



Housing in Medford

Q: Are you surprised by these stats from the survey? Not surprised?

Why or why not?

You can respond in the chat.

Welcome to the Medford Housing Production Plan webinar!

The program will begin in a few minutes.

Here is something to do while you wait - check out these [stats from the community survey](#):

1. Most respondents said that they would not be able to afford the median two-bedroom rent (\$2,300) or median single-family sales price (\$630,000) if they rented or bought today
2. 27% of respondents who live in Medford reported that they have struggled to make their monthly housing payments one or more months in 2019
3. 19% of respondents reported that they know someone who was homeless or at risk of being homeless in Medford
4. Many respondents reported that Medford did not feel welcoming to people in need of supportive services, residents who use a rental voucher, or low-income residents
5. Many older respondents said they need the following to stay in Medford as they age: 1) home-based services; 2) physical modifications to existing home (e.g., ramps, grab bars); and 3) accessible units (no stairs, wider doorways)

Note: survey had 887 people respond and 820 were Medford residents

The Medford Housing Production Plan

Your vision and choices

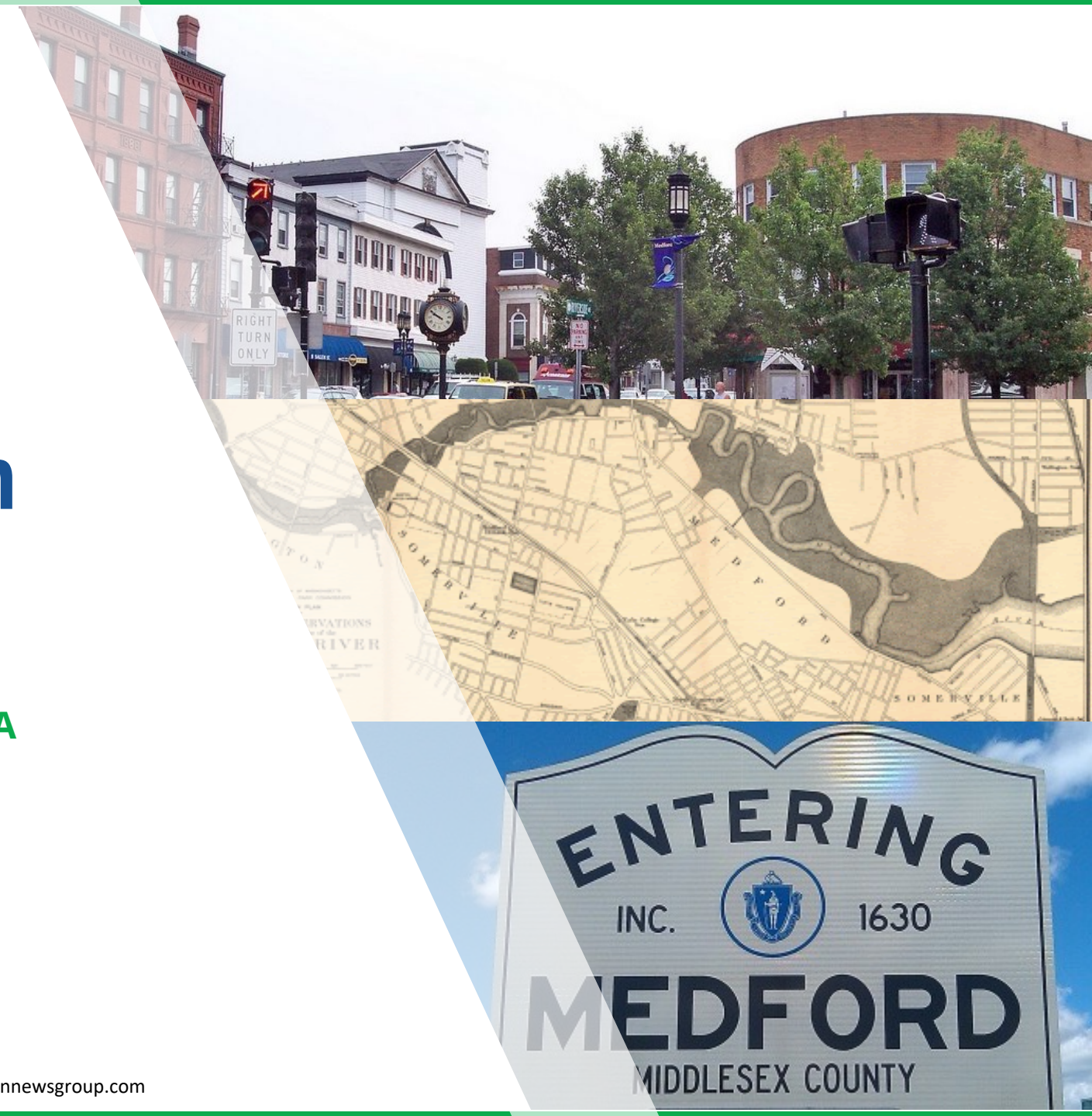
PREPARED FOR THE CITY OF MEDFORD, MA

PRESENTED BY

JENN GOLDSON, AICP

JM GOLDSON LLC

11/9/20



Benefits of an HPP

- **Shape your own future** — your local policies shape the type and location of future housing and development
- **Gain more local control** - by making incremental progress so you can make progress on your own terms
- **Preserve the positive attributes** that make an authentic Medford
- **Nurture a healthy community** diverse housing choices play an important role in community well being and equity

1. C.40B, §§ 20-23 The Comprehensive Permit Law

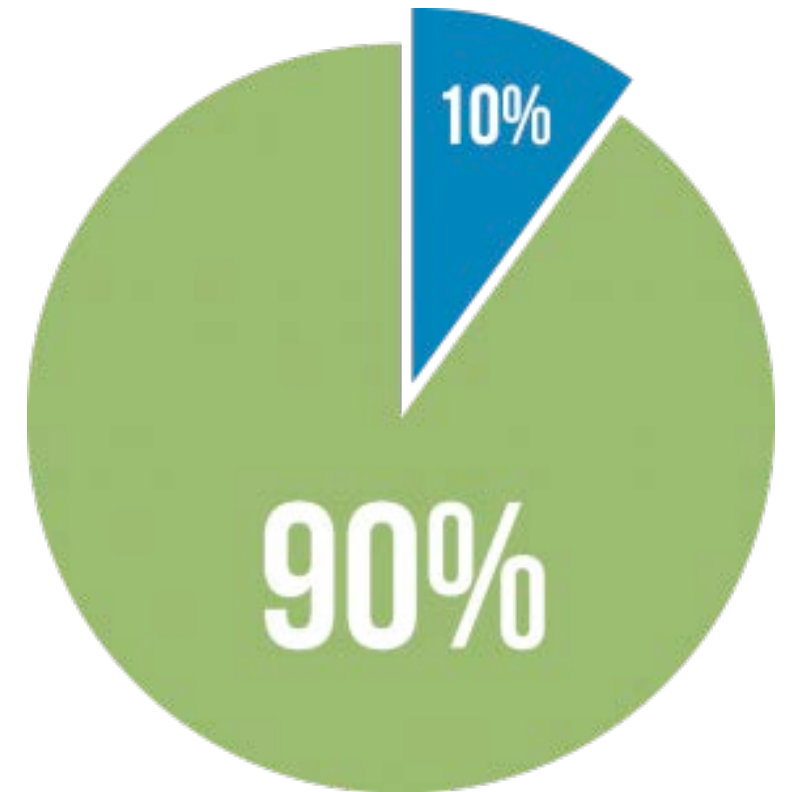
- 1969 – response to Civil Rights Movement
- Lofty goal of social equity

2. The statute sets state goals

- 10% affordable housing stock or
- 1.5% general land area minimum

3. If goals not met, developers can seek 40B Comprehensive Permits

4. Denials of 40B projects are often overturned by the Housing Appeals Committee



What do we mean by incremental progress?

