

# Executive Summary

## ES-05 Executive Summary - 91.200(c), 91.220(b)

### 1. Introduction

Every five years, HUD requires Entitlement Communities to create a Consolidated Plan to assist in determining community needs and establishing affordable housing and community development priorities. The City of Medford, as an Entitlement Community for Community Development Block Grant (CDBG) funds, has undertaken a community-wide dialogue in the development of this Consolidated Plan. The City, as a member of the North Suburban HOME Consortium, further assisted in the development of the Consortium's Consolidated Plan, which identifies regional Affordable Housing needs and priorities.

The Consolidated Plan Fiscal Year 2015-2019 is the strategic plan for allocating federal funds to maximize positive impact for low- and moderate-income persons. Consistent with HUD's priorities, the City of Medford has prioritized the goals of Decent Housing, Economic Opportunities, and Suitable Living Environment including provision of public services. Chart 1 delineates the goals, outcomes, and strategies. Also required are Annual Action Plans and applications for funding, which provide detailed budgets and projects to be undertaken each of the five years over the duration of the Consolidated Plan.

<b>DECENT HOUSING 5 Year Priority (2015-2020)</b>	
<b>Objective #1 - Rental - Increase Affordable Housing Units Available to Low and Moderate Income Households</b>	
<b>Strategies</b>	Develop strong partnerships with local or regional for profit and non-profit organizations capable of developing low and moderate income housing.
	Support housing development proposals that use project-based Section 8 vouchers.
	Target the need for greater housing options for low income households by identifying state and federal resources that can provide deep subsidy for rental housing units in new project.
	Encourage the creation of affordable rental units in private large scale developments.
<b>Objective #2 - Rental - Monitor the Impact of Expiring-Use Properties</b>	
<b>Strategies</b>	Identify HUD incentives to extend contracts to prevent expiring-use.
	Negotiate multi-family development owners to extend the contracts rather than provide enhanced (or "sticky") vouchers that expire when current tenants vacate housing units.
<b>Objective #3 - Owner - Encourage Affordable Homeownership Program Options</b>	
<b>Strategies</b>	Create more elderly and assisted living facilities. Many elderly homeowners would like to sell their homes but have few assisted living options within the City of Medford.
	Upgrade public housing to improve living conditions.
	Encourage Medford Housing Authority to further develop the Housing Choice Voucher Homeownership Program.
	Increase the First-Time Homebuyers seminars given within the City of Medford.
	Increase outreach to potential homebuyers for training & down payment assistance.
	Negotiate the creation of affordable homeownership units as a requirement for certain residential projects.
<b>Objective #4 - Owner - Monitor Foreclosure Activity</b>	
<b>Strategies</b>	Monitor foreclosure activity in coordination with other City Departments.
	Identify current resources for homeowners who are facing foreclosures or are upside down on their mortgage.
<b>Objective #5 - Homeless - assist homeless persons and those at risk of homelessness</b>	
<b>Strategies</b>	Participate in planning to end homelessness.
	Encourage the creation of emergency, transitional and permanent supportive housing services for homeless individuals and families.
	Provide referrals to emergency fuel and food assistance programs.
<b>Objective #6 – Improve the quality of Housing for Low and Moderate Income Residents</b>	
<b>Strategies</b>	Work with partner agencies to improve housing conditions in subsidized housing and housing operated by non-profit agencies.
	Explore the feasibility of lead paint and rehabilitation projects through local non-profits.
	Work with state and federal funding programs to assist residents with lead paint removal.

**Chart 1**

<b>A SUITABLE LIVING ENVIRONMENT</b> Make Physical Improvements to City Systems and Public Facilities	
<b>Objectives</b>	
1	Increase access to adequate facilities and services for low and moderate income persons.
2	Upgrade and replace inadequate infrastructure.
3	Preserve existing historic resources
4	Eliminate slum and blight conditions.
5	Provide handicap accessibility.
6	Support the upgrade of facilities serving low and moderate income people.
7	Encourage energy efficiencies and sustainability in public improvement projects.

<b>ECONOMIC DEVELOPMENT</b>	
<b>Objectives</b>	
1	When eligible, seek to provide incentives either directly or through partnerships to create jobs.
2	Foster business retention and growth in the City's commercial districts.
3	Assist private entities with business expansion and creation.

<b>PUBLIC SERVICES</b> Provide a Variety of Public Services	
<b>Objectives</b>	
1	Combatting social illnesses, public safety and substance abuse, which weaken the stability of the city's households and neighborhoods.
2	Improving the quality of life for Medford's school children, through the provision of after school child care programs.
3	Improving the quality of life for Medford's elder population, through the provision of social and recreational activities, transportation to congregate meals, medical appointments and nutritional shopping.
4	Provide English language education for non-English speaking residents.
5	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.
6	Encouraging the creation of affordable housing and assisting those with emergency and transitional housing needs. Programs include legal-aid, food pantry and meals, and referral and counseling services.
7	Providing vocational, social, recreational and educational opportunities for developmentally disabled Medford residents and their families.

**Chart 1**

## **2. Evaluation of past performance**

The City of Medford is responsible for ensuring the compliance with all regulations associated with the Community Development Block Grant program; the Malden Redevelopment Authority is responsible for ensuring compliance with all regulations associated with the HOME Investment Partnership program.

The City's Annual Action Plans and associated Consolidated Annual Performance and Evaluation Reports (CAPERs) provide the specifics of projects and programs undertaken by the City. During the prior Consolidated Plan period (2010-2015), the City was successful at investing resources to address priority needs, ensuring compliant implementation of projects and programs, and achieving anticipated outcomes.

## **3. Summary of citizen participation process and consultation process**

The City through the Office of Community Development implemented a broad-based approach to maximizing citizen participation and stakeholder participation. Citizen Participation efforts included three public forums, a stakeholders session, a web-based resident survey with over 400 respondents, a focus group of elders and public housing tenants, and two North Suburban Consortium-wide meetings.

## **4. Summary of public comments**

A summary of public comments is found within Section PR-15 Citizens Participation.

## **5. Summary of comments or views not accepted and the reasons for not accepting them**

All comments were accepted.

## **6. Summary**

The Consolidated Plan is the outcome of an extensive, comprehensive effort to identify community needs and effective investment strategies to meet those needs. The City of Medford has crafted a detailed strategic plan to achieve desired outcomes in each of their priority areas of decent housing, economic opportunities, and suitable living environments.

# The Process

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

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

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
Grant Administration	MEDFORD	Office of Community Development

Table 1 – Responsible Agencies

### Narrative

The Office of Community Development is the designated office for the development and implementation of the City of Medford's Consolidated Plan. The Office produces the Consolidated Plan and Annual Action Plan, administers the City's federal Community Development Block Grant, and provides financial and programmatic oversight.

The Office of Community Development designates staff to participate in the North Suburban HOME Consortium as well as the Homeless Continuum of Care. The Office ensures that the City of Medford's non-housing community development, economic development, housing, and homeless needs are represented within the regional programs. The Office additionally selects which projects and programs are coordinated to best address the needs of low and moderate income residents.

### Consolidated Plan Public Contact Information

For information regarding the Consolidated Plan, please contact:

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## **PR-10 Consultation - 91.100, 91.200(b), 91.215(I)**

### **1. Introduction**

The City of Medford through its Office of Community Development undertook extensive consultations with relevant agencies and organizations to obtain input on priority needs, recommended strategies, and investment opportunities. The consultations were conducted through a variety of methods including one-on-one interviews, stakeholder sessions, a web-based resident survey, and meetings with existing North Suburban Consortium networks.

**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(I)).**

The Office of Community Development, which is responsible for the development of the Consolidated Plan, also coordinates many of the housing, planning, and homelessness initiatives within the City. The Office leads the City's planning efforts, including neighborhood based planning efforts and participates in the Regional homeless initiatives. The City will continue to participate as an active member of the Continuum of Care (CoC) as the merger with the MA Balance of State CoC is completed. The Office maintains continued collaboration with the relevant Medford Departments and Human Services Organizations that provide the City's youth programs, family support services, and elder programs.

**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**

The Office of Community Development has been actively involved in transitioning the Malden/Medford CoC into a merger with the MA Balance of State CoC. The merger will enable the City of Medford to ensure that their efforts to address homelessness will be closely aligned with the Massachusetts Plan to End Homelessness. The City of Medford shares the State's goals of 1. increasing the number of permanently supportive housing units; 2. improving job readiness and achieving employments; 3. providing homeless prevention and rapid rehousing assistance; and 4. providing case management services to increase likelihood of residential stability.

The City of Medford will continue to seek opportunities to support projects and programs that further the MA Balance of State goals. The Consolidated Plan consultations, as well as ongoing consultation with the 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 and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS**

The City of Medford is an active participant in the CoC program development and implementation. In light of recent corporate challenges at Tri-Cap, the Malden/Medford Continuum of Care is in the process of merging with the Balance of State Continuum. As a member of the Balance of State CoC, the City of Medford will be engaged in the establishment of priorities, selection of projects, and the development of HMIS policies.

**2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities**

**Table 2 – Agencies, Groups, and Organizations who participated**

<b>1</b>	<b>Agency/Group/Organization</b>	<b>Medford Housing Authority</b>
	<b>Agency/Group/Organization Type</b>	PHA Services - Housing Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted in a private consultation with its leadership team, the Consolidated Plan Consultant and representatives of the City. The Medford Housing Authority staff identified the following as areas of concern: Lack of transportation for elders and disabled persons to access services not available with MHA projects, the need for ESOL and job readiness classes, the need for Capital Improvements within their housing units, demand for affordable housing resulting in long waitlist, and lack of qualified Section 3 resident businesses. The consultation is anticipated to result in coordinated efforts to improve community amenities near PHA properties.
<b>2</b>	<b>Agency/Group/Organization</b>	<b>Medford Disability Commission</b>
	<b>Agency/Group/Organization Type</b>	Services - Elderly Persons Services - Persons with Disabilities Other government - Local Grantee Department

	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Disability Commission was consulted through its staff person during a private consultation. The Director identified the following areas of concern: accessibility to Public Parks and Open Space, continued focus on curbs-cuts to improve accessibility, and the lack of affordable, accessible housing. The consultation identified the opportunity for better collaboration with the NSC's development efforts.
<b>3</b>	<b>Agency/Group/Organization</b>	<b>Medford Fair Housing Office</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services - Persons with Disabilities Service - Fair Housing Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Public Housing Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City's Fair Housing Officer was consulted in a private consultation. The following were identified as areas of concern: education on tenant-landlord law and on reasonable accommodations and the lack of affordable, accessible housing. The outcome of the consultation is anticipated to be additional training for property owners.
<b>4</b>	<b>Agency/Group/Organization</b>	<b>Mystic Valley Elder Services</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services - Elderly Persons Services - Persons with Disabilities Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The organization was consulted in a one-on-one meeting. The agency identified the following community priorities: affordable elder housing, availability of services and support for isolated elders, funding for elders to modify/retrofit their existing homes, and elders at risk of homelessness due to continuing increase in housing costs. The anticipated outcome is the opportunity for collaboration with housing providers on aging in place services.
<b>5</b>	<b>Agency/Group/Organization</b>	<b>Immigrant Learning Center</b>
	<b>Agency/Group/Organization Type</b>	Services - Housing Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency identified the following needs based upon their current program participation: Expanding need for English Language skills and public education on the positive impact of today's immigrants. The anticipated outcome is additional focus on needs of immigrant populations.
<b>6</b>	<b>Agency/Group/Organization</b>	<b>Council on Aging</b>
	<b>Agency/Group/Organization Type</b>	Services - Elderly Persons Services - Persons with Disabilities Services - Health
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency identified the following needs: facility needs of the current Senior Center, expanded programs within an Elder Independence Project that provides transportation, nutrition, and recreation, and funding of home maintenance/modification programs. The anticipated outcome is additional improvements to the Senior Center to meet the needs of today's elders.

<b>7</b>	<b>Agency/Group/Organization</b>	<b>City of Medford Public Schools</b>
	<b>Agency/Group/Organization Type</b>	Services - Education Other government - Local
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The City Department was consulted as a participant in a stakeholder session held on 2/26/2015. The School System identified the following need based upon their current program participation: Expanding need for affordable afterschool programs for working parents, and for family stabilization services. The anticipated outcome is a focus on collaboration with non-profit providers.
<b>8</b>	<b>Agency/Group/Organization</b>	<b>Community Family, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Services - Elderly Persons Services - Persons with Disabilities Services - Health Health Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency identified the following needs based upon their current program participation: full range of service to support individuals with memory loss as well as support for caregivers of elders. The availability of wrap around services could be better coordinated with affordable and private housing properties.
<b>9</b>	<b>Agency/Group/Organization</b>	<b>Bread of Life</b>
	<b>Agency/Group/Organization Type</b>	Services - Elderly Persons Services - Persons with Disabilities Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Homeless Needs - Families with Children Non-Homeless Special Needs

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency spoke of the regional nature of their food and nutrition programs. The agency serves elders, homebound, and homeless persons within the State's motel population. The agency spoke of increasing demand for all nutrition and food programs. The anticipated outcome is a focus on food security and on transportation to nutrition programs.
<b>10</b>	<b>Agency/Group/Organization</b>	<b>Just a Start</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Homeless
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homeless Needs - Families with Children Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency identified the following needs based upon their current program participation: Rapid rehousing for at-risk households, homeless prevention programs, and Tenant Landlord Dispute Resolution Services. An anticipated outcome is support for increased state funding for homeless and at-risk households.
<b>11</b>	<b>Agency/Group/Organization</b>	<b>Boys and Girls Club of Middlesex County</b>
	<b>Agency/Group/Organization Type</b>	Services - Children Services - Education Child Welfare Agency
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis Anti-poverty Strategy

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency provides family support services, education, and recreational experiences. Based upon their current program participation, the agency identified affordable afterschool care that incorporates a strong educational component. An anticipated outcome is coordination with the Public Schools on after-care.
<b>12</b>	<b>Agency/Group/Organization</b>	<b>West Medford Community Center</b>
	<b>Agency/Group/Organization Type</b>	Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Health Services - Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency identified the following needs based upon their current program participation: comprehensive community support for low- and moderate income persons from youth to elders. Programs that support daily living and create economic opportunities. An anticipated outcome is an assessment of the facilities capital needs to continue community programs.
<b>13</b>	<b>Agency/Group/Organization</b>	<b>Medford Community Housing</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis

	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency develops and operates affordable housing. The agency identified the escalating property values and rents as reaching crisis proportions. Based upon their current program participation, the agency identified: Homebuyer Education, Downpayment Assistance programs, and creation of additional affordable housing units. The anticipated outcome is an evaluation of condition of housing and appropriate programmatic response.
<b>14</b>	<b>Agency/Group/Organization</b>	<b>SCM Transportation</b>
	<b>Agency/Group/Organization Type</b>	Services - Elderly Persons Services - Persons with Disabilities
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted as a participant in a stakeholder session held on 2/26/2015. The agency provides under subcontract transportation services to elder and disabled programs. The agency spoke of the strong, coordinated efforts to deliver services. The agency seeks improved access to program as a result of the consultation.
<b>15</b>	<b>Agency/Group/Organization</b>	<b>Department of Mental Health - Metro North Office</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Children Services - Elderly Persons Services - Persons with Disabilities Services - Health Health Agency Publicly Funded Institution/System of Care Other government - State
	<b>What section of the Plan was addressed by Consultation?</b>	Non-Homeless Special Needs

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Site Director was consulted on the available services and needs within the Metro North Area. The Metro North Office provides case management for children, adolescents and adults meeting the state's clinical criteria. Services give clients access to Outpatient Therapy, Medication Evaluation, Assessment, Case Coordination and Diagnostic Evaluations. There is strong coordination with other agencies to provide Community Based Flexible Support promoting wellness, life, social and vocational skills. The agency identified the following areas of concern: a lack of affordable housing, affordable transportation, increasing cost of living and reliance on food pantries and long wait lists for outpatient mental health care.</p>
16	<p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p> <p><b>What section of the Plan was addressed by Consultation?</b></p> <p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p><b>Team Medford</b></p> <p>Services - Children Services - Health Services - Education Health Agency</p> <p>Non-Homeless Special Needs</p> <p>Team Medford is an initiative designed to prevent and reduce youth substance use and abuse through education and implementation in conjunction with the Board of Health, Medford Police Department and Medford Public Schools. A community assessment performed indicated high use and subsequent need for preventative measures and points to frequent transitioning in and out of schools, family conflict and slum and blighted neighborhoods as causes for youth to turn to substance abuse.</p>
17	<p><b>Agency/Group/Organization</b></p> <p><b>Agency/Group/Organization Type</b></p> <p><b>What section of the Plan was addressed by Consultation?</b></p>	<p><b>Medford Health Department</b></p> <p>Services - Elderly Persons Services - Health Health Agency</p> <p>Non-Homeless Special Needs</p>

	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The Medford Health Department was consulted regarding food insecurities of low-to-moderate income residents, particularly elderly and Medford Housing Authority Residents. They have piloted a program subsidizing produce from the Medford Farmers Market that would allow seniors to access produce at a reduced rate. The consultation indicated a need for access to affordable nutritional food. An anticipated outcome is a review of opportunities to create community gardens and other community food programs.</p>
18	<p><b>Agency/Group/Organization</b></p>	<p><b>AIDS Action Committee of Massachusetts</b></p>
	<p><b>Agency/Group/Organization Type</b></p>	<p>Housing  Services - Housing  Services - Children  Services - Persons with HIV/AIDS  Services - Homeless  Services - Health  Services - Education  Services - Employment  Health Agency</p>
	<p><b>What section of the Plan was addressed by Consultation?</b></p>	<p>Housing Need Assessment  Homelessness Strategy  Homeless Needs - Chronically Homeless  Homelessness Needs - Unaccompanied Youth  Non-Homeless Special Needs  Market Analysis</p>
	<p><b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b></p>	<p>The agency was consulted privately with the Executive Director and City staff member. AIDS Action Committee of MA provides a number of supportive services to individuals/families living with AIDS and homeless youth in the Greater Boston Area. Services involve stabilizing individuals through supportive housing from rent/utility assistance, advocacy, outreach, education, employment, healthcare and mental health services. The agency identified a continued need for affordable housing and access to supportive care, healthcare and education in order to stabilize persons with AIDS. Education is also a key to public health and prevention.</p>

19	<b>Agency/Group/Organization</b>	<b>North Suburban HOME Consortium</b>
	<b>Agency/Group/Organization Type</b>	Housing Other government - County Other government - Local Planning Organization
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The North Suburban Consortium, a membership organization of surrounding local communities was consulted in series of meetings held during the Consolidated Planning process. The consultation process will result in the establishment of housing priorities and HOME funding allocations consistent with Member Community Needs. An anticipated outcome is the identification of affordable housing development opportunities.
20	<b>Agency/Group/Organization</b>	<b>Heading Home, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Children Services - Victims of Domestic Violence Services - Homeless Services - Health Services - Education Services - Employment
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted in a private session. Issues identified included: challenge of responding to shelter and housing issues, need to develop strategic partnerships to effectively provide housing with services, and employment tracks that lead to living wage jobs. The anticipated outcome is expansion of Economic Mobility Center to position for program participants to obtain and sustain employment.

21	<b>Agency/Group/Organization</b>	<b>Housing Families, Inc.</b>
	<b>Agency/Group/Organization Type</b>	Housing Services - Housing Services - Persons with Disabilities Services - Persons with HIV/AIDS Services - Victims of Domestic Violence Services - Homeless Services - Fair Housing
	<b>What section of the Plan was addressed by Consultation?</b>	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homeless Needs - Veterans Homeless Needs - Unaccompanied youth
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The agency was consulted in a private consultation. The agency provides a full continuum of services from homeless prevention and emergency shelter to permanent supportive housing. The issues identified included: need for additional prevention activities to support very low income households prior to crisis. The anticipated outcome is identification of opportunities to develop additional housing units and to expand partnerships with private landlords to house program participants.
22	<b>Agency/Group/Organization</b>	<b>City of Medford</b>
	<b>Agency/Group/Organization Type</b>	Other government - Local Grantee Department
	<b>What section of the Plan was addressed by Consultation?</b>	Non-homeless Special Needs Economic Development Market Analysis
	<b>How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?</b>	The Departments of Public Works and of Engineering were consulted regarding the existing infrastructure and public facility needs. Feedback indicated the need to prioritize street and sidewalk repairs and reconstruction, removal of architectural barriers, facility upgrades, water and sewer main repairs and upgrades, and replacement of lead service connections. The anticipated outcome is the prioritization of projects serving low and moderate income persons.

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

All recommended agencies were consulted.

**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	Tri- City Community Action	The City of Medford is an active participant in the CoC development and implementation. In light of recent corporate challenges at Tri-Cap, the Malden/Medford Continuum of Care is in the process of merging with the Balance of State CoC.
City of Medford Open Space and Recreation Plan	City of Medford	The 2011 update to the City's Open Space and Recreation Plan assists in the prioritization of public park and open space improvement needs.
City of Medford Impediments to Fair Housing	City of Medford	The Impediments to Fair Housing report was used to identify opportunities to provide appropriate housing to Medford residents.
MetroNorth Land Use Priority Plan	Metropolitan Area Planning Council	The analysis and recommendations of the Land Use Plan are guides for future development. Activities proposed within the Consolidated Plan are consistent with the Land Use Plan.

**Table 3 – Other local/regional/federal planning efforts**

**Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))**

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

The City of Medford through the Office of Community Development is in regular contact with various public and private agencies to ensure funding priorities are in line and coordinated with current community development goals and objectives. The Office of Community Development is active in the North Suburban HOME Consortium and consults with numerous housing and real estate entities.

## PR-15 Citizen Participation - 91.401, 91.105, 91.200(c)

### 1. Summary of citizen participation process/Efforts made to broaden citizen participation

The City implemented a broad-based approach to maximizing citizen participation and input into the identification of priority needs and investment strategies to address those needs. Efforts included three public forums, a series of community meetings, a web-based resident survey with over 400 respondents, and focus groups conducted with elders and with public housing tenants.

As part of the North Suburban HOME Consortium, the City of Medford supported outreach efforts of the Malden Redevelopment Authority to obtain input on regional housing market assessment and housing needs.

Input from this extensive participation process was utilized to establish the funding priorities for CDBG.

**Table 4 – 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 Meeting	Non-targeted/broad community	As part of the North Suburban Consortium, the City of Medford promoted a Public Meeting that was held on 11/19/2014 at Malden City Hall. Two community representatives attended.	The participants identified affordable housing production as the greatest regional need.	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	The City held a public meeting on 12/17/2014 after proper legal notice, posting of flyers in public location, and an email blast to agencies and organizations. 22 residents attended including eight public housing residents. After a presentation on the Consolidated Plan and Annual Action Plan, residents were given an opportunity to present comment on their perceptions of community needs and priorities.	Residents identified the following priorities: improvement of public housing stock and resident services, lack of affordable housing, especially accessible housing, the need for accessible recreation for adults with disabilities, and the need for community facilities.	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	As part of the North Suburban Consortium, the City of Medford promoted a Public Meeting that was held on 1/15/2015 at Everett City Hall. Three community representatives attended.	The participants identified affordable housing production as the greatest regional need.	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	Web-based survey	Persons with disabilities  elders	On 2/26/2015, the City conducted roundtable discussions with participants of a community lunch program for elders and disabled persons. Approximately 35 residents participated.	Participants identified the following as priority needs: housing stabilization services, services to support elderly/disabled persons' ability to live independently, and downtown development. Participants spoke of the need to continue existing essential elder independent living and transportation services.	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)
5	Public Meeting	<p>Persons with disabilities</p> <p>Non-targeted/broad community</p> <p>Residents of Public and Assisted Housing</p>	<p>After extensive outreach to elders, disabled persons and public housing residents, the City conducted a public meeting on 2/26/2015 at the Council on Aging facility.</p>	<p>Participants supported the continuation of supportive services and essential transportation services. Participants praised the services provided by the Consumer Advisory Services and SCM Transportation . Homeowners shared stories of daily marketing materials offering the purchase of their homes.</p>	<p>All comments were accepted</p>	

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)
6	Web-based survey	Non-targeted/broad community	In coordination with the North Suburban Consortium, the City of Medford solicited resident input on community needs and priorities. Over 400 residents participated in the web-based survey.	Participating residents identified the following priorities: affordable housing, street improvements, investment in parks and neighborhood/ community facilities.	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)
7	Web-based survey	Non-targeted/broad community	<p>The City solicited input on community needs and investment opportunities at a series of community meetings including: a Public Hearing held in conjunction with MassDOT on 12/10/2014 regarding the Peace Garden; MBTA Advisory Board public input meetings held on 1/20/2015 regarding regional public transit needs; a Board of Health meeting on 3/2/2015 regarding further development of a pedestrian committee to address concerns such as crosswalk and pedestrian safety, access and connectivity, traffic signs and signals, sidewalk design and the creation of a pedestrian plan.</p>	<p>Participants provided project-specific input on transit needs and public open spaces.</p>	<p>All comments were accepted.</p>	

