional CHDOs have mentioned plans for several new projects on the horizon. Rising property values have continued to create an obstacle for new homebuyers and the number of properties out of reach to prospective buyers is increasing. While this limitation is beyond the City's ability to address, Medford and the NSC are committed to working with the Medford Housing Authority and housing developers - both for-profit and non-profit - to identify development opportunities and secure the necessary resources.

This program year, the City will also continue its new housing rehabilitation program to assist low- and moderate-income residents with needed safety, accessibility, and weatherization improvements to allow them to stay in their homes. The City's Affordable Housing Trust is also actively exploring funding sources such as additional Community Preservation Act funds, amending the City's Inclusionary Zoning Ordinance to allow for fractional payments, disposition of surplus City land, and updating the City's Linkage Fee Ordinance to include payments for the Affordable Housing Trust.

A second obstacle to addressing underserved needs is the challenge of a changing job market. The demand for a higher educated workforce has shut many LMI persons out of living-wage jobs. The City will continue to seek to create local employment opportunities.

In addition, the City will continue to use its community liaisons to reach harder to reach populations and educate them about affordable housing opportunities.

Medford's membership within the North Suburban Consortium provides access to gap funding critical to address the lacking supply of affordable housing. The City will continue to identify projects and partners such as Medford Housing Authority, utilizing this resource whenever viable, in developing innovative strategies. The City will also ensure that selected public improvement projects are ready to proceed.

Actions planned to foster and maintain affordable housing

Efforts of City staff and development boards to foster and maintain affordable housing include project

coordination, exploring affordable housing restrictions, promoting affordable homeownership opportunities, and ensuring long-term affordability through the addition of affordable units on the Local Initiative Program's Subsidized Housing Inventory. Additionally, the City will continue to explore opportunities to create housing programs that preserve the quality of Medford's existing housing stock and support the creation of new housing. Further, in the prior year the Affordable Housing Trust adopted a 5-year action plan to create and preserve affordable housing in Medford. The City will also coordinate the administration of the Inclusionary Housing Ordinance, including a fractional payments ordinance currently under review by the Medford City Council, to increase its effectiveness and further the goals outlined in the City's Housing Production Plan. The City will also continue to engage with non-profit affordable housing developers to identify private and surplus City-owned parcels that are appropriate for the development of affordable housing.

Actions planned to reduce lead-based paint hazards

The City, in coordination with the North Suburban Consortium, will ensure compliance with Massachusetts lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental. Testing and lead-safe removal of lead-based paint hazards are required in all HOME and CDBG funded rehabilitation activities.

The City of Medford Board of Health serves as a point of contact regarding lead-based hazards and distributes pamphlets describing lead regulations and resources in their office. Whenever lead concerns arise, the Board of Health refers families to the Greater Lawrence Poisoning Prevention Program to initiate lead home inspections and blood testing.

As a part of the Housing Rehabilitation Program that will be continued in the coming year, the City will provide lead testing and remediation for properties receiving housing rehabilitation services as applicable.

In the prior year, the City initiated a program to remove residential lead water service lines, starting first in lower income neighborhoods and then expanding throughout the City. This program will continue in PY2026, and will be supported in part by funding from the Massachusetts Water Resources Authority.

Actions planned to reduce the number of poverty-level families

Aligned with its commitment to reduce poverty, the City prioritizes the funding of public service programs that support low-income Medford families in achieving self-sufficiency. Continued support for these anti-poverty programs is crucial as they provide vulnerable, at-risk families access to a variety of supportive services, essentials, advocacy, transportation, affordable childcare, emergency housing, financial literacy, skill building and job preparedness. The provision of such programming is necessary in addressing the economic, housing, and health challenges facing low-to-moderate income residents, helping families move out of poverty. The programs the City funds with CDBG are not limited to individuals below the poverty line, but the aim of all funded programs is to reduce the number of

individuals and families living in poverty.

The planned actions in Program Year 2026 include:

- The economic development programs listed in AP-35 which will generate new business and job opportunities for low-income residents seeking to establish or expand their businesses in Medford. The City also supports efforts of MassHire and the Workforce Investment Board and will continue to publicize the availability of job training opportunities and employment readiness programs and rapid response to mass layoffs.
- In the coming year, the City will initiate the process of adopting Neighborhood Revitalization Strategy Areas to better target CDBG resources in support of community revitalization efforts.
- Funding for The Welcome Project as a provider of ESOL to support their efforts to help legal/documentated immigrant adults become successful workers, parents, and community members.
- Programs being funded this year for ABCD and Housing Families will provide a range of supports to low-income residents to enable them to remain in their homes and prevent the financial impacts and barriers created by eviction.

Actions planned to develop institutional structure

The City will continue to enhance its program coordination functions, specifically in the areas of prioritization of projects and performance monitoring. Through inter-departmental communication, the Office of Planning, Development & Sustainability will identify ready-to-proceed public works and facility projects. Newer staff, including an Economic Development Director, an Economic Development Planner, and a Housing Planner, have increased the City's capacity to perform these functions. The City continues to evaluate its funding priorities for public service projects and its process for selection of those projects to ensure their programs align with the City's funding priorities. The City will also continue to adopt updated tools to improve the ability to gather outcome data and monitor the performance of projects and services. This includes moving permitting for construction and health projects online to facilitate efficiency and transparency in the review and approval processes.