Certification of the HPP – a.k.a. “safe harbor”

A certified community can deny
comprehensive permits

The ZBA's decision will be upheld
by the Housing Appeals
Committee


1. Community Development Board, City Council, and the state
“approve” your Plan



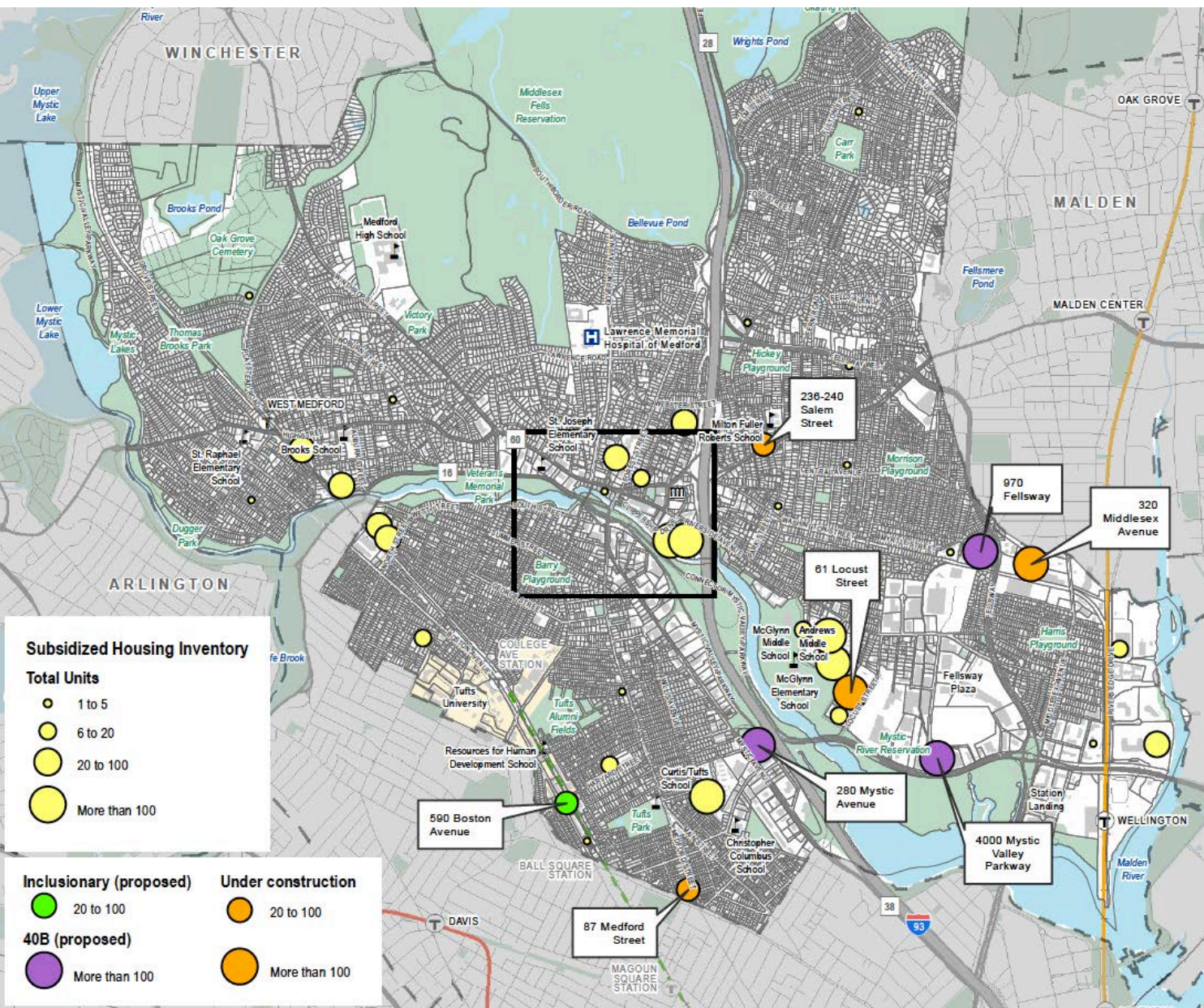
2. City permits 120 SHI homes in a calendar year (or 240 SHI
homes)



3. City earns state “certification” and enters safe harbor for 1
year (or 2 years)



Medford's Subsidized Housing Inventory



7.2%

1,726 units listed

671 more needed to reach 10%
(2,397)

There are 3 current 40B proposals, 1 inclusionary zoning proposal, and units currently under construction.

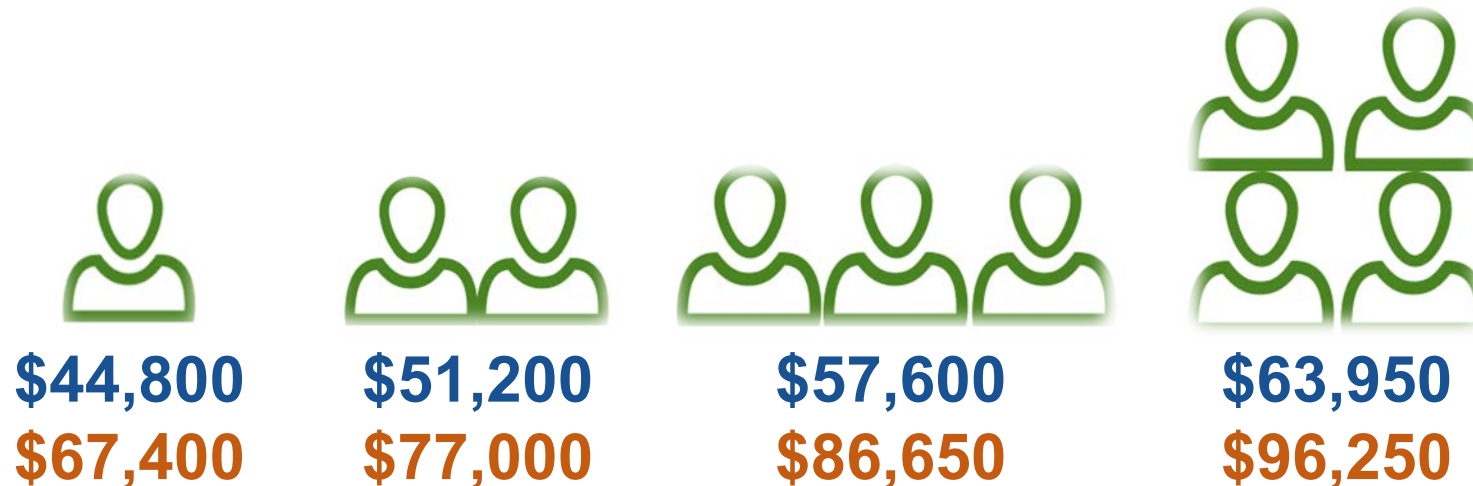
If all the proposals were approved, it would create 1,116 additional SHI units, bringing SHI to 11.9%.

However, only 333 of these new units would be affordable.