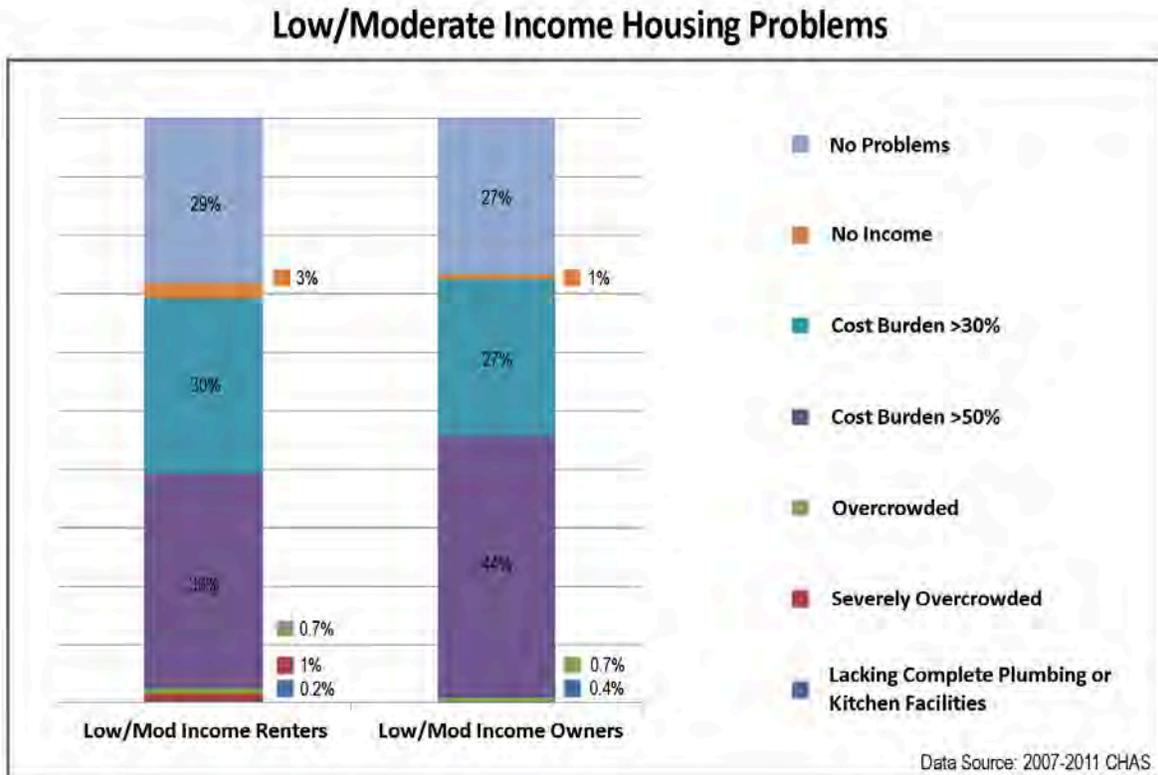
Sort Order	Mode of Outreach	Target of Outreach	Summary of response/ attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (If applicable)
8	Public Meeting	Non-targeted/broad community	On 4/28/2015, the City of Medford will conduct a public hearing to solicit input on the draft Consolidated Plan and draft Annual Action Plan. The draft plan was posted on 4/13/2015.	Comments will be received during the 30 day public input process.	All comments will be accepted.	
9	Public Meeting	Non-targeted/broad community  Service providers	On 4/7/2015, the City of Medford conducted a public meeting to solicit input regarding the draft Consolidated Plan and draft Annual Action Plan.		All comments were accepted.	

# Needs Assessment

## NA-05 Overview

### Needs Assessment Overview

The City through its Office of Community Development is committed to the identification and implementation of housing and community development strategies that provide the greatest impact given funding restrictions.



### Medford Housing Problems

Medford is home to 55,843 persons within 22,461 households. An analysis of Medford housing problems demonstrates that the overwhelming issue facing households is one of affordability. Thirty-six percent (36%) of low and moderate-income renters and forty-four percent (44%) of low and moderate income experience a significant housing cost burden, which is defined by HUD as housing cost in excess of 50% of gross income. An additional thirty percent (30%) of low and moderate income renters and twenty-seven (27%) of low and moderate owners experience a cost burden, defined by HUD as housing cost in excess of 30% of gross income.

The housing cost burden not only affects a household's ability to afford basic necessities but impacts the local economy, which is in part dependent upon Medford residents expending disposable income within local establishments.

## **NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)**

### **Describe the jurisdiction's need for Public Facilities**

Priority Open Space and recreational public facility needs include the expansion of recreational opportunities, the removal of architectural barriers, the upgrading of facilities to achieve compliance with current public safety and access standards, and the preservation and protection of the environmental and historic resources. The Medford Senior Center Building and grounds, and the Tufts Pool restoration are the priority upgrades.

The completion of ongoing improvements is also a priority. These projects include the Medford Police Station, Medford High School, and the Shepherd Brooks Estate. The City is additionally constructing a new Public Works Facility.

The City utilizes various funding sources to upgrade public facilities and actively seeks grant funds to leverage public funds.

### **How were these needs determined?**

Needs are identified through a collaborative process that involves the ongoing evaluation of Medford's public facilities and infrastructure, consistent coordination and engagement with City departments and assessment of programmatic needs among low- and moderate-income citizens, neighborhoods, slum and blighted areas and initiatives designed to improve quality of life. Investments are targeted to create a livable community with quality and affordable housing, job opportunities, adequate public facilities and access for low- and moderate-income residents.

The City of Medford's ADA Plan, Open Space Plan, Medford Square Master Plan and various other plans further define priority needs, identify necessary improvements to public facilities and address facility and programmatic accessibility, traffic, pedestrian accommodations, community facilities, parks/open spaces, and housing and business development. These plans incorporate significant public input via meetings and consultations during their development. In addition, neighborhood meetings, held by the Office of Community Development during various stages of ongoing projects, engage residents throughout the program year.

### **Describe the jurisdiction's need for Public Improvements**

Water, sewer, drainage, sidewalk and related infrastructure needs are high. Infrastructure is old, water lines may be clay or have lead service connections, and sidewalks are in need of reconstruction to meet the needs of all individuals regardless of physical limitations. Flood drain improvements are an increasing need.

Water, sewer, and drainage studies and designs provide the technical basis for decisions and priorities.

The provision of adequate public infrastructure is necessary to support the expansion of housing and economic development.

### **How were these needs determined?**

Public improvements were determined through coordination with City departments, the ongoing assessment of the condition of roadways, water and sewer infrastructure and resident input. The City's Public Works and Engineering departments perform key functions in the management of the City's roadways, sidewalks, water and sewer systems and bring essential expertise to the planning process. Water and sewer plans, roadway and sidewalk plans, and redevelopment plans evaluate needs for public improvements. Feasibility studies and design planning processes are also used to define needs for improvement of facilities.

Investments are targeted for areas and clientele meeting either HUD's low-to-moderate income threshold or definition of slum and blight. Through these improvements, the City hopes to better connect low-to-moderate income residents with economic, housing and civic opportunities. While there are limited areas that qualify, the City will seek to define eligible areas based on population and socioeconomic data derived from Census and ACS data.

### **Describe the jurisdiction's need for Public Services**

Recognizing the diverse range of economic, housing and health challenges facing Medford's low-to-moderate income residents, the City funds a variety of public service activities aimed at providing essential services and furthering goals of self-sufficiency. Crucial needs within the Medford community continue to include: transportation and recreational opportunities for the elderly, critically ill, and physically and developmentally disabled, affordable child care, access to food and emergency services, transitional housing, life-skill building, supportive services and advocacy, ESOL classes and job preparedness. Strong interagency coordination with our network of service providers is vital to improving quality of life and shaping viable neighborhoods.

### **How were these needs determined?**

Medford's needs for public services are based on an ongoing evaluation of programmatic needs among low- and moderate-income residents and initiatives designed to expand economic opportunities and improve quality of life. Throughout the program year and the Consolidated Planning process, the City has engaged residents, public services providers, experts and officials to identify the diverse human service needs of the community. Consultations with public service agencies offer crucial insight into the needs of low- and moderate-income households and necessitate the continued support of programs providing essential services to Medford's most vulnerable residents. The City places a high priority on supporting a range of programming, particularly those assisting children, elderly and developmentally and physically disabled persons.

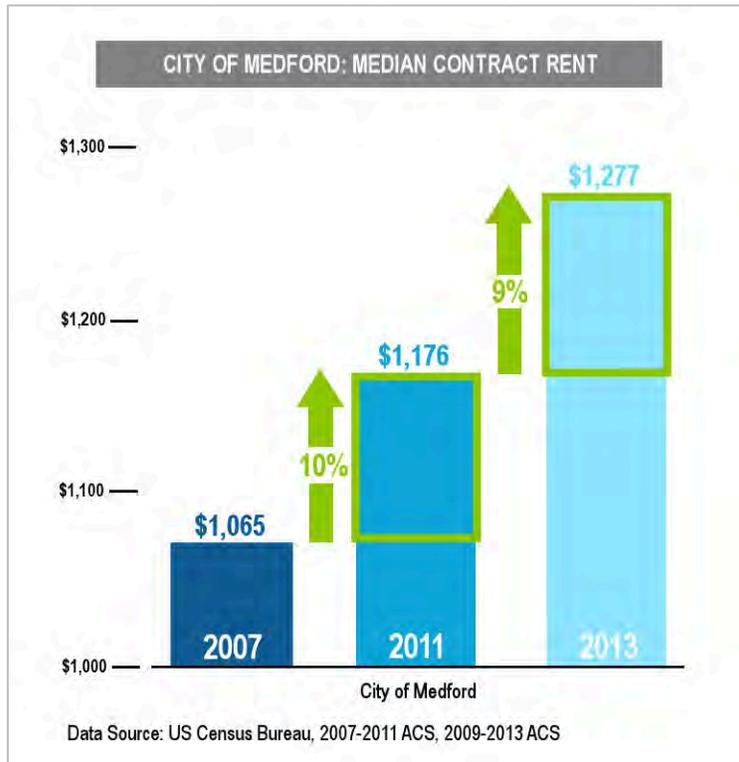
# Housing Market Analysis

## MA-05 Overview

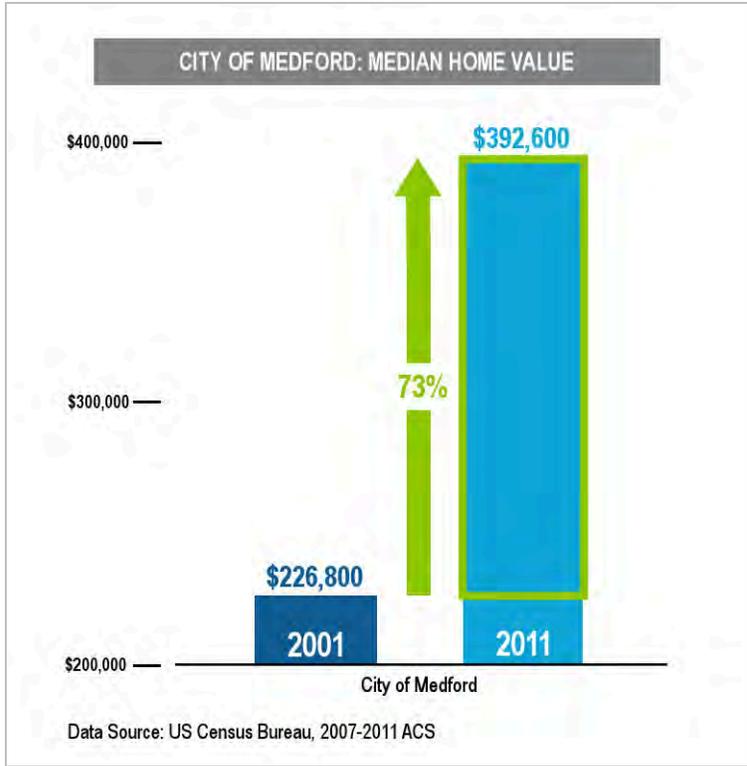
### Housing Market Analysis Overview:

Consistent with HUD's objectives, the City of Medford has prioritized the expansion of economic opportunity, the availability of safe, decent, affordable housing, and the creation of suitable living environments. An analysis of the existing market and community data supports the City's investment in preserving and producing affordable housing, improving the condition of its commercial corridors, and investing in public infrastructure, parks, and facilities.

The housing market data clearly demonstrates the lack of sufficient safe, affordable housing stock. An analysis of median contract rent shows a substantial increase in rents from 2007-2011. The median rent increased 10% during a period of national housing crisis. Contract rents have increased an additional 9% during the past two years (2011-2013). The lack of affordable housing is even more acute on the housing value/homeownership front. The median home value has increased by over 73% in the 2001-2011 period. At \$392,600 (ACS 2007-2011), the median value is now unaffordable to low and moderate income households.