The City's Strategic Plan identified the lack of resources as a weakness in its ability to coordinate services, and the City continues to seek additional sources of resources to leverage its CDBG funding. For the coming year this will include the use of HOME funding for the redevelopment of the Medford Housing Authority's (MHA) Walkling Court housing development, which will add additional low-income housing units. Funds have also been secured to replace and enlarge the community center located within the MHA's Willis Avenue housing development. The City also continues to leverage its local Community Preservation Act (CPA) funding for infrastructure and public facilities projects. CPA funding has also been allocated to the Affordable Housing Trust for implementation of its affordable housing

goals.

Actions planned to enhance coordination between public and private housing and social service agencies

This program year, the City will continue to build on the work of the Office of Prevention and Outreach, strengthening our engagement with community partners and enhancing outreach and coordination efforts, including Medford Connects, a program to share current activities amongst local agencies, organizations, and City departments; identify opportunities for improved communication and outreach to the Medford community; and create a space for opportunities to collaborate and make connections and build relationships within the community. Participating agencies and organizations include medical and mental health service providers, housing organizations, civic organizations, and service agencies.

The City will coordinate with the Medford Housing Authority (MHA) on projects to improve and expand on affordable housing and community resources at their Walking Court and Willis Avenue housing developments. The City will also engage with non-profit affordable housing developers to identify private and surplus City-owned parcels that are appropriate for the development of affordable housing. This includes a proposal for the City to partner with MAPC to develop a process for identifying and determining municipally owned parcels that may be well suited for connected affordable housing priorities.

The City will also engage with the Medford Chamber of Commerce and other business and civic organizations to facilitate coordination of efforts to provide programs and services supporting businesses operated by low- and moderate-income residents.

In addition, the City will continue its ongoing efforts to improve communication with and provide additional resources for managing and coordinating housing referrals to service agencies, and will provide housing counseling, advocacy, legal services, and rent and utility assistance through the CDBG-funded programs to be provided by ABCD and Housing Families.

With the assistance of CDBG funding this year, the City will directly operate programs for Medford elders through its Council on Aging, which will connect elderly residents with other community resources, augmenting existing senior programming. The Council on Aging's programs include providing the services of a handyperson to provide needed small but essential repairs which allow our older residents to remain in their homes.

Additionally, the City will continue to participate as a member of the North Suburban Consortium to effectively coordinate its housing agenda with surrounding communities. The City is also a member of the Balance of State Continuum of Care and will engage with them on the development of policies and

procedures to ensure needed services are provided to Medford residents.

Discussion

The City's focus will be on upgrades to aging infrastructure and public facilities, job creation and retention, and economic stabilization. Funding will also support affordable housing development, transportation, and recreational and supportive services aimed at special needs populations. Proposed activities fulfill HUD's priorities of providing decent affordable housing, a suitable living environment and expanded economic opportunity, principally for low- and moderate-income persons. PDS staff work in partnership with residents, other City departments and the public and private sectors to accomplish established goals and objectives improving the quality of life for all Medford residents.

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Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

The City of Medford’s Action Plan, in alignment with the Strategic Plan, outlines available resources and proposed activities to be undertaken during the course of the program year. As stated earlier in AP-15, the City expects to receive \$1,433,520 as the City's 2026 origin year grant in Community Development Block Grant entitlement funds.

The aggregate use of CDBG funds (including Section 108 guaranteed loans) during the three-year period of program years 2024, 2025 and 2026 shall principally benefit persons of low and moderate income in a manner that ensures at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

Community Development Block Grant Program (CDBG) Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

- | | |
|--|----------|
| 1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed | 0 |
| 2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan. | 0 |
| 3. The amount of surplus funds from urban renewal settlements | 0 |
| 4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan | 0 |
| 5. The amount of income from float-funded activities | 0 |
| Total Program Income: | 0 |

Other CDBG Requirements

- | | |
|---|--------|
| 1. The amount of urgent need activities | 0 |
| 2. The estimated percentage of CDBG funds that will be used for activities that benefit persons of low and moderate income. Overall Benefit - A consecutive period of one, two or three years may be used to determine that a minimum overall benefit of 70% of CDBG funds is used to benefit persons of low and moderate income. Specify the years covered that include this Annual Action Plan. | 85.00% |

Discussion

A range of activities have been identified, including creation and preservation of affordable housing, physical improvements and upgrades to infrastructure and City systems, removal of architectural barriers, improvements to public facilities, job creation and retention and public services. The City anticipates that approximately 85% of CDBG funds over a 3-year period (PY2024, PY2025, and PY2026) will be used toward projects benefiting low-and-moderate income residents. Medford has not engaged in, nor anticipates receiving any, program income from Section 108 loan proceeds, urban renewal settlements or float-funded activities this year.

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