Eligible income for affordable housing

Medford residents have a lower median income than the regional **Area Median Income (AMI)**.

Medford's median of \$92,363 is LOWER than 80% AMI for a four-person household.
That's why units priced at 80% AMI are too high for many Medford residents.

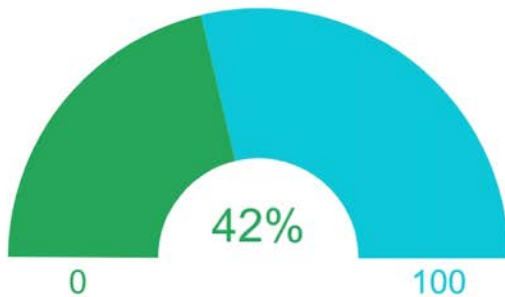


50% and 80% FY20 Income Limits

Note: Income limits vary by household size.

(Source: HUD User, FY20 income limits)

Even when Medford achieves 10% there is still a great local need for homes that are affordable.



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

That's about 9,265 households.

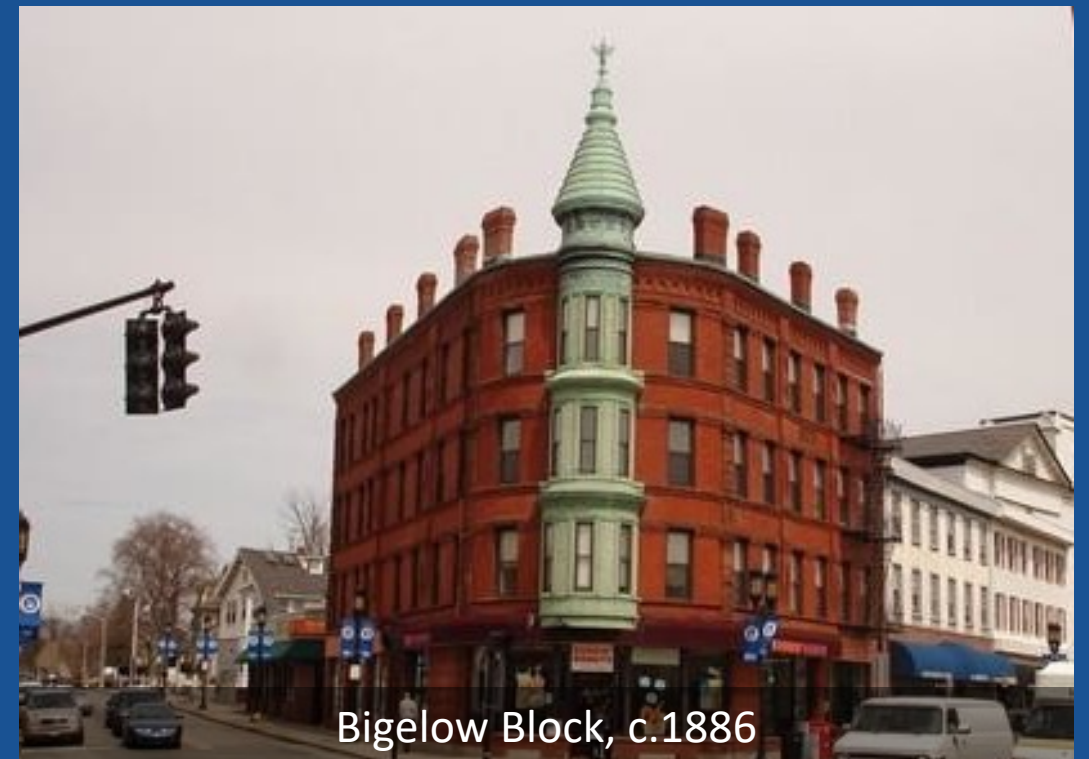
About 66 percent (6,080) of which spend too much for housing costs.

"Too Much" defined as over 30% of gross income including rent and utilities – this is considered "housing cost burdened"

Source: 2012-2016 ACS, per CHAS data, www.huduser.gov

Question at heart of this effort:

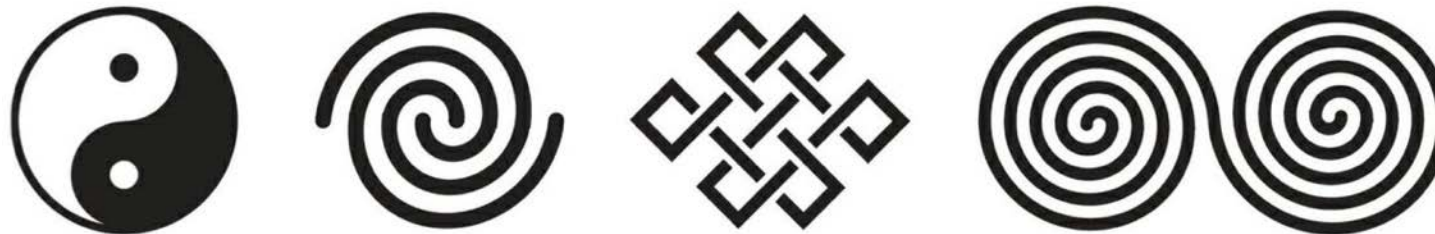
How should you protect the characteristics that you love about Medford while still creating more housing options?



Bigelow Block, c.1886

Finding the best balance for your community

Your housing plan should recognize and honor the **dynamic balance** of forces and assets that make your community authentic



Ancient symbols of dynamic balance: the Taoist yin yang, Maori takarangi, Buddhist endless knot, and Celtic double spiral.

What we heard from the community

- Growing concerns about affordability - existing residents being priced out of the community
- Older housing stock — rehab needs including energy efficiency improvements and accessibility modifications for older adults
- Community values its diversity but feels pressures of change - wants to be more welcoming particularly for households with low-income, rental vouchers, in need of supportive services including older adults
- Want more transparency and control over development in their neighborhoods
- Design, accessibility, integrating new development into neighborhood context
- Options for downsizing seniors — see a need for smaller units (like studios, one-bedrooms, or micro-apartments) with access to public transit and amenities.

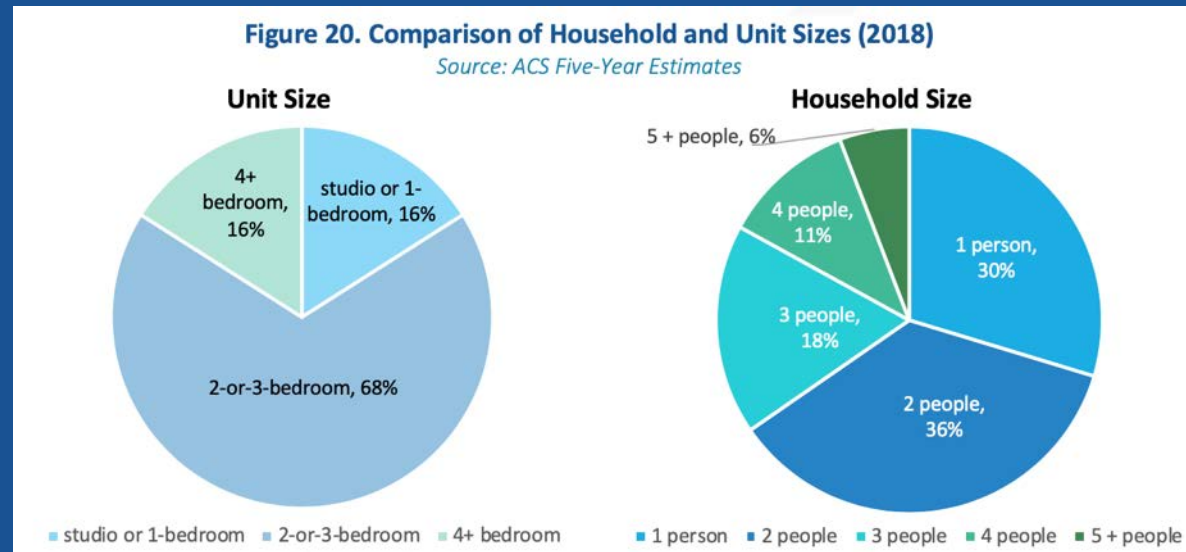
Engagement Methods

- Webinar #1
- 9 Focus Groups
- Community Survey
- Webinar #2 (tonight)

“People see two versions – old Medford and new Medford. [I’m] hoping [we can] bridge that gap by preserving what Medford has always been – a place where anybody could come and make a home.” – Focus Group Participant

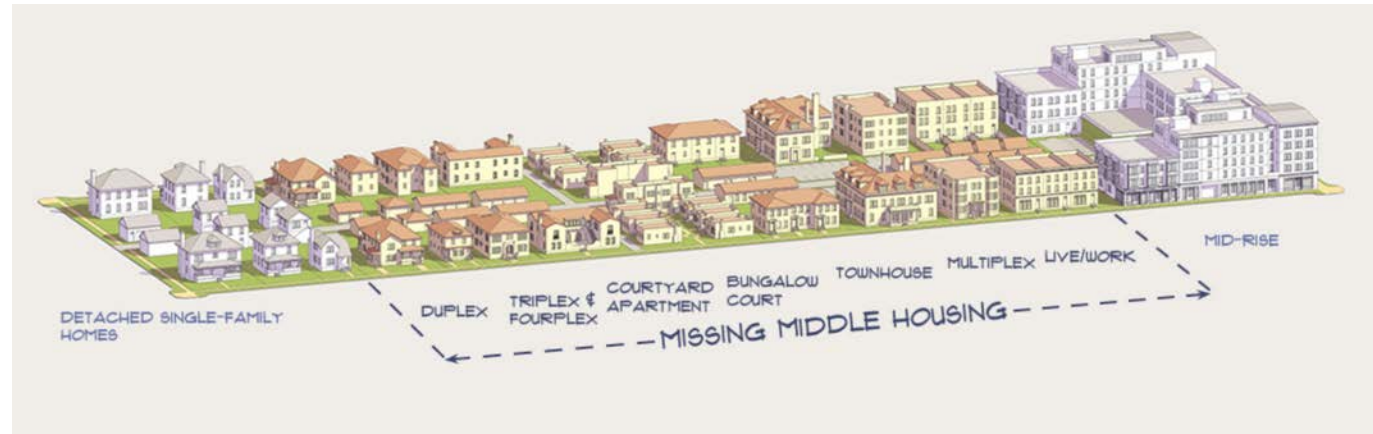
Type of homes most needed in Medford:

1. Affordable rental (esp. 50% AMI and below)
2. Affordable ownership (100% AMI and below)
3. Smaller (studios + 1-bed)
4. Service-enriched and accessible

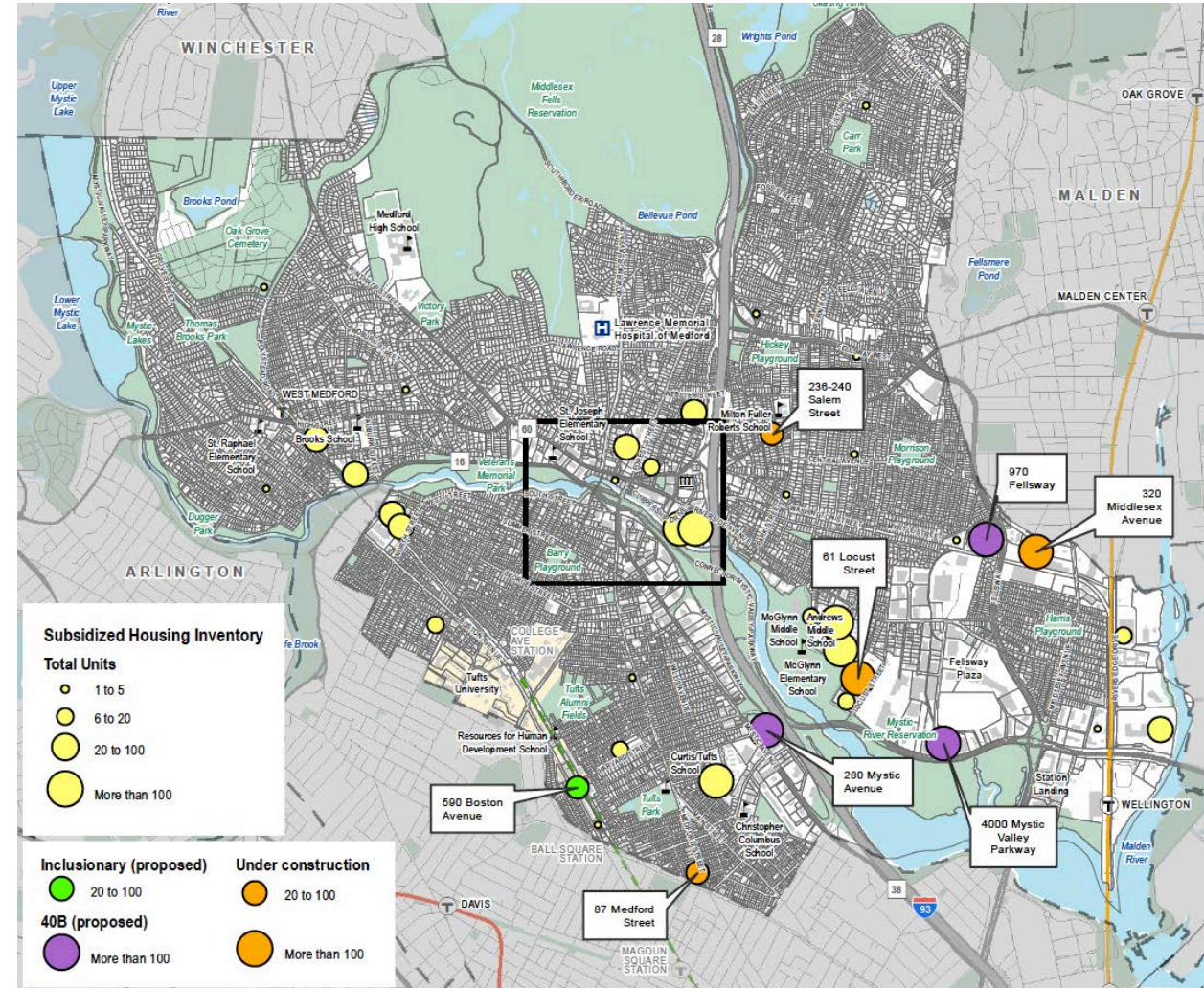


7 Draft Housing Goals

1. Address local housing needs + meet production goals — work to meet the 40B goals and then continue to promote initiatives to address local housing needs
2. Promote a welcoming, diverse, intergenerational, + inclusive city - be a welcoming community for people with diverse racial, ethnic, and socio-economic backgrounds and special needs with an ideal mix of housing choices would offer diverse options to residents with varying needs and preferences
3. Foster decent, safe, well-designed, + sustainable housing - Ensure new homes of all types are sensitive and compatible in scale, siting, and design to the physical characteristics of the neighborhood context



4. Integrate affordable + diverse housing options throughout the city - at a scale that is compatible with the build environment of the neighborhood and located strategically including through infill and redevelopment opportunities
5. Preserve the affordability of existing affordable homes
6. Expand local capacity to implement housing initiatives
7. Promote transparency + engagement - Strengthen communication, transparency, and collaboration among various City agencies and local organizations and residents and Increase awareness of fair housing issues



What do you think of these draft goals in general?

Tell us your thoughts in the chat

1. Address local housing needs + meet production goals
2. Promote a welcoming, diverse, intergenerational, + inclusive city
3. Foster decent, safe, well-designed, + sustainable housing
4. Integrate affordable + diverse housing options throughout the city
5. Preserve the affordability of existing affordable homes
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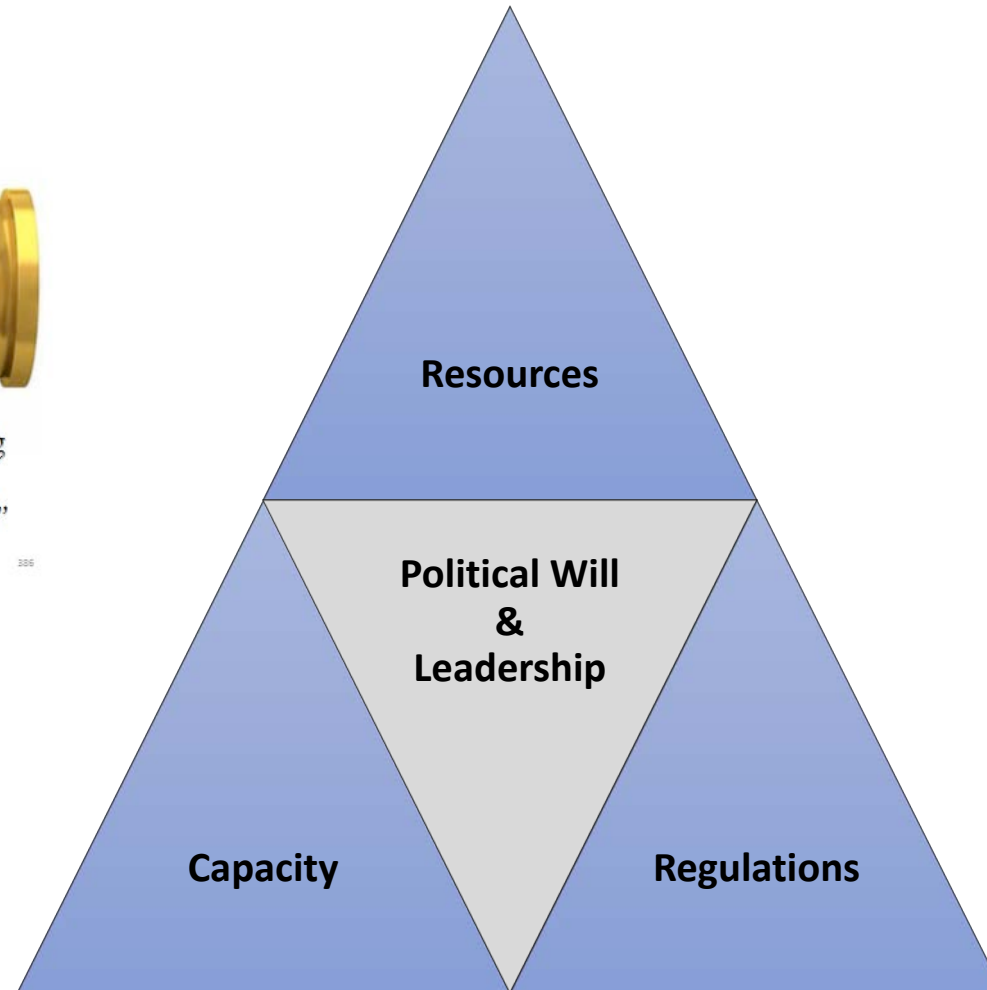
Effective plans include a variety of strategies



“Searching for the magic bullet is a distracting
waste of resources.
Adapting is a game of singles, not home runs.”

Warsaw 2014

386



HPP Requirements for Strategies

Must Identify:

1. Zoning amendments
2. Specific private and/or municipally-owned properties
3. Characteristics of preferred development
4. Participation in regional collaborations



Draft strategies

35-40 strategy ideas to address the goals

We can't go over all of these tonight! Too many ideas . . . So tonight would like to ask you about a few of the key ideas to get some direction

Want more input when the draft plan is released for public review in the next few months

Some key strategy ideas: What do you think of these?

- 1. Existing rentals homes**
 - a. Rehab (SHI-eligible)
 - b. local vouchers (non-SHI)
- 2. Existing ownership homes**
 - a. rehab (non-SHI)
 - b. first-time homebuyers (SHI-eligible)
- 3. Affordable infill (SHI Eligible)**
- 4. Vision plan – Mystic Ave Corridor (SHI-eligible + non-SHI)**
- 5. Accessory dwelling units (non-SHI)**
- 6. Conversion of larger single-family homes (non-SHI)**
- 7. Home sharing and congregate living (non-SHI)**

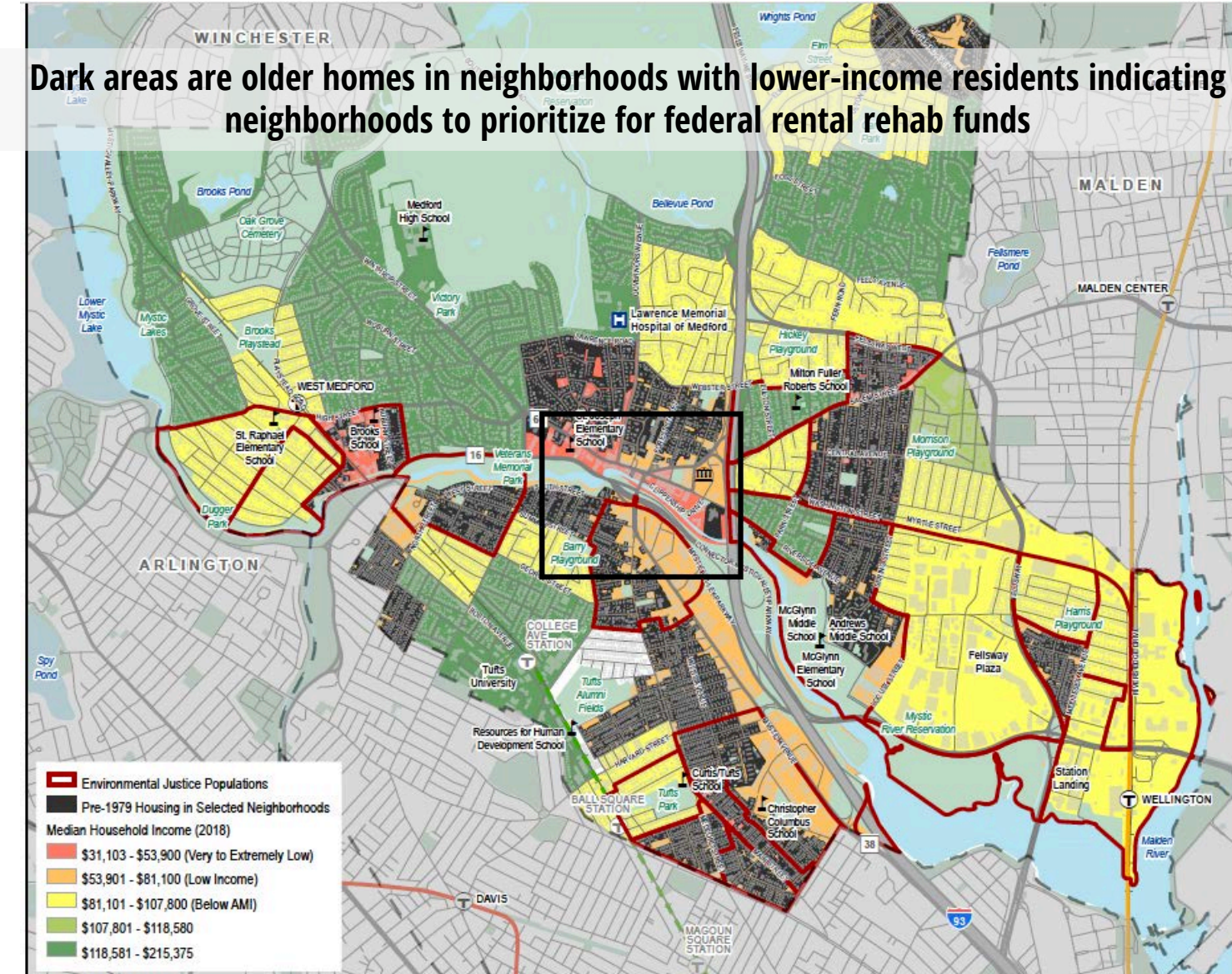
OBSERVATIONS

- Large stock of older homes including many historic
- Older housing = increased need for maintenance and repairs, including lead paint, outdated systems, and lacking accessibility.
- Many older homes that need repair also have lower-priced rents

IDEA:

- Prioritize funding: Revive federally-funded rehab program for properties with eligible LMI tenants
- Increase capacity: Expand beyond 2 staff to administer
- Promote Fair Housing: Target federal rehab funds to property owners who agree to rent to tenants with Section 8 vouchers. Help those units comply with the HUD Housing Quality Standards
- Leverage other funds: Connect eligible households with various other programs that could leverage the City's efforts

1.a. Existing rentals homes – rehab (SHI-eligible)



1. b. Existing Rental Homes - local vouchers (non-SHI)

OBSERVATIONS

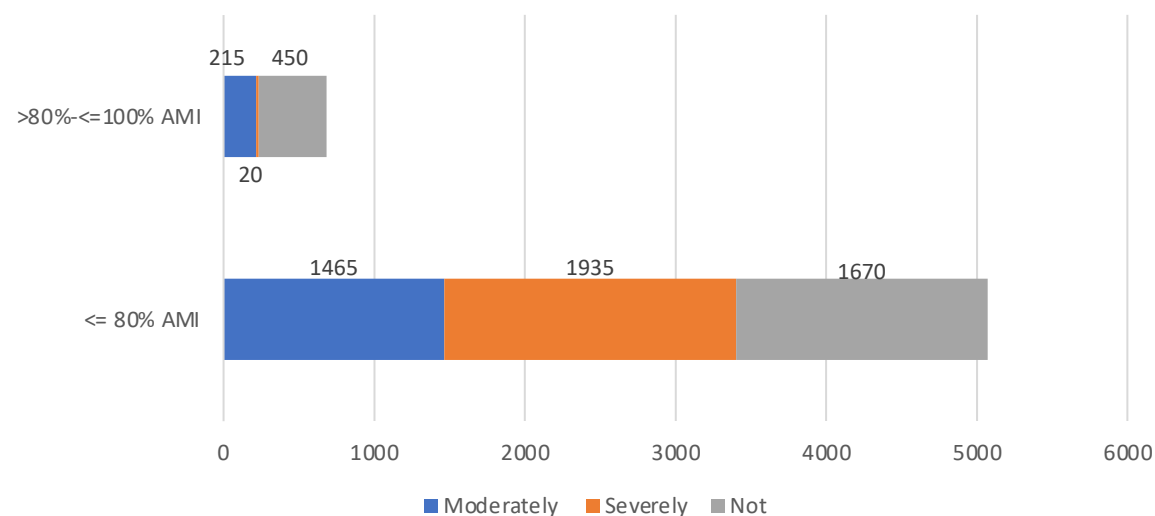
- Housing Authority administers 859 vouchers but many are used in other communities
- Voucher holder often have difficulty finding units in Medford that meet eligibility requirements and will accept vouchers.
- Voucher holders are a protected class under the Massachusetts Anti-Discrimination Law.
- Fair Market Rents are lower than market rents but most of Medford is eligible as a Small Area Fair Market Rent area
- Other communities use CPA funds for local vouchers including: Amherst, Boxborough, Chatham, Martha's Vineyard communities, and Provincetown.

IDEA:

- Appropriate CPA funds to create a local rental voucher program to expand # of vouchers and/or make up difference between fair market rent and actual rent.
- Also, work with Medford HA to consider implementing Small Area FMRs for zip code 02155

Medford Renter Households
by Level of Cost Burden

Source: CHAS (2016 ACS five-year est)



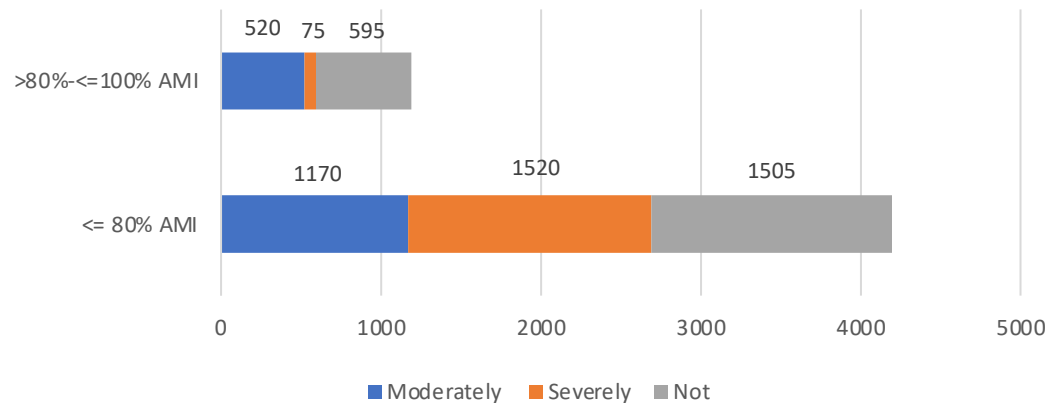
Final FY 2021 FMRs By Unit Bedrooms

	Efficiency	One-Bedroom	Two-Bedroom	Three-Bedroom	Four-Bedroom
	\$1,742	\$1,924	\$2,336	\$2,906	\$3,168
Small Area FMRs					
02155	\$1,940	\$2,140	\$2,600	\$3,230	\$3,530

2.a. Existing ownership homes – rehab (non-SHI)

Medford Owner Households by Level of Cost Burden

Source: CHAS (2016 ACS five-year est)



The Agawam Aging in Place Program: \$87,000

- The Agawam Aging in Place Program will provide grants up to \$5,000 per qualified senior household to complete non-structural modifications to increase the health and safety of the occupants. The grant will cover improvements that include the installation of grab bars, door levers, slip resistant stair treads, dead-bolts, peep holes, smoke or carbon monoxide detectors and other similar work. To be eligible, owner occupants must be 65 years of age or older, meet HUD Section 8 income guidelines for low-to-moderate income persons, and have home safety needs that fall under the purview of the program.



OBSERVATIONS

- Home modifications can help enable older adults to age in their homes
- Over 1,500 LMI owner households are severely cost burdened

IDEA:

- Home Modification Program - Allocate funds (such as CDBD funds) to create a home modification program for older adult homeowners in Medford
- Accessibility /Health and Safety – focus program on non-structural modifications to improve accessibility and increase health and safety.
- Example – Agawam established a similar program with federal Community Development funds.

2.b. Existing ownership homes –first-time homebuyers (SHI-eligible)

OBSERVATIONS

- Lower and middle-income hh are being priced-out
- Gap of about \$236,000 between what a median income household can afford for a condo and the median sales price

IDEA:

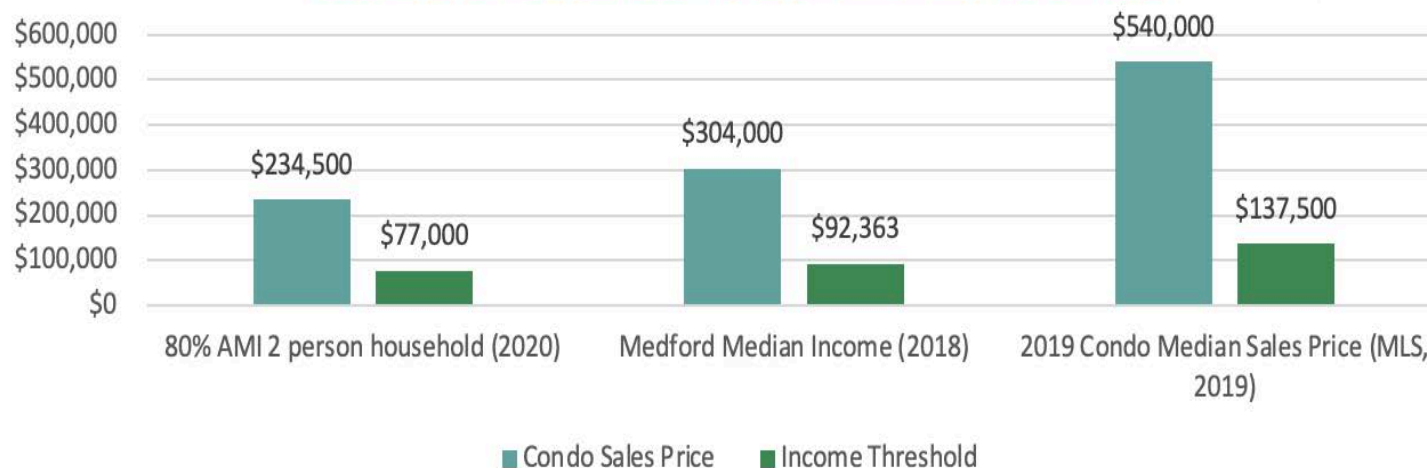
- Buy-Down Program: establish a revolving fund, to buy, rehab, and sell homes with deed restrictions to eligible first-time homebuyers with incomes up to 80% or 100% AMI.
 - Utilize CDBG and/or CPA funds as seed money
 - Norfolk's Housing Trust buy down program is an example



The Norfolk Municipal Affordable Housing Trust is looking to purchase homes for \$395,000 or less. Please contact Susan Jacobson at 508-440-2812 (Office)

Figure 26. Condominium Affordability in Medford at Various Prices and Incomes (2018)

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



Zillow

Save Share More

\$350,000 2 bd | 1 ba | 742 sqft

37 South St APT 23, Medford, MA 02155

For sale Zestimate®: \$393,555

Est. payment: \$2,029/mo [Get pre-qualified](#)

Contact Agent

Take a Tour

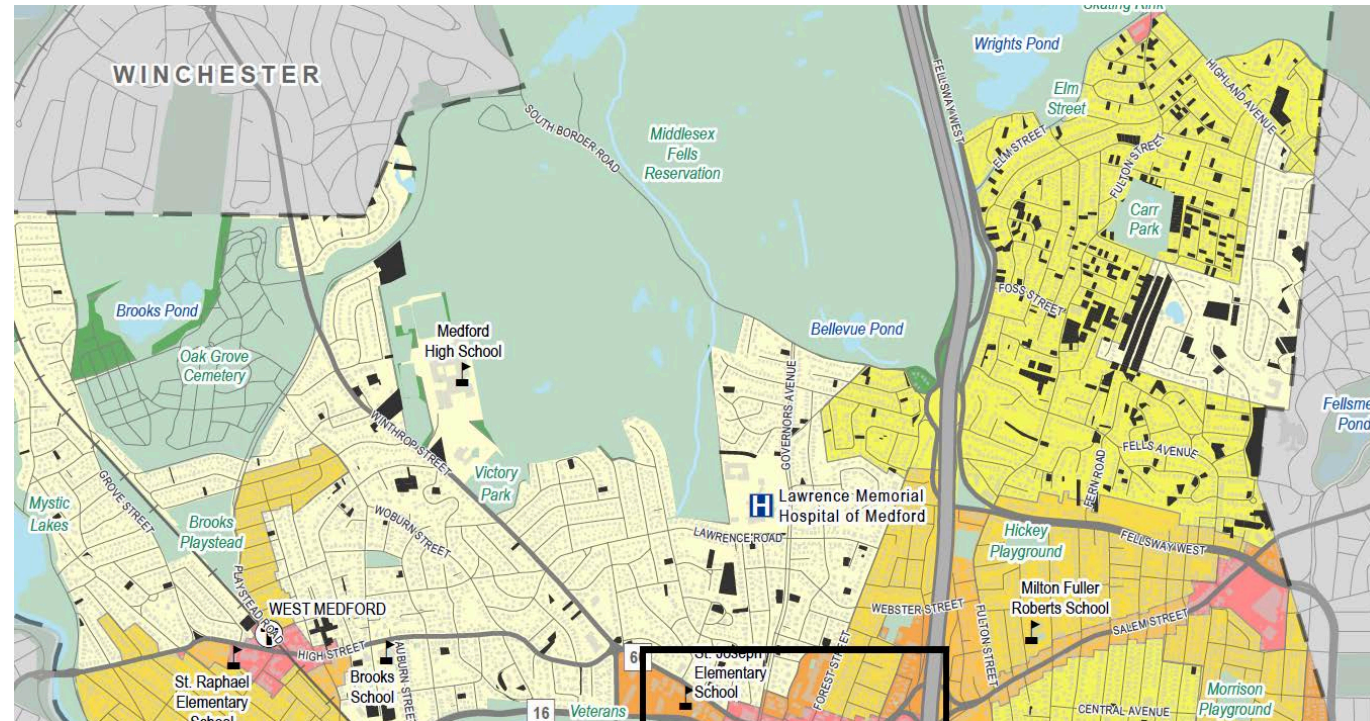
3. Affordable infill (SHI-eligible)

OBSERVATIONS

- Most (53.21%) existing homes in the SF-1 and SF-2 districts are on lots smaller than zoning allows (5,000 or 7,000 s.f.)
- There are about 550 vacant lots in these districts that are also smaller than zoning allows

IDEA:

- New zoning tool- Allow new affordable homes that are in context with existing SF-1 and SF-2 neighborhoods (single-family, two-family, and/or town houses) on lots that are below the minimum lot size with a maximum lot coverage requirement of 40%



IDEA:

- City-Owned Vacant Lots Identify vacant town-owned lots that would meet the provisions of the new zoning tool
- Our analysis has identified 128 vacant lots in the SF-1 and SF-2 districts that are owned by the City
- Transfer properties to a new Medford Affordable Housing Trust that would then issue the RFPs
- Medford Community Housing or Habitat for Humanity may be likely responders to such an RFP

3. Affordable infill cont. . . (SHI-eligible)



4. Vision plan – Mystic Ave Corridor (SHI-eligible + non-SHI)

IDEA:

- Engage the community to reimagine the Mystic Avenue corridor as part of the Comprehensive Plan process.
- Build off 2018 MAPC Study recommendations.
- Consider zoning amendments to allow multi-family/mixed use to create a thriving business district as a gateway corridor.
- Consider investments in streetscape, complete streets design, and connectivity including improvements to create a cohesive, green, and pedestrian and cyclist friendly corridor.

Medford community reviews three models for Mystic Avenue rezoning

Mystic Avenue Community Forum # 2: What do you think?

Zoning Options

CONCEPT	JOBS INNOVATION DISTRICT	MEDFORD'S SOUTHERN GATEWAY	NODE-FOCUSED
DESCRIPTION	Support and grow existing corridor businesses, attract new and innovative uses, introduce residential uses	Create a sense of arrival at the entrance of Medford at the Somerville Border. Introduces new housing and retail opportunities	New mixed use residential and commercial buildings at key nodes within the corridor. Support existing uses elsewhere along the corridor
KEY FEATURES:	<ul style="list-style-type: none"> Includes entire corridor Focus is job retention Limited housing/mixed use Bonus mechanism to preserve jobs 	<ul style="list-style-type: none"> Emphasizes one area of the corridor Focus is redeveloping parcels Housing/mixed use encouraged Preserves existing uses other areas 	<ul style="list-style-type: none"> Multiple areas are emphasized Focus is redeveloping parcels at nodes Housing/mixed use encouraged Preserves existing uses other areas
CRITERIA THAT GUIDED ZONING OPTIONS:	<ul style="list-style-type: none"> Preserve Mystic Avenue as a jobs center 	<ul style="list-style-type: none"> Provide for mixed use development 	<ul style="list-style-type: none"> Provide for mixed use development

using options after urban design and connectivity complete Streets"

Mystic Corridor zoning? Other Comments?

Mar 2018

Medford Mayor Withdraws Controversial Zoning Amendment

Mayor Burke said she withdrew a proposal to create a mixed-use zone in the Mystic Avenue corridor to allow for more discussion.

By Alex Newman, Patch Staff
Aug 14, 2019 3:07 pm ET | Updated Aug 15, 2019 10:57 am ET

Like 25 Share

Reply



Aug 2019

Amend zoning to allow Accessory Dwelling Units in single-family houses and the conversion of historic carriage houses or other outbuildings to detached ADUs.



5. Accessory dwelling units (non-SHI)

Why ADU?

According to the 2018 AARP Home and Community Preferences Survey, people age 50 or over who would consider building an ADU said they'd do so to:

- Provide a place for a loved one to stay who needs care (84%)
- Provide a home for family members or friends (83%)
- Have someone living close by to feel more secure (64%)
- Have a place for guests (69%)
- Increase the value of their home (67%)
- Have a place for a caregiver to stay (60%)
- Earn extra income from rent (53%)



The State of Zoning for Accessory Dwelling Units

By Amy Dain

6. Conversion of larger single-family homes (non-SHI)

- Allow larger single-family houses to be converted to two or more units (could apply to historic properties – See Dedham example)
- Such zoning provisions should encourage historic preservation, design criteria, and site planning criteria
- Provide incentives to favor reuse over tear-downs/redevelopments.

Dedham, MA, S.8.4.5

8.4.5 → Historic Preservation Special Permit

The SPGA may grant a Special Permit for the conversion of an eligible building or structure for multi-family residential use upon a determination that the following conditions and criteria have been satisfied:

1. → All dwelling units must be located within a single eligible building or structure, provided, however, that the floor area of said building or structure may be expanded by not more than ten percent (10%) of the gross floor area existing on the date of the adoption of this Section 8.4. New construction of elevators or stairways shall be excluded from the calculation of the percentage of such expansion.

7. Home sharing and congregate living (non-SHI)

- Promote diverse housing choices including shared-living and congregate living
- Consider increasing the number of unrelated residents allowed to live together from the current three-person limit
- While minimizing possible negative impacts associated with off-campus student housing
- Consider promoting home sharing, particularly for the benefit of older adults, by leveraging existing programs and networks: <https://nationalsharedhousing.org/>



2. Designing for Sharing

The concept of shared housing is not new. However, most people who share housing with extended family, friends or roommates still do so in spaces designed for a nuclear family.



After Shirley had a bad fall, she and her husband, Don, decided they needed help. By assisting with chores and driving, Cliff reduced his rent and saved enough to buy his own condo.

Photos by John Lazenby, courtesy Home Share Now

Matchmaking for Home-Sharing

Housemate-matching services help connect people who might not otherwise find one another. They guide homeowners and renters through the matching process and co-living experience. Responsible providers conduct background checks and multiple interviews, supervise meetings and, if necessary, mediate conflicts. Most older adults want to remain in their current home, but often are unable to manage the duties living alone and caring for a home require. Home-sharing for older adults can literally put their house to work for them. Life can be easier and more fulfilling with the friendships that follow.

1. Develop City-owned parking lots around City Hall (SHI-eligible + non-SHI)
2. Rehab and preserve Medford Housing Authority Units (SHI-eligible)
3. More zoning flexibility for height, parking, and mixed use/multi-family (SHI-eligible + non-SHI)
4. Comprehensive zoning audit (along with Comprehensive Plan)
5. Vision plans and rezoning around Wellington T-Stop, Medford Square, West Medford (part of Comprehensive Plan) (SHI-eligible + non-SHI)
6. Lawrence Memorial Hospital (rezoning for smart growth overlay) perhaps for senior housing options (SHI-eligible + non-SHI)
7. Green design and construction standards and encourage connectivity to neighborhoods (walkable, bike-able, accessible, and green space)
8. Create a local housing trust and a new housing coordinator position
9. Collaborative effort to increase public awareness and enforcement of fair housing violations
10. Support activating and capitalizing the Housing Authority's non-profit arm as well as new development on HA properties (SHI-eligible)

Polling

What do you think of these 7 strategy ideas?

1. *Existing rentals homes*
 - a. Rehab (SHI-eligible)
 - b. local vouchers (non-SHI)
2. *Existing ownership homes*
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 - b. first-time homebuyers (SHI-eligible)
3. *Affordable infill (SHI Eligible)*
4. *Vision plan – Mystic Ave Corridor (SHI-eligible + non-SHI)*
5. *Accessory dwelling units (non-SHI)*
6. *Conversion of larger single-family homes (non-SHI)*
7. *Home sharing and congregate living (non-SHI)*

Thank you!

**You may email any other comments/suggestions to
Jennifer@jmgoldson.com**