Median Rents



**Median Home Value**

## MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

### Introduction

Like much of the Metro-North region, the City of Medford labor force has benefited from national economic recovery and Boston’s economic growth. With a civilian labor force of 33,489, Medford has an unemployment rate of 4.93% for adults over the age of 25 (ACS 2007-2011).

Average commute time is perhaps the best indicator of Boston’s impact on Medford’s employment statistics. 50% of Medford’s employed residents travel more than 30 minutes to work, suggesting residents are commuting into Boston. While Boston provides employment opportunities, Medford recognizes the importance of local economic growth on tax revenue and the City’s financial stability.

Local economic growth has been identified as a priority need throughout the Consolidated Plan process. CDBG funds are a critical resource that can support business growth through direct financial assistance, commercial property improvements, and infrastructure upgrades.

The City, along with all NSC Member Communities, is served by the Metro-North Regional Employment Board (MNREB). The MNREB is a “public-private partnership whose mission is to enable area residents to gain the skills to maximize their economic sufficiency and provide employers with the workforce they need to effectively compete in the changing world economy”. The MNREB charters two career centers, both operated by Middlesex Community College. Initiatives of the MNREB are supported by local programs that aim to bolster English language skills, family stability, education, and employment readiness.

### Economic Development Market Analysis

#### Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	7	0	1	0	-1
Arts, Entertainment, Accommodations	123	0	15	0	-15
Construction	40	0	5	0	-5
Education and Health Care Services	184	0	23	0	-23
Finance, Insurance, and Real Estate	78	0	10	0	-10
Information	26	0	3	0	-3
Manufacturing	65	0	8	0	-8
Other Services	32	0	4	0	-4
Professional, Scientific, Management Services	103	0	13	0	-13
Public Administration	0	0	0	0	0

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Retail Trade	95	0	12	0	-12
Transportation and Warehousing	19	0	2	0	-2
Wholesale Trade	37	0	5	0	-5
Total	809	0	--	--	--

**Table 1 - Business Activity**

Data 2007-2011 ACS (Workers), 2011 Longitudinal Employer-Household Dynamics (Jobs)  
Source:

## Labor Force

Total Population in the Civilian Labor Force	33,489
Civilian Employed Population 16 years and over	31,003
Unemployment Rate	7.42
Unemployment Rate for Ages 16-24	25.92
Unemployment Rate for Ages 25-65	4.93

**Table 2 - Labor Force**

Data Source: 2007-2011 ACS

Occupations by Sector	Number of People
Management, business and financial	9,850
Farming, fisheries and forestry occupations	1,359
Service	2,727
Sales and office	7,671
Construction, extraction, maintenance and repair	1,859
Production, transportation and material moving	1,169

**Table 3 – Occupations by Sector**

Data Source: 2007-2011 ACS

## Travel Time

Travel Time	Number	Percentage
< 30 Minutes	14,594	50%
30-59 Minutes	12,434	43%
60 or More Minutes	2,024	7%
<b>Total</b>	<b>29,052</b>	<b>100%</b>

**Table 4 - Travel Time**

Data Source: 2007-2011 ACS

## Education

### Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	1,052	172	650
High school graduate (includes equivalency)	4,823	445	1,531
Some college or Associate's degree	6,020	494	1,307
Bachelor's degree or higher	13,651	454	1,167

**Table 5 - Educational Attainment by Employment Status**

Data Source: 2007-2011 ACS

### Educational Attainment by Age

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Less than 9th grade	78	202	165	397	1,244
9th to 12th grade, no diploma	315	201	289	620	1,268
High school graduate, GED, or alternative	1,697	1,174	1,851	3,774	3,349
Some college, no degree	2,898	1,835	1,306	2,649	992
Associate's degree	92	359	451	1,221	258
Bachelor's degree	1,209	4,722	1,813	2,477	796
Graduate or professional degree	122	2,649	1,461	2,150	822

**Table 6 - Educational Attainment by Age**

Data Source: 2007-2011 ACS

### Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	18,657
High school graduate (includes equivalency)	33,116
Some college or Associate's degree	43,178
Bachelor's degree	54,113
Graduate or professional degree	61,774

**Table 7 - Median Earnings in the Past 12 Months**

Data Source: 2007-2011 ACS

**Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?**

According to the ACS data, the highest percentages of jobs exist within the following sectors: Education and Health Care Services (23%), Arts, Entertainment and Accommodations (15%) and Professional, Scientific, and Management Services (13%). The major occupations by sector are Management (business and financial) followed by Sales and Office.

According to the Metro-North Regional Employment Board (REB), as of the second quarter of 2014, the leading industry sectors showing the highest employment were: Education and Health Services (104,261), Professional and Business Services (88,185), Trade, Transportation and Utilities (68,859), Leisure and Hospitality (35,151), and Manufacturing (23,256).

**Describe the workforce and infrastructure needs of the business community**

The growing number of retirees in the healthcare workforce in combination with the growth in an aging population in need of healthcare services also presents future workforce areas to address. Current in-demand occupations identified by hospitals and other healthcare providers in the region include medical laboratory technologists and medical laboratory technicians, pharmacists, radiation and imaging technicians, clinical nurse educators, certified physician assistants and advanced clinical practitioners. Area hospitals continued to increase the educational and credential requirements for many of these job openings. Fifty-four percent (54%) of all 2010 job postings in this sector required a minimum of an Associate's degree. Always in demand were certified nursing assistants and personal and home health care assistants.

**Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.**

The proposed development of a casino in Everett is a major change likely to occur during the Consolidated Plan period. The project, scheduled to commence construction in 2016, is proposed to result in 8,000 total construction-related jobs and permanent jobs when fully operational. The development of the casino is likely to require significant employment training support and infrastructure improvements.

In addition, the Greenline Extension, an initiative of Massachusetts Department of Transportation (MassDOT) and Massachusetts Bay Transportation Authority (MBTA), will extend Greenline service from Cambridge to Medford and Somerville.

**How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?**

The Metro-North region has the second largest labor force in Massachusetts. The labor force has a full spectrum of workers, from professionals to persons on public assistance. The diversity of the workforce requires a broad menu of available services including workshops, individualized assistance, job search, training, and placements. For dislocated workers, low income adults, and underemployed persons, career training is provided after an assessment of skills and interest. In many cases, occupational skills training, short-term skills development, and intensive job placement assistance is required.

The Metro-North REB focuses on a continual alignment of curricula with employer needs. The alignment has led to the focus on the four emerging areas listed below (HealthCare, Advanced Manufacturing, Life Sciences, and Information Technology). Additionally, the Metro-North REB is a collaborative partner within the Mass Casino Career Training Institute (MCCTI). Founded within Massachusetts' Casino legislation, the MCCTI will provide training and placement services within the proposed Everett Casino. Anticipated skills include casino operations, customer service, culinary arts, and hotel operations.

**Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.**

The Metro-North Regional Employment Board charters two career centers, both operated by Middlesex Community College, to serve the 20-community Metro-North region: Career Source in Cambridge and Chelsea (satellite), and The Career Place in Woburn.

Metro-North REB initiatives include:

- **Persons with Disabilities:** Through a Ticket to Work Program, people with disabilities are provided core and intensive services including job placement. Triangle, Inc. in Malden is a partner in this program, providing training in healthcare and culinary arts.
- **Service to Veterans:** Specialized Veterans staff work individually with veterans to ensure a full range of center services. Additionally, the REB hosts a "Hire-A-Veteran" event.
- **Services to Youth:** Services were consolidated within The Career Place to improve coordination. Programs include School to Career; WIA Transition Services for high school dropouts, and employment readiness workshops. Youthwork provides summer jobs in 4 NSC communities.

Regional Strategies employed by the Metro North REB focus on creating partnerships that include industries, employers, community colleges, vocational technical schools, other education/training providers, and career centers in the following four priority areas:

- Healthcare
- Advanced Manufacturing
- Life Sciences
- Information Technology

**Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?**

Yes

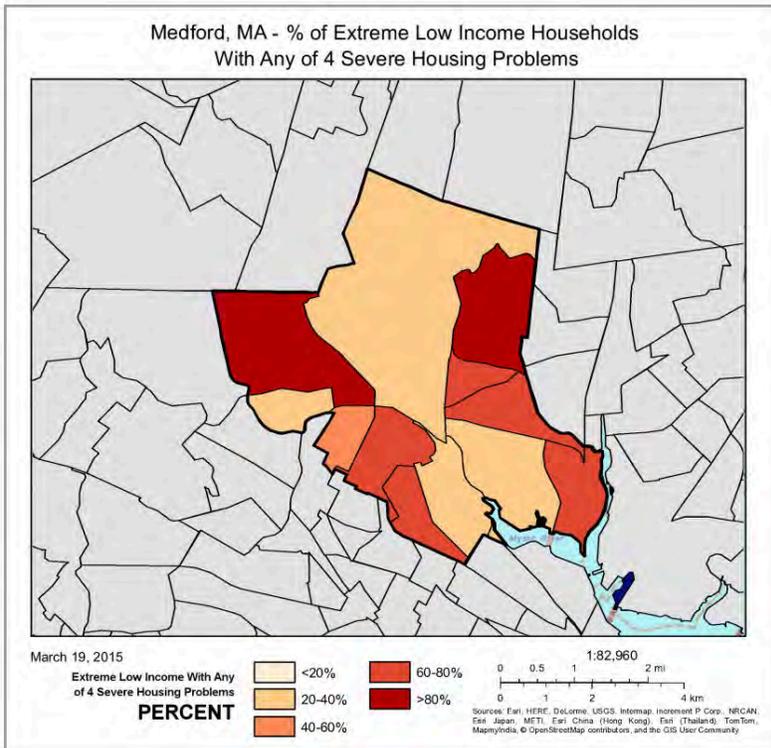
**If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.**

Yes, the metro Boston area participated in a Comprehensive Economic Development Strategy.

- [http://www.mapc.org/sites/default/files/Metropolitan%20Area%20Planning%20Council\\_Boston%20MA\\_%202014%20CEDS.V2.pdf](http://www.mapc.org/sites/default/files/Metropolitan%20Area%20Planning%20Council_Boston%20MA_%202014%20CEDS.V2.pdf)

## MA-50 Needs and Market Analysis Discussion

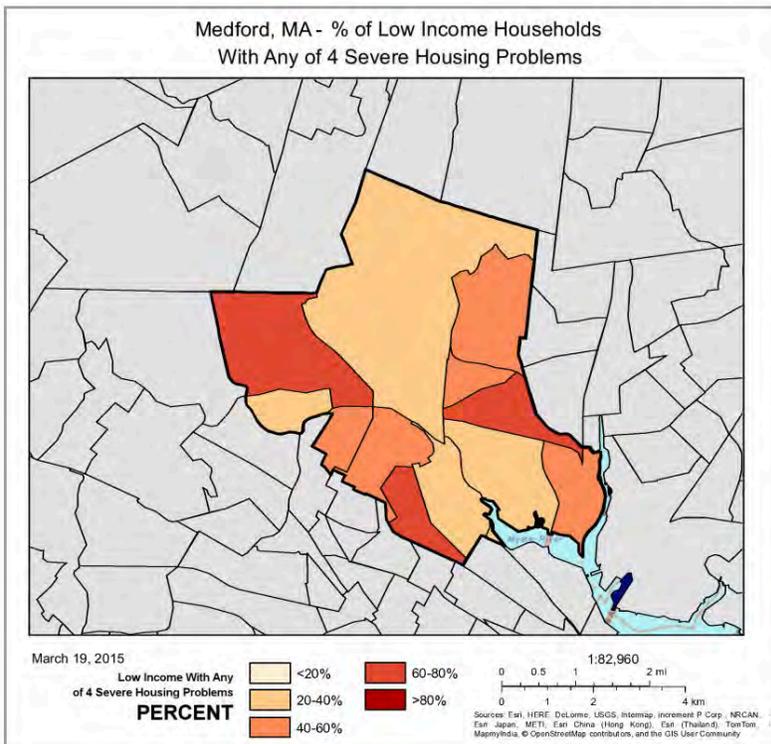
Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")



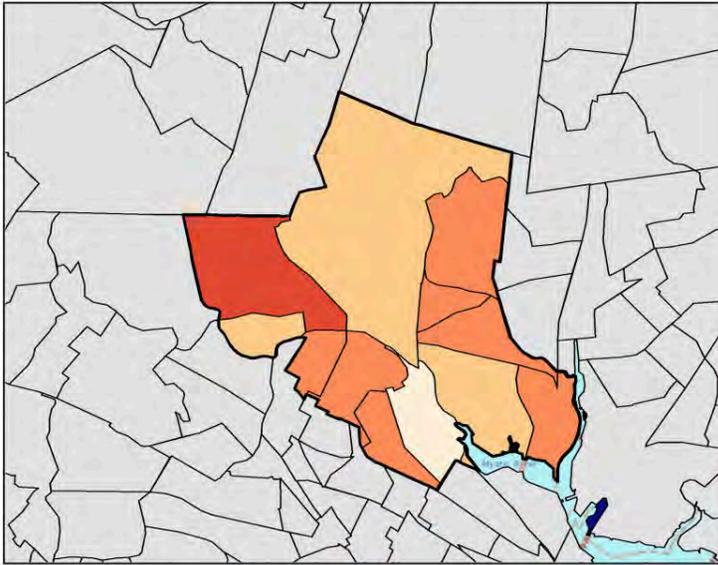
Housing problems for Extremely Low, Low Income, and Moderate Income households exist throughout the City. The highest concentrations exist in the neighborhoods of

- Brooks Estates 3392
- North Medford 3401
- Glenwood/Haines Square 3399
- Fulton Heights 3400
- Wellington 3398.01
- South Medford 3396
- Hillside 3395

As over 60% of City's low and moderate income household experience housing cost burdens, for the purposes of this evaluation, concentrations are defined as more than 60%.



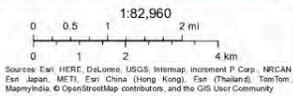
Medford, MA - % of Moderate Income Households  
With Any of 4 Severe Housing Problems



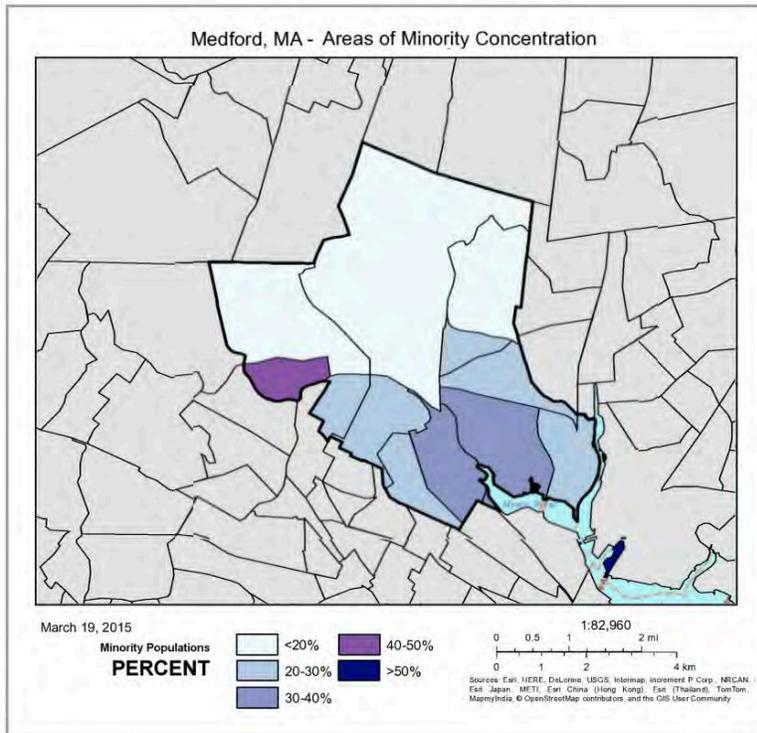
March 19, 2015

Moderate Income With Any  
of 4 Severe Housing Problems

**PERCENT**



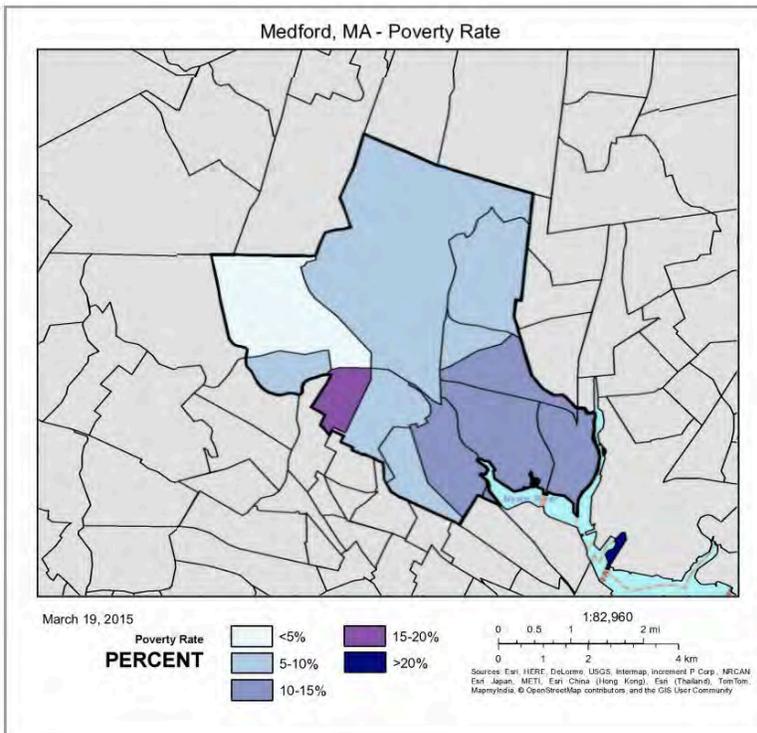
Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")



Mapping of minority concentrations and low income families illustrates two adjacent areas that experience concentrations. The neighborhoods that experience a minority and/or poverty concentration are

- West Medford 3393
- Hillside west of Winthrop 3394

The concentration is defined as poverty rates or minority concentration in excess of 20%.



**What are the characteristics of the market in these areas/neighborhoods?**

With higher numbers of low and moderate income and minority households, these older, denser neighborhoods have traditionally been underserved. They tend to have a range of challenges including housing overcrowding, need for public safety services, less access to parks and open space, and aged public infrastructure.

**Are there any community assets in these areas/neighborhoods?**

The City has continued to invest in improving these neighborhoods, both with the use of federal CDBG and HOME funds as well as City Government funds. Street and sidewalk improvements have been and continue to be a priority.

The City has been successful in attracting non-federal resources to improve the quality of life and economic opportunities for residents of these neighborhoods.

**Are there other strategic opportunities in any of these areas?**

# Strategic Plan

## SP-05 Overview

### Strategic Plan Overview

The four Consolidated Plan Goals represent those needs identified as high priorities during the extensive Consolidated Plan Consultation and Citizen Participation process. These four goals are the basis for the Strategic investments in projects and programs that the City will make to address these needs during the five year Consolidated Plan period. The goals are as follows:

- **Affordable Housing** - Increase the availability of affordable housing - both rental and homeownership - and improve the condition of the city's aged housing stock.
- **Economic Development** - Expand the business base through redevelopment or investment in commercial properties and creation of local employment opportunities for residents.
- **Improvement in Public Facilities, Parks and Infrastructure** - Invest in public buildings, parks and open spaces; improvements to streets, sidewalks and water/sewer infrastructure. Historic Preservation and cultural resources. Removal of architectural barriers.
- **Public Services** - Provide essential services that improve the quality of life and opportunities to low and moderate income persons, especially youth, elders, and special needs persons.

To achieve these goals, the City proposes to invest its CDBG Program funds in accordance with the following chart:

## **Geographic Area**

### **General Allocation Priorities**

#### **Describe the basis for allocating investments geographically within the state**

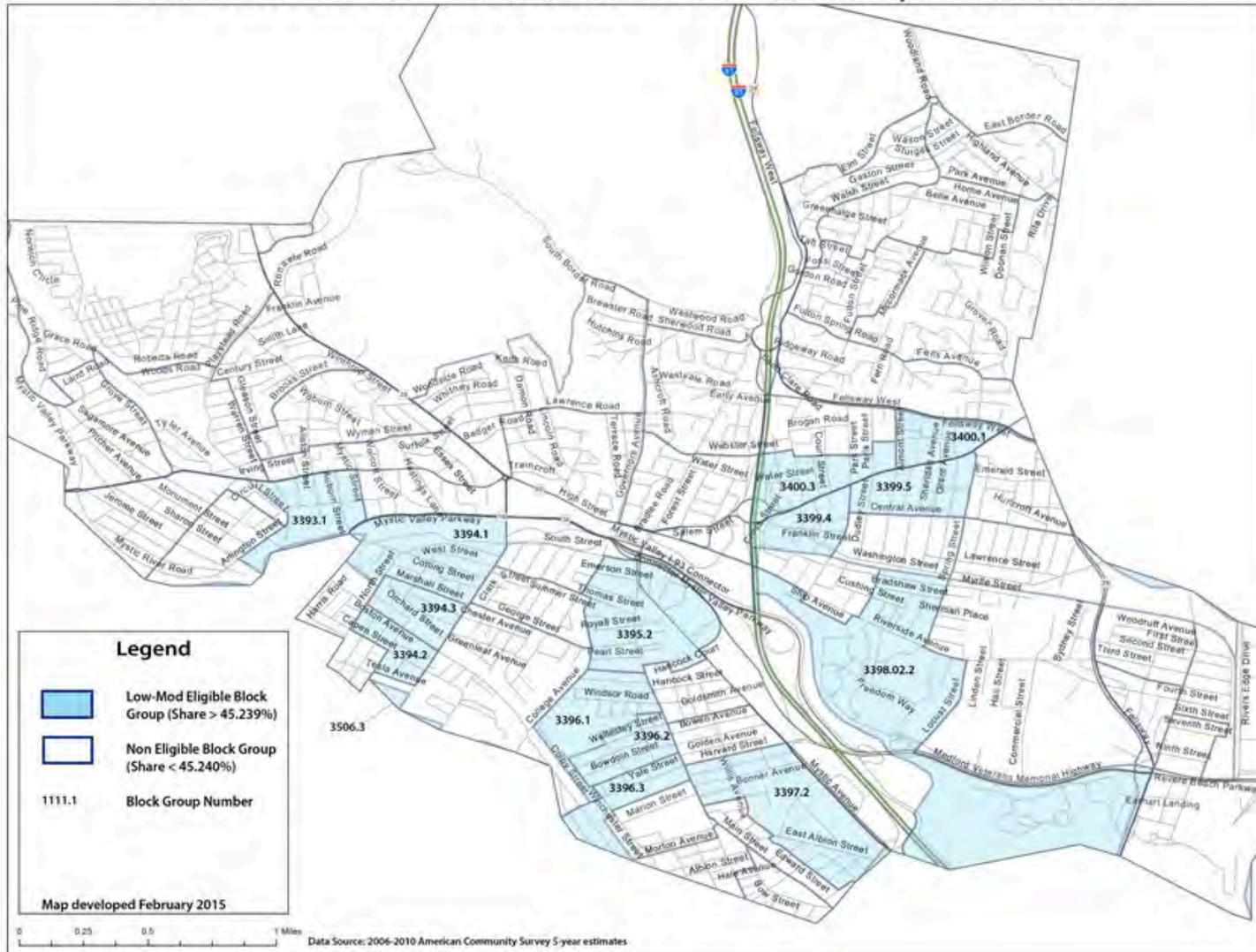
The Community Development Block Grant (CDBG) program is intended to predominantly serve the needs of areas and individuals that are low and moderate income as defined by HUD. Data derived from the U.S. Census, American Community Survey and HUD's Low/Mod Income Summary Data (LMISD) identifies neighborhoods that are eligible to receive block grant funds for eligible activities such as physical improvements to city systems, and reconstruction of parks and playgrounds. The CDBG Eligibility map and corresponding chart of eligible Census tracts/block groups identify those Medford areas eligible for CDBG Low Mod Area Investments. The LMISD deems as eligible neighborhood target service areas, those that have a percentage of low and moderate income families equal to or greater than 45.24%.

While Medford is able to invest CDBG funds on priority projects within those areas, HUD encourages Entitlement Communities like Medford to evaluate the benefits of geographic targeting to maximize community outcomes. Geographic targeting is viewed as an effective strategy in neighborhood stabilization. Coordinated investments in public infrastructure, public parks, economic development, and housing within a concentrated geographic area are most likely to yield meaningful improvements in those target areas. However, Medford does have categorical needs for services and investments on a citywide basis. Priority needs are identified through resident and service provider input and statistical data.

The HOME Investment Partnership program (HOME) is required to serve only low and moderate income households but is not required to be geographically targeted. As a member of the North Suburban HOME Consortium, the City of Medford has access to HOME funds to support Affordable Housing Development projects as well as direct assistance to homebuyers. HOME funds will be expended City-wide.

In situations where the City determines further investigation is necessary to define area eligibility, the City may perform income surveys. The methodology and format will be pre-approved by HUD and correspond with Consolidated Planning goals and initiatives.

## 2006-2010 HUD Low- and Moderate-Income Block Groups - Medford, MA



### CDBG Entitlement Areas

Name	Tract	Block Group	LM	LM Universe	Low Mod %
Medford	339400	3	595	720	82.64%
Medford	339300	1	500	670	74.63%
Medford	339400	2	280	380	73.68%
Medford	339700	2	1125	1625	69.23%
Medford	339600	1	550	825	66.67%
Medford	340000	3	750	1145	65.50%
Medford	339802	2	1330	2110	63.03%
Medford	339900	4	395	645	61.24%
Medford	340000	1	420	710	59.15%
Medford	339600	2	465	820	56.71%
Medford	339500	2	755	1500	50.33%
Medford	339900	5	370	755	49.01%
Medford	339600	3	395	840	47.02%
Medford	339400	1	380	840	45.24%
Medford	339900	1	675	1520	44.41%
Medford	339600	4	265	605	43.80%
Medford	339500	1	475	1085	43.78%
Medford	339802	3	340	790	43.04%
Medford	339600	5	475	1120	42.41%
Medford	339200	1	275	660	41.67%
Medford	339700	1	195	475	41.05%
Medford	339400	4	445	1115	39.91%
Medford	339100	3	465	1170	39.74%
Medford	339801	4	345	870	39.66%
Medford	339100	4	835	2115	39.48%
Medford	339801	3	330	850	38.82%
Medford	339600	6	370	965	38.34%
Medford	339500	3	230	620	37.10%
Medford	339802	1	550	1505	36.54%
Medford	340100	5	355	1020	34.80%
Medford	339300	3	395	1275	30.98%
Medford	339200	3	370	1200	30.83%
Medford	340100	3	480	1570	30.57%
Medford	340000	2	235	770	30.52%
Medford	339801	1	520	1745	29.80%
Medford	340100	2	300	1020	29.41%
Medford	339200	4	425	1525	27.87%
Medford	339700	4	270	975	27.69%
Medford	339100	1	150	545	27.52%
Medford	340100	4	295	1105	26.70%
Medford	339200	2	190	730	26.03%
Medford	339900	3	210	815	25.77%
Medford	340100	1	175	805	21.74%
Medford	339200	5	140	650	21.54%
Medford	339200	6	165	785	21.02%
Medford	339300	2	135	670	20.15%
Medford	340100	6	170	905	18.78%
Medford	339100	5	170	1050	16.19%
Medford	339700	3	160	995	16.08%
Medford	339900	2	150	1020	14.71%
Medford	339500	4	135	930	14.52%
Medford	339100	2	175	1235	14.17%
Medford	339801	2	65	620	10.48%

## SP-25 Priority Needs - 91.415, 91.215(a)(2)

### Priority Needs

Table 1 – Priority Needs Summary

<b>1</b>	<b>Priority Need Name</b>	Affordable Housing
	<b>Priority Level</b>	High
	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Frail Elderly
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Affordable Housing Housing Rehabilitation

<b>2</b>	<b>Description</b>	<p>The demand for housing created within the Boston area market has resulted in significant increases to housing values and rents. The escalating housing cost has created an affordability crisis among low and moderate income and middle income households. Census data indicates that the majority of low-income Medford residents experience a housing cost burden. Medford has prioritized the development of affordable rental and homeownership opportunities as a strategy to address the escalating housing cost and contribute to the neighborhood stabilization. In addition, the City promotes participation in the NSC's First Time Homebuyer Down Payment Assistance Program and first time homebuyer training.</p> <p>Additionally, the City of Medford has aged housing stock in which 38% of the units have one or more housing deficiencies. 72% of owner-occupied housing and 57% of rental housing stock was constructed prior to 1950. Improvements to Public Housing has been cited as a priority need, Medford Housing Authority has identified various capital improvement and modernization needs to undertake at their federal and state developments. For instance, the State-owned development, Walking Court, is in deteriorating condition and is no longer adequately serving the needs of residents. As limited state funds are available for improvements, the leveraging of federal resources can assist with improvements.</p> <p>Rehabilitation of the existing aged housing stock is critical to the health and safety of Medford residents. As such, Medford incomes require continued analysis to determine need and feasibility to provide housing rehabilitation and lead-based paint removal programs and funding through partnership or leveraging.</p>
	<b>Basis for Relative Priority</b>	<p>After broad community and stakeholder participation in the Consolidated Planning process, the City identified Affordable Housing Investments as a high priority. The detailed analysis of housing stock, conditions, market trends, and affordability supports the Citizens Participation designation of Affordable Housing as a high priority.</p>
	<b>Priority Need Name</b>	<p>Public Infrastructure, Parks, and Facilities</p>
<b>Priority Level</b>	<p>High</p>	

	<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Elderly Public Housing Residents Individuals Families with Children Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Public Parks Improvements Public Facilities Improvements Public Infrastructure Improvements
	<b>Description</b>	Investing in the reconstruction of city infrastructure, park, senior center, public facilities, water, sewer, drainage, sidewalk, and roadway facilities is essential to improving the quality of life for low and moderate income resident. Additionally, the removal of architectural barriers permit expanded utilization of public spaces and facilities by persons with disabilities and/or mobility limitations. The City will also support historic preservation and address issues where there is a concentration of special populations. Activities to address slum and blight will be evaluated.
	<b>Basis for Relative Priority</b>	With significant input from relevant City departments and with broad community and stakeholder participation in the Consolidated Planning process, the City has identified Public Parks, Facilities, Commercial Area and Infrastructure Improvements as high priorities. The City's ongoing assessment of public facilities and parks and the City's ADA assessment support ongoing investments in public parks, facilities, and infrastructure.
	<b>3</b>	<b>Priority Need Name</b>
	<b>Priority Level</b>	High

	<b>Population</b>	Extremely Low Low Moderate
	<b>Geographic Areas Affected</b>	City-wide
	<b>Associated Goals</b>	Economic Development
	<b>Description</b>	<p>According to the 2009-2013 ACS data, 9.8% of Medford residents live in poverty. Creating local employment opportunities for these residents is essential for the long-term health of Medford. Funding for small businesses that create jobs for local residents is a demonstrated strategy towards addressing un- and under-employment.</p> <p>The creation of dynamic mixed-use commercial areas will support additional small business and local employment prospects. The creation of vibrancy within neighborhood commercial corridors can be achieved through commercial property area improvements, as well as support for small businesses.</p>
	<b>Basis for Relative Priority</b>	After community and stakeholder participation in the Consolidated Planning process, the City identified Economic Development as a high priority. Census data on persons living in poverty supports the need to create local employment opportunities. Land-use analysis and studies support the need to invest in existing, emerging and expanding small businesses to create jobs, increase the local tax base and revitalize commercial districts.
4	<b>Priority Need Name</b>	Public Services
	<b>Priority Level</b>	High

<b>Population</b>	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronically Homeless Families with Children Mentally Ill Chronic Substance Abuse Victims of Domestic Violence Elderly Frail Elderly Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
<b>Geographic Areas Affected</b>	City-wide
<b>Associated Goals</b>	Public Service

<p><b>Description</b></p>	<p>A variety of public service programs operated by City Departments and nonprofit agencies are needed to increase the stability and self-sufficiency of city households and neighborhoods. Priority areas include:</p> <ul style="list-style-type: none"> <li>• Public safety</li> <li>• Health programming including nutrition, access to food, and addiction services;</li> <li>• Youth programming including childcare, after school programs, education, and recreation;</li> <li>• Elder programming including provision of adult day health, recreation programs, and transportation;</li> <li>• Emergency and transitional housing assistance including access to legal aid, referral and counseling services and basic necessities;</li> <li>• Vocational, social, recreational and educational programming for low and moderate income persons;</li> <li>• Improving the resources available to the city’s population at risk of homelessness, residents in crisis, local consumers, and the physically, developmentally, or emotionally disabled population;</li> <li>• English Language education and support services</li> <li>• Low and Moderate Income persons may require employment preparedness, job training, and support services.</li> </ul>
<p><b>Basis for Relative Priority</b></p>	<p>After broad community and stakeholder participation in the Consolidated Planning process, the City identified Public Services as a high priority. Through a community survey which yielded over 400 respondents and two roundtable discussions with Elders and Persons with Disabilities, priority areas were established. This extensive data supported the Consolidated Plan process designation of Public Services as a high priority.</p>

**Narrative (Optional)**

## SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

### Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$1,400,000 annually. To maximize the impact of the CDBG Entitlement funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the North Suburban Consortium, the City has available HOME Investment Partnership Funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,433,774	5,000	0	1,438,774	5,735,096	

Table 2 - Anticipated Resources

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

The City of Medford anticipates CDBG funds will leverage additional resources. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan:

**Municipal General Funds:** The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, the Fair Housing Office, and the Disability Commission.

**Affordable Housing Resources:** Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, Mass Rental Voucher program, and private mortgage financing. Additional funds are leveraged through partnerships with private and for-profit developers.

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

**New Market Tax Credits:** NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

**Section 8 Funds:** Section 8 is administered by the Medford Housing Authority and provides rental subsidies.

**Continuum of Care fund:** Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons, including ESG, McKinney-Vento, RAFT and HomeBASE.

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 Redevelopment Authority as the NSC Lead Agency.

The City will also utilize other State and Federal resources to leverage CDBG funds when allowed and available.

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

No addition publically owned land is anticipated to be used to address needs. 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 available 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.

## SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Medford	Government	Planning Public facilities Neighborhood improvements Public services Economic development	Jurisdiction
Medford Housing Authority	PHA	Ownership Public Housing Rental Public Services Planning	Jurisdiction
North Suburban HOME Consortium	Regional organization	Ownership Planning Rental	Region
City of Medford Public Schools	Departments and agencies	Public facilities Public services	Jurisdiction
Consumer Advisory Commission	Departments and agencies	Non-homeless special needs Public services	Jurisdiction
Medford Community Housing	Developer	Ownership Rental Planning	Jurisdiction
Council on Aging	Departments and agencies	Non-homeless special needs Planning	Jurisdiction
A Better Tomorrow Services, Inc.	Non-profit organizations	Non-homeless special needs Public services	Region
ARC of Eastern Middlesex	Non-profit organizations	Non-homeless special needs Public services	Region
Bread of Life	Non-profit organizations	Homelessness Non-homeless special needs Public services	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Community Family, Inc.	Non-profit organizations	Non-homeless special needs Public services	Region
Housing Families, Inc.	Non-profit organizations	Homelessness Rental Public services	Region
Immigrant Learning Center	Non-profit organizations	Non-homeless special needs Public services	Region
West Medford Community Center	Non-profit organizations	Non-homeless special needs Public services	Jurisdiction
Portal to Hope	Non-profit organizations	Homelessness Non-homeless special needs Public services	Region
Malden YMCA	Non-profit organizations	Non-homeless special needs Public services	Region
Mystic Valley Elder Services	Non-profit organizations	Non-homeless special needs Public services Planning	Region
Salvation Army	Non-profit organizations	Homelessness Non-homeless special needs Public services	Region
SCM Transportation, Inc.	Non-profit organizations	Non-homeless special needs Public services	Region
Triangle, Inc.	Non-profit organizations	Non-homeless special needs Public services	Region
Accion	Non-profit organizations	Economic Development Non-homeless special needs	Region

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Medford Disability Commission	Departments and agencies	Non-homeless special needs	Jurisdiction
Medford Fair Housing Office	Departments and agencies	Non-homeless special needs Ownership Rental Planning	Jurisdiction

**Table 3 - Institutional Delivery Structure**

### Assess of Strengths and Gaps in the Institutional Delivery System

The Institutional Delivery System's strength lies in the diversity of engaged organizations. Under the administrative leadership of the City's Office of Community Development, an integrated network of City departments, private non-profit organizations, and public agencies work collaboratively to address the needs of low- and moderate-income persons.

The complex of regulatory constraints on program eligibility and available services present an ongoing challenge to the existing institutional delivery system. Non-profit organizations identify the lack of resources, and the complexity of program regulations as the major barriers to efficient delivery of services to vulnerable populations.

### Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
<b>Homelessness Prevention Services</b>			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		
<b>Street Outreach Services</b>			
Law Enforcement	X		
Mobile Clinics	X	X	
Other Street Outreach Services	X		
<b>Supportive Services</b>			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X		

Supportive Services			
Employment and Employment Training	X		
Healthcare	X		
HIV/AIDS	X		
Life Skills	X	X	
Mental Health Counseling	X	X	
Transportation	X		
Other			

**Table 4 - Homeless Prevention Services Summary**

**Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)**

The above-identified supportive services are available to be used by homeless persons and families. While the programs are not designed to exclusively serve homeless persons, the programs are prepared to serve any eligible household seeking assistance.

In addition to the Community-wide services, targeted programs to serve homeless person include rental assistance, mobile clinics, life skills, and mental health counseling.

**Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above**

The City of Medford dedicates significant general government and CDBG funds to support services for special needs populations including elders, physically and developmentally disabled persons, low-income youth, consumer fraud victims, and families in crisis. This extensive service delivery system is designed to protect vulnerable populations and to the greatest extent possible support residential stability, preventing homelessness.

While the service delivery system consists of a vast array of talented, experienced private organizations, programs that are primarily dedicated to homeless and HIV persons are provided on a regional basis. The regionalization of service can present challenges for persons seeking access. To the greatest extent possible, the City and provider network each seek to minimize those challenges.

**Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs**

While the existing network of government entities and non-profit providers has a proven track record, the greatest challenge to the existing system is the lack of available resources to meet the needs. The shortage of available resources impacts the private sector’s ability to create affordable housing, the

City's ability to address the infrastructure and facility needs, and human service providers' ability to respond to the basic needs of low- and moderate-income persons.

All responsible entities will continue to seek additional resources and opportunities for cost-effective collaboration.

## SP-45 Goals - 91.415, 91.215(a)(4)

### Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Housing	2015	2019	Affordable Housing		Affordable Housing	\$25,000	Rental units rehabilitated: 5 Household Housing Unit  Homeowner Housing Rehabilitated: 2 Household Units  Direct Financial Assistance to Homebuyers: 5 Households Assisted
2	Public Facilities Improvements	2015	2019	Non-Housing Community Development		Public Infrastructure, Parks, and Facilities	\$4,594,766	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 15,000 Persons Assisted  Other:2
3	Public Service	2015	2019	Non-Homeless Special Needs Non-Housing Community Development		Public Services	\$1,075,330	Public service activities other than Low/Moderate Income Housing Benefit: 4,000 Persons Assisted

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
4	Economic Development	2015	2019	Economic Development		Economic Development	\$40,000	Facade treatment/ business building rehabilitation: Jobs Created/ Retained: 10

**Table 5 – Goals Summary**

### Goal Descriptions

1	<b>Goal Name</b>	Affordable Housing
	<b>Goal Description</b>	Improve the quality of housing, increase affordable housing supply available to low- and moderate-income households. Create affordable rental and homeownership units in close proximity to employment, transit, services and amenities to meet the needs of low- and moderate-income households.
2	<b>Goal Name</b>	Public Facilities Improvements
	<b>Goal Description</b>	Strengthen neighborhoods through investment in the City's public infrastructure, public and non-profit facilities that provide new or improved access to services for vulnerable persons including youth and elders and public parks and open spaces to improve the health and well-being of Medford residents.
3	<b>Goal Name</b>	Public Service
	<b>Goal Description</b>	Invest in community services and programs that maximize benefits by providing new or improved access to programs that serve vulnerable populations, including youth, elders and physically and developmentally disabled populations.
4	<b>Goal Name</b>	Economic Development
	<b>Goal Description</b>	Increase the City's economic stability through the provision of economic development services, assistance to small business, local employment opportunities, and job training and readiness programs.

**Table 6 – Goals Descriptions**

### **Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)**

The City of Medford estimates serving approximately 12 low-to-moderate income families through the development of affordable rental and homeownership units and access to down payment and closing cost assistance through the NSC First-time Homebuyers Program.

## **SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)**

### **Actions to address LBP hazards and increase access to housing without LBP hazards**

Hazards created by lead-based paint are addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing “Get The Lead Out” program, which provides Lead Remediation financing to eligible property owners, and the integration of lead remediation in the housing rehabilitation programs.

Public Awareness and Education is the keystone of an effective public health policy. The Commonwealth’s Childhood Lead Paint Prevention Program provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to Lead-based Paint Hazards. The CLPP additionally tracks childhood blood testing rates and incidence of poisoning. The City of Medford has achieved a 58% rate for children under 6 and has .0% per 1000 incidents of children with elevated blood levels. The commitment to raise public awareness lead to the passage of Massachusetts’ Lead Law that requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under 6 resides in the home.

In addition, a Rental Property Owner must provide these notifications and forms prior to execution of the rental agreement:

- Provide a copy of lead inspections reports
- Provide a copy of the letter of compliance
- Any information about lead in the home

A Seller of home built prior to 1978 must provide the Buyer the following:

- Property Transfer Notification
- A signed Property Transfer Lead Certification
- Any information about lead in the home
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control
- A 10 day period to have home inspected for lead at the Buyer’s expense.

The Commonwealth operates the “Get the Lead Out” program through a certified Local Rehabilitation Agencies and private lenders. The program provides secondary financing at desirable rates to remediate/remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth. Additionally, the North Suburban HOME Consortium provides rehabilitation financing to eligible Medford households.

### **How are the actions listed above integrated into housing policies and procedures?**

The City of Medford does not currently operate a housing rehabilitation program although the City intends to evaluate partnerships with various non-profits within this Consolidated Plan period. The North Suburban HOME Consortium, which administers Homebuyer and Housing Development projects

within Medford has fully integrated Lead Hazard education and remediation into housing policies and programs. The NSC requires compliance with Mass Lead Notification Laws to be documented within all project files. Affordable rental projects are required to have tenant signed Lead Notifications; Homeownership project are required to have prospective purchasers sign the Commonwealth's Transfer of Property Notification.

Medford promotes the availability of favorable financing to remove lead hazard risks, as well as referrals to the "Get the Lead Out" program.

Additionally, the HOME Program's Policies and Procedures require the following:

1. The Property Owner is required to provide the required notice to all occupants
2. The home to be inspected by a trained professional
3. Assessment if the project is low, moderate, or high-risk of requiring de-leading
4. Work is to be performed by appropriate party
5. The monitoring of de-leading to ensure compliance with federal and state laws
6. The obtaining of project clearance

## **SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)**

### **Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families**

The City of Medford has three over-arching poverty reducing goals: economic growth, creation of middle income jobs, and self-sufficiency programs and support for households living in poverty. In the long term, this focus on economic development and creation of middle income jobs will mean that Medford residents will be better able to afford housing in Medford. In the short term, support and self-sufficiency programs reduce the likelihood of housing instability, especially of elders and disabled populations.

Performance measures for each Anti-poverty goal are as follows:

#### **Economic Growth**

- Increase General Fund non-residential tax revenue
- Increase business activity within mixed-use areas

#### **Creation of Middle Income jobs**

- Decrease the unemployment rate
- Increase the median Medford income
- Reduce the number of persons living in poverty

#### **Support and Self-Sufficiency programs**

- Increase Medford resident participation in Workforce Development programs
- Decrease the housing cost burden for Elders and Disabled persons

Additionally, an evaluation of trends in the for-sale housing prices, even in a time period that includes the foreclosure crisis and economic recession, concludes that helping Medford residents become first time homeowners can be a way of building the wealth of low and moderate income families, although Medford recognizes that homeownership is not the best option for every household.

#### **How are the jurisdiction's poverty reducing goals, programs, and policies coordinated with this affordable housing plan**

Most activities undertaken by the City with CDBG and other federal and state funds for low income families are efforts to reduce the number of persons in poverty and improve the quality of life for Medford residents, either directly or indirectly. Staff also work in partnership with citizens, other City departments and the public and private sectors to accomplish the City's goal of reducing poverty.

Over the next five years, the focus will be on job development and economic stabilization and the City will fund activities to support this.

CDBG programs can be used and can indirectly influence the impact on household living by those at or below the poverty level by reducing other costs, including affordable housing, energy efficiency, public transportation and health care assistance.

Business Development – The Plan prioritizes the need for economic development in the City’s central and neighborhood districts and developing nodes such as Rivers Edge. It also supports development and improvement of other commercial and industrial uses.

Job Creation – The Plan prioritizes job creation through collaboration with state and local business developer groups and referrals to job training and readiness programs.

## **SP-80 Monitoring - 91.230**

**Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements**

The Office of Community Development is responsible for managing the expenditure of funds covered in the Consolidated Plan and works closely with the HUD Field Office representatives to address any compliance issues, improve the timeliness of expenditures, hire and train staff to better fulfill objectives and monitor the performance of sub-recipients.

Within the Office of Community Development, a team of staff take responsibility for monitoring activities. The CDBG Administrator is responsible for the financial management, contract compliance, and reporting and monitoring functions of the office. Also acting as the Housing Development Specialist, the CDBG Administrator identifies and pursues housing opportunities that increase the production of affordable units and resolve housing issues in the City. The Economic Development Planner continues to review the conditions of neighborhoods and buildings in areas of the city, identifying plans for use of CDBG funds to upgrade the city's residential and commercial areas. Public hearings and citizen participation at the planning and project level continue to enrich the CDBG process and program.

Where applicable, all contracts for construction are monitored for Section 3 compliance, MBE and WBE goals and compliance with the Davis-Bacon Act and the Massachusetts and Federal Prevailing Wage Laws. All contractors participating in CDBG funded projects will continue to be required to fulfill all required regulations.

# Expected Resources

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

### Introduction

The City anticipates receipt of CDBG funds in the amount of approximately \$1,400,000 annually. To maximize the impact of the CDBG Entitlement funds, the City expends significant general government funds and encourages all partners and projects to strategically leverage additional funds.

As a member of the North Suburban Consortium, the City has available HOME Investment Partnership Funds to support direct assistance to moderate income homebuyers and to subsidize the development cost of affordable housing projects.

### Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Reminder 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	1,433,774	5,000	0	1,438,774	5,735,096	

**Table 1 - 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**

The City of Medford anticipates CDBG funds will leverage additional resources. Non-Entitlement funds, that will be used to further the goals of the Strategic Plan may include: private foundations, organizations, and individuals. The following leveraged resources are anticipated during the Consolidated Plan:

**City General Funds:** The annual City budget commits resources for the priority activities including Public Parks, Facilities, and Infrastructure, the Fair Housing Office, and the Disability Commission.

**Affordable Housing Resources:** Affordable Housing Developments are likely to utilize a variety of State Housing Resources including Housing Bond funds, the Mass Rental Voucher program, and private mortgage financing.

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

**New Market Tax Credits:** NMTCs were created in 2000 as part of the Community Renewal Tax Relief Act to encourage revitalization efforts. The NMTC program provides tax credit incentives for equity investment.

**Section 8 funds:** Section 8 is administered by the Medford Housing Authority and provides rental subsidies.

**Continuum of Care fund:** Project funds awarded to non-profit human service providers to assist in housing and services to homeless persons.

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 Redevelopment Authority as the NSC Lead Agency.

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

No additional publically owned land is anticipated to be used to address needs. 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.

## 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	Housing	2015	2016	Affordable Housing	City-wide	Affordable Housing	CDBG: \$5,000	Rental units rehabilitated: 1; Household Housing Unit Direct Financial Assistance to Homebuyers: 1 Households Assisted
2	Public Facilities Improvements	2015	2016	Non-Housing Community Development	Low Moderate Areas	Public Infrastructure, Parks, and Facilities	\$926,953	Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 4,000 Persons Assisted;
3	Public Service	2015	2016	Non-Homeless Special Needs Non-Housing Community Development	City-wide	Public Services	CDBG: \$215,066	Public service activities other than Low/Moderate Income Housing Benefit: 800 Persons Assisted

**Table 2 – Goals Summary**

#### Goal Descriptions

1	Goal Name	Housing
	Goal Description	In coordination with NSC, seek to improve the quality of housing, increase housing opportunities available to low and moderate income households, assist First Time Homebuyers and fund developer-driven affordable housing projects - both rental and homeownership.
2	Goal Name	Public Facility Improvements
	Goal Description	Reconstruct aging infrastructure, public facilities and parks. The upgrading and replacement, where necessary, of the water, sewer, sidewalk, drainage, and street systems including: sewer, water and drainage rehabilitation; fire hydrant and water gate replacement; removal and replacement of lead service connections; sidewalk reconstruction and tree planting. Implement handicap access improvements and removal of architectural barriers with a focus on sidewalks, crosswalks and public parks. Rehabilitation of public parks and recreational facilities. Historic preservation activities. Roof replacement, HVAC and related exterior improvements as well as interior upgrades, and park and landscaping improvements at the Medford Senior Center.
3	Goal Name	Public Service
	Goal Description	<p>The City seeks to provide a variety of public service programs and to continue to support nonprofit community development agencies to encourage the development of affordable housing. The City objectives include:</p> <ul style="list-style-type: none"> <li>• Combating social illnesses, public safety and substance abuse, which each weaken the stability of the City’s households and neighborhoods;</li> <li>• Improving quality of life for Medford’s school children, through the provision of after school child care programs;</li> <li>• 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;</li> <li>• Improving quality of life for Medford’s elderly population, through the provision of day health and recreational programs and transportation to reduce isolation;</li> <li>• Encouraging the creation of affordable housing and assisting those with emergency and transitional housing needs. Programs include legal aid, food pantry and meals, and referral and counseling services;</li> </ul>

## **AP-35 Projects - 91.420, 91.220(d)**

### **Introduction**

In Year 1 of the Consolidated Plan, the City allocated funding that addresses unmet priority needs while continuing commitments to successful multi-year initiatives. The projects funded within Public Infrastructure and Public Facilities are long-standing commitments that make physical improvements to city systems and public facilities. Public Service Activity programs are likewise long-standing successful programs operated by the City and non-profit partner agencies.

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

The primary objective of CDBG is to benefit low and moderate income residents and as such, the City focuses community development investments in neighborhoods with a high concentration of low and moderate income households. Census and HUD derived data support the basis for identifying eligible neighborhoods. Citizen participation and input from service providers also play a considerable role.

The City allocated funding to address the priorities identified within the Consolidated Plan process. The overwhelming priority was a continued commitment to an aging infrastructure and facilities, which accounted for nearly 65% of the CDBG Entitlement funding. Improvements are all part of a larger effort to increase accessibility to all public spaces for all Medford residents. Despite this significant investment, the public infrastructure need will remain unmet.

The second significant funding allocation, representing nearly 15% of the CDBG allocation, is to successful public service programs. Again, the need for services far exceeds the available resources. Service providers are encouraged to maximize leveraged funds and to avoid duplication of services.

## **AP-38 Project Summary**

### **Project Summary Information**

#### **Year 1 Action Plan**

#### **Summary of Statement of Objectives and Budget for The Forty-First Year**

**July 1, 2015 – June 30, 2016**

The City's objectives for the use of \$1,433,774.00 in CDBG funds for the 2015-2016 program year are presented in several categories below.

#### **HOUSING** **\$ 5,000.00** **24 CFR 570.202(a)(2) & (b)/570.208(a)(3)**

The City seeks to improve the quality of housing and increase housing opportunities available to low- and moderate-income households. Activities will be overseen by the City's CDBG/Housing Administrator. Specific objectives include the following:

- The enhancement of conditions and quality of life for low-income residents of public housing;
- Oversee affordable housing lotteries and ensure timely delivery of affordable units at market rate developments where affordable units have been required;
- Assist and potentially fund area nonprofit housing developers in identifying appropriate development sites and in accessing funding for the development of those sites;
- Develop affordable rental and home ownership opportunities for low to moderate income households;
- Administer the various housing activities;

**PHYSICAL IMPROVEMENTS TO CITY SYSTEMS AND PUBLIC FACILITIES** **\$ 926,953.10**  
**24 CFR 570.201( c )/570.202(b),(d)/570.208 (a) (1),(3)& (b)**

The City seeks to reconstruct its infrastructure, park, senior center, public service, water, sewer, drainage, sidewalk, and roadway facilities and to remove architectural barriers. Commitments include the following:

- The upgrading and replacement, where necessary, of the water, sewer, sidewalk, drainage, and street systems including: sewer, water and drainage rehabilitation; fire hydrant and water gate replacement; removal and replacement of lead service connections; sidewalk reconstruction and tree planting;
- Implement handicap access improvements focusing on sidewalks, crosswalks, access to public parks and public buildings; removal of architectural barriers at South Street and Winthrop Street;
- Roof replacement, HVAC and related exterior improvements as well as interior upgrades, and park and landscaping improvements at the Medford Senior Center.

**PUBLIC SERVICES** **\$ 215,066.10**  
**24 CFR 570.201(e)/570.208(a)(2)(i)**

The City seeks to provide a variety of public service programs and to continue to support nonprofit community development agencies to encourage the development of affordable housing. The City objectives include:

- Combating social illnesses, public safety and substance abuse, which weaken the stability of the City's households and neighborhoods;
- Improving quality of life for Medford's school children, through the provision of after school child care 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 creation of affordable housing and assisting those with emergency and transitional housing needs. Programs include legal aid, food pantry and meals, and referral and counseling services;

- Providing vocational, social, recreational and educational opportunities for developmentally disabled Medford residents and their families.

**PLANNING AND ADMINISTRATION** **\$ 286,754.80**  
**24 CFR 570.206**

The City seeks to conduct the above activities in an efficient manner according to an overall strategy. In administering the CDBG program the Office of Community Development shall strive to maximize the impact of the funds expended.

The City will work through the Office of Human Diversity regarding regulations concerning Fair Housing, Section 3 Requirements, and the Americans with Disabilities Act (ADA).

Whenever possible, the City will make every effort to attract discretionary and formula grant funds from federal and state sources to meet community development objectives.

**PROGRAM INCOME** **\$ 5,000.00**  
**24 CFR 570.504**

Payments received from a previous housing rehabilitation loan program will be utilized for housing programs.

**HOME**  
**24 CFR 570.508(a)(1)**  
**570.201(m)**

The City may apply for HOME money to fund owner-occupied or investor-owned housing rehabilitation and construction. The proposed HOME accomplishments are:

- Support the development of new rental housing units. This will be a combination of federally assisted units and privately funded units with affordability restrictions;
- Provide a series of certified First-Time Homebuyer Workshops in Medford, with Medford Community Housing as the regional nonprofit leading the classes;
- Assist with the lotteries for affordable units;
- Provide income eligible homebuyers with downpayment and closing cost assistance.

Medford is a member of the North Suburban Consortium (NSC) that is comprised of eight communities located north of Boston (Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere and Winthrop). The member communities focus cooperative efforts to maintain and create affordable housing for all low-income residents in the region. Medford will participate in the HOME First-Time Homebuyers Workshop Program providing counseling, training and downpayment assistance to low- and moderate-income prospective homebuyers in purchasing affordable housing.

**Community Development Block Grant Budget**  
**YR 41 Allocation: \$ 1,433,774.00**

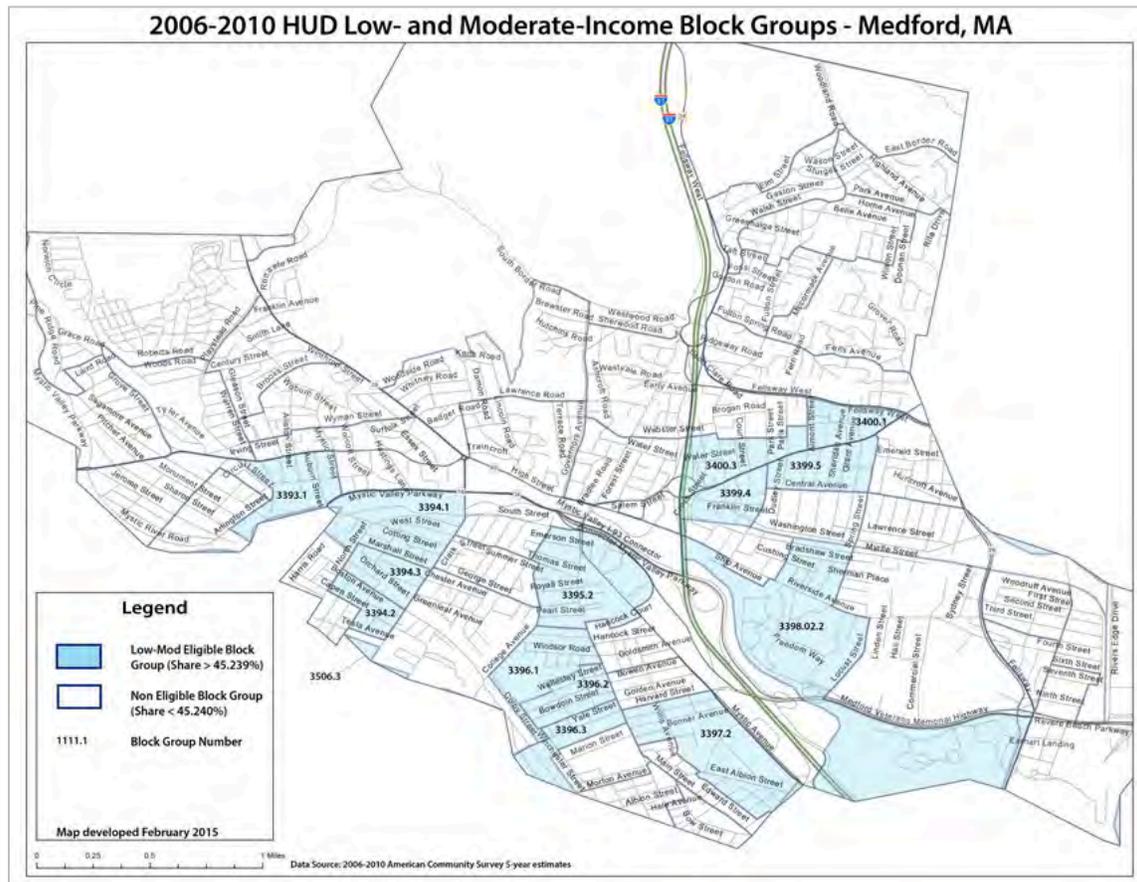
<b>HOUSING PROGRAMS</b>	<b>\$ 5,000.00</b>
<b>PHYSICAL IMPROVEMENTS</b>	<b>\$ 926,953.10</b>
<b>PUBLIC SERVICES</b>	<b>\$ 215,066.10</b>
<b>PLANNING &amp; ADMINISTRATION</b>	<b>\$ 286,754.80</b>
	<hr/>
<b>TOTAL:</b>	<b>\$ 1,433,774.00</b> <i>YR 41 Allocation</i>
	<b>\$ 5,000.00</b> <i>est. Prog. Inc.</i>
	<hr/>
	<b>\$ 1,438,774.00</b>

## 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

The majority of CDBG funding in Year 1 is allocated to projects that are within CDBG eligible areas. Public service activities, which account for 15% of funding, are operated based upon the eligibility of the person/household, not through geographic targeting.

### Geographic Distribution



### Rationale for the priorities for allocating investments geographically

Projects were priorities to address identified need rather than allocated to a particular neighborhood. In Year 1 of the Consolidated Plan, the CDBG funds are expended to address City-wide needs of an aged public infrastructure system. The sites selected are all high priority as determined by the Department of Public Works.

ADA accessibility is 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, and therefore cannot always be targeted within one concentrated area.

## **Discussion**

Utilizing input from the Consultations and Citizen Participation, the City chose to target programmatic responses to identified needs rather than geographic targeting.

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

### **Introduction**

The Annual Action Plan activities and goals coincide with the priorities identified within the Consolidated Plan. The activities selected for Year 1 funding are those projects that are ready to proceed, and are able to make immediate impacts to low and moderate income persons. Eligible projects selected through the process included Public Infrastructure improvements, ADA improvements to public parks and streets as well as additional improvements to the Senior Center initiated in prior years.

Eligible public service activities were selected through a formal solicitation process, which prioritizes programs to best address identified needs.

### **Actions planned to address obstacles to meeting underserved needs**

One of the City's highest priorities is the lack of affordable housing. The City's membership within the North Suburban Consortium provides access to funding to address this goal. The City will seek to engage with private developers and property owners to create opportunities for low and moderate income persons. The City will continue its successful efforts to expand affordable housing development through Inclusionary Zoning practices.

The City will ensure that selected public improvement projects are ready to proceed. Often, public works projects can encounter numerous delays due to public process, design, and weather constraints. To minimize delays, the City has selected those improvements that are able to be undertaken during Year 1 of the Consolidated Plan.

### **Actions planned to foster and maintain affordable housing**

Per the discussion above, the City has identified Affordable Housing as a High Priority need. Towards the goal of preserving, producing, and improving affordable housing, the City funds a Housing Specialist to engage with developers to maximize production of affordable units. Additionally, the City will explore opportunities to create a home rehabilitation program.

### **Actions planned to reduce lead-based paint hazards**

The City and the Malden Redevelopment Authority as HOME funds Administrator will ensure compliance with MA lead laws on all homebuyer assistance and developer-driven projects, both homeowner and rental.

### **Actions planned to reduce the number of poverty-level families**

The Action Plan includes funding of public service programs that support self-sufficiency.

The City will continue to actively ensure that anti-poverty programs operated by the now defunct community action agency will continue to be provided to Medford residents.

The City is an active member of the Metro-North Regional Employment Board and will continue to support job training and employment readiness programs.

### **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 Community Development will be readily available to identify ready-to-proceed public works and facility projects. The City will evaluate its process for selection of public service projects to include a greater focus on outcome measures.

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

The City benefits from a strong network of Medford-based providers as well as a network of regional housing and human services providers. The City directly operates quality programs for Elders, through its Council on Aging.

The City will continue to participate as a member of the North Suburban HOME Consortium. Through this participation, the City is able to effectively coordinate its housing agenda with the surrounding communities.

## **Program Specific Requirements**

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

#### **Introduction**

#### **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
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
3. The amount of surplus funds from urban renewal settlements
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.
5. The amount of income from float-funded activities

Total Program Income

#### **Other CDBG Requirements**

1. The amount of urgent need activities

#### **Discussion**