



5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

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SIGNED SF424
SIGNED GRANTEE INFORMATION
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HUD CHECKLIST FOR STRATEGICPLAN.DOC

1CPMP.XLS
NEEDS.XLS
GOALS.XLS
PROJECTS.XLS
SUMMARIES.XLS



Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan as well as an evaluation of past performance, a summary of the citizen participation and consultation process (including efforts to broaden public participation) (24 CFR 91.200 (b)), a summary of comments or views, and a summary of comments or views not accepted and the reasons therefore (24 CFR 91.105 (b)(5)).

Introduction

The Community Development Block Grant [CDBG] program was initiated by the Housing and Community Development Act (HCDA) of 1974. The statutory objectives of this program stated by Congress are to develop viable urban communities by creating and supporting:

DECENT HOUSING

- assisting homeless persons obtain affordable housing;
- assisting persons at risk of becoming homeless;
- retention of affordable housing stock;
- increasing the availability of affordable permanent housing in standard condition to low income and moderate income families, particularly to members of disadvantaged minorities without discrimination on the basis of race, color, religion, sex, national origin, familial status, or disability;
- increasing the supply of supportive housing which includes structural features and services to enable persons with special needs (including persons with HIV/AIDS) to live in dignity and independence; and
- providing affordable housing that is accessible to job opportunities.

A SUITABLE LIVING ENVIRONMENT

- improving the safety and livability of neighborhoods;
- increasing access to quality public and private facilities and services;
- reducing the isolation of income groups within areas through spatial de-concentration of housing opportunities for lower income persons and revitalization of deteriorating neighborhoods;
- restoring and preserving properties of special historic, architectural, or aesthetic value; and
- conservation of energy resources.

EXPANDED ECONOMIC OPPORTUNITIES

- job creation and retention;
- establishment, stabilization and expansion of small businesses (including micro-businesses);
- provision of public services concerned with employment;
- provision of jobs to low income persons living in areas affected by economic downturn;

- programs and activities, or jobs resulting from carrying out program activities covered by the plan;
- access to capital and credit for development activities that promote the long-term economic and social viability of the community; and
- empowerment and self-sufficiency for low income persons to reduce generational poverty in federally assisted housing and public housing.

The U.S. Department of Housing and Urban Development (HUD) administers the funds appropriated by Congress and transmits them to the City of Medford for a wide range of community development activities as outlined in the Five Year Consolidated Plan and Annual Action Plan. Regulations governing the CDBG program require that each activity undertaken with CDBG funds meets one of the following three broad national objectives:

- Benefit people with low and moderate incomes;
- Aid in the prevention or elimination of slums and blight; or
- Meet an urgent need (such as earthquake, flood, or hurricane relief).

The FY2010-FY2014 Medford Consolidated Plan outlines the housing and economic development strategy for the City. The five year Strategic Plan is the centerpiece of the Consolidated Plan which sets forth the City's general plan of action to address the goals, objectives and measurement benchmarks necessary to address the needs identified in the needs assessment.

The Annual Action Plan is the specific detailed plan, projects and budget for the first year of the five year plan. In this case, it is the first year (2010) of the five year plan (FY2010-FY2014).

The overall strategic framework for the Consolidated Plan is consistent with a number of important elements, including:

- the City's prior experience and recommendations;
- the citizen and community consultation process;
- the specific requests for funding from organizations and agencies;
- the market context of the plan;
- the amount of CDBG funding from HUD.

The City of Medford is located just a few miles northwest of Boston, Massachusetts and is noted for its mixed use areas providing employment and housing opportunities and for its educational component, including Tufts University.

Table 1 summarizes pertinent information about Medford. In addition, based on projections from ESRI, it is expected that the total population, number of households and number of families will remain constant between 2009-2014 and the minority population will further increase by 14.65%.¹ More detailed information

¹ ESRI, 2009.

is provided in the Housing Needs Analysis and Housing Market Analysis sections of this document.

Table 1: Demographic Characteristics²

Medford	Census 2000	ACS 2008 Estimate	Estimated % Change 2000-2008
Population	55,765	53,856	-3.42%
Households	22,067	21,347	-3.26%
Families	13,494	12,978	-3.82%
80% Median HH Income	\$41,926	\$68,766	64.02%
Minority Population	7,556	10,758	42.38%

The City of Medford's current planning documents provide the underpinning for the City's Strategic Plan. The Master Plan was adopted in 1988 and is a vital planning resource.

Executive Summary Response: Include the objectives and outcomes identified in the plan

The City of Medford, under the leadership of the Mayor, administers Community Development Block Grant funds through the Office of Community Development. The City has identified a number of pressing needs through input from agencies and residents, data collection and analysis, as part of the process to establish priorities and strategies. Public and private agencies and organizations serving populations within the City are invited to propose projects which are then reviewed by staff. Project funding recommendations are then made to the Mayor. The plan and applications are prepared and submitted to the Medford City Council for their approval, and are then submitted to HUD.

The objectives and outcomes that the City has established for the five year period from 2010-2015 are:

² US 2000 Census, American Community Survey (ACS) 2008

Table 2: Objectives, Priorities and 5 Year Outcomes

CATEGORY	Priority	5 Year Outcomes 2010-2015
DECENT HOUSING		
<i>Objective #1 – Rental - increase affordable housing units available to low and moderate income households</i>	Medium	30 Units
<i>Objective #2 – Rental - assist households at or below 60% median income, not participating in another rental subsidy program, with affordable housing (Tenant-Based Rental Assistance)</i>	Medium	5 Households
<i>Objective #3 – Rental - monitor the impact of expiring-use properties</i>	High	200 Units
<i>Objective #4 – Owner - expand First-Time Homebuyer Program options (Riverside Towers and Mystic Valley Towers)</i>	Medium	Administrative activity
<i>Objective #5 – Owner - monitor foreclosure activity</i>	Medium	Administrative activity
<i>Objective #6 – Homeless - assist homeless persons and those at risk of homelessness to obtain housing</i>	Medium	50 Households
A SUITABLE LIVING ENVIRONMENT		
<i>Objective #7 – provide services for seniors and low and moderate income residents</i>	High	14,000 people
<i>Objective #8 – increase access to quality public and private facilities and services for low to moderate income population</i>	High	6
<i>Objective #9 – upgrade and replace deteriorated or inadequate infrastructure</i>	High	12
<i>Objective #10 - preserve existing historic resources and eliminate slums and blighted conditions</i>	Medium	3
EXPANDED ECONOMIC OPPORTUNITIES		
<i>Objective #11 - revitalize the downtown area</i>	High	1
<i>Objective #12 - improve existing neighborhood commercial areas</i>	Medium	4 Areas
<i>Objective #13 - support local business expansion, job creation and retention</i>	High	75 Jobs
<i>Objective #14 - support development of new economic development centers</i>	High	2 Areas

Executive Summary Response: Evaluation of Past Performance

The City of Medford, under the leadership of the Mayor, administers Community Development Block Grant funds through the Office of Community Development. In the applicable planning processes, the City identified a number of needs and prepared a plan that best suited those needs within the limits of available resources. Efforts were focused on public facilities and improvements, economic development, historic preservation, public service delivery and housing.

The primary objective of the program is to develop viable communities and meet the needs of low and moderate income residents. A suitable living environment, decent, safe, and sanitary housing and economic opportunities were achieved through a broad range of activities.

A significant number of households have benefitted from an investment of approximately \$9 million of community development resources over the past 5 years. The major accomplishments in the CDBG targeted priority areas are as follows:

Objective: Decent Housing

Under this objective, the City aims to assist low income owners in maintaining dwelling units that meet all safety codes and to increase the amount of permanently affordable housing in Medford.

First-Time Homebuyers Program: The City continued to participate in the North Suburban HOME Consortium's First-Time Homebuyers program. Financial assistance was given to income qualified first-time homebuyers for downpayment and/or closing costs. Twenty-nine households received downpayment and closing cost assistance through North Suburban HOME Consortium. The use of downpayment assistance by Medford residents exceeded expectations.

Public Housing Improvements: To increase safety and improve living conditions for low income residents of public housing developments, the City expended CDBG funds for much needed upgrades to public housing developments. Improvements were completed at Walkling Court, LaPrise Village and Weldon Manor.

Affordable Housing: The City focused on increasing affordable homeowner opportunities. This was accomplished by negotiating with private developers and accessing North Suburban Consortium HOME funds to buy down the cost of the units. These units are permanently restricted. Projects include: Lincoln Kennedy School (8 units), Hervey school (2 units), Gleason school (3 units), Franklin school (3 units). Two units of affordable home ownership were created at 26-28 West St utilizing HOME and CDBG funds.

The City supported Medford Community Housing in its acquisition of a rental unit (expected June 2010), by expending CDBG and HOME funds. This unit will be restricted for thirty years and rented to a household below 60% median income.

Station Landing is the City's new transit-oriented development. Ten affordable rental units were created. A lottery was held to select the residents. Households must be below 80% median income to qualify.

The River's Edge development is a joint development of the cities of Malden, Medford and Everett that has recently created 200 units with 34 affordable rental units.

The City made progress and exceeded its goals in affordable housing production of owner and rental units by leveraging its planning and housing administrative expertise to negotiate unit production using private funding, CDBG funds, and HOME funds through the North Suburban Consortium.

Housing Rehabilitation: To increase safety and improve living conditions for low income residents, the City provided for the rehabilitation of two homes.

The City's Housing Rehabilitation Program which had been inactive, despite efforts, was not reestablished during the program year and resources were focused on Housing production and ownership. Accomplishments were not as planned in the reestablishment of the housing rehabilitation program. This continues to be an issue of the dollar cost of appropriately trained staff needed to operate a successful program and local need to support that cost.

Objective: Suitable Living Environment

Public facilities and city systems: The City has expended over \$4 million on the installation of street and sidewalk improvements including the completion of Strathmore, Kilsyth Road, Revere Place, , Hancock, Kenway, Martin, Orchard, Willard, Brooking, Chester, Lyman, Cotting, Bow, Harvard Streets, Leon Circle, Frederick , Washington, Mayberry, Hancock, Wheeler, Spring, Riverside, Hicks and Frederick Avenues. These improvements will increase safety and accessibility in these target areas.

The City completed the West Medford Community Center construction using \$1,226,000.00 in CDBG funds. West Medford is a significantly diverse neighborhood with relatively high density. The area is home to 30% of the City's African American residents and the neighborhood itself is 34.44% African American. The neighborhood also is home to a small population of Hispanic residents (4.2% of neighborhood population). West Medford includes a Block Group (#1) with 59 percent of its residents within low and moderate income guidelines.

The City completed accessibility improvements including the installation of an elevator at Medford High School, ensuring the ability of all residents to participate in the educational, recreational and community programs offered at that location. The City expended \$555,000.00 in CDBG funds for this project

Public Services: CDBG funds were used for a broad range of public service activities which were effective in promoting self sufficiency and addressing the supportive service needs among low and moderate income families, disabled individuals and the elderly. These services include transportation for the elderly and disabled, hot meals and food pantry programs, adult day health care and senior programs, security and crime prevention programs, emergency supportive services, occupational training and employment opportunities for persons with developmental and physical disabilities, day care services, and youth activities. The City has expended over \$ 1,161,609.00 in CDBG funds for public service agencies.

Through the American Recovery and Re-Investment Act of 2009 (ARRA), funds were expended for the Homelessness Prevention and Rapid Re-Housing program (HPRP). The City contracted with subrecipients to provide case management and financial assistance to homeless persons and those at risk of homelessness.

The City, together with the Medford Brooks Estate Land Trust, has been involved in the Historic Preservation project to restore the Shepherd Brooks Estate. CDBG funds expended from 2005 – 2010 were \$202,000.00. The restorations included the removal of a deteriorated fuel tank, reconstruction of the crumbling chimney, installation of an accessible bathroom, replacement of window and a slate roof on the main building, and stabilization of the Carriage House. The project completion is expected during 2010.

The City has expended \$84,927.00 in CDBG funding for Senior Center restorations over the last five years. Improvements included auditorium doors, ceiling and lighting. Exterior lighting, flooring, electrical work, sound system and signs were also replaced.

Objective: Creating Economic Opportunities

Medford Square: the city has invested considerable effort and funding in its attempts to revitalize the square, implementing traffic and urban design improvements. A Master Plan for the area was developed in 2005, which recommended a number of public and private actions and investments which will help create an attractive, vibrant, economically successful downtown to serve the needs of Medford residents. These actions will include public/private partnerships as a catalyst for development and change, including mixed use developments, affordable housing, as well as construction of a transit center, one or two parking garages, traffic roadway improvements, creation of a Medford Common and a park with better connectivity to the Mystic River linear parkway. The City of Medford will also be expanding employment opportunities.

Work has begun on the realignment of Clippership Drive and Phase 1 of the Condon Shell Park improvements. The City is also working on a feasibility study for a parking garage with links to public transit in Medford Square. The City will continue to pursue public and private funding to implement further components of the Medford Square Master Plan.

The Façade Improvement Program: resulted in improvements to three storefronts for \$32,250.00.

The Mystic Avenue Area: was documented and is designated as a slums and blighted area.

Economic development objects were achieved with continued progress towards revitalizing designated commercial centers:

- The River's Edge Business Park is a 215-acre public/private development site which will provide training and jobs in the telecommunications industry as well as some other support industries,
- Station Landing is the City's new transit-oriented development.

Executive Summary Response: A Summary of the Citizen Participation and consultation process (24 CFR 91.200 (b)).

Agencies and organizations with programs that use or could use resources outlined in the Consolidated Plan, were notified of the development of the plan and were invited to submit suggestions, ideas and requests for support.

In addition, various organizations active in housing and services were surveyed. The survey was followed by public meetings and hearings which were conducted for public input, after official notices were advertised in local community newspapers. In addition, interviews were conducted with over ten organizations, soliciting specific ideas and priorities.

A series of public meetings were conducted. The advertised public meetings for public input were conducted at:

<u>Date</u>	<u>Meeting Type</u>	<u>Location</u>
February 9, 2010	Public Meeting Public service input session	Senior Center Medford, MA
March 16, 2010	Public Meeting Committee of the Whole	Medford City Hall Medford, MA
April 27, 2010	Public Hearing with Medford City Council	Medford City Hall Medford, MA

In addition, attendees were invited to submit data and written comments after the meetings.

The draft Plans were made available on April 12, 2010 at City Hall, online at www.medford.org and by request, during the 30-day public comment period.

Input was received from seniors, public housing development residents, City departments and public service agencies and beneficiaries. People expressed their continued support of the last 5 year plan programs and added some additional concerns.

To ensure inclusion of underserved populations, agencies and groups that serve housing and public service needs serving minorities and low income persons were invited to participate in the process to identify goals and suggest strategies. Agencies specifically representing the underserved were contacted to verify needs as identified in the plan.

Consultations with private real estate developers, property owners, business persons and residents provided input for community development needs, at various meetings throughout the year on project or area-specific issues.

The City also invited proposals for specific uses of CDBG funds.

Any input received from organizations and citizens was considered and incorporated into this plan, if appropriate.

Executive Summary Response: A Summary of Comments or Views and a Summary of Comments or Views not Accepted and the Reasons therefore (24 CFR 91.105 (b)(5)).

Written comments on the Plan received during the public comment period are delineated and responded to in the Citizen Participation section below.

Strategic Plan

Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Mission:

The Consolidated Plan provides a comprehensive, strategic overview of the needs, priorities and strategies identified by the City of Medford to meet the needs of its low and moderate income residents. The City of Medford is committed to meeting the needs of its residents through a broad range of activities that provide decent housing, a suitable living environment and expanded economic opportunities. The City of Medford responds to the multiple public needs of its citizenry through its municipal departments and non-profit service providers. The City of Medford has an aggressive program to revitalize neighborhoods in Medford with a concentration

of low and moderate income families or significant community development challenges. Medford invests resources in projects ranging from street and infrastructure improvements to parks and parking garages. The City of Medford is focusing resources to create significant community development and housing improvements in Medford Square. Medford Square investments will create affordable housing, new parks and better connectivity to the Mystic River linear parkway. The City of Medford is expanding employment opportunities for low and moderate income Medford households in Medford Square, River's Edge, and Station Landing, a private mixed-use project at Wellington Station.

General Questions

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.*
- 2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.*
- 3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).*

5 Year Strategic Plan General Questions response:

- 1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.*

The City of Medford, a historic suburban city located on the Mystic River, was incorporated as a city in 1892. Medford is bordered by Everett and Malden to the east, Stoneham on the north, Somerville on the south, Arlington to the west and Winchester to the northwest. Medford had an estimated 2008 population of 53,856 residents with a population density of approximately 6,183 persons per square mile in 8.71 square miles. Medford households are composed of 56.4 percent homeowners and 38.5 percent renters. The housing stock in Medford is dominated by two and three-unit buildings with a significant number of single-family, colonial style homes, particularly in the northern and western regions of the city. American Community Survey estimates that the 2008 median annual household income for Medford is \$68,766. Medford has a predominantly Caucasian population, with an historic middle-class African American community in West Medford. Data from the 2000 Census counts showed a total population of 55,765 with 86.5% being White, 6.1% Black, 3.9% Asian and 2.6% Hispanic. American Community Survey estimates prepared by the Census Bureau for 2006 – 2008 indicate a decrease in

total population to 53,856, with 81.5% White, and a slight increase in minorities to 10.9% Black, 6.9% Asian and 6.4% Hispanic.

The City of Medford dedicates resources to low & moderate income households as set forth by the census & HUD. To gain a better understanding of the municipal needs, following are profiles of Medford neighborhoods by census tract. These profiles refer to 2000 Census information, which will be updated when the 2010 Census data becomes available

The low/moderate income areas which have been defined by HUD are the gray shaded areas as follows:

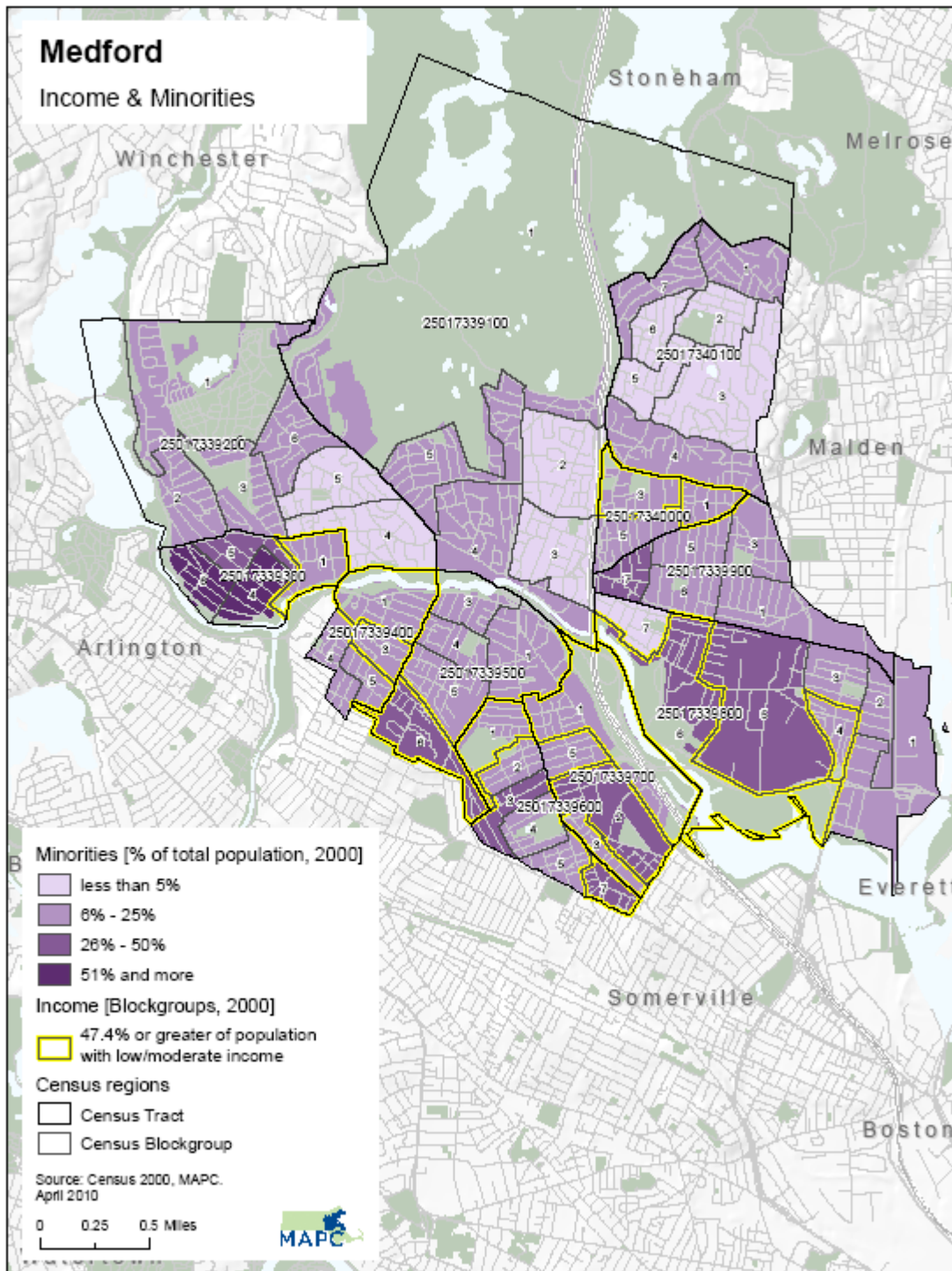
Table 3: HUD Defined Low/Mod Percentages by Census Tract and Block Group³

Tract	Block Group	Low Mod #	Universe	Low Mod %	Tract	Block Group	Low Mod #	Universe	Low Mod %
340000	1	659	1009	65.3	339900	1	593	1616	36.7
339800	6	1554	2457	63.2	339400	5	221	610	36.2
339300	1	450	763	59	339200	3	345	980	35.2
339500	6	158	274	57.7	339800	1	311	906	34.3
339400	1	549	994	55.2	339800	5	394	1187	33.2
339800	4	305	567	53.8	339500	4	280	847	33.1
339700	2	860	1628	52.8	339600	3	223	681	32.7
339600	1	477	908	52.5	339100	2	466	1434	32.5
339400	3	516	993	52	339600	5	293	908	32.3
339700	1	308	626	49.2	340100	5	173	536	32.3
339700	3	479	977	49	339200	2	328	1029	31.9
339600	7	410	846	48.5	339200	1	217	684	31.7
339900	7	345	718	48.1	340100	7	296	938	31.6
340000	3	395	833	47.4	339800	7	236	767	30.8
339800	2	284	621	45.7	340100	1	228	758	30.1
339100	1	342	771	44.4	339500	3	196	670	29.3
340000	5	300	681	44.1	339400	4	259	887	29.2
340100	4	609	1403	43.4	339300	5	218	748	29.1
339900	3	437	1026	42.6	339800	3	225	805	28
339500	5	472	1116	42.3	339300	4	238	868	27.4
340100	6	275	652	42.2	339600	2	242	892	27.1
339700	5	334	808	41.3	339900	5	254	951	26.7
339500	1	518	1261	41.1	340100	3	351	1574	22.3
339100	3	516	1274	40.5	339100	5	255	1187	21.5
339600	4	316	807	39.2	339200	6	146	822	17.8
339300	6	236	622	37.9	340100	2	90	585	15.4
339100	4	697	1847	37.7	339200	5	109	868	12.6
339900	6	368	985	37.4	339200	4	154	1361	11.3

Note: The highlighted Blocks are eligible for area benefit designation of CDBG funds.

³ HUD Low-Mod Census Tracts

Map 1: City of Medford Census Tracts⁴



⁴ See larger map in the Attachments

NOTE: Population information included in neighborhood descriptions is taken from the 2000 Census and will be updated when 2010 data becomes available.

Medford Square/Central Medford/Lawrence Estates – Tract 3391

Tract 3391 comprises three distinctive areas: Medford Square, which is the central business district; Lawrence Estates, a generally upper income residential area; and the Middlesex Fells, a large undeveloped wooded area owned and managed by the Department of Conservation and Recreation. The population of this tract is predominantly White, 93.24%, with an Asian population of 2.69%, an African American population of 1.69%, a Hispanic Population of 1.45% and all other groups together accounting for less than 1%.

Medford Square is an older business district, which in the past has had a poor image and suffered from lack of economic investment, traffic congestion, limited vehicular and transit accessibility, as well as an inadequate supply and sub optimal location of parking facilities. The City has invested considerable funding in traffic, parking, urban design, façade improvements, and historic preservation to revitalize this area. The City of Medford completed a master plan for Medford Square that has involved extensive public involvement, analysis, planning and design. The City of Medford is working on the development of improved circulation, parking, open and recreational space, housing and business opportunities in Medford Square. The City is currently working on the realignment of Clippership Drive, the first phase of development of the Condon Shell Park and on a feasibility study for a new parking garage in Medford Square.

The Central Medford section of this tract is a densely developed residential area. There are three elderly housing developments located within the square, which explains why almost 25% of the tract’s residents are aged 65 or over. This population is serviced by the Senior Center, located on Riverside Avenue. The Senior Center offers a lunch program and a variety of structured activities to the city’s elderly population.

Brooks Estates – Tract 3392

The Brooks Estates section of Medford is a relatively stable residential neighborhood of single and two-family homes. It abuts the West Medford business district and extends northward to meet the Winchester town line. To the west it abuts the Department of Conservation and Recreation-owned Mystic Lakes and park. The population here is 94.58% White, 1.38% African American, 1.41% Asian and 1.27% Hispanic with all other groups together accounting for 1.36%.

Also located in this tract is the Shepherd Brooks Estate. This property, located adjacent to the Oak Grove Cemetery, contains a historic manor house set in 60 acres of overgrown woodlands and is listed on the National Register of Historic Places. The City owned estate, which was placed under a conservation restriction in 1997, is in a severely deteriorated condition and was designated as a Slums and Blight Spot in July of 1991. Stabilization of the West Porch, which is being funded using Community Development Block Grant funds is nearing completion.

West Medford – Tract 3393

West Medford is one of the most densely populated neighborhoods in the city. Over 45% of the housing units are renter occupied and 62% of the housing units were built in 1939 or earlier. The area is home to 30% of the City's African American residents and the neighborhood itself is 34.44% African American. The area also has a small Hispanic population, 4.2% of residents. The tract contains a 59% low/moderate income area, Block Group #1. This area is bounded by High Street to the north, Mystic Valley Parkway to the south, Mystic Street to the east, and Playstead Road to the west. The West Medford Community Center, serving predominantly minority and low income clients, is also located in this area. In 2008 the City completed a \$1.4 million community center facility as a joint venture between the City (using HUD funds) and the West Medford Community Center Board (using private funds). The City supports programs operated by the West Medford Community Center on an annual basis, through its public service funding.

Hillside – Tract 3394

Hillside is an older, concentrated residential area with 65% of the housing stock built pre 1939. The tract contains two areas of low and moderate income population concentrations. The first area, Block Group #1, is defined by Mystic Valley Parkway to the north and west, Winthrop Street to the east, and Marshall Street to the south. This area has a 55.2% low and moderate income population. The second area, at 52% low and moderate income, is bounded by Marshall Street to the north, Winthrop Street to the east, and Boston Ave. to the south and west. The population is predominantly White (85.76%), with 3.67% being African American, 3.13% Hispanic and 4.07% Asian/Pacific Islander. The area is home to a large transient population because of its proximity of Tufts University, which has a major impact on this modest densely populated neighborhood. Over 58% of the housing units are renter occupied. Plans to extend the Massachusetts Bay Transportation Authority (MBTA) Green Line light rail public transit service to this area are currently in the design phase and will have a major impact on the physical and economic environment when implemented.

Central Medford – Tract 3395

Central Medford is also a concentrated neighborhood, which contains two quite dissimilar populations. The southwestern section of the tract is home to Tufts University, a privately owned educational institution with many student-occupied apartments. The remainder of the tract, in contrast, is an older multi-family residential area. The low and moderate income area, (58%), block group 6, includes Tufts University. This area is defined by Boston Avenue to the north, Medford/Somerville line to the south, Harvard Street to the east and Winthrop Street to the west. The population of this tract is 82% White, with an African American population of 4%, a Hispanic population of 3.98%, and an Asian/Pacific Islander population of 7%.

South Medford – Tracts 3396 and 3397

The South Medford neighborhood is comprised of two census tracts, 3396 and 3397. This is a densely populated residential area with a strong commercial/retail district. Housing in the area is predominantly two and multi-family, with 71% of the stock built before 1939 and 38% of the housing units occupied by renters. Approximately 50% of the neighborhood is classified as a low and moderate income area. According to the 2000 Census, the neighborhood is 88.77% White, with 6.94% African American, 3.70% Asian or Pacific Islander and 3.37% Hispanic.

Much of the commercial area along Main and Medford Streets is in a deteriorated condition.

Wellington – Tract 3398

The Wellington area has a mix of residential, commercial and industrial land uses. Two block groups in this tract have a high low and moderate income percentage. Block Group #4 is 53.8% low and moderate income; Block Group #6 is at 63.2% and contains one of the City's major public housing projects. The population is 78.63% White, 8.67% African American, 6.83% Asian, 3% Hispanic and all other groups accounting for less than 1%. Census information indicates that 47% of the housing units in this tract are occupied by renters. There are essentially two residential neighborhoods in Wellington. They are separated by areas of commercial and industrial land, and by an intricate road system. Both industrial areas and their environs contain underutilized, deteriorated and sometimes vacant buildings. The commercial area along Middlesex Avenue and similarly, the Wellington Circle area, which includes land along Corporation Way contained blighted properties. The installation of an artificial turf infill system is a goal for this park. Using CDBG funds the City created a new open space/recreation facility along the Mystic River in this neighborhood which was completed in 2003.

Glenwood/Haines Square – Tract 3399

The Glenwood/Haines Square neighborhood is one of the more densely populated areas of the city. The housing stock here is older, with over 70% being built prior to 1939 and with over 48% of the housing units renter occupied. This neighborhood is 88.53% White, 3.79% African American, 2.43% Hispanic and 2.77% Asian/Pacific Islander. The western corner of the neighborhood is a low and moderate income pocket defined by Salem Street to the north, Park Street on the east, Lauriat Place to the south and Cross Street to the west.

The commercial and residential area along Spring Street, from Washington Street to Central Avenue, and along Salem Street have several structures in a deteriorated state.

Glenwood/Fulton Heights – Tract 3400

Glenwood/Fulton Heights is also heavily populated with over 75% of the housing stock built pre-1939. Approximately 55% of dwellings are renter occupied and

70% of housing takes the form of two or multi-family dwellings. This neighborhood is 85.91% White, 5.49% African American, 2.49% Hispanic and 3.93% Asian/Pacific Islander. The eastern corner of the neighborhood is a low and moderate income pocket defined by the Fellsway to the north, Salem Street to the south and Almont Street to the west.

North Medford – Tract 3401

North Medford is the newest section of the City, with only 38% of the housing stock built before 1939. This is a residential area with over 88% owner occupied housing units. The population is 93.07% White, 1.84% African American, 2.87% Asian/Pacific Islander, 1.32 % Hispanic and all other population groups each accounting for less than 1% of the whole. There are no HUD qualified low/moderate income block groups in this tract.

The following table lists the census tracts in terms of racial concentration.

Table 4: Medford Minority Concentration by Census Tract⁵

Medford Census Tract	% Minority 2000 Census	% Minority 2009 ESRI Estimate
3391	6.76%	8.14%
3392	5.42%	6.39%
3393	48.53%	53.25%
3394	14.24%	15.85%
3395	18.00%	20.60%
3396	17.60%	20.95%
3397	18.12%	20.73%
3398	21.37%	25.29%
3399	11.47%	12.81%
3400	14.07%	16.48%
3401	6.93%	8.49%

Data from the 2000 Census indicates that eight census tracts in Medford have minority concentrations of more than 10% with two of these having concentrations of over 20%. Population estimates prepared by ESRI for 2009 suggest that minority concentrations have increased and now five census tracts having concentrations over 20%.

2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.

⁵ ESRI 2009 and 2014 forecasts

Because the primary objective of the Consolidated Plan programs is to benefit low and moderate income residents, the City of Medford is focusing community development investments in neighborhoods with a high concentration of low and moderate income households. In 2004, the City of Medford completed an extensive, public planning process that identified community needs and visions for future developments and improvements in Medford. Developed under the provisions of the Commonwealth of Massachusetts Executive Order 418, the City of Medford identified priority needs throughout the City of Medford. Subsequently the Medford Square Master Plan developed in 2005 identified a targeted program of improvements in the City's historic downtown, Medford Square. In addition to municipal planning and outreach, Medford also uses data from the 2000 U.S. Census and HUD's Low/Mod Income Summary Data (LMISD) to identify neighborhoods that are eligible to receive block grant funds for eligible activities such as physical improvements to city systems, reconstruction of parks and playgrounds. 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 47.4%. Areas of the city eligible to receive CDBG funds are delineated on the City low/mod map in the Appendix Maps. This information will be updated and areas redefined where necessary when the 2010 census data becomes available. Areas of minority concentrations will also be targeted.

In addition to specific neighborhoods, Medford has categorical needs for services and investments that meet the needs of low and moderate income Medford residents on a citywide basis. Priority needs were identified through input from residents and service providers, as well as statistical analysis of U.S. Census, state and locally provided data.

3. Describe actions that will take place during the next year to address obstacles to meeting underserved needs

The primary obstacle to meeting the underserved housing needs of low income and moderate income populations continues to be the availability of funds. Except for special populations unable to work (some elderly, most extra elderly, some disabled and those institutionalized), the critical need is jobs. When working with agencies to develop this plan, many agencies noted that a shift in clients had occurred. Previously, many of the clients had no employment or sporadic employment histories. Now, formerly regularly employed persons are seeking help.

Organizations serving these populations continue to experience significant reductions in funding from both governmental and private sources. Reductions in state aid to local budgets have increased the funding shortfall, leaving many worthy and valuable programs unfunded or underfunded.

Another obstacle to meeting the needs of the underserved is coordinating efforts to assist those individuals with mental health issues. Too often there are individuals that need direct assistance with mental health, and the lack of assistance can ultimately affect their ability to maintain housing. There is a reduction in services for this population as state cutbacks occur. The city must better coordinate with

area mental health providers so those individuals with both needs to live day to day and to retain housing do not lose it.

While many of these obstacles may be beyond the capacity of the local jurisdiction to address satisfactorily, the City is committed to continuing to work with and support public and private non-profit agencies such as the Medford Housing Authority, the Council on Aging and other elder service organizations, homeless providers and other special needs providers in their mission to meet the needs of the underserved population of the area. Moreover, the City continues to actively educate Medford organizations and citizens about removing barriers to the development of affordable housing.

Managing the Process (91.200 (b))

- 1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*
- 2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.*
- 3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

5 Year Strategic Plan Managing the Process response:

- 1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.*

The City of Medford Office of Community Development is the lead agency for the development of this five-year consolidated plan as well as the annual action plans that outline proposed activities and expenditures under CDBG. The Office of Community Development coordinates and consults with necessary city departments in order to more effectively and efficiently administer block grant programs. The City of Medford receives HOME funds through its participation in the North Suburban HOME Consortium, where the Malden Redevelopment Authority is the lead agency. The major homeless needs in the area are delivered through the TriCity CoC using McKinney-Vento funding. Medford also administers funds received through the American Recovery and Reinvestment Act of 2009 (ARRA).

Other major agencies and organizations that execute programs include:

Other Public Organizations

Medford Consumer Advisory Commission
Medford Council on Aging
Medford Housing Authority
Medford Public School Afterschool Care
Mystic Valley Development Commission
North Suburban HOME Consortium

Private Nonprofit Organizations and Agencies

A Better Tomorrow	Malden YMCA
ARC of E. Middlesex	Medford Community Housing
Boys and Girls Clubs	Mystic Valley Elder Services
Bread of Life	Salvation Army
Community Family, Inc.	SCM Transportation, Inc.
Heading Home/Medford Family Life	Triangle, Inc.
Housing for Families	Tri-City Community Action Program
Immigrant Learning Center	West Medford Community Center
Just-A-Start Corporation	

The major homeless needs in the area are primarily delivered through the TriCity CoC using McKinney-Vento funding. The lead agency for the CoC is Tri-CAP. The key agencies responsible for the McKinney-Vento program are:

Disabled Family Leasing	Homeless to Housing
Homeless to Housing Expansion	Kaszanek Transitional House
Medford Family Life	Mobile Homeless Outreach Team
Tri-City Shelter+Care	Tri-City Stepping Stones 3

2. *Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations and others who participated in the process.*

Community Participation

A series of public meetings and consultations were held to receive input from low and moderate income residents, social service agencies and the general public on the development of the City's Five-Year Consolidated Plan and Action Plan for the 2010-2011 program year. The City of Medford and its Consolidated Plan consultants met with a wide range of human services, housing, elder services and municipal officials to receive data and feedback regarding Medford's housing and community development needs. The schedule of meetings, consultations and public hearings was drafted to ensure that service providers and low and moderate income residents from neighborhoods throughout the City of Medford were able to provide timely input into the preparation of analyses, strategies and objectives. The public hearings were advertised in the local newspaper. The first two meetings, held on February 9, 2010 and March 16, 2010, were intended to obtain views on the development of the City's Five-Year Consolidated Plan and Year 36

consolidated action plan and to review accomplishments and activities for the current program year. The third public hearing was held on April 27, 2010. The following page includes the list of organizations consulted.

City of Medford Community Participation Meetings:

<u>Date</u>	<u>Meeting Type</u>	<u>Location</u>
January 14, 2009	Public Service Input Meeting	Medford City Hall
April 16, 2009	HPRP meeting with Malden	Medford City Hall
October 14, 2009	Homeless Prevention Meeting	Medford City Hall
February 9, 2010	Public Meeting	Senior Center
	Public service input session	Medford, MA
March 16, 2010	Public Meeting	Medford City Hall
	Committee of the Whole	
April 27, 2010	Public Hearing with City Council	Medford City Hall

In addition to meetings, organizations were contacted through surveys and interviews.

This process will continue throughout the next five years.

3. *Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.*

The consultations are also described in the Citizen Participation section below.

Organizations and Municipal Departments Consulted in Preparation of the Consolidated Plan

Organizations contacted, interviewed or attending meetings were:

Municipal Offices and Departments

Office of the Mayor
City Council
Office of Community Development
Office of Diversity
Office of Engineering
Department of Public Works

Other Public Organizations

Fair Housing Commission
Malden Redevelopment Agency
Medford Brooks Estate Land Trust
Medford Consumer Advisory Commission

Medford Council on Aging
Medford Housing Authority
Medford Human Rights Commission (HRC)
Medford Public School (Afterschool Care)
Mystic Valley Development Commission
North Suburban HOME Consortium

Private Nonprofit Organizations and Agencies

A Better Tomorrow	Malden YMCA
ARC of E. Middlesex	Medford Community Housing
Boys and Girls Clubs	Mystic Valley Elder Services
Bread of Life	Salvation Army
Community Family, Inc.	SCM Transportation, Inc.
Heading Home/Medford Family Life	Triangle, Inc.
Housing for Families	Tri-City Community Action Program
Immigrant Learning Center	West Medford Community Center
Just-A-Start Corporation	

Elliot Human Services. Inc.
Medford Community Housing
Tri-City Continuum of Care
Community Economic Development Assistance Corporation (CEDAC)
Citizens Housing and Planning Association (CHAPA)

The planning and citizen participation activities for these plans also utilized community outreach meetings. These meetings were conducted for the purpose of soliciting public comment and included information for project proposals relative to community needs and program priorities for the first annual plan. Groups active in areas which use or could use resources were made aware of the process by advertisements and public notices. A survey was sent to organizations and agencies representing many of the community's needs, seeking input on their perception or knowledge of needs and their priority ranking of those needs, for the purposes of planning.

The meetings, widely advertised throughout the City, include three significant components:

1. a brief explanation of the Consolidated Plan process, including the role of the Plan in making allocations and guiding the selection of projects to be funded;
2. a report on prior year activities and progress on five year goals;
3. a forum for the general public to brainstorm and discuss priority needs for the City for the coming years.

Meetings were held as follows:

January 14, 2009	Public Service Input Meeting Medford City Hall Medford, MA
April 16, 2009	HPRP meeting with Malden Medford City Hall Medford, MA

October 14, 2009

Homeless Prevention Meeting
Medford City Hall Medford, MA

Participants in this planning process drew attention to the following specific sub-populations and issues:

- moderate income working families who have lost their jobs or have had wage and salary and/or benefits cuts,
- people with short-term housing needs,
- persons recovering from substance abuse,
- persons in need of supportive housing due to their inability to live independently,
- the need for economic and business development which can provide jobs,
- the frail elderly, especially nutrition and transportation,
- the home-life of poor children struggling to close the achievement gap in environments not conducive to school preparedness,
- young people (18-24) unable to live at home any longer,
- veterans,
- developmentally disabled people being moved out of group homes,
- immigrants trying to enter into full participation in communities, and
- elderly homeowners who may have minimal mortgages struggling to manage on a daily basis because of their fixed incomes.

These were incorporated into the draft Plans which were then made available on April 12, 2010 at the Community Development Office of the City of Medford located at Room 308-City Hall, 85 George P. Hassett Drive, Medford, MA 02155. The draft plans were also available online at www.medford.org and by request during the 30-day public comment period.

The City of Medford considered comments or views of citizens received in writing, or orally at the hearing, in preparing action plans, the final consolidated plan, amendment of the plan, and in the future, performance report. A summary of these comments or views, and a summary of any comments or views not accepted and the reason(s) therefore are attached to the final consolidated plan, amendment of the plan, or performance report. The City of Medford will provide a timely and substantive written response to every written citizen complaint, within 15 working days, where practicable. The City shall amend the Consolidated Plan, and/or one-year action plan in order to carry out a new activity, not previously described, or when an activity undertaken constitutes a substantial change in the Consolidated Plan and/or one-year action plan.

Citizen Participation (91.200 (b))

1. *Provide a summary of the citizen participation process.*
2. *Provide a summary of citizen comments or views on the plan.*

3. *Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.*
4. *Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

5 Year Strategic Plan Citizen Participation response:

1. *Provide a summary of the citizen participation process.*

The City of Medford adopted the following Citizen Participation Plan in respect to the planning and development of its Consolidated Plan.

Purpose

The City of Medford, Massachusetts, an eligible Grantee under Section 106(a) of the Housing and Community Development Act of 1974, as amended, is required by said provision to follow a detailed Citizen Participation Plan. With respect to the development and implementation on the Consolidated Plan and/or any one-year action plan. It is the City's intent that citizens, in particular those of low/moderate income, and who are residents of slum and blighted areas, have maximum opportunity to participate in the development, review and evaluation of federally funded projects. However, all citizens, including minorities and non-English speaking persons, as well as persons with mobility, visual or hearing impairments will have equal opportunity and be encouraged to participate. The City of Medford, in conjunction with the Medford Housing Authority, will encourage the participation of residents of public and assisted housing developments, in the process of developing and implementing the consolidated plan.

Statement of Policy

It is the policy of the City of Medford to adhere to this Citizen Participation Plan delineated below. This Plan shall be administered by the City's Office of Community Development and will include positive and aggressive steps to insure that the City provides for and encourages citizen participation in all areas including the creation of, amendments to, and the performance of the Consolidated Plan.

Citizen Participation Plan

The City will provide for and encourage citizen participation, with particular emphasis on participation by low and moderate income Medford residents. Agencies or groups representing citizens, who collectively are otherwise disadvantaged, at high risk, or in crisis circumstances such as the elderly, disabled, homeless, children, etc., shall be contacted so that they may effectively participate.

Technical assistance is provided to assist individuals and community groups in contributing to the planning and development of proposals for program activities. The Office, through public advertisement and direct contact of community groups

and agencies, shall offer this assistance annually for a week through appointments with a designated Office of Community Development staff person.

Public Meetings in Development of 5 Year Consolidated and Annual Action Plan

The planning and citizen participation activities for these plans generally begin in December or January of the preceding fiscal year, utilizing community outreach meetings. These meetings are conducted for the purpose of soliciting public comment and include information for project proposals relative to community needs and program priorities for the first annual plan. Groups active in areas which use or could use resources were made aware of the process, by advertisements and public notices. Many different organizations and agencies were sent a survey also, seeking input on their perception or knowledge of needs and their priority ranking of those needs, for the purposes of planning.

The meetings, widely advertised throughout the City, include three significant components:

1. a brief explanation of the Consolidated Plan process, including the role of the Plan in making allocations and guiding the selection of projects to be funded;
2. a report on prior year activities and progress on 5 year goals;
3. a forum for the general public to brainstorm and discuss priority needs for the City for the coming years.

Public hearing minutes are available upon request and comments received (if any) are summarized in the section below. In addition to these broader public forums, additional technical assistance is provided to assist people with the preparation of proposals for funding and if requested, the formation of a CBDO.

Meetings were held as follows:

<u>Date</u>	<u>Meeting Type</u>	<u>Location</u>
April 16, 2009	HPRP meeting with Malden	Medford City Hall
October 14, 2009	Homeless Prevention Meeting	Medford City Hall
January 14, 2009	Public Service Input Meeting	Medford City Hall
February 9, 2010	Public Meeting	Senior Center
	Public service input session	Medford, MA
March 16, 2010	Public Meeting	Medford City Hall
	Committee of the Whole	Medford, MA
April 27, 2010	Public Hearing	Medford City Hall

Organizations and Municipal Departments Contacted and Consulted in Preparation of the Plans

In addition to meetings, organizations were contacted through surveys and interviews as described in the prior section – *Managing the Process*.

Once proposals have been submitted, reviewed and tentatively selected, this

information is blended with the public-driven needs assessments for the City and a draft 5 Year Consolidated Plan and Annual Action Plan is developed. These draft plans are made available in the Office of Community Development and on the City website for public review and comment for a period of thirty days. Any comments received are addressed and where appropriate, included in the final plans which are then submitted to HUD for approval in May of each year.

The draft Plans were made available on April 12, 2010 at the Community Development Office of the City of Medford located at Room 308-City Hall, 85 George P. Hassett Drive, Medford, MA 02155. The draft plans were also available online at www.medford.org and by request during the 30-day public comment period.

2. *Provide a summary of citizen comments or views on the plan.*

The City of Medford received a wide range of public comments during preparation of the Consolidated Plan and Year 36 Action Plan. Residents, service providers and municipal employees and officials actively participated in meetings and hearings throughout the planning process. Senior services were identified as a clear need in the community. Many elderly residents expressed support for transportation services (principally for medical transportation, shopping and social activities), home nursing visits, and the range of services and activities provided through the Senior Center. The need for assisted living facilities and eviction protection services (legal aid) for seniors was also highlighted. Housing affordability issues, especially for seniors, was also highlighted as a major concern by many residents. Significant increases in housing sales prices and steady increases in rental costs make it increasingly difficult for households across income ranges from 30 percent of median income up to middle-class residents seeking to purchase their first homes. By letter and public testimony, the City was urged to fund the Medford Housing Authority's request for funds to Walkling Court, an outdated State subsidized housing development. The City has allocated \$ 150,000.00 toward this effort. Walkling Court was also included in a public comment letter regarding the Green Line Extension. As well as expressing the need to plan for this major construction project and the impacts and opportunities it presents, the City has been encouraged to look at the reuse and improvement of this property. It is the City's intention to work with the Medford Housing Authority on this. Additionally, the City will encourage the MASSDot to include an analysis as a part of its land use planning related to the Extension. Public Testimony was offered at the City Council public hearing urging the City to involve area residents, business owners a, residents of Walkling Court and the disability Community in the discussion of the Extension of the Green Line, its design and the taking and relocation by the State of individual's property and its relocation. The MASSDot has undertaken public involvement which it intends to continue via a Design Working Group. Additionally, the agency is negotiating with the Metropolitan Area Planning Council (MAPC) to conduct a land use corridor study to resolve issues raised relative to the proposed extension beyond College Avenue. The State agency that conducts takings and relocations will be required to conduct appraisals, prepare a relocation plan and comply with State

and Federal Laws relative to the exercise of that power. The City does not intend to exercise that power on any properties itself.

Residents and service providers expressed support for a range of services offered in Medford. Residents with developmental disabilities benefit from recreational activities and services that reduce isolation and provide other benefits. The City of Medford was also urged to continue participation in the Tri-City Continuum of Care and investments that can reduce incidence of homelessness and assist the transition to permanent affordable housing. Those speaking on homeless issues also strongly supported increased production of affordable housing, particularly units targeted at extremely low and very low incomes.

The City of Medford believes that it has incorporated all of the comments received during the preparation and approval of the Consolidated Plan in a good faith manner. Given scarce public and nonprofit resources, it is difficult to allocate sufficient resources to meet the maximum need that exists, particularly in the public services and infrastructure areas. However, the needs assessments, strategies and objectives contained in the Consolidated Plan reflect the concerns noted above.

3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.

In order to fully inform citizens of the proposed Consolidated Plan, the following information will be made available upon request, at the Office of Community Development, Room 308; the amount of assistance the jurisdiction expects to receive and the range of activities that may be undertaken, including the amount that will benefit persons of very low and low income and the plans to minimize displacement of persons and to assist any persons displaced.

A summary of the proposed consolidated plan and/or one-year action plan will be published in a newspaper with local circulation and will include a description of the contents and purpose of these plans and a list of locations where copies of the entire plan may be examined. By this process, the Office of Community Development will notify citizens, or units of general local government, as appropriate, of the availability of these plans as adopted, any amendments, and its performance report, as these documents are developed, to afford citizens a reasonable opportunity to examine the contents. A period of not less than 30 days will be provided to receive comments from citizens, or units of general local government, on the plan, amendments, or report that is to be submitted to HUD before its submission. Citizens, public agencies, and other interested parties will have reasonable and timely access to these plans and the City of Medford's use of assistance under the programs covered during the preceding five years.

After dissemination of the Consolidated Plan and/or annual plan information, as well as technical assistance, the City will hold at least two public hearings per year to obtain citizen's views that will be conducted at a minimum of two different stages of

the program year. Together, the hearings will address housing and community development needs, development of proposed activities, and a review of program performance. At least one of these hearings will be held before the proposed consolidated plan and/or action plan is published for comment to obtain the views of citizens on housing and community development needs, including priority non-housing community development needs. Hearing(s) may be held with one or more members of the other communities that comprise the North Suburban Consortium.

In cases where notice of a public hearing is required, this notice shall be given by publication in a newspaper of general circulation in the City not less than fourteen (14) days before the day of the hearing, and by posting this notice in the Office of City Clerk for a period of not less than forty-eight hours before the time of such meeting.

If, at any time, it is anticipated that a significant number of non-English speaking residents can be reasonably expected to participate in public meetings or participate in the planning and evaluation process of the Consolidated Plan, an interpreter will be secured. Also, the hearings will be held at times and locations convenient to potential and actual beneficiaries, and with the accommodations for persons with disabilities.

The City of Medford will consider any comments or views of citizens received in writing, or orally at the public hearing, in preparing action plans, the final consolidated plan, amendment of the plan, or performance report. A summary of these comments or views, and a summary of any comments or views not accepted and the reason(s) therefore, shall be attached to the final consolidated plan, amendment of the plan, or performance report. The City of Medford will provide a timely and substantive written response to every written citizen complaint, within 15 working days, where practicable. The City shall amend the Consolidated Plan, and/or one-year action plan in order to carry out a new activity, not previously described, or when an activity undertaken constitutes a substantial change in the Consolidated Plan and/or one-year action plan.

- 4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.*

There were no comments that were not accepted.

Institutional Structure (91.215 (i))

- 1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.*
- 2. Assess the strengths and gaps in the delivery system.*

3. *Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.*

5 Year Strategic Plan Institutional Structure response:

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

The City of Medford Office of Community Development is the lead department for the development of this five-year consolidated plan as well as the annual action plans that outline proposed activities and expenditures under CDBG. It reports to the Mayor and the City Council. Program funds are expended based on plans and budgets either developed jointly with City departments such as the Diversity Office, Public Works and Engineering Offices or submitted to the City by non-profit agencies for approval by the Mayor and the City Council. The City of Medford receives HOME funds through its participation in the North Suburban HOME Consortium.

Other Public Organizations

Medford Housing Authority	North Suburban HOME Consortium
Mystic Valley Development Commission	Council on Aging
Consumer Advisory Commission	

Private Nonprofit Organizations and Agencies

A Better Tomorrow	Malden YMCA
ARC of E. Middlesex	Medford Community Housing
Boys and Girls Clubs	Mystic Valley Elder Services
Bread of Life	Salvation Army
Community Family, Inc.	SCM Transportation, Inc.
Heading Home/Medford Family Life	Triangle, Inc.
Housing for Families	Tri-City Community Action Program
Immigrant Learning Center	Tri-City Community Mental Health
Just-A-Start Corporation	Tri-City Continuum of Care
West Medford Community Center	Tri-City Family Housing
YMCA Outreach	

The vast array of agencies in Medford and the tri-city area provide an integrated network to address the service needs of the low and moderate income population. This fact was underscored in the public meetings with the public service agencies where so many of them cited their collaboration and coordination of the service delivery system. The Housing Development Specialist will continue to work to

improve the institutional structure to develop and maintain affordable housing by working with non-profit housing providers, assisting agencies that would like to begin to develop housing and working with for profit entities to provide affordable housing. The CDBG Administrator will work with public service providers to improve their efficiency in the delivery of CDBG funded services and to meet with interested agencies that may utilize CDBG funds in the future.

The Medford Housing Authority (MHA) provides federal public housing, state public housing, HCV (Section 8 Vouchers) and MRVP (State vouchers), to assist households in renting affordable housing in the private sector. The City of Medford has an effective working relationship with the MHA and has consistently supported the housing authority with CDBG funding, whether it be for physical improvements of primarily state funded public housing or public service funding for security.

Effective program delivery has been made possible through the efforts of OCD and many other local, state, federal and private partners.

The institutional structure established to develop and manage the City CDBG funds is broadly based and integrates the talents of key organizations.

As described more fully elsewhere, the four major areas of activities funded and the agencies responsible for delivery vary from year to year. The Annual Action Plan details the agencies funded.

In addition, these key recipients receiving funds, work with and utilize services and resources from other government agencies, private lenders, non-profit and for-profit organizations.

Federal, state and local government agencies provide a major portion of gap funding and support for affordable housing and community development activities. They guide these activities through their policies, program guidelines, and in the case of the local housing authority, through the direct provision of housing units and services.

The various government agencies typically act as “investors” in the housing and community development services provided by nonprofit and for-profit organizations.

The nonprofit and for-profit developers and service providers, in turn, develop affordable housing projects, offer supportive services and influence the type of affordable housing projects built and the services offered.

Private lenders also play an important institutional role within the delivery system by providing primary financing and by acting as a conduit for the delivery of housing services to low and moderate income households.

The relationship among these groups of stakeholders forms the basis of the housing and community development delivery system and plays a significant role in the housing and community development efforts.

2. Assess the strengths and gaps in the delivery system.

Regional capacity continues to grow as staff members of the Medford Office of Community Development, have been actively participating in regional activities, with homelessness agencies, public health providers, and public service providers collaborate on various funding applications. The Commonwealth of Massachusetts has been funding regional networks of homeless providers. Metro Boston Housing Partnership (MBHP) is the co-convenor of the network for the Metro Boston Network, which is the network for the Consortium area. This network emphasizes regional information, cooperation and new innovative strategies in addressing homelessness.

However, strengthening the linkages between sectors and ensuring that they complement, rather than duplicate efforts to create affordable housing in the jurisdiction and coordinating information/outreach efforts remains a constant effort of and a challenge to the North Suburban Consortium, which the City of Medford is a part of.

3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

The MHA is a semi-independent agency governed by a Board of Commissioners. One member of the Board is appointed by the Governor of Massachusetts and the other four members are appointed by the Mayor. The authority to budget funds and expend them is contained within the statutes permitting the establishment of the MHA and also in the regulations published by the Federal Government through HUD and/or those published by the Commonwealth of Massachusetts through DHCD. Operating funds, from DHCD, are provided by formula and expenditure decisions are made by the MHA Board. Capital funds from DHCD have been provided by competition in the past and are now in transition to a formula system and expenditure decisions are made by the local Board with approval from DHCD. The MHA also receives funding for Housing Choice Vouchers (HCV – Section 8) and for the Massachusetts Rental Voucher Program (MRVP). The operation of these programs is managed by the MHA. It should be noted that DHCD receives HCV funding which it then distributes to 5 regional agencies, which in turn make them available to applicants in the area also.

The City does not involve itself in the hiring, contracting and procurement practices and processes of the MHA. Nor does it review proposed capital improvements. If there were plans to develop, demolish or dispose of public housing, it would become involved, as such actions would affect the supply of affordable housing in the region. Moreover such actions should be consistent with the Consolidated Plan.

As a matter of regulation and of practice, if the MHA were planning major changes to its housing stock, it must consult with local government. The MHA would need City approval for demolition, development or other major changes to its housing stock.

Monitoring (91.230)

- 1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.*

5 Year Strategic Plan Monitoring response:

The City of Medford's accomplishments are reported in the HUD required Consolidated Annual Performance and Evaluation Report (CAPER) due on October 1 of each program year. The CAPER is available for public comment and is advertised in local newspapers.

The City performs an ongoing monitoring process in compliance with HUD regulations. The purpose of the monitoring process is to evaluate performance with regard to: meeting goals and objectives; compliance with HUD rules, regulations and administrative requirements; timely use of funds; and prevention of fraud and abuse of funds.

There are two aspects to ensuring long-term compliance with program and comprehensive planning requirements. One is the monitoring of sub-recipients; the other is monitoring specific completed CDBG funded projects for compliance with any required inspections schedule, with any recapture and resale provisions, beneficiary eligibility, as well as recertification monitoring for income and rent compliance.

The City ensures compliance with federal CDBG regulations through a comprehensive monitoring process. OCD staff monitor all sub-recipients by clearly delineating the outcome measures of programs and by working collaboratively with each of its sub-grantees.

The following describes the standards and procedures the City of Medford uses to monitor housing and community development projects to ensure long-term compliance with program requirements and comprehensive planning requirements.

The following measures ensure long-term compliance with requirements of the programs involved including minority business outreach and comprehensive planning requirements.

Performance Assessment

As part of its annual performance assessment, the City of Medford will review the following:

- Progress of individual activities funded with CDBG funds.
- Audits: Audit results will be reviewed by Community Development staff to determine if the agency is operating its programs in accordance with generally accepted accounting principles.
- Timeliness of Expenditures: The City of Medford has worked diligently to meet the timeliness requirement. All projects are now underway or completed and expenditures have been made. The City will continue to review this and other program requirements to ensure compliance.
- Consolidated Plan/One Year Action Plan. In developing the plan a review of the City's goals and objectives will be undertaken.

Monitoring Schedule

The City of Medford will conduct on-site monitoring visits to a sampling of subrecipients on an annual basis, as part of the performance assessment. Quarterly performance reports will also be required and reviewed from public service sub recipients.

On-Site Monitoring Process

The CDBG Administrator will notify each sub recipient when it will be monitored with an on-site visit. This process will consist of the following steps:

1. The agency will be notified of the upcoming visit. A date and time will be mutually established.
2. Prior to the visit, the CDBG administrator will review the agency's past monitoring reports; audits and responses; and any performance reports submitted by the agency.
3. During the review, the CDBG administrator will inspect a representative sampling of program files and relevant financial documents including ledgers, invoices and disbursements for compliance with CDBG requirements. The administrator will review the following areas to ensure that:

- i. program guidelines are in place and are being followed;
- ii. accounting and financial management procedures, including internal control systems, are in place;
- iii. personnel policy & procedures are in place;
- iv. project goals and objectives are being met and are on schedule;
- v. the project is serving the projected number of people and the intended client group;
- vi. eligibility determinations are in place, selected households are income eligible and a system is in place to maintain personal privacy and confidentiality;
- vii. required reports are accurate and submitted on a timely basis.

The monitoring visit is also an opportunity to provide technical assistance to subrecipients.

Monitoring Report

The CDBG administrator will prepare a written response if there are areas of concern after the visit. Areas needing improvements will be discussed and specific deadlines will be set for any necessary responses.

Performance Measurement System

The City of Medford's CDBG Performance Measurement System provides the Department of Housing and Urban Development (HUD) and citizens of the community with an accounting for the results of the expenditures of public funds towards achieving the strategic goals and objectives of the City's CDBG program. The Office of Community Development (OCD) administers the City's CDBG program and regularly monitors CDBG program outputs and accomplishments. These accomplishments are reported to HUD on the Integrated Disbursement Information System (IDIS) and annually in the Consolidated Annual Performance and Evaluation Report (CAPER).

The components of the City's Performance Measurement System has been developed with the guidance of CPD Notice 03-09, Development of State and Local Performance Measurement Systems for Community Planning and Development Formula Grant Programs and HUD Final Rule 24 CFR Parts 91 and 570 Consolidated Plan Revisions and Updates. A rollout of this system was begun during the last CDBG fiscal year.

The City's CDBG Performance Measurement System is outlined in the following steps.

1. A needs assessment is initiated during the development of the Five Year Strategic Plan. Long-term, multi-year goals and objectives are established to alleviate these needs. Short-term, annual goals and objectives are stated in the Annual Action Plans developed during the each year's planning process.
2. Inputs such as funding, staff, equipment and supplies, are the resources allocated to and utilized by the proposed programs to accomplish the objectives. Inputs and the budget are detailed in the Narratives Section,

Statements of Objectives, Needs Tables and Projects Sections of the Action Plans.

3. Activities are what the program does with the inputs to meet the objectives of the program or fulfill its mission.
4. Outputs are the products of a program's activities. Outputs are usually measured in terms of number of units as the number of low and moderate income households served, number of units rehabilitated, linear feet of curb and sidewalk installed, or the number of jobs created or retained.
5. Outcomes are benefits that result from an activity. Indicators that are used to measure outcomes include improved quality of life for program participants, neighborhood revitalization, increase in affordable housing, reduced energy costs as a result of implementing Energy Star building standards or the number of businesses utilizing the storefront improvement programs. Activities, outputs and outcomes are described in tables in the Plan Narratives, Needs Tables and under the Projects section of the Annual Action Plan.

Davis Bacon Compliance

In addition, OCD staff oversees federally funded projects which require Davis Bacon compliance. OCD's agreements include all necessary information that must be included in a sub-recipient's contract for construction projects including:

- HUD Form 4010 – Federal Labor Standards Provisions
- U.S. Department of Labor Payroll forms
- the appropriate wage determination
- a copy of the "Notice to All Employees" poster, to be posted at job site
- a copy of the "Contractor's Guide to Prevailing Wage Requirements for Federally-Assisted Construction Projects", which is to be provided to the prime contractor

Staff conduct site visits, conduct employee interviews and check the weekly payroll forms for accuracy and compliance.

Section 3 Compliance

The purpose of Section 3 of the Housing and Urban Development Act of 1968, is to provide economic and employment opportunities to low and very-low income individuals to the "greatest extent feasible" and businesses that are majority owned by Section 3 residents or whose permanent, full-time employees are 30% Section 3 residents or are businesses that contract in excess of 25% of subcontracts to such Section 3 businesses. Recipients of HUD funds in excess of \$200,000 and individual contracts or subcontracts in excess of \$100,000 are subject to Section 3.

If the Agency issues a contract in excess of \$100,000 it will require a Section 3 plan from the contractor and will monitor that plan to ensure that businesses used and individuals hired are used to the greatest extent possible as delineated in that plan.

The Diversity Office works with the Purchasing Department on all bids in the City of Medford. When a bid proposal is being prepared, a 'contract requirements determination form' is sent from Purchasing to Diversity. The bid package is individually coordinated with all necessary documents, depending on source of funding. Federal packages include the Section 3 information and sign off. Once the low bid is accepted a letter is sent to the appropriate company, and the Diversity Office is notified. The Diversity Office then contacts the bidder and fills out a 'Diversity Office Contract Form'. This form has a check off for all required documents (including Section 3). Once the contractor complies with all information the form is checked 'paperwork complete' and is sent to the Purchasing Department so the contract can be signed.

Fair Housing Compliance

Fair housing outreach and education is conducted annually throughout the community. The Diversity Office contacts local banks and realtors informing them of their fair housing obligations. Local organizations are contacted and brochures are distributed in five languages. Annually, fair housing advertisement is placed in a local newspaper for follow up with regard to housing complaints. On an ongoing basis the Diversity Office holds fair housing workshops, forums, and discussions which are open to the public.

The Diversity Director has been compiling data to update its Analysis of Impediments. This data consists of any information, complaints, feedback, or anecdotal information on fair housing and/or language need issues from the following sources: Mass. Office on Disability, the Disability Policy Consortium, Tri-CAP, the local Disability Commission, local Homeless Shelter, Medford Health matters, the Special Education PAC, the Immigrant Learning Center, the Medford Family Network, Mass. Commission Against Discrimination, and the Fair Housing Center of Greater Boston.

The City of Medford will hire an individual to review and utilize the information to update our Analysis of Impediments.

Priority Needs Analysis and Strategies (91.215 (a))

- 1. Describe the basis for assigning the priority given to each category of priority needs.*
- 2. Identify any obstacles to meeting underserved needs.*

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

- 1. Describe the basis for assigning the priority given to each category of priority needs.*

The City selected a consultant to work with the Office of Community Development staff. Once the goals and needs are articulated via community input, staff and consultant draft strategies which set priorities based upon their understanding of community needs. These priorities are then translated into HUD's CPMP tables and integrated into this Plan's narrative sections.

Since late 2009, staff and consultants have undertaken a three-part strategy to assemble the informational foundation of the new Consolidated Plan, including the identified needs of the City.

First and foremost, staff and consultants have attempted to meet directly with the community stakeholders, obtaining input from organizations and community leaders. Staff and consultant have asked:

- What are the needs of the low and moderate income community?
- What sources of information do people and organizations have?
- What is being done at this time?
- What needs to be done in the future?

Secondly, staff and consultants have reviewed a range of other data from sources such as HUD and the census as well as state organizations and also plans and reports detailing the needs of low and moderate income individuals in the City.

Thirdly, assessments of past achievements and review of evaluations of the impact of various programs have also been incorporated into the planning process.

As related above, staff and consultants have received considerable input from the community. The needs assessment was completed through a cooperative effort with public and private agencies concerned with the needs of the community and has included input from public meetings.

The needs of the target population of those below 80% of median were so large, that no one strategy stands out as being the best to address with the limited resources available. As the needs were analyzed, the following priorities were established and the strategies developed.

Need A: Increase Affordable Housing Stock. Low to moderate income working people who do not qualify for housing subsidies are most affected by rapidly increasing housing prices in the City of Medford. The key to creating more affordable rental units is production.

Strategies

- Develop strong partnerships with local or regional for profit and non-profit organizations capable of developing low and moderate income housing. Encourage and partner with private developers to include affordable units in their projects via providing support and access to HOME and other federal and state incentives.

- Support housing development proposals that use project-based Section 8 vouchers.
- Target the need for greater housing options for extremely low income and very low income households (from 0 to 50 percent of median income) by identifying state and federal resources that can provide deep subsidy for rental housing units in new projects.
- Encourage the North Suburban Consortium to develop new Tenant Based Rental Assistance Program for individuals who need short-term rental assistance. This would help households who have significant housing cost burdens. The targeted population for this potential program would be for families who are at or below 60% median income and do not currently participate in another rental subsidy program.

Potential Obstacles

- The City of Medford CHDO, Medford Community Housing, is in its infancy.
- Given limited state, federal and non-profit or foundation resources, it is particularly difficult to develop housing that can effectively target extremely low income and very low income households (from 0 to 50 percent of AMI).

Need B: Expand First-Time Homebuyer Housing Options. The City of Medford has a significant affordability gap between low and moderate income households and the market price of for-sale single-family homes and condominiums.

Strategies

- Create more elderly housing and assisted living facilities. Many elderly homeowners would like to sell their home but have few assisted living options in Medford. Many of these homes are spacious and would be suitable for first-time homebuyers.
- Encourage the Medford Housing Authority to further develop the Housing Choice Voucher Homeownership Program. The impact of this program would be enhanced when combined with the North Suburban HOME Consortium (NSC) funds to help with downpayment and closing cost assistance. The Housing Choice Voucher Homeowner Program allows low to moderate income households, to use Section 8 vouchers for mortgage payments.
- Ensure that homeownership and housing assistance program materials are translated into Spanish, Creole or other languages as necessary to ensure program access for all Medford residents.
- Increase the First-Time Homebuyers seminars given within the City of Medford. Increase outreach to potential homebuyers.

Potential Obstacles

- Sustained upward regional pressure on housing prices is a barrier to homeownership opportunities in Medford. Medford still is one of the higher priced communities in the North Suburban Consortium.
- The City of Medford must engage in a coordinated, concerted effort to include affordable and workforce homeownership opportunities in mixed-use developments in the City. The complexity of negotiating with private

developers and sourcing funds for projects in Medford Square and elsewhere is itself a potential obstacle.

- The Medford Housing Authority must find a new administrator for its Housing Choice Voucher Homeownership Program and coordinate with the City of Medford to find qualified applicants for the ADDI program.

Need C: Preserve Housing - 1. Monitor the impact of expiring-use properties. Mystic Valley Towers, owned and operated by Winn Management, has removed 372 of 465 units from permanent affordability. Riverside Towers has 199 housing units at risk of conversion. There is a strong need to prevent further loss of affordable housing units.

Strategies

- Identify HUD incentives to extend the contracts to prevent expiring use.
- Strongly encourage multi-family development owners to extend contracts rather than provide enhanced (or “sticky”) vouchers that expire when current tenants vacate housing units.

Potential Obstacles

- The principle obstacle is the lack of sufficient financial incentives to offer private owners to sustain the permanent affordability of units given strong market demand in the area.

Need C: Preserve Housing - 2. Monitor Foreclosure Activity

Strategies

- Monitor Foreclosure Activity within the City of Medford.
- Identify current resources for homeowners who are facing foreclosure or are upside down on their mortgage.

Need D: Provide Emergency and Transitional Housing and Services for Homeless and At-Risk Individuals and Families. Medford has homeless individuals and families who require transitional housing assistance and services. In addition, emergency services for low and moderate income families can prevent homelessness by providing meal, fuel and other temporary assistance.

Strategies

- Participate in the development of a 10-year plan to end homelessness through the Tri-City Continuum of Care.
- Continue to encourage the creation of emergency, transitional and permanent supportive housing services for homeless individuals and families through membership in the Tri-City Continuum of Care.
- Continue to participate in emergency fuel and food assistance programs.
- Utilize Homelessness Prevention and Rapid Re-Housing funding to prevent homelessness.

Potential Obstacles

- There is a continued need to improve data on homeless needs and improve coordination between providers in the Tri-City area, as identified by the Tri-City Continuum of Care.
- The difficulty developing new permanent affordable housing for extremely low income families and individuals places many households at risk of homelessness. Unless there are operating subsidies housing families below 30% housing options are not financially viable.
- On a regional basis, public and philanthropic funding is almost always inadequate to address the full range of needs of homeless persons.
- Lack of mental health supports for those families that have underlying mental health issues.

Need E: Provide Public Services, including Social Service and Transportation Services for Elderly Population and Households with Needs.

Transportation is one of the most pressing needs for the elderly population and individuals with medical needs or disabilities. For instance, seniors and disabled residents regularly travel long distances for appointments and to purchase basic necessities. Mystic Valley Elder Services, the Council on Aging and other supportive programs link Medford’s elders with care and support needs to the range of services available in the community.

Strategies

- Continue support for Medford’s transportation and support services for the elderly and disabled.

Potential Obstacles

- Reduced state funding for human services and elder care services limit the availability of revenues to the City of Medford to fund public services to the level desirable.

Need F: Expanded Economic Opportunity, Livability, and Community Well-Being.

The City of Medford has the significant need to expand employment and small business opportunities in the city, as well as provide focus and connectivity between the City’s civic and recreational amenities. Improvement of the City’s downtown will serve low and moderate income residents through greater housing choices, job opportunities and access to public facilities and parks. This will be achieved through implementation of the Medford Square Master Plan which will involve traffic, pedestrian and urban design and civic/recreational space improvements and transportation improvements.

Strategies

- Realignment of Clippership Drive Phases I and II
- Traffic and Pedestrian improvements in Medford Square
- Construction of parking garages at Governor’s Avenue and City Hall
- Improved links to public transit

- Redevelopment of Priority Development sites for mixed use
- Development of civic/recreational spaces on Clippership Drive and Condon Shell
- Façade Improvement Program
- Commercial Area Improvement Program
- Support non-profit economic development organizations to create jobs
- Expand use of existing economic development tax incentives where feasible
- Continued support of River's Edge and Station Landing
- Transit Oriented Development related to the Green Line Extension to Medford Hillside and Mystic Valley Parkway.
- Public Facilities construction and rehabilitation;
- Open Space and Recreational Facilities Improvements;
- Facilities for Provision of Services
- Accessibility Improvements
- Water and Sewer
- Sidewalks and streets in low to moderate income areas.
- Shepherd Brooks Estates
- Salem Street Cemetery
- Various preservation related planning projects.
- Improve livability of South Medford neighborhoods

Potential Obstacles

- The timing and level of state and federal resources to match private investment in commercial and civic centers in Medford is always a potential obstacle in implementing a broad and aggressive effort to improve the quality of life of low and moderate income neighborhoods.

2. Identify any obstacles to meeting underserved needs.

The obstacles which might impact the programs are delineated in the section above.

Lead-based Paint (91.215 (g))

- 1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low income, low income, and moderate income families.*
- 2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.*

5 Year Strategic Plan Lead-based Paint response:

1. *Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low income, low income, and moderate income families*

Lead paint was commonly used in construction before 1950 and was not banned until 1978. Older houses, such as those built before 1950, are usually the source of lead based paint poisoning. The number of old houses, coupled with the number of low income and moderate income households is a good indicator of how many families are likely to be at risk for lead-based paint poisoning. In Medford nearly 87% of the housing units were built before 1980 and 71% before 1950. This number of old houses is much higher than the state of Massachusetts where 44% of the housing units were built before 1950 and 81% were built before 1980. The fact that the majority of Medford's housing units were built before 1980 emphasizes the importance of continuing to identify lead hazards and de-lead older homes throughout the City. Not only does the presence of lead contamination restrict housing choices for families with children who are younger than six years of age, but it greatly increases costs to homeowners. For the low and moderate income homeowners in the City this is an ongoing concern. Since 1998 the incidence of lead in children has decreased in both Medford and the State (see chart). Despite this decrease, the risk of poisoning from lead-based paint still exists.

In 2009 39% of households in Medford earned below 80% of median income and 12% of households were below poverty levels and earned less than 30% of median income. These low to moderate income households are at risk for lead-based paint exposure as they are likely to occupy old houses built before 1980. Low income households who are under the poverty line are thought to be at particular risk. While we do not know the exact number of households that actually occupy houses with lead paint contamination, there is ongoing evidence that the problem has not been eradicated. We estimate that 89% of households in poverty in Medford occupy old homes built before 1980, putting nearly 7% of Medford households at risk for lead-based paint poisoning. This is evidenced in a continuation of elevated blood levels (including poisoning), showing up in the mandatory testing of children under the age of six (see chart). It should be noted however, that the testing includes immigrants who may have been poisoned in other localities prior to their residency in Medford. It is important for the City to help households, especially those with low or moderate incomes, take measures to remove lead-based paint from old houses that are possibly at risk. The number of households in Medford who earn low to moderate incomes is expected to increase in the future, and this implication puts more families at risk for lead-based paint poisoning.

Chart 2: Elevated Lead Level Rate (over 15mcg/dl) of Lead in Tested Children⁶

⁶ Mass Department of Public Health; Screening and Incidence Statistics

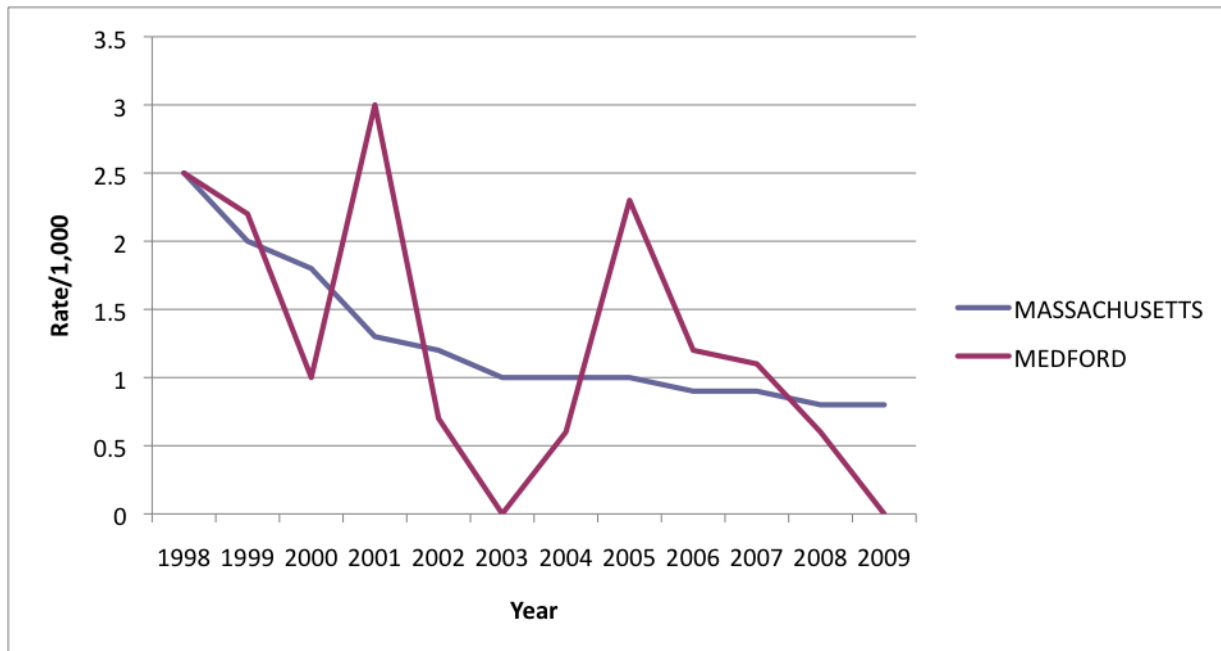


Table 5: Households at Risk for Lead 2000⁷

	Medford				Massachusetts			
	Owning		Renting		Owning		Renting	
	#	%	#	%	#	%	#	%
Population Proportions	12,944	58.66%	9,123	41.34%	1,508,248	61.72%	935,332	38.28%
HHs In Poverty	549	4.24%	1,119	12.27%	54,345	2.22%	186,552	7.63%
HHs in pre-1980 Housing also below Poverty Line	522	95%	964	86.15%	45,989	84.62%	159,446	85.47%
At Risk	522	4.03%	964	10.57%	45,989	1.88%	159,446	6.53%

2. *Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards*

The key strategies for addressing the problem during the next five years are as follows:

- Provide local information booklets and outreach programs to make residents aware of lead based paint hazards and to generate referrals for lead based paint identification and abatement.
- Making residents aware of programs which are available to low and moderate income homeowners and investors who need financial assistance with lead based paint abatement.

⁷ US 2000 Census

- Encourage code enforcement which can lead to homes being de-lead.
- The City also requires tests for and treatment or removal of lead contamination during the course of any funded rehabilitation activities, which it will continue to do.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. *Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low income, low income, moderate income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).*
2. *To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.*

5 Year Strategic Plan Housing Needs response:

This chapter of the Consolidated Plan presents an overall assessment of the housing and community development needs in the City. In addition to the community outreach results, the needs assessment provides the foundation for establishing priorities and allocating resources to address the identified needs.

1. *Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low income, low income, moderate income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost- burden, substandard housing, and overcrowding (especially large families).*

Note: In the following discussion, Extremely Low income [ELI] is =<30% median. Very Low income [VLI] is 30.1-50% median. Low income [LI] is 50.1-80% median. Moderate income is 80.1-95% median and Middle Income is 95.1-120% median.

In addition, it should be noted, that for the most part our analysis in this section is based on published Comprehensive Housing Affordability Strategy (CHAS) 2009 data, which in turn is based on the US Census American Community Survey (ACS) conducted 2006-2008. This ACS data is generated from random surveys and has larger error rates than the Decennial Census. Moreover, some of the definitions are different from the CHAS data of 2000 and some of the data which would be helpful is not available at all.

Housing Problems

Definition: A household is classified by HUD/US Census as experiencing housing problems when one or more of the following four housing unit problems exist:

- the unit lacks complete kitchen facilities,
- lacks complete plumbing facilities,
- more than one person per room,
- a cost burden greater than 30%.

Housing Problems by Income

Definition: Renters and owners of extremely low income, very low income and low income households in the City are all at a risk of suffering from one or more of the housing problems described above.

Observation: In the discussion below of housing problem severity, the overwhelming problem is excessive housing costs.

As can be seen in the table 6 below, more than half of renter and owner households with incomes < 80% AMI, have housing problems.

Table 6: Housing Problems by Income Level⁸

Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total <=80% AMI
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
HHs with Housing Problems	910	1,255	1,025	935	1,010	765	2,945	2,955	5,900
HHs without Housing Problems	0	470	470	175	930	650	1,400	1,295	2,695
HHs N/A ⁹	50	235	0	65	0	20	50	320	370

⁸ CHAS/ACS 2009 Table 11

⁹ N/A means that the status of these households could not be determined

Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80 % AMI
Total	960	1,960	1,495	1,175	1,940	1,435	4,395	4,570	8,965

Housing Problems	80.1%-95%AMI		95.1%-120% AMI		120.1%+ AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	All
HHs with Housing Problems	590	280	775	65	1,005	0	8,615
HHs without Housing Problems	470	500	1,070	640	5,250	1,630	12,255
HHs N/A	0	15	0	15	0	65	465
Total	1,060	795	1,845	720	6,255	1,695	21,335

As is evident from Table 7, approximately one-half of ELI owners and two-thirds of ELI renters with housing problems are below 20% of AMI (which approximates the poverty level).

Table 7: Housing Problems by Income <20% AMI Level¹⁰

Housing Problems	<20% AMI		% of ELI Group	
	Owner	Renter	Owner	Renter
HHs with Housing Problems	485	865	53%	69%
HHs without Housing Problems	0	230	0%	49%
HHs N/A	50	235	0%	100%

¹⁰ CHAS/ACS 2009 Table 11

Housing Problems for the Disabled

Definition: A household is by definition, disabled households contain at least one or more persons with a mobility or self-care limitation.

Observation: Among the City’s disabled population, a total of 59% have housing problems. Low and extremely low income disabled households with housing problems risk being forced into temporary relocation or homelessness. While there are housing problems for the disabled in income groups above 80% of AMI, the largest population (86%) is below 80% of AMI and especially below 30% of AMI.

Table 8: Housing Problems of the Low income Disabled¹¹

Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
Disabled	330	180	420	140	65	0	815	320	1,135
Not-Disabled	580	1,075	605	795	945	765	2,130	2,635	4,765
Total	910	1,255	1,025	935	1,010	765	2,945	2,955	5,900
No Housing Problems	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	<=80% AMI
Disabled	0	230	60	0	190	0	250	230	480
Not-Disabled	0	240	415	180	745	655	1,160	1,075	2,235
Total	0	470	475	180	935	655	1,410	1,305	2,715
ALL DISABLED HHs¹²	330	425	480	140	255	0	1,065	565	1,630
% of Disabled HHs with Housing Problems	100%	42%	88%	100%	25%	0%	77%	57%	70%
Disabled with Housing Problems as a % of Owner or Rental Population	34%	9%	28%	12%	3%	0%	19%	7%	13%

Housing Problems	80.1%+ AMI		Total
	Owner	Renter	All
Disabled	160	25	1,320
Not-Disabled	2,210	320	7,295
Total	2,370	345	8,615
No Housing Problems	Owner	Renter	All
Disabled	380	35	895
Not-Disabled	6,415	2,740	11,390
Total	6,795	2,775	12,285

¹¹ CHAS/ACS 2009 Table 6

¹² The small number identified as N/A has not been included in the table in this Plan

Housing Problems	80.1%+ AMI		Total
	Owner	Renter	All
TOTAL ALL DISABLED HHs	540	60	2,230
% of Disabled HHs with Housing Problems	30%	42%	59%

Housing Problems of the Elderly

Definition: *Elderly are aged 62-74 and extra-elderly are 75 and older.*

Observation: Elderly residents in the City face housing problems regardless of tenure status and income level. Between 2000 and 2008 the elderly population in the City has decreased 12%, however the elderly population aged 85 and older increased 6% in the same time period¹³.

Table 9: Profile of Elderly in Medford.¹⁴

Elderly Profile - Medford		% of Elderly Group	% of Elderly group <=80%
Total Elderly (62-74)	2,000		
Total Elderly (62-74) <80%	3,530		
Total Elderly (62-74) <80% With Housing Problems	1,150	33%	58%
Total Elderly (62-74) <30%	690	20%	35%
Total Extra-Elderly (75+)	3,375		
Total Extra-Elderly (75+) <80%	2,510		
Total Extra-Elderly (75+) <80% with Housing Problems	1,505	45%	60%
Total Extra-Elderly (75+) <30%	1,100	33%	44%
Total all Elderly (62+)	6,905		
Total all Elderly <=80% Median	4,510	65%	
Total all elderly <80% with housing problems	2,655	38%	

At this time 43% of the City’s elderly and extra-elderly population have housing problems, but those at or below 80% of median, represent 90% of those elderly with housing problems. As can also be seen in the table below, elderly owners and renters earning less than 30% of median income both have equally high rates of housing problems; however in elderly households earning more than 30% of the median income owners tend to have more housing problems.

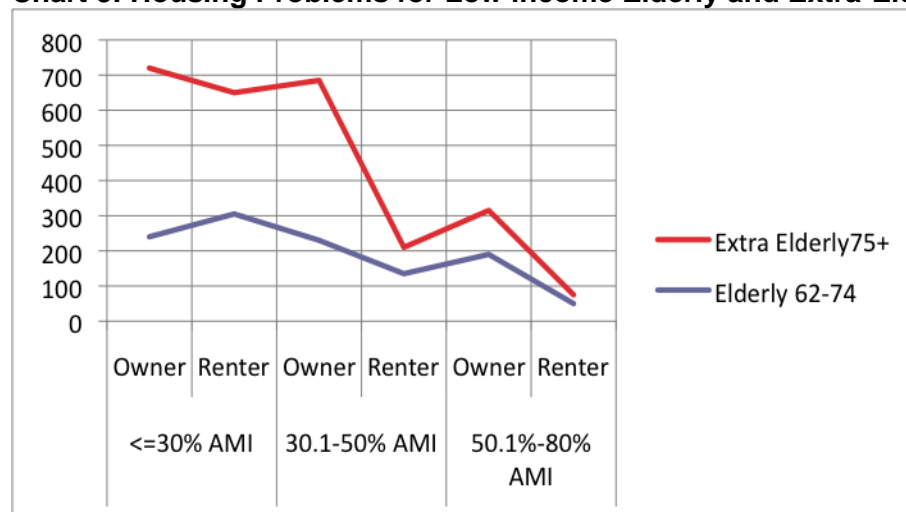
¹³ ACS 2008

¹⁴ CHAS/ACS 2009 Table 5

Table 10: Housing Problems for the Elderly and Extra-Elderly¹⁵

	Extremely Low income (<=30% AMI)		Very Low income (30.1-50% AMI)		Low income (50.1%-80% AMI)		Moderate income (80.1%-95% AMI)		Mid-Level Income(95.1%-120% AMI)		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	
With Housing Problems											All
Elderly 62-74	240	305	230	135	190	50	45	0	165	35	1395
Extra Elderly75+	480	345	455	75	125	25	35	0	15	10	1565
Total Elderly with Housing Problems by Income Level	545		365		240		45		200		1395
Total Extra-Elderly with Housing Problems by Income Level	825		530		150		35		25		1565

Chart 3: Housing Problems for Low income Elderly and Extra-Elderly



Housing Problems for Families

Definition: Families are households with at least one child under the age of 18. Non-family households are composed of unrelated individuals.

Observations: Both small and large households in the City are at some risk for having housing problems, with the dominant problem being cost burden. The table below shows the impact of housing problems on families of different types. Small

¹⁵ Ibid. Table 5

households (families of four or fewer persons) dominate the landscape. The table also shows that the proportion of families who are owners are larger than those who are renters, in terms of housing problems. This is particularly true in small families with two parents.

Table 11: Housing Problems by Family Type¹⁶

	Family, 1 Parent		Family, 2 Parents		Non-Family		Total Family		Total
Family Size with Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	670	690	2,395	620	1,635	1,575	3,065	1,310	7,585
Large - 5 or more	70	185	525	205	20	30	595	390	1,035
Total	740	875	2,920	825	1,655	1,605	3,660	1,700	8,620
Family Size with No Housing Problems									
	925	535	4,510	1,030	1,985	2,475	5,435	1,565	11,460
Small - 4 or fewer	60	25	690	10	25	0	750	35	810
Large - 5 or more	985	560	5,200	1,040	2,010	2,475	6,185	1,600	12,270
Total	670	690	2,395	620	1,635	1,575	3,065	1,310	7,585
Family Size with Housing Problems as a % of All Families in Type									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Small - 4 or fewer	20.71%	21.33%	23.61%	6.11%	20.49%	19.74%	22.91%	9.79%	35.51%
Large - 5 or more	2.16%	5.72%	5.17%	2.02%	0.25%	0.38%	4.45%	2.91%	4.85%

Housing Problem Severity

Definition: *Housing problem severity is defined as a housing unit which is substandard: lacking complete plumbing or kitchen facilities, severely overcrowded: with 1.51 or more persons per room, or severely cost-burdened: housing cost-burden over 50%.*

Observation: Home renters and owners who are at income levels below 80% of median income face housing problems such as sub-standard housing, severe overcrowding and severe cost-burden. 58% of the City’s ELI population is severely cost burdened. 61% of extremely low income renters are severely cost burdened, compared to 36% of very low income renter households and 2% of low income renter households. As the table shows clearly, the major problem facing Medford is severe housing cost burden for extremely low income and very low income rental households (paying more than 50% of household income for housing). The City needs to assist these households in any way that it can. The major resource available is public housing and HCV vouchers. To some extent, HOME and other affordable housing programs could help, but they tend to target households above 30% of median.

¹⁶ CHAS/ACS 2009 Table 4

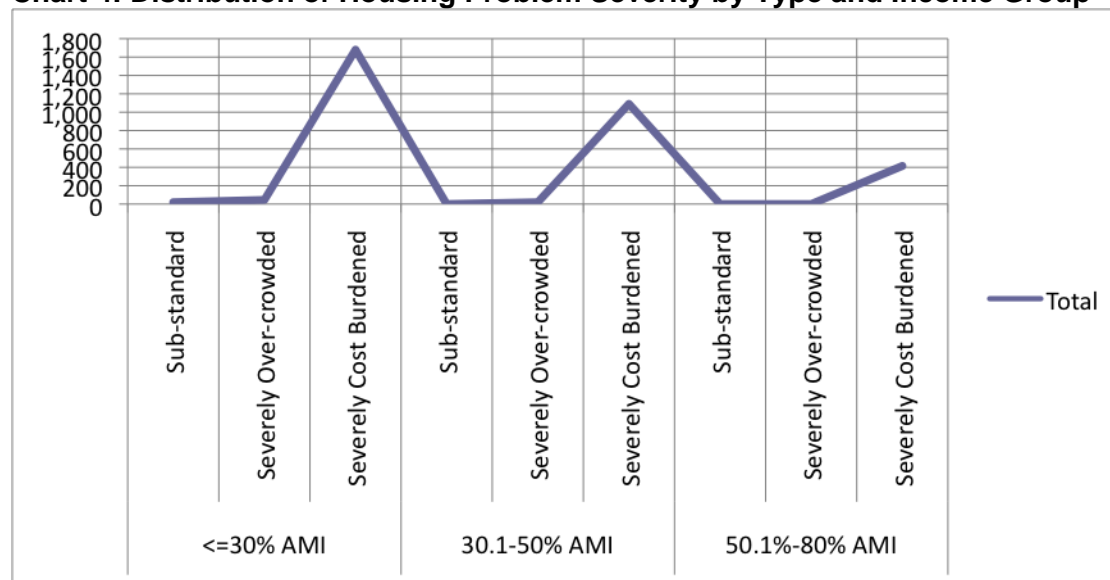
Table 12a: Housing Problem Severity¹⁷

Severe Housing Problems	Extremely Low income <=30% AMI			Very Low income 30.1-50% AMI			Low income 50.1%-80% AMI			Total <=80% AMI			Total All <=80% AMI
	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened	
Own	20	0	740	0	0	530	0	0	380	20	0	1,650	1,670
Rent	0	45	940	0	20	560	0	0	35	0	65	1,535	1,600
Total	20	45	1,680	0	20	1,090	0	0	415	20	65	3,185	3,270

Table 12b: Housing Problem Severity¹⁸

Severe Housing Problems	Moderate income (80.1%-95% AMI)			Mid-Level Income (>95.1% AMI)			Total All >80.1% AMI	Total All HHs with Severe Housing Problems
	Sub-standard	Severely Over-crowded	Severely Cost Burdened	Sub-standard	Severely Over-crowded	Severely Cost Burdened		
Owner	0	0	220	0	20	300	520	2,170
Renter	0	0	0	0	10	0	0	1,535
Total	0	0	220	0	30	300	520	3,705

Chart 4: Distribution of Housing Problem Severity by Type and Income Group¹⁹



¹⁷ CHAS/ACS 2009 Table 3

¹⁸ Ibid. Table 3

¹⁹ Ibid. Table 3

Cost-Burden and Severe Cost-Burden

Definition: As noted above, households which suffer severe cost-burden have a housing cost burden of greater than 50%. Moderate cost-burden is considered to be a housing cost burden that is greater than 30% but less than or equal to 50%. Households that do not have a cost-burden have housing costs that are less than or equal to 30% of their monthly gross income.

Observations: As noted above, the dominant housing problem facing Medford residents, is housing cost-burden. 17% of all households have severe cost burdens with a higher proportion of renters than owners paying more than 50% of their monthly income for housing. 22% have moderate cost burdens with 64% of these being owners. The majority (67%) of households with no cost burden are owner occupied households. Overall owners also have a slightly higher rate of severe and moderate cost burden across the different household types. The following chart illustrates the cost burdens for all owners and renters in Medford in 2008. It is likely that any changes since then will have resulted in higher instances of both moderate and severe cost burden, given the further downturn in the economy.

The following chart illustrates the housing cost burdens for both owners and renters at the various income levels. Further documentation is provided in a series of tables that follow this chart.

Chart 5: Housing Cost Burdens of Types of Households in Medford

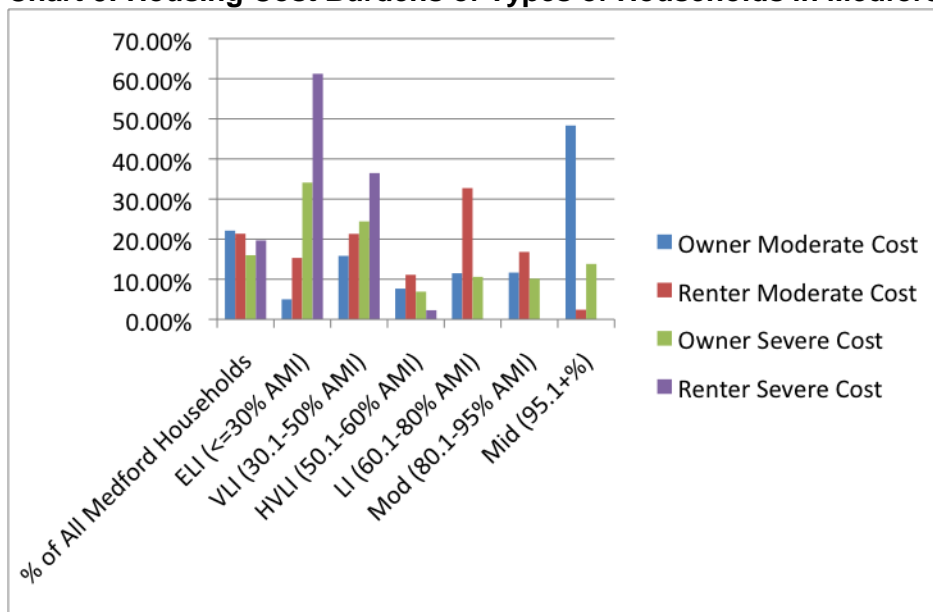


Table 13a: Cost-Burden by Household Type²⁰

	Small Family, elderly		Small Family, Non-Elderly		Large Family		All Other HHs		Total		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	Own	Rent	All
Severe Cost Burden	390	295	790	410	110	130	950	755	2,240	1,590	3,830
Moderate Cost Burden	510	65	1,375	750	435	20	705	850	3,025	1,685	4,710
No Cost Burden	1,665	60	3,880	1,535	685	25	2,010	2,480	8,240	4,100	12,340
Total ²¹	2,565	470	6,045	2,885	1,230	175	3,715	4,265	13,555	7,795	21,350

The following table analyzes the cost burden distribution in more detail.

The first table shows the moderate cost burden distribution and indicates that very low, low and middle/upper income owners and all renters at or below 80% of median, comprise the greatest proportion of those paying between 30 and 50% of their income for housing.

Table 13b: Moderate Cost Burden by Tenure²²

	Own	%	Rent	%	All	%
All HH	13,560		7,795		21,355	
All Moderate Cost Burden (30-50% of HH Income)	3,000	22.12%	1,665	21.36%	4,665	21.85%
ELI (<=30% AMI)	150	5.00%	255	15.32%	405	1.90%
VLI (30.1-50% AMI)	475	15.83%	355	21.32%	830	3.89%
HVLI (50.1-60% AMI)	230	7.67%	185	11.11%	415	1.94%
LI (60.1-80% AMI)	345	11.50%	545	32.73%	890	4.17%
Mod (80.1-95% AMI)	350	11.67%	280	16.82%	630	2.95%
Mid (95.1+%)	1,450	48.33%	40	2.40%	1,490	6.98%

The second table shows the severe cost burden distribution and indicates that all owners, particularly very low and extremely low income owners, and extremely low income and very low income renters, comprise the greatest proportion of those paying over 50% of their income for housing.

²⁰ CHAS/ACS 2009 Table 7

²¹ The small number identified as N/A has not been included in the table in this Plan

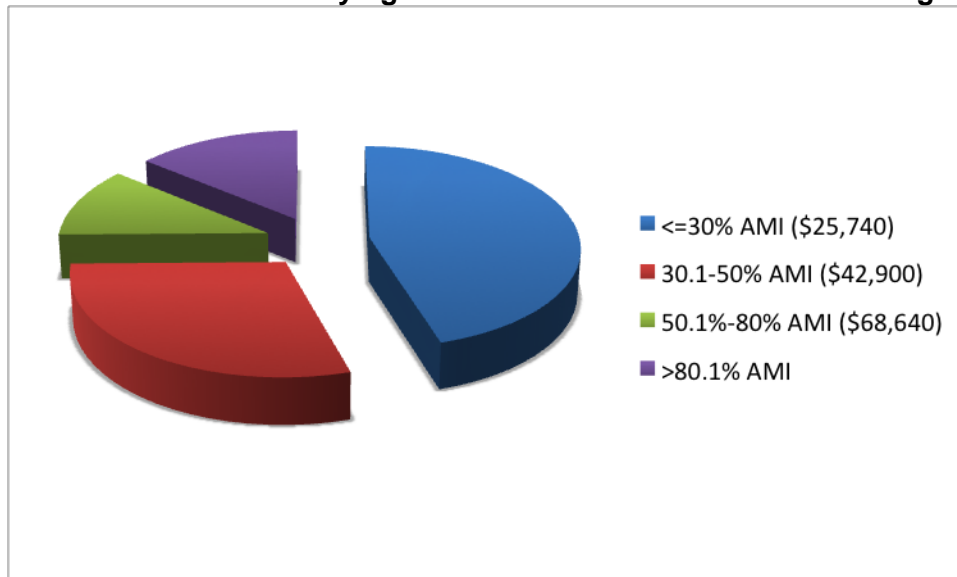
²² CHAS/ACS 2009 Table 3

Table 13c: Severe Cost Burden by Tenure²³

	Own	%	Rent	%	All	%
All HH	13,560		7,795		21,355	
All Severe Cost Burden (>50% of HH Income)	2,170	16.00%	1,535	19.69%	3,705	17.35%
ELI (<=30% AMI)	740	34.10%	940	61.24%	1,680	7.87%
VLI (30.1-50% AMI)	530	24.42%	560	36.48%	1,090	5.10%
HVLI (50.1-60% AMI)	150	6.91%	35	2.28%	185	0.87%
LI (60.1-80% AMI)	230	10.60%	0	0.00%	230	1.08%
Mod (80.1-95% AMI)	220	10.14%	0	0.00%	220	1.03%
Mid (95.1+% AMI) as a % of all Moderate Cost HHs	300	13.82%	0	0.00%	300	1.40%

The following chart illustrates this cost burden distribution.

Chart 6: Households Paying more than 50% of Income for Housing²⁴



Substandard Housing

Definition: Substandard housing, another housing problem, is when a housing unit lacks complete kitchen or plumbing facilities. Standard housing is when the housing unit has both complete kitchen and complete plumbing facilities.

Observations: The following table describes the households, by income level, who suffer severe, moderate, or no cost burden while living in substandard housing. While housing-cost burden is a problem for all income levels, it is clear that there are very few households with cost burdens living in substandard housing. This further underscores the need to focus on cost relief rather than on housing conditions.

²³ Ibid Table 3

²⁴ Ibid. Table 3

Table 14: Cost Burden by Income²⁵

Sub-standard	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total	80.1%+ AMI		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
Severe Cost Burden	20	0	0	0	0	0	20	0	20	0	0	20
Moderate Cost Burden	0	0	0	0	0	0	0	0	0	0	0	0
No Cost Burden	0	0	0	0	0	0	0	0	0	0	0	0
Total	20	0	0	0	0	0	20	0	20	0	0	20
Standard	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
Severe Cost Burden	740	1,000	550	560	415	35	1,705	1,595	3,300	520	0	3,820
Moderate Cost Burden	150	255	475	375	575	730	1,200	1,360	2,560	1,835	320	4,715
No Cost Burden	0	470	470	245	955	675	1,425	1,390	2,815	6,810	2,890	12,515
Total²⁶	940	1,960	1,495	1,180	1,945	1,440	4,380	4,580	8,960	9,165	3,210	21,335

Overcrowding

Definition: No overcrowding is when there is one person or less per room.

Moderate overcrowding occurs when there is more than one person per room but less than or equal to 1.5 people, Severe overcrowding occurs when there are more than 1.5 people per room in the housing unit. A one-family household is a family household with no subfamilies. However a 2+ family household is a multi-family household composed of more than one family or subfamily. Non-family households are composed of unrelated individuals.

Observations: The following three tables document overcrowding by tenure status, household income level, and family status. In the City, one family households are not at particular risk for moderate or severe overcrowding, regardless of household income level, although there is a slight elevation for rental households. In general, 2+ families and non-family households do not face overcrowding risk either. It should be noted that since 2008, when this data was developed, there has been some loss of jobs, some loss of income and some loss of housing. It would not be surprising for the Census 2010 to show a rise in over-crowding as families “double up”, which has been reported anecdotally by local service and housing organizations.

²⁵ CHAS/ACS 2009 Table 8

²⁶ The small number identified as N/A has not been included in the table in this Plan

Table 15: Overcrowding²⁷

Family Structure	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total <=80% AMI	80.1%+ AMI		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent		Own	Rent	
1 Family HH	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	305	670	900	610	1,205	690	2,410	1,970	4,380	7,075	1,415	12,870
Moderate Over-crowding	0	15	20	0	0	0	20	15	35	10	0	45
Severe Over-crowding	0	45	0	20	0	0	0	65	65	0	10	75
Total	305	730	920	630	1,205	690	2,430	2,050	4,480	7,085	1,425	12,990
2+ Family HH	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	0	0	0	0	45	0	45	0	45	190	50	285
Moderate Over-crowding	0	0	0	0	55	0	55	0	55	20	15	90
Severe Over-crowding	0	0	0	0	0	0	0	0	0	20	0	20
Total	0	0	0	0	100	0	100	0	100	230	65	395
Non-Family HH	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI	Own	Rent	All
No Over-crowding	650	1,230	575	550	635	750	1,860	2,530	4,390	1,850	1,730	7,970
Moderate Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Severe Over-crowding	0	0	0	0	0	0	0	0	0	0	0	0
Total	650	1,230	575	550	635	750	1,860	2,530	4,390	1,850	1,730	7,970

2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

²⁷ CHAS/ACS 2009 Table 10

Utilizing CHAS/ACS data from HUD (2009) we have developed the following information about the housing needs of racial and ethnic groups:

The City's Black population in 2008 is estimated to be almost 10%, while its Hispanic population is 6.4% and its Asian population is 6.6%. As three of the largest minority groups in the City and the fastest growing, all three groups should be examined in terms of need and prospective demand on the limited CDBG resources of the City.

Table 16: Race and Ethnicity in Medford 2000-2008²⁸

	2000	2008	Change 2000-2008
White Alone	91.0%	80.02%	-10.60%
Black Alone	1.7%	9.58%	51.66%
American Indian Alone	0.1%	0.14%	15.87%
Asian Alone	5.0%	6.63%	65.46%
Pacific Islander Alone	0.0%	0.04%	29.41%
Some Other Race Alone	0.7%	1.72%	46.45%
Two or More Races	1.6%	1.87%	-21.48%
Hispanic Origin (Any Race)	1.9%	6.37%	137.70%

The following table examines housing unit problems by income level and race. As a whole, White and Asian owners and renters, and Black and Hispanic renters have comparable housing problems.

Table 17a: Housing Needs by Race²⁹

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Race with Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	850	835	885	670	800	750	2,535	2,255	4,790
Black	45	125	10	120	115	0	170	245	415
Asian	15	30	60	25	10	0	85	55	140
American Indian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	0	245	70	105	85	15	155	365	520
Other	0	20	0	15	0	0	0	35	35
Total	910	1,255	1,025	935	1,010	765	2,945	2,955	5,900
Race with No Housing Problems									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	0	360	425	155	885	450	1,310	965	2,275
Black	0	55	45	20	0	100	45	175	220

²⁸ ACS 2008

²⁹ CHAS/ACS 2009 Table 1

	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
Asian	0	0	0	0	25	25	25	25	50
American Indian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	0	40	0	0	0	55	0	95	95
Other	0	15	0	0	25	15	25	30	55
Total	0	470	470	175	935	645	1,405	1,290	2,695
Total All	960	1,960	1,495	1,175	1,945	1,430	4,400	4,565	8,965
% of Owner or Renter Population									
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
	7.08%	25.14%	11.03%	15.07%	14.34%	18.35%	32.45%	58.56%	41.98%

80.1%+ AMI			Total
Race with Housing Problems			
	Own	Rent	All
White	1,790	105	6,685
Black	200	170	785
Asian	155	75	370
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	180	0	700
Other	45	0	80
Total	2,370	350	8,620
Race with No Housing Problems			
	Own	Rent	All
White	6,090	2,565	10,930
Black	345	70	635
Asian	195	55	300
American Indian	0	0	0
Pacific Islander	0	0	0
Hispanic	110	70	275
Other	55	15	125
Total	6,795	2,775	12,265
Total All	9,180	3,205	21,350

A concern of HUD and of the City is when there is a disproportionate need for any ethnic group. The table below shows that although there are challenges facing the households, there is no disproportionate need for any one ethnic/racial group.

Table 18: Percentage of HHs with Housing Problems by Race³⁰

Race with Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total <=80% AMI
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
White	88.54%	42.60%	59.20%	57.02%	41.13%	52.45%	57.61%	49.40%	53.43%
Black	4.69%	6.38%	0.67%	10.21%	5.91%	0.00%	3.86%	5.37%	4.63%
Asian	1.56%	1.53%	4.01%	2.13%	0.51%	0.00%	1.93%	1.20%	1.56%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	12.50%	4.68%	8.94%	4.37%	1.05%	3.52%	8.00%	5.80%
Other	0.00%	1.02%	0.00%	1.28%	0.00%	0.00%	0.00%	0.77%	0.39%

80.1%- 95% AMI		95.1%+ AMI		Total
Owner	Renter	Owner	Renter	All
45.28%	8.28%	16.13%	1.65%	31.31%
7.08%	20.38%	1.54%	0.41%	3.68%
1.89%	7.64%	1.66%	0.62%	1.73%
0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
1.42%	0.00%	2.03%	0.00%	3.28%
0.00%	0.00%	0.55%	0.00%	0.37%

The impact of severe housing problems including substandard housing, severe overcrowding and severe cost-burden affect all ethnicities in Medford. When examined closer by race and ethnic group, the distribution of severe housing problems by race and ethnic group does not vary from that of the overall population.

³⁰ Ibid. Table 1

Table 19: Severe Housing Needs by Race³¹

Race with Housing Problems	<=30% AMI		30.1-50% AMI		50.1%-80% AMI		Total <=80% AMI		Total
	Own	Rent	Own	Rent	Own	Rent	Own	Rent	<=80% AMI
White	76.04%	32.23%	27.42%	29.79%	12.85%	2.45%	31.59%	22.26%	26.84%
Black	1.56%	5.12%	0.67%	7.23%	5.14%	0.00%	2.84%	4.06%	3.46%
Asian	1.56%	1.53%	4.01%	2.13%	0.51%	0.00%	1.93%	1.21%	1.56%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	0.00%	11.00%	4.68%	8.94%	2.83%	0.00%	2.84%	7.02%	4.97%
Other	0.00%	1.02%	0.00%	1.28%	0.00%	0.00%	0.00%	0.77%	0.39%

80.1%- 95% AMI		95.1%+ AMI		Total
Owner	Renter	Owner	Renter	All
20.75%	0.00%	2.65%	0.00%	13.30%
0.00%	0.00%	0.55%	0.41%	1.71%
0.00%	0.00%	0.74%	0.00%	0.94%
0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	0.00%
0.00%	0.00%	0.00%	0.00%	2.08%
0.00%	0.00%	0.00%	0.00%	0.16%

As we noted above, housing cost-burden proved to be the most significant housing problem in the City for low income households.

Table 20a: Cost Burden by Race (Numbers)³²

Race	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
White	1,805	995	2,475	1,365	7,440	3,535	4,280	2,360	17,945
Black	175	185	200	220	390	260	375	405	1,495
Asian	140	55	95	60	220	95	235	115	740
American Indian	0	0	0	0	0	0	0	0	0
Pacific Islander	0	0	0	0	0	0	0	0	0
Hispanic	125	320	210	40	110	165	335	360	970
Other	0	35	45	0	80	45	45	35	205
Total	1,805	995	2,475	1,365	7,440	3,535	5,270	3,275	21,355

³¹ CHAS/ACS 2009 Table 2

³² CHAS/ACS Table 9

Although housing cost burden is experienced by White, Black, Asian, and Hispanic households, the only group with a disproportionate share of households with cost burden is Hispanic renters, who have a disproportionate share of households with severe cost burden. 20% of Hispanic renters experienced severe cost burden, compared with the threshold of 11%.

Table 20b: Cost Burden by Race (Percentages)³³

Race with Housing Problems	Severe Cost Burden		Moderate Cost Burden		No Cost Burden		Total Moderate and Severe		Total <=80% AMI
	Owner	Renter	Owner	Renter	Owner	Renter	Owner	Renter	
White	80.40%	62.58%	81.82%	81.01%	90.29%	86.22%	81.21%	72.06%	84.03%
Black	7.80%	11.64%	6.61%	13.06%	4.73%	6.34%	7.12%	12.37%	7.00%
Asian	6.24%	3.46%	3.14%	3.56%	2.67%	2.32%	4.46%	3.51%	3.47%
American Indian	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Pacific Islander	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
Hispanic	5.57%	20.13%	6.94%	2.37%	1.33%	4.02%	6.36%	10.99%	4.54%
Other	0.00%	2.20%	1.49%	0.00%	0.97%	1.10%	0.85%	1.07%	0.96%

Summary Conclusion

The attached CPMP data tables³⁴ and the tables in this document, quantify the estimated number of households who have housing problems, especially rent and ownership burdens. Clearly the need is greater than the supply and thus the City must support production programs that can close the gap. CDBG and HOME funds made available to Community Based Development Organizations (CBDOs) is one way that the City supports new construction and substantial rehabilitation.

The Housing Needs Analysis shows that the most pervasive problem facing households in Medford is the cost burden of housing. Therefore the preservation of existing rental units which are subsidized, as well as those affordable rental units provided by private landlords, is an important strategy for the City. Rehab and other preservation approaches can help tremendously.

The problems of cost are also faced by owners, who outnumber renters in terms of moderate to severe cost burdens in higher income levels. There are several approaches that might be explored to address this problem. Lowering utility costs through retrofitting of energy and water improvements can assist low income owners. Assistance with repairs to properties, especially those owned by low income elderly, can also be effective.

³³ Ibid. Table 9

³⁴ We have tried to show the HUD CHAS/ACS data in the narrative but due to questions about it and the lack of full correspondence with the categories used in the CPMP tables, we are using 2000 in the Housing Needs Tab in the CPMP Needs.xls table.

Priority Housing Needs (91.215 (b))

1. *Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. Census data provided by HUD for the preparation of the Consolidated Plan.*
2. *Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.*

Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.

3. *Describe the basis for assigning the priority given to each category of priority needs.*
4. *Identify any obstacles to meeting underserved needs.*

5 Year Strategic Plan Priority Housing Needs response:

1. *Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. Census data provided by HUD for the preparation of the Consolidated Plan.*

The priorities and specific objectives were developed from the 2009 CHAS data supplied by HUD from the ACS census of 2006-2008, with additional data sources from national data collection organizations, from state agencies and from local data sources.

The Office of Community Development conducted a survey and interviews with organizations and departments which provide housing and other services in the region. Meetings with many of these agencies and departments were also conducted to discuss needs and priorities from their perspective.

Participants in this planning process drew attention to the following specific sub-populations and issues:

- moderate income working families who have lost their jobs or have had wage and salary and/or benefits cuts,
- people with short-term housing needs,
- persons recovering from substance abuse,
- persons in need of supportive housing due to their inability to live independently,
- the need for economic and business development which can provide jobs,
- the frail elderly, especially nutrition and transportation,
- the home-life of poor children struggling to close the achievement gap in environments not conducive to school preparedness,

- young people (18-24) unable to live at home any longer,
- veterans,
- developmentally disabled people being moved out of group homes,
- immigrants trying to enter into full participation in communities, and
- elderly homeowners who may have minimal mortgages still struggle to manage on a daily basis because of their fixed incomes.

In addition, the City’s experience over the last five years has provided a detailed understanding of the needs in the City and insight into effective strategies.

The following table indicates how priorities were assigned in terms of objectives and strategies.

Table 21: Priority Objectives

DECENT HOUSING	5 Year Priority (2010-2015)
<i>Objective #1 – Rental - increase affordable housing units available to low and moderate income households;</i>	Medium
Strategies:	
<ul style="list-style-type: none"> • 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 extremely low and very low income households (0-50 percent median income) by identifying state and federal resources that can provide deep subsidy for rental housing units in new project 	
<i>Objective #2 – Rental - assist households at or below 60% median income, not participating in another rental subsidy program, with affordable housing;</i>	Medium
Strategies:	
<ul style="list-style-type: none"> • Provide rental assistance by encouraging the North Suburban Consortium to develop Tenant Based Rental Assistance Program for those in need of short-term rental assistance and who have significant housing cost burdens 	
<i>Objective #3 – Rental - monitor the impact of expiring-use properties;</i>	High
Strategies:	
<ul style="list-style-type: none"> • Identify HUD incentives to extend contracts to prevent expiring-use • Negotiate multi-family development owners to extend contracts rather than provide enhanced (or “sticky”) vouchers that expire when current tenants vacate housing units 	

DECENT HOUSING	5 Year Priority (2010-2015)
Objective #4 – Owner - expand First-Time Homebuyer Program options;	Medium
Strategies: <ul style="list-style-type: none"> • 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. Many of these homes are spacious and would be suitable for first-time homebuyers and larger families. • Encourage Medford Housing Authority to further develop the Housing Choice Voucher Homeownership Program. The impact of this program would be enhanced when combined with the NSC HOME funds to help with downpayment and closing cost assistance. The Housing Choice Voucher Homeowner Program allows low to moderate income households, to use Section 8 vouchers for mortgage payments. • Ensure that homeownership and housing assistance program materials are translated in Spanish, Creole or other languages as necessary to ensure program access to all Medford residents • Increase the First-Time Homebuyers seminars given within the City of Medford • Increase outreach to potential homebuyers 	
Objective #5 – Owner - monitor foreclosure activity;	Medium
Strategies: <ul style="list-style-type: none"> • Monitor Foreclosure Activity within the City of Medford • Identify current resources for homeowners who are facing foreclosures or are upside down on their mortgage 	
Objective #6 – Homeless - assist homeless persons and those at risk of homelessness to obtain housing;	Medium
Strategies: <ul style="list-style-type: none"> • Provide Emergency and Transitional Housing and Services for Homeless and At-Risk Individuals and Families • Participate in the development of a 10-year plan to end homelessness through the Tri-City Continuum of Care • Encourage the creation of emergency, transitional and permanent supportive housing services for homeless individuals and families through membership in the Continuum of Care • Participate in emergency fuel and food assistance programs • Utilize Homeless Prevention and Rapid Re-Housing funds to prevent homelessness through financial assistance and case management 	

- 2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category*

Although the City is committed to the production of both rental and home ownership units, it also recognizes the need to ensure that existing units provide a decent and safe living environment. Additionally, the City of Medford will support programs which acquire and rehabilitate foreclosed properties.

The City has developed its priorities from the data analysis described above including the information in the *Market Analysis, Lead Based Paint, Homeless and Non-Homeless Special Needs* sections in this Plan.

In addition, during the time this Plan was developed (November 2009 – April 2010), it has become clear that the communities and households are continuing to experience major changes in their incomes and housing costs. In general housing values continue to decline, which makes it likely that acquisition, purchasing assistance and rehabilitation may be more effective strategies than new construction.

However, this same economic crisis is resulting in stagnant incomes and in many cases, loss of jobs and reduced job opportunities. While one cannot assume that these conditions will continue for the next 5 years, they will affect the environment for this plan.

- 3. Describe the basis for assigning the priority given to each category of priority needs.*

Based on HUD/CHAS data analysis, the greatest cost burdens (households paying more than 50% of income for housing), are for those whose income is less than 30% of median income (50% of all households with this severe cost burden). This group is one third owners and two thirds renters. For those with incomes between 50% and 80% of median income, it is comprised of slightly more owners than renters. Overall, (even though housing's physical conditions are a less critical issue compared with housing costs), elderly renters and large family renters have the greatest proportion of physical housing problems. Finally the analysis shows that there is not a disproportionate need among minority populations.

These problem areas will be the focus of funding in the next 5 years unless new census 2010 and other data justify changes.

- 4. Identify any obstacles to meeting underserved needs.*

As noted elsewhere in other sections of this plan, the major obstacle to meeting underserved needs is the disproportion between the need and the resources available, which is being further exacerbated by the declining economy, loss of jobs, declining state revenues for housing subsidies and the collapse of the

mortgage market. In meetings with agencies to prepare this plan, it became apparent that people who normally do not access the services of the housing and social service organizations, have been doing so in increasing numbers because of the economic crisis. This changes the demand picture and places particular pressure on the City to provide support to prevent family disintegration and loss of housing. It is a difficult choice to move support from one population group to another.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

- 1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.*
- 2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).*
- 3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.*

5 Year Strategic Plan Housing Market Analysis responses:

Overview

"Need" is difficult to define. The market forces of supply and demand have been the engines that have created disparities from time to time. For example, Massachusetts encountered an economic recession in 1990-1993 which resulted in a decline in housing production and an actual decline in market rents and housing prices. The opposite was true in the period 1998-2007. Now we have entered a period seemingly worse than the downturn in 1990-1993 and according to some labor economists, rivaling that of the Great Depression for certain income groups. The City has seen a decline in residential construction, as financing has declined and housing foreclosures have increased.

When one examines more closely who benefited from the recent housing 'boom' and who is now being impacted by its decline, it is clear that many households who had been priced out of the market or who had been faced with increasing the proportion of income they had to set aside for housing, are in mortgage trouble. Moreover, as compensation is stagnant (7% decrease in real wages in the last 3

years) or even cut and as many household members have lost their jobs, it has become difficult to maintain mortgage payments. The first wave of foreclosures were of houses purchased in many cases with sub-prime mortgages. The latest wave are for houses which had adjustable rate mortgages and liberal underwriting standards (so called alt-A mortgages). Rental housing has been impacted by foreclosures. In some cases, rental properties have been abandoned.

For those households above median income, although the cost of housing rose, they still had sufficient income for other basic needs. In housing economics, we refer to this phenomenon as *income elasticity*. Low income families have less elasticity than higher income families. Thus when the lower income households spend 50% of income on housing, this results in the neglect of other more basic needs.

General Population Characteristics

The population in Medford has been decreased between 2000 and 2008. The population in Massachusetts will increase marginally between 2009 and 2014.

The following tables summarize the basic characteristics of the City’s population.

Table 22: Population Characteristics³⁵

2000 Total Households	2008 Total Households	% Change 2000-2008
22,067	21,347	-3.26%

Table 23: 2000-2009³⁶

	2000 Total Population	2008 Total Population	% Change 2000-2008
Medford	55,765	53,856	-3.42%
Massachusetts	6,349,097	6,469,770	1.90%

Housing Characteristics

The following tables show housing trends between 2000 and 2008. As mentioned previously, Medford’s population is expected to decrease.

Table 24: Overview of Population and Housing Characteristics³⁷

Summary	2000	2008
Population	55,765	53,856
Households	22,067	21,347
Families	13,494	12,978
Owner Occupied Housing Units	12,933	12,945
Renter Occupied Housing Units	9,134	8,402

³⁵ US 2000 Census, American Community Survey (ACS) 2008

³⁶ US Census Ibid., ACS Ibid.

³⁷ US Census Ibid., ACS Ibid.

Table 25: Overview of Trends³⁸

Trends: 2000-2008 Annual Rate	Medford	State	National
Population	-3.42%	1.90%	7.04%
Households	-3.26%	0.56%	6.55%
Families	-3.82%	-0.60%	4.29%
Owner Households	0.09%	5.76%	7.95%

Table 26: Racial/Ethnic Composition³⁹

	2000	2008	Change 2000-2008
White Alone	91.00%	80.02%	-10.60%
Black Alone	1.70%	9.58%	51.66%
American Indian Alone	0.10%	0.14%	15.87%
Asian Alone	5.00%	6.63%	65.46%
Pacific Islander Alone	0.00%	0.04%	29.41%
Some Other Race Alone	0.70%	1.72%	46.45%
Two or More Races	1.60%	1.87%	-21.48%
Hispanic Origin (Any Race)	1.90%	6.37%	137.70%

Ownership and Rental Housing

The table below indicates that while there has been a decline in owner occupied units, some of it may be due to the increase in vacant units. It may be due to the 2007-2009 spate of foreclosures but also may include unsold new construction and families who have voluntarily moved though their unit has not been sold.

Table 27: Trends in Tenure for Medford⁴⁰

	2000	2008
Occupied	97.3%	93.0%
Owner	57.0%	56.4%
Renter	40.3%	36.6%
Vacant	2.7%	7.0%

Table 28: Tenure Characteristics⁴¹

	2008 Total Housing Units	2008 Owner Occupied HU		2008 Renter Occupied HU		2008 Vacant Housing Units	
		#	%	#	%	#	%
Medford	22,945	12,945	56%	8,402	37%	1,598	7%
Massachusetts	2,724,787	1,594,928	57%	862,239	34%	267,620	9%
Total US	127762925	75363085	59%	37023213	29%	15376627	12%

³⁸ US Census Ibid., ACS Ibid.

³⁹ US Census Ibid., ACS Ibid.

⁴⁰ ACS Ibid.

⁴¹ ACS Ibid.

Note: Data in this table does not reflect changes that have occurred since early 2009.

The table above shows that in general the vacancy rate was less than the national and regional average. Generally, housing economists state that a 7% vacancy rate is necessary for an efficient rental market. It is not possible to generate current (2009) data separately for renters versus owners.

Housing Supply

There has been a significant decline in the annual rate of housing production over the last 5 years, which has the potential of causing a tightening of the housing market.

Chart 7: Medford Building Permits by Category ⁴²

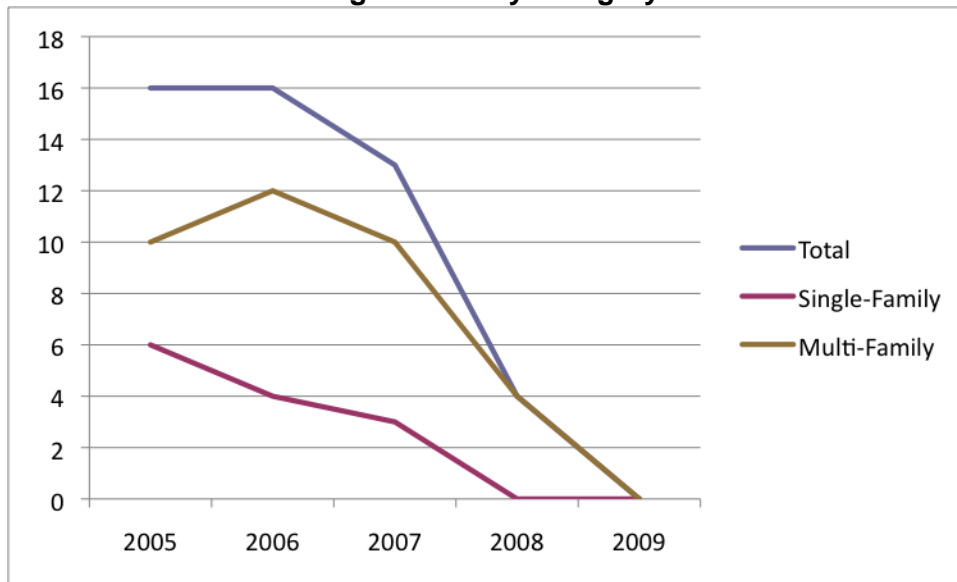


Table 29: Medford Building Permits by Category ⁴³

	2005	2006	2007	2008	2009
Single Family	6	4	3	0	0
Multi-Family	10	12	10	4	0
Total	16	16	13	4	0

Affordable Housing Production

Medford has three development projects that are moving forward and, if completed as planned, would add 277 units to the Medford housing base. Of these total residential units approximately 6% are proposed to be placed into service as “affordable.”

⁴² OKM Barriers to Affordable Housing Survey 11/2009

⁴³ OKM Associates Survey Ibid.

Table 30: Medford Affordable Housing Production – 2009-2014 ⁴⁴

Project Name	Project Type	Classification				Targeted Population	Date Put in Service
		40B/LIP		Other			
		Total Units	Affordable Units	Total Units	Affordable Units		
Lincoln Kennedy School	Private			50	8	Family	Occupied by the end of 6/10
Fulton School	Private	11	1			Family	Almost completed permitting process
75 SL	Private	168	5			Family and Disabled	Have been occupied since 9/09

The City’s total year round housing unit base is increasing slowly, and as mentioned previously, there are several affordable housing units expected to be added to the City’s housing stock in the next five years. However, the supply of affordable housing may continue to be below the 10% threshold when the new Census data is available. In order to offset this trend, a series of strategies and specific housing recommendations are offered in the two following sections.

The following tables summarize the formally subsidized housing base in the communities in the City along with the floating vouchers which in effect add to the affordable housing supply.

The State indicates that its list of subsidized housing totals 1,640 units, most of which are in fact affordable (but not all, due to the definitions of how units are classified in the SHI list).

Table 31: State Housing Inventory Meeting SHI Requirements ⁴⁵

2000 Census Year Round Housing Units	ACS est. 2008 Year Round Housing Units	Recent Potential SHI Units (through Dec 2010)	Total 2010 SHI Units	Total SHI Units	% est. SHI Units 2008 Base
22,631	22,945	277	23,222	1,640	7.15%

There are also public housing units, which are included in the lists.

There are other affordable units in the City due to the supply of Vouchers (HCV, MRVP, VASH), which are being used to occupy housing which, for the most part, is not subsidized.

⁴⁴ OKM Associates Housing Supply Survey 2/2010

⁴⁵ DHCD SHI List

Table 32: Public Housing and Voucher Lists

Agency	Federal Public Housing Units	State Public Housing Units	Federal Vouchers	State Vouchers	Total
Medford HA	503	384	987	18	1,892
DHCD - MBHP			48	16	64
Total	503	384	1,035	34	1,956

The CHAS/ACS survey of 2008 analyzed the occupancy characteristics of households in Medford. The focus of this analysis was to determine the extent to which there were mismatches between the cost of the housing and incomes of the occupant families.⁴⁶ In an ideal world, households would be occupying housing whose cost was such that they were neither over-paying or underpaying (although underpaying is not a critical problem).

The following tables show how households are distributed in terms of income and in terms of whether the cost of that unit being occupied is affordable to a household in that income bracket. For example, if a house which is affordable to a low income household (50.1%-80% AMI) was being occupied by anyone whose income was extremely low income (<=30% AMI), then one would say, that that extremely low income family was being cost burdened because they are living in a house which is NOT affordable to them (see green highlighted cells below). Conversely, if that house was being occupied by someone above 80.1% AMI, that household is under-burdened (see yellow highlighted cells below).

Table 33a: Number of Owner Housing Units with and without Mortgages Affordable to Households in 2008⁴⁷

	Occupied by HHs <=30% AMI	Occupied by HHs 30.1-50% AMI	Occupied by HHs 50.1-80% AMI	Occupied by HHs >80.1% AMI	Total Occupied
Affordable to HHs <=30% AMI	60	0	45	80	185
Affordable to HHs 30-50% AMI	50	70	85	190	395
Affordable to HHs 50-80% AMI	115	115	145	415	790
Affordable to HHs >80% AMI	715	1,310	1,665	8,485	12,175
Total	940	1,495	1,940	9,170	13,545

⁴⁶The creation of the Owner Affordability dimension requires a series of assumptions, in order to determine the relationship between a housing unit's value and the monthly mortgage payment required to purchase it.⁴⁶ HUD assumed a 31% monthly payment standard, 96.5% loan-to-value rate, a 5.5% interest rate, a 1.75% upfront insurance premium, a .55% annual insurance premium, and 2% annual taxes and insurance. Based on these assumptions, HUD estimated value to income ratio of 3.36 for an "affordable" home. Renter Affordability assumes that a 30% monthly payment standard is the threshold for affordability.

⁴⁷ CHAS/ACS 2009 Tables 15A, 15B

The same analysis is repeated below for rental units in the City.

Table 33b: Number of Rental Housing Units Affordable to Households in 2008⁴⁸

	Occupied by HHs <=30% AMFI	Occupied by HHs 30.1-50% AMFI	Occupied by HHs 50.1-80% AMFI	Occupied by HHs >80.1% AMFI	Total Occupied
Affordable to HHs <=30% AMFI	985	180	150	100	1,415
Affordable to HHs 30-50% AMFI	430	235	180	440	1,285
Affordable to HHs 50-80% AMFI	335	590	950	1,745	3,620
Affordable to HHs >80% AMFI	210	180	160	940	1,490
Total	1,960	1,185	1,440	3,225	7,810

68% of owner and 30% of renter occupied houses that were affordable to households below 30% AMI, were occupied by households who earn above 30% AMI. Similarly, 50% of owner and 36% of renter occupied housing units that were affordable to households below 80% of median income in the City were occupied by households earning above 80% of median.

Households move in and out of the non-subsidized housing stock, so that at any one time, mismatch analysis such as we have done above, is just a snapshot in time. During the period of 1995 through 2007, when housing prices soared, there was significant conversion of rental housing to ownership and also a rise in rental rates. This became a loss of affordable housing. HUD conducted a study in 2007.⁴⁹ This study concluded that the three most affordable categories—non-market units, extremely low rent units, and very low rent units—posted large decreases in the number of units between 2005 and 2007. The three categories combined declined by between 1.5 and 2.0 million units nationally.

The study above, showing how many affordable units there are in Medford, including subsidized and unsubsidized housing units. There are two categories of subsidies – deep subsidies such as Public Housing, that ensure a household is not cost burdened, while other subsidy mechanisms, such as Tax Credits and HOME typically reduce housing cost, but do not ensure that the household is limited to paying 30% of their income.

At this time Medford’s subsidized housing units of all types account for 7.15% of the total housing stock. These total approximately 1,600 rental units and 15 owner units. There are 1,069 other units in the City which have been made affordable, due to the use of vouchers (HCV, MRVP and VASH), which are used to occupy housing units which are not subsidized.

⁴⁸ CHAS/ACS 2009 Table 15C

⁴⁹ HUD PD&R: Rental Market Dynamics: 2005-2007

The analysis of the tables above, indicate that in 2008 there were approximately 390 owners and 1,080 renters below 80% of median who were occupying houses affordable to them and yet receiving no subsidy.

A preservation strategy would therefore be entirely appropriate, as it could enable these households to continue to reside in that affordable housing.

If we do the same analysis as above, but for housing units which were vacant in 2008 for the City, there were 40 vacant rental housing units in standard condition that were not subsidized but were affordable to households below 30% of the median. However, at that time there were no vacant owner housing units in standard condition affordable to households below 80% of the median.

Table 34a: Number of Vacant Owner Units Affordable to Households in 2008⁵⁰

Vacant Ownership Units - Standard Condition	Bedroom #			Total
	0 or 1	2	3+	
Affordability				
Affordable to HHs at 50% AMI	0	0	0	0
Affordable to HHs at 80% AMI	0	0	0	0
Affordable to HHs at 100% AMI	0	0	0	0
Affordable to HHs above 100% AMI	0	70	75	145
Total	0	70	75	145
Substandard Vacant Units				0

Table 34b: Number of Vacant Renter Units Affordable to Households in 2008⁵¹

Vacant Rental Units - Standard Condition	Bedroom #			Total
	0 or 1	2	3+	
Affordability				
Affordable to HHs at 30% AMFI	40	0	0	40
Affordable to HHs at 50% AMFI	0	75	0	75
Affordable to HHs at 80% AMFI	20	130	105	255
Affordable to HHs above 80% AMFI	0	0	0	0
Total	60	205	105	370
Substandard Vacant Units				0

Matching these severely cost-burdened rental households to these affordable units, could help ameliorate problems for them. A similar approach could be taken for low income owner households with severe cost burdens.

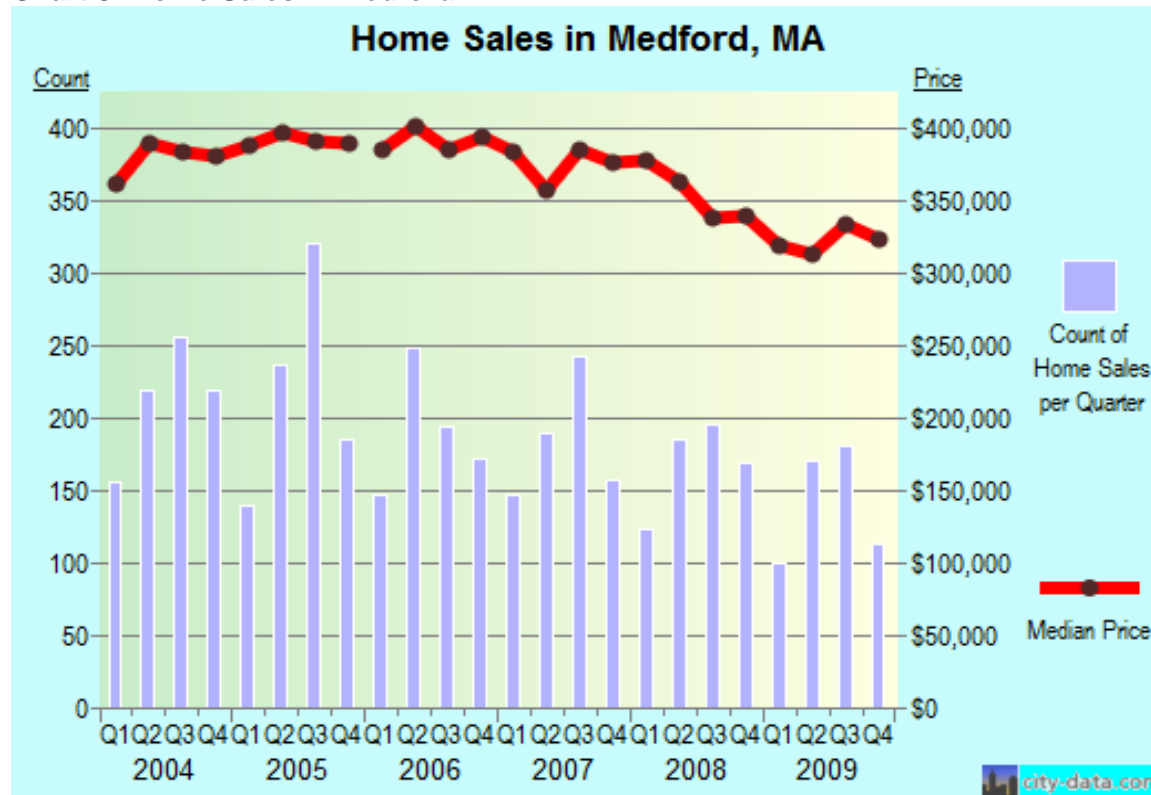
⁵⁰ CHAS/ACS 2009 Table 14A

⁵¹ CHAS/ACS 2009 Table 14B

Ownership Affordability

Since 2006 there has been a decline in housing values, but this decline is hard to analyze in terms of how it has affected the target CDBG population – namely, households below 80% of median income.

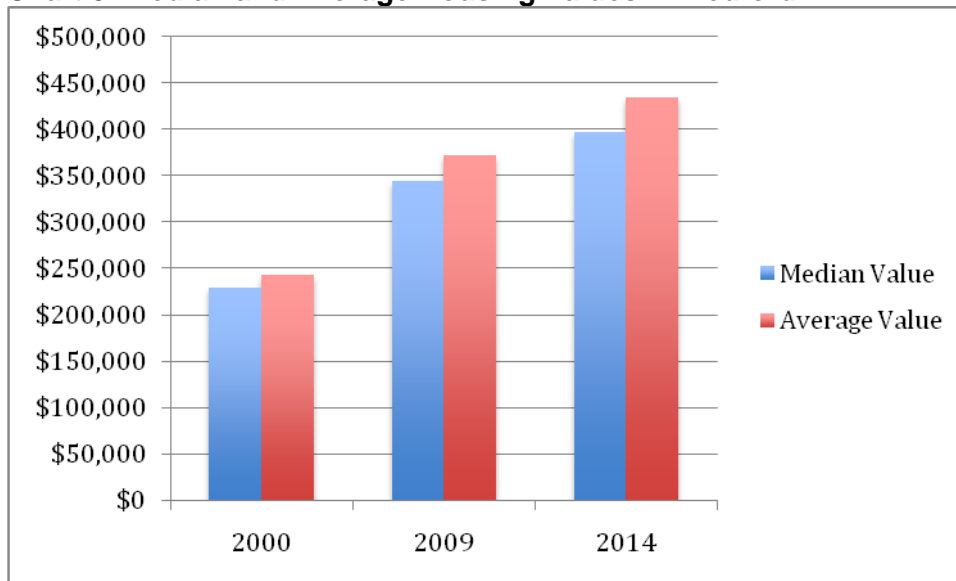
Chart 8: Home Sales in Medford⁵²



Whether one looks at medians (which can be distorted by extreme pricing differentials) or averages, the trend is similar, as the chart below illustrates.

⁵² City-Data.com

Chart 9: Median and Average Housing Values in Medford⁵³



Housing Affordability

Ownership Affordability

Another illustration of housing affordability is to look at the cost of housing divided by household income, which generates an indicator ratio which illustrates the growing cost burden of ownership housing.

Table 35: Median Housing Price as a Multiple of Median Household Income⁵⁴

	1980	1990	2000	2009
US	2.79	2.64	2.66	2.97
Massachusetts	2.75	4.24	3.62	4.35

Table 36: Median and Average Housing Values as a Multiple of Median and Average Household Income for Medford⁵⁵

Medford	2000	2009	2014
Median Housing Value to Median Income Ratio	4.38	4.81	5.23
Average Housing Value to Average Income Ratio	3.93	4.44	4.89

These tables illustrate the multiple of household income divided into the value or cost of housing in Medford and compares that with the US. Historically the US average has been around 2.75, but after 1980 it rose significantly to a value of 2.97 in 2009. The ratio is a better measure, in that it accounts for differences in income and housing costs in any city or town. These ratios illustrate that households entering the homeownership market in 2009 needed substantially more of their

⁵³ ACS 2008

⁵⁴ US 1980 Census, US 1990 Census, US 2000 Census, ESRI forecast for 2009

⁵⁵ US 2000 Census, ESRI forecast for 2009 and 2014

income to purchase a home than they did in 2000. Most importantly, it illustrates the higher relative cost of housing in Medford and in Massachusetts.

If the median housing value in Medford in 2009 dropped by about \$132,000, then the ratio would equal that of the US as a whole.

This has and will continue to have significant implications for the future of businesses in the area, which rely on or employ middle and lower income people.

When one examines households that are at or below 80% of median income, it becomes clear that the number of affordable housing units (either single-family homes or condominiums) available is seriously limited. For a family of four in Medford to pay 30% of its income for housing, the cost of the home cannot exceed \$ 184,843. Currently, only one single family home for sale meets those criteria. One of the 60 condominiums available are in an acceptable price range. However, it is not larger than two bedrooms.

Table 37: 2009 Monthly Owner Maximums for Low income HHs⁵⁶

	Median HH Income	Group Median Income	Monthly Max at 31% of Income	HUD Affordable Unit at HUD's 3.36 Income to Value Ratio
ELI	\$68,766	\$20,630	\$533	\$69,316
VLI	\$68,766	\$34,383	\$888	\$115,527
LI	\$68,766	\$55,013	\$1,421	\$184,843

The high cost of housing relative to income led many buyers to take out questionable loans with "teaser" rates and adjustable rate mortgages. This in turn was a key factor in the recent real estate troubles, evidenced by the rising rate of *lis pendens* (mortgages being placed into the process of foreclosure) and in foreclosures.

One of the factors driving these high housing prices over recent years has been the increase in the size of the average house. In 1970 the average home was 1,500 square feet. In 2001 it was 2,527 square feet. Moreover, the number of bathrooms, kitchen appliances and other amenities has also increased. Construction costs have also escalated, so that the combination of rising land costs, increasing size of homes, multiplication of amenities and the rising cost of construction, have been reflected in the rising value of housing.

⁵⁶ ACS 2008

Table 38: Average Total Square Footage and 1993-2001 Change for U.S.⁵⁷

	Total Square Footage		Percentage Change
	1993	2001	
All Housing Units	1,875	2,066	10.6
Single-Family Housing Units	2,278	2,527	10.9
-Single-Family Detached	2,337	2,553	9.2
-Single-Family Attached	1,799	2,373	31.9
Apartments	972	1,043	7.3
-In 2-4 Unit Buildings	1,198	1,393	16.3
-In 5 or more Unit Buildings	861	847	-1.6
Mobile Homes	975	1,062	8.9

In addition, those who secured their homes prior to 1995 were able to lock in lower housing costs. Purchasers since then have seen (until late 2007), a large growth in housing costs. One of the key factors in this has been the required revaluation of property by tax assessors to regularly reassess all property at full market value. The adjustments made to all housing valuations since 1995 (when courts nationwide began forcing cities and towns to go to full market valuation for assessment purposes), have particularly impacted owners whose assessed housing values were artificially low.

Any increase in housing valuation would result in an increase in taxes and insurance (which tends to track housing valuations). This impacts poorer households disproportionately, because it increases their cost of housing as a percentage of income and they benefit less financially from income deductions available to homeowners.

The group most impacted are those on fixed or declining incomes, of which the elderly form the most significant segment. Although, in the last year, the recession has caused loss of jobs and in some cases reduction in salaries, wages and benefits, impacting the non-elderly in the workforce. The most recent CHAS/ACS data from 2009 demonstrates that the number of elderly and family households paying more than 30% of their monthly income for housing is high, particularly amongst small families. A significant proportion of the low income elderly households in the City are also troubled by housing problems.

⁵⁷ US Department of Energy

Rental Affordability

Chart 10: HUD FMRs for a Modest 2BR 1990-2010⁵⁸

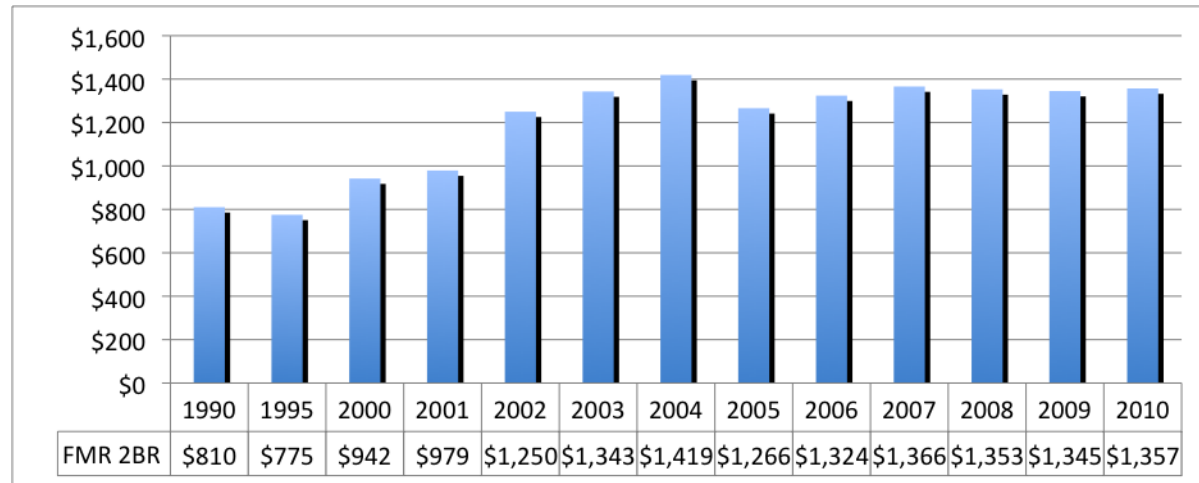


Table 39: 2009 Monthly Rental Maximums for Low income HHs⁵⁹

Median HH Income	80% Median Income	Monthly Max at 30% of Income	HUD FMR 2BR 2008	% Above/Below HUD 2BRFMR
\$68,766	\$58,013	\$1,375	\$1,353	101.65%

**As the largest group of people on PHA Waiting lists in the region are people requiring a 2 bedroom unit, we have used the 2 bedroom FMR as the comparative value.*

In addition, we examined the rental listings in the City to see what was available as of March 15th, 2010.

Table 40: Rental Listings at 3/15/2010⁶⁰

Listings 3-10-10 below Monthly max at 80% Median	Lowest 2 Bedroom Unit Rent Offered	HUD FMR 2BR 2010	Lowest rent available as a % of HUD FMR	Affordable to HH with Income of	Percentage of Median
19	\$1,150	\$1,357	84.75%	\$46,000	66.89%

**Note that available units had to be within jurisdictional boundaries for this analysis, even though Federal vouchers can be used anywhere in the US.*

The change in the economic climate which has been sweeping over the area since late 2007, has only exacerbated the ownership and rental difficulties. We should

⁵⁸ HUD FMR Database

⁵⁹ ACS 2008, HUD FMR Database

⁶⁰ ACS Ibid, MyApartmentMap

take note of unemployment in the City, as it directly impacts the ability of households to retain or access housing. In 2009, Medford has a lower unemployment rate than the US average of 9.26%.

Table 41: Unemployment in the City, 2005-2009⁶¹

2005	2005	2007	2008	2009 Average
4.4	4.4	4.0	4.7	7.7

4. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).

The following table tabulates the subsidized units at risk of conversion to market rate units, in the next 5 years. These units are all in two developments.

Table 42: Expiring Use⁶²

Total Units	Original Subsidized Units	Units at risk through 2014	# of Projects at Risk
157	156	292	2

As noted in the Housing supply section above, there are other affordable units in the City because of the supply of Vouchers (HCV, MRVP, VASH), which are being used to occupy housing which, for the most part, is not subsidized. Since these vouchers are not attached to a property, they are vulnerable to changes in the marketplace and the geographical areas determined to be most desirable.

Although public housing units are at risk through demolition, the State and HUD typically only approve revitalization programs that include a strategy to maintain the same number of affordable units provided by the existing public housing.

5. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

The profile of the Medford population and estimations of those with housing problems and needs shows that housing cost-burden is the most prevalent housing problem, rather than physical substandard conditions. Projections for Medford’s population in 2014 shows that the population is expected to decrease while the proportion of low income and extremely low income are expected to stay the same. Combined with the increasing home price to income ratio, the number of cost burdened households in the City can also be expected to increase.

⁶¹ Mass Department of Labor and Workforce Development

⁶² CEDAC Expiring Use 9/2009

Since 2005 new housing construction has been declining. Although Medford expects to create several new affordable units in the next five years, the Medford must also take measures to preserve existing rental and owner occupied units. Rehab and other preservation tactics can also be effective.

Measures that can benefit both renter and owner households include the City enhancing affordable housing incentive zoning, such as density bonuses, that will help provide more housing choices for low and moderate income households.

Although Medford's population has decreased since 2000, this does not mean that the number of households with housing problems and needs have also decreased. Efforts to provide more and better affordable housing options and incentives to increase the rate of homeownership in the City will not only create a better housing climate, but also attract new households to possibly combat the decrease in the population.

Specific Housing Objectives (91.215 (b))

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*
- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Strategic Plan Specific Housing Objectives response:

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*

The priorities and specific objectives for the 5 Year Plan 2010-2015 are defined in Table 2 above.

- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

Table 43: Resources Expected for Area of Need 2010-2014

	Housing
Federal	
CDBG	\$9,495,110
CDBG Program Income	\$40,000
HOME	\$500,000
Public Housing Operating Funds	\$1,603,000
Public Housing Capital Funds	\$796,010
ACC HCV	\$9,461,431
COC- Medford portion McKinney-Vento	\$ 2,317,804
DOE	\$504,000
HUD PIH	\$57,750,250
ARRA HPRP	\$716,681
ARRA CDBG-R	\$468,454
ARRA Public Housing Capital Fund	\$1,013,263
ARRA Section 8 Project-based Rental Assistance	\$345,285
State	
DHCD	\$9,179,515
City	
Private	

The City makes special efforts to identify federal and state programs that can be used in conjunction with CDBG funds.

As noted above, there has been a significant reduction in state and local revenues and programs which in turn has led to a reduction or elimination of funding. Moreover the decline of capital and consequently loans from financial institutions, especially for low and moderate income households and developers, makes the next 5 years uncertain and difficult for leveraging resources.

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing

Needs Table (formerly Table 4) of the Consolidated Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

The housing market analysis of the Medford Housing Authority is in the CPMP *needs.xls* file and are also described below.

The Medford Housing Authority provides project-based and tenant-based housing resources households in Medford. The MHA directly manages federal housing units in four developments throughout Medford as follows:

Table 44: MHA Developments⁶³

Project Name	# of Federal LRP Elderly Units	# of Federal LRP Family Units	# of Federal LRP Disabled Only Units
Willis Avenue		150	10
Saltonstall	200		10
Fellsway/ Canal	32		
Allston Street	100		10
Total	332	150	30

Project Name	# of State PH Elderly Units	# of State PH Family Units	# of State PH Disabled Only Units	# of Other Disabled only Units
Laprise Villiage		150		
Walkling Court	144			
Weldon Manor	75		8	
71 Foster Court				8
Total	219	150	8	8

Table 45: Summary of MHA Housing⁶⁴

Federal Public Housing	Federal HCV	State Public Housing	State MRVP
482	987	377	12

The MHA (Medford Housing Authority) is required to submit 5 year and annual PHA⁶⁵ Plan to HUD each year, after a public planning and hearing process. One of the requirements of the process is that the PHA Plan has to be coordinated with and

⁶³ OKM Survey: PHA Declared Agency Needs 2010

⁶⁴ HUD PIH Database and OKM Survey: PHA Declared Agency Needs 2010

⁶⁵ PHA Plan is a Public Housing Authority Plan required by HUD and similar to this Consolidated Plan

approved by the local Consolidated Plan agency. Additionally the Consortium Consolidated Plan has to be developed with the assistance of the MHA.

Not only has data been collected from the MHA but it has been invited to meetings and to submit proposals for funding.

In a survey of the Medford Housing Authority, the capital and operating needs of the agency were documented by it as in the table below.

Table 46: PHA Declared Agency Needs⁶⁶

PHA	Category & Description	Needs	Resources Needed
Medford	<i>General Physical Improvements – Priority 1</i>	Laprise Vilage - Replace 150 Oil fired Steam heating Boilers with gas fired Weldon Manor - Update 26 year old Fire/life Safety system Weldon Manor - Re-Roof main building 22 Allston Street- Bathroom Mod 121 Riverside Ave. - Electric heat conversion	\$4,728,600
	<i>Section 504 Corrections</i>	None	\$0
	<i>Social Service Needs</i>	Social Service Coordinator FSS Coordinator	\$356,200
	<i>Homeownership Assistance Needs</i>	None	\$120,960
	<i>Other Critical Needs Including Management and Operations</i>	None	\$0

In addition, the MHA provided responses on the supportive housing supportive service needs of the populations it serves as follows:

Table 47: Housing Authority Special Needs Survey⁶⁷

Category	Number
Elderly	
Total Elderly Units	551
Est # in Need of SH	0
Est # in Need of SS	0
Est # of these receiving SS	0
Disabled	
Total Disabled Units	8
Est # in Need of SH	0
Est # in Need of SS	0

⁶⁶ OKM Survey: PHA Declared Agency Needs 2010

⁶⁷ OKM Associates Survey: Housing Authority Special Needs 2010

Category	Number
Est # of these receiving SS	0
Family	
Total Family Units	300
Est # in Need of SH	0
Est # in Need of SS	0
Est # of these receiving SS	0

Notes: SH = Supportive Housing (as compared with independent living) e.g. an elderly person who should be in congregate housing. SS = Supportive Services. These could be delivered by the PHA or by some other organization

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low income, low income, and moderate income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low income, low income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan Public Housing Strategy response:

1. Describe the public housing agency's strategy to serve the needs of extremely low income, low income, and moderate income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low income, low income, and moderate families residing in public housing.

Needs: The major focus of the agency has been on quality management of its programs, whether it is properties or vouchers and especially to ensure that

turnover time is fast, so that vacancies are reduced and families on the waiting list can be housed quickly. The public housing waiting lists are open and have 2,134 persons on the lists as of 1/1/2010. 90% of the households on the list are extremely low income; 74% are families; and only 7 are elderly and 2 disabled. The HCV waiting list is open. It is a regional waiting list and has 71,214 households on it. 96% are extremely low income; 6% are elderly and 33% are disabled. The MRVP waiting list is currently closed.

Revitalization: Agencies with federal public housing have had the advantage of a regular stream of capital funding and have used this stream to modernize and maintain their public housing which is competitive in the market place. They also have had revitalization sources such as HOPE VI. In addition, in 2009 the MHA was awarded twice its normal modernization funding allocation under ARRA, which has enabled it to accelerate the capital improvements slated in its 5 year plan. The Medford Housing Authority has State funded public housing and is only just beginning to see a formula driven modernization program emerge for its State Public Housing. At the moment, it still must compete for state modernization funds. The needs therefore of State developments are more pressing than for Federal developments.

Living Environment: In addition to housing management and modernization, the MHA has also tried to identify needs for specialized housing and services, to support those who have needs which are not easily met in an independent living environment. The survey done of the PHA identified the needs in the Table above in the prior section. *Please note that the MHA identified none of its residents and voucher participants as in need of supportive housing or supportive services.*

2. *Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k)).*

The City has extremely limited resources to assist the needs of the PHA and its clients, especially when compared with the needs of those who do not have access to affordable housing.

It continues to support the MHA's residents and participants who apply for homeownership assistance, focusing on those coming out of Family Self Sufficiency programs. The Medford Housing Authority offers homeownership opportunities to Medford residents through the HCV Homeownership Program. Under the terms of the program, first-time homebuyers or persons with disabilities have the option of using Section 8 assistance to purchase a home rather than rent. Currently there are two (2) residents with HCV vouchers for homeownership; The Lynn Housing Authority administers Medford's HCV Homeownership Program.

The Medford Housing Authority is willing to use Section 8 project-based assistance to support the construction of additional affordable housing units in the City of Medford. The MHA is open to project applications from community-based housing developers or other potential affordable housing development partners. As the HUD regulations permit up to 20% of the allocation to be used for this purpose, this has the potential for developing more than 197 affordable housing units in Medford. In addition the State has the potential to create more than 3,800 project based housing units.

- 3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))*

The PHA has not been designated as troubled by HUD and there are no indications that it has been performing poorly.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*
- 2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.*

5 Year Strategic Plan Barriers to Affordable Housing response:

- 1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.*

In general, public policies affecting the cost and production of affordable housing are modified by specific zoning by-laws. Production is enhanced in Massachusetts through the following:

- accessory apartments (particularly effective in enabling low income elderly owners to continue living in the community);

- overlay districts permit increased density and state funding support and enable affordable units within mixed income developments;
- Chapter 40R is a state law, which encourages and provides incentives for the development of transit related housing;
- Chapter 40B is a state law which permits it to override local zoning if local government does not have the zoning tools to permit affordable housing production. There is a voluntary process known as LIP [Local Initiative Plan] which a local government can use and thus not invoke state override of zoning.

The City is currently utilizing a feature similar to LIP, where it reserves 10% of units in new developments for families who earn less than 80% of median income. While similar to LIP, this initiative does not aim to increase density. This provision was adopted to:

- increase the supply of rental and ownership housing in the City of Medford that is available and affordable to low and moderate income households;
- exceed the 10% affordable housing threshold established by the Commonwealth in M.G.L. Chapter 40B, Section 20;
- encourage greater diversity and distribution of housing to meet the needs of families and individuals of all income levels.

Promising solutions to local affordable housing development include a greater willingness to plan for affordable housing. The City has illustrated its readiness to take steps in that direction.

In addition to zoning initiatives, many land use policies have a potential effect on housing affordability. For example, lot size and frontage requirements can directly affect the cost of and eventually rents or sales price of housing developments, as high costs increase cost and decrease affordability. The following table provides information on lot size and frontage requirements for the communities of the City. The disallowance of certain types of multi-family housing can increase barriers to affordable housing.

Table 48: Lot Size and Frontage Requirements⁶⁸

Minimum lot single family	Minimum lot 2 family	Minimum lot multi-family	Frontage single family	Frontage 2 family	Frontage multi-family
5,000-7,000 square feet, depending on district	6,000 square feet	10,000 square feet	35 feet	35 feet	50 feet

2. *Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as*

⁶⁸ OKM Associate Barriers Survey 11/2009

determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

As noted above, there is a state law [Chapter 40B] that requires local governments to have at least 10% of its housing stock affordable to households below 80% of median in order, to retain full control over the zoning permit process when affordable units are proposed. The nature of that affordability is defined by the state and generally must be for at least 15 years for owner rehabilitation units. However, Sec. VI.10 of the 40b guidelines--the specific LIP and LAU section--states: "The model LIP Regulatory Agreement and Deed Rider, which constitute 'affordable housing restrictions' as defined in G.L. c.184 ss31 and 32, provide for *affordability in perpetuity*. The law gives the state the power to override local decisions regarding affordable housing projects, whether those decisions are based on zoning by-laws, or other arguments such as impact on schools, environmental issues, infrastructure limitations etc. A local community can amend its by-laws and procedures for a specific project and gain exemption from this law under what is known as and what is controlled by state regulations – Local Initiative Plan or LIP.

The City has been successful in negotiating or conditioning a certain percentage of housing units to be affordable to persons of low and moderate income as a condition of certain special permits.

Table 49: Chapter 40B Subsidized Housing Inventory (SHI) as of September 29, 2009

2000 Census Year Round Housing Units	Total Development Units	Total SHI Units	Percent SHI Units
22,631	1,666	1,640	7.20%

At this time, the production of new housing supply seems constrained. To combat this trend, the City can make exceptions for the production of affordable housing.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low income

individuals and children, (especially extremely low income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

The homeless needs for the City of Medford are incorporated as part of the Continuum of Care plan for the communities of Malden, Medford and Everett. Medford supports the Housing and Homeless Task Force the lead agency in the Continuum of Care Planning process. The Housing Task Force is a coalition of federal, state, nonprofit, healthcare, business and religious representatives who meet throughout the year to quantify homeless populations, identify needs and resources, assess gaps and develop programs and strategies to address homelessness.

The strategies and priorities identified in the Continuum of Care include the need for permanent supported housing, treatment and services for homeless individuals with multiple disorders, prevention of homelessness for individuals at high risk of chronic homelessness. The City of Medford continues to utilize funding to support key elements of the Continuum of Care with CDBG funds. Agencies and programs funded include Tri-CAP's Pro Bono Legal Program which has a major eviction defense initiative to prevent families from becoming homeless. Tri-CAP will also administer the Tri-City Emergency Services Program, funded by the United Way Special Fund and FEMA. The program provides very low income families in financial crisis with assistance for rent, mortgage, utilities, medical prescriptions, transportation and other emergency payments. Housing Families, Inc provides a range of services to families who are coming out of homeless in order to help those families maintain tenancies and prevent eviction. Bread of Life, a faith based organization also receives public service funding for its food pantry and free meals program. Medford Family Life Education Center provides transitional housing for single parents coming out of homelessness.

The problems of homelessness are complex, but the state's Department of Transitional Assistance (DTA), the Department of Housing and Community Development (DHCD), the division of the Executive Office of Health and Human Services (EOHHS) which fund services for many homeless families and individuals, categorizes the root causes as:

- *structural issues* such as high housing costs or low household income, unemployment and under-employment.
- *personal issues* such as mental illness, substance abuse or other physical and developmental disabilities, and/or

- *social policies* such as the availability and effectiveness of assisted housing, mental health programs, substance abuse treatments, and other service interventions.

For virtually all homeless individuals and families, decent, safe, affordable housing is a critical step in ending homelessness. In some cases, this is their only need. However, often, in addition to affordable housing, homeless families and individuals also need supportive services to make the transition to independent living or to deal with other problems, including substance abuse or mental illness. Finally, in order to maintain themselves, these individuals and families may require assistance with childcare, transportation, life skills, job training and other basic life skills.

In addition, the continuing loss of affordable housing, the foreclosure crisis, in conjunction with the significant growth in unemployment, underemployment and low paying jobs, has exacerbated the problem of at-risk homeless individuals and families. In situations reported by service providers, the lowest income households frequently are living in overcrowded and substandard conditions that are likely to be providing short-term housing solutions. Young families and young adult individuals are living with other family members and are likely to be displaced due to family issues or the need of the primary occupant to rent the room that the at-risk household is living in. Two and three-family homes that once provided inexpensive housing are disappearing from the marketplace. When the house is sold, increased costs force the new owner to increase the rents, forcing existing tenants out. The increase in unemployment and underemployment has caused a significant rise in the homelessness among individuals and families with long-term work histories. Medford has an immigrant population, whose lack of English speaking skills cause further hardships in finding employment. Finally, expiring use properties continue to increase the risk of homelessness for existing tenants as well as remove a source of future affordable units from the market.

From a financial standpoint, the households most susceptible to becoming homeless are households who are at less than 30% median income and are severely cost-burdened (paying more than 50% of their income for rent). Other populations disproportionately at risk of becoming homeless are victims of domestic violence, substance abuse, those with severe mental health problems and people leaving prison.

In order to address this at-risk population, there is a need for long-term permanent affordable housing and supportive transitional and permanent housing for the sub-populations that are over-represented among the at-risk and homeless. Counseling, health-care, life-skills training and sustainable employment at an adequate wage are all critical to reducing homelessness.

In a city like Medford, homelessness is most effectively addressed through the creation of permanently affordable housing. Housing Families Inc. has been actively seeking new sites in Medford for the creation of rental units for families coming out of or at risk of homelessness. The City has been working with them to identify suitable sites and has expressed an interest in having such units developed

in Medford. The City has also been working with other non profits that serve the same population to develop affordable housing.

NSC HOME Program funding has been used in the past and will continue to be used in support of permanent affordable housing units like Housing Families 19 unit project on Cross Street. These units increased the supply of permanent housing available for previously homeless residents at transitional homes. The City also supported the completed transitional housing facility for 11 individuals at 22 Charles Street under the auspices of Tri-City Community Action, Inc.

The City will continue to support the essential work of agencies serving homeless and formerly homeless populations and will work directly on affordable housing creation, in partnership with these agencies. Medford will continue its participation in the Continuum of Care, designed to address the pressing needs of the tri-city homeless population. This will include, but not be limited to, participation in monthly update meetings on area programs for homeless families. Transitional housing and permanent supportive housing, and services to assist families in transition and those at risk of homelessness will continue to be supported monetarily by Medford and be offered by Tri-CAP, Housing Families, Inc, and Medford Family Life Education Center.

The City received \$716,618.00 in Homelessness Prevention and Rapid Re-Housing (HPRP) funds for programming for homeless families and those at risk of homelessness. Contracts were awarded to four sub-grantees through a Request for Proposal process which took place in August 2009. The following contracts for services were awarded:

- Tri-City Community Action Program, Inc. (Tri-CAP) was awarded \$400,000 for Homelessness Prevention;
- Heading Home, Inc. was awarded \$146,000 for Homelessness Prevention and Rapid Re-housing;
- Housing Families, Inc. was awarded \$84,846 for Homelessness Prevention;
- Mediation for Results was awarded \$15,000 for Homelessness Prevention.

Tri-CAP, Heading Home, Inc., and Housing Families, Inc. are providing case management, housing search and placement as well as financial assistance to families and individuals who are having a housing crisis. Financial assistance can include: funds for security deposit, first month and last month rent, rental assistance up to eighteen months and moving cost assistance, using HPRP funds.

Through March of 2010, thirty-seven households have been served with case management; seventeen households have received rental assistance to prevent them from becoming homeless; and three homeless families have received case management, with one of those households currently receiving rental assistance.

On January 27, 2010, The Continuum of Care, in accord with its planning process, conducted its annual point-in-time survey of its homeless population. Based on this census it was determined that the number of homeless persons in Medford totaled

63. This represents an increase from the number reported in the previous year (2009). Of those 63, 15 were individuals and the remainder were households with dependent children. The increase in the tri-city area was largely due to the increased number of families housed in motels which rose from 74 in 2009 to 84 in 2010.

The data on the homeless is in the CPMP file *needs.xls*.

Priority Homeless Needs

- 1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.*
- 2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

5 Year Strategic Plan Priority Homeless Needs response:

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.

The Malden/Medford Continuum of Care process identified 391 individuals (385 sheltered and 6 unsheltered), who were homeless at a single point in

time based on the one-night census of both sheltered and unsheltered homeless conducted in 2010, with further documentation from administrative records. However, subsequent discussions between the Town and Police indicated that there between 4-6 young individuals who, although not identified on that night, are, in fact, homeless.

The Continuums of Care used the following definitions for emergency and transitional housing:

Emergency Shelter: "A supervised public or private facility designed to provide temporary living accommodations to persons (individuals and families) who lack a fixed, regular and adequate nighttime residence, for which they pay no rent or fees". Given HUD's definition, families placed by the state in motels are being counted as in emergency shelter. However, the Continuum deems this a completely inappropriate response to family homelessness and these families are a top priority for relocation to more appropriate settings.

Transitional Housing: "A longer-term residence (up to 24 months) for individuals or families coming from emergency shelters, or having no fixed, regular nighttime residence". These programs are designed to offer appropriate case management and supportive services to prepare residents for transition to permanent housing and independence in the community. Residents may pay program fees.

This annual 'point-in-time' update serves as the data source for completion of the "*Current Inventory in 2010*" section of the *HsgNeeds* Table in *needs.xls* for those communities within the CoC. This update is coordinated by the planning group. The methods used to collect the data were on the ground counting and surveys of police departments. The day of the point-in-time count, staff and other participating agencies conducted a follow-up phone survey to verify that all information concerning shelter, transitional and permanent supportive housing inventory was accurate as of February 2010.

The CoC will conduct an annual inventory, based upon a 'point-in-time' survey in the last week of each January from 2010 through 2014. The CoC will use the same methodology as before, to gather information about the inventory of housing data and service data.

The CPMP *needs.xls* Table documents the status of homeless individuals and families in accord with the annual 'point-in-time' survey and details the choice of priority needs and allocation priorities based on acceptable HUD standards.

2. *A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.*

In the area which the Malden/Medford and Everett CoC serve, the January 27, 2010 count identified 42 people who were classified as chronically homeless. Of this total, 38 were sheltered and 4 were unsheltered.

In addressing the needs of the chronically homeless, there is a multi-pronged approach; prevention, aggressive outreach, assessment and case management, mainstreaming benefits and resources and access to assistance for housing. Housing must be linked to stabilization and community-based services that will ensure successful tenancies. The CoC has established a high priority for serving this population.

Additional data, just for the City of Medford are in tables 1 and 2 of the homeless tab/sheet in the needs.xls file.

Homeless Inventory (91.210 (c))

1. *The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low income individuals and families with children (especially extremely low income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.*

5 Year Strategic Plan Homeless Inventory response:

A summary of the existing facilities and services that assist homeless persons and families with children and the subpopulations are provided in the homeless tab in the CPMP *needs.xls* where we have used the *Housing Activity Table 3* and the *Service Activity Table 4*, to meet this requirement.

Homeless Strategic Plan (91.215 (c))

1. *Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each*

stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low and low income individuals and families who are at imminent risk of becoming homeless.

- 2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*
- 3. Homelessness Prevention—Describe the jurisdiction’s strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.*
- 4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.*
- 5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include “policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons.” The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.*

5 Year Homeless Strategic Plan response:

- 1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low and*

low income individuals and families who are at imminent risk of becoming homeless.

The ultimate goal in providing shelter for homeless households is to maximize those who are able to secure and maintain themselves in permanent housing. For those who are placed in transitional housing, the CoC will work to increase access to affordable permanent housing by working with PHAs to identify supply and to adopt waiting list preferences. Secondly, the CoC will work to expand community-based services so that people will feel comfortable making that change to permanent housing, knowing that there will be necessary supports available, should they need them.

To ensure long-term stability for those who are placed in permanent housing, the CoC will continue to monitor this group, addressing challenges as soon as they identified ranging from transportation to access to mainstream services and crisis response services.

The CoCs also actively lobby for more rental subsidies to assist homeless clients to be able to sustain long term housing, as rental vouchers are seen as a critical gap to serve the very low income, or those on stable income such as social security and disability in this high cost metropolitan area. Furthermore, many CoC agencies are coordinating with MBHP and the Interagency Council on Housing and Homelessness through regional networks to gain access to funding for innovative pilot programs to prevent homelessness and rapidly re-house households sustainably. Finally, CoCs have worked with municipalities with HPRP ARRA funds to develop and fund programs that prevent homelessness and rapidly re-house households at or below 50% MFI – primarily with programs that provide some form of rental assistance, landlord mediation, and housing search/case management. The successful programs funded through the ICHH/MBHP regional network and HPRP will hopefully continue to be eligible programs funded under the HEARTH Act.

See the Continuum of Care Submission for further detail.

- 2. Chronic homelessness—Describe the jurisdiction’s strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.*

Medford looks to Tri-CAP, Housing Families, Inc., Heading Home, Inc. and Continuum of Care recipients of McKinney-Vento funds, to address the homeless issues, particularly the chronic homeless. In addressing the needs of the

chronically homeless, there is a multi-pronged approach; prevention, aggressive outreach, assessment and case management, mainstreaming benefits and resources and housing. Housing must be linked to stabilization and community-based services that will ensure successful tenancies. The strategies identified are central to the focus of addressing chronic homelessness. Chronically homeless individuals are likely to also suffer from the effects of substance abuse and/or mental illness. A national homeless study conducted by the National Coalition for the Homeless indicated that 25 percent of the homeless suffer from mental illness and that 60 percent of homeless individuals are drug dependent. Permanent supportive housing is a high priority for the chronically homeless population. As indicated above, Medford continues to support Tri-CAP, Housing Families, Inc., and Heading Home, Inc./Medford Family Life Education Center, all of whom serve this population.

The Commonwealth of Massachusetts has been funding regional networks of homeless providers. Metro Boston Housing Partnership (MBHP) is the co-convenor of the network for the Metro Boston Network, which is the network for the area that includes Medford. This has as one of its primary tasks, addressing the problems of chronic homelessness. Regional information, cooperation and new innovative strategies are expected to be particularly effective in impacting this problem. Improved data collection procedures will ensure that this population is correctly counted so that planning can be optimized. Appropriate discharge planning by mental health facilities, medical hospitals, substance abuse treatment centers and prisons are all key in assisting chronically homeless. Additionally, as a member of the Massachusetts Housing and Shelter Alliance (MHSA), the CoCs participate in advocacy at the state level to insure that monitoring and discharge protocols are given ongoing priority. In conjunction with this outreach, every effort will be made to connect the chronically homeless with benefits and resources with the goal of achieving economic self-sufficiency.

3. Homeless Prevention- Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.

The CoC Task Force will continue to work together to develop a fully elaborated continuum of care for local residents. The Task Force will: continue outreach and assessment, continue to provide transitional housing and supportive services for families and individuals, and continue to offer intensive case management to the homeless providing enough stability to move to more permanent housing. Permanent housing placement, rather than emergency shelter creation, has become the focus for the Continuum of Care.

Preventing further homelessness is a top priority for the City of Medford. The breadth of the population dealing with the potential of homelessness has grown dramatically. Agencies throughout the area have seen a dramatic increase in those with long-term work histories at significant risk of losing their housing, due to unemployment and underemployment. Hundreds of households have been at risk

of foreclosure, either as part of the sub-prime loan crisis or due to economic hardship. As of April 1, 2010 there are 48 bank-owned properties due to foreclosure, 37 in default and 16 scheduled for auction. The City will also utilize HPRP funds to prevent homelessness. The funds will target two populations: those at risk of homelessness and at < 50% median income who need temporary assistance to prevent homelessness and those who are already experiencing homelessness and need temporary assistance to obtain and retain housing.

4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.

The Homeless and Housing Task Force of Medford, Malden and Everett, is the lead entity of the Tri-City Continuum of Care. This task force has over 30 community participants and serves as a coordinating body for issues of homelessness and housing. Because of its large size, the Task Force has created a Steering Committee to oversee the planning process. This five-member committee monitors progress and makes recommendations to the Task Force regarding planning and action steps. Many of the planning responsibilities and activities addressed under the Continuum of Care in the three communities are administered through Tri-CAP. Numerous other non-profit organizations and municipal departments also provide services.

The following list of agencies are those with which the City of Medford has a close working relationship and have (in some instances) been funded through CDBG, HPRP or HOME to leverage their resources to meet the needs of the homeless:

Bread of Life
The Community Family, Inc.
Heading Home, Inc./Medford Family Life
Medford Housing Authority
Tri-City Community Action Plan, Inc.
Housing Families, Inc.
Medford Family Education Center
Elliot Community Health Services
Mediation for Results

5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive,

community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

Medford recognizes the importance of an effective policy for supporting individuals who need assistance reintegrating into the community as institutions close or individuals are discharged from mental health facilities, medical hospitals, substance abuse treatment centers, prisons and other service systems. The CoC strategy includes engaging representatives of local health care systems in quarterly meetings to review the data the CoC agencies have collected and to review discharge protocols and policies. Additionally, as a member agency of the Massachusetts Housing and Shelter Alliance (MHSA), the CoC participates in advocacy at the state level to insure that monitoring of discharge protocols be given ongoing priority. For further detail, refer to the CoC Submission.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response:

Not applicable

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

- 1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.*
- 2. Describe the basis for assigning the priority given to each category of priority needs.*
- 3. Identify any obstacles to meeting underserved needs.*
- 4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low and*

moderate income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

Introduction to Medford Economic Conditions

The City of Medford like most of Massachusetts has historically been a manufacturing city. Over the last 50 years it has slowly but inexorably been transformed into a service economy.

The following table summarizes the employment in Medford. It should be noted that 28% of all jobs in Medford are held by Medford residents.⁶⁹

As can be seen from this table, the services industry dominates. However, the retail trade industry combined is the second largest trade group.

Table 50: Business and Employees in Medford 2009 – Organized by Trade Group⁷⁰

	BUSINESSES		EMPLOYEES	
	Number	Percent	Number	Percent
Agriculture & Mining	19	1.0%	40	0.3%
Construction	204	10.3%	662	4.2%
Manufacturing	53	2.7%	505	3.2%
Transportation	64	3.2%	997	6.3%
Communication	17	0.9%	230	1.5%
Utility	7	0.4%	144	0.9%
Wholesale Trade	85	4.3%	1,158	7.3%
Retail Trade Summary	418	21.1%	4,098	25.9%
Home Improvement	20	1.0%	102	0.6%
General Merchandise Stores	11	0.6%	109	0.7%
Food Stores	59	3.0%	826	5.2%
Auto Dealers, Gas Stations, Auto Aftermarket	44	2.2%	424	2.7%
Apparel & Accessory Stores	39	2.0%	219	1.4%
Furniture & Home Furnishings	44	2.2%	306	1.9%
Eating & Drinking Places	91	4.6%	1,049	6.6%
Miscellaneous Retail	110	5.6%	1,063	6.7%
Finance, Insurance, Real Estate Summary	164	8.3%	748	4.7%
Banks, Savings & Lending Institutions	38	1.9%	219	1.4%
Securities Brokers	11	0.6%	10	0.1%
Insurance Carriers & Agents	31	1.6%	76	0.5%
Real Estate, Holding, Other Investment Offices	84	4.2%	443	2.8%

⁶⁹ ESRI forecast for 2009

⁷⁰ ESRI Ibid.

	BUSINESSES		EMPLOYEES	
	Number	Percent	Number	Percent
Services Summary	837	42.3%	6,628	41.9%
Hotels & Lodging	3	0.2%	30	0.2%
Automotive Services	76	3.8%	464	2.9%
Motion Pictures & Amusements	49	2.5%	136	0.9%
Health Services	144	7.3%	2,509	15.9%
Legal Services	31	1.6%	84	0.5%
Education Institutions & Libraries	48	2.4%	1,100	7.0%
Other Services	486	24.5%	2,305	14.6%
Government	56	2.8%	604	3.8%
Other	56	2.8%	6	0.0%
Totals	1,980	100.0%	15,820	100.0%

The table below illustrates the current employers by type and the employees by trade. As can be seen, the services industry dominates the employment scene. This has implications for education and business development.

Table 51: Number of Businesses by Industry Group 2009 Sorted by Size⁷¹

Number of Businesses by Industry Group	Number
Other Services	486
Construction	204
Health Services	144
Miscellaneous Retail	110
Eating & Drinking Places	91
Wholesale Trade	85
Real Estate, Holding, Other Investment Offices	84
Automotive Services	76
Transportation	64
Food Stores	59
Government	56
Other	56
Manufacturing	53
Motion Pictures & Amusements	49
Education Institutions & Libraries	48
Auto Dealers, Gas Stations, Auto Aftermarket	44
Furniture & Home Furnishings	44
Apparel & Accessory Stores	39
Banks, Savings & Lending Institutions	38
Insurance Carriers & Agents	31
Legal Services	31
Home Improvement	20
Agriculture & Mining	19

⁷¹ ESRI Ibid.

Number of Businesses by Industry Group	Number
Communication	17
General Merchandise Stores	11
Securities Brokers	11
Utility	7
Hotels & Lodging	3

The table below shows the number of individual businesses in Medford in each industry group.

Table 52: Employment by Industry 2009 Sorted by Size⁷²

Total Employees by Industry Group	Number
Health Services	2,509
Other Services	2,305
Wholesale Trade	1,158
Education Institutions & Libraries	1,100
Miscellaneous Retail	1,063
Eating & Drinking Places	1,049
Transportation	997
Food Stores	826
Construction	662
Government	604
Manufacturing	505
Automotive Services	464
Real Estate, Holding, Other Investment Offices	443
Auto Dealers, Gas Stations, Auto Aftermarket	424
Furniture & Home Furnishings	306
Communication	230
Apparel & Accessory Stores	219
Banks, Savings & Lending Institutions	219
Utility	144
Motion Pictures & Amusements	136
General Merchandise Stores	109
Home Improvement	102
Legal Services	84
Insurance Carriers & Agents	76
Agriculture & Mining	40
Hotels & Lodging	30
Securities Brokers	10
Other	6

The following table analyzes employers in order of the ratio of employees to business. The higher the ratio, the more leverage the City can get if that type of business establishment can be retained or attracted to Medford. The professional

⁷² ESRI Ibid.

degrees needed for the high ratio sectors are significant and for the most part require tertiary level; for the manufacturing industry, technical skills are most in demand and are also usually post-secondary.

Table 53: Type of Industry by Ratio of Employees per Business⁷³

Employees per Business by Industry Group	Ratio
Securities Brokers	22.92
Wholesale Trade	20.57
Motion Pictures & Amusements	17.42
Insurance Carriers & Agents	17.42
Transportation	15.58
Education Institutions & Libraries	13.62
Food Stores	13.62
Communication	13.62
Hotels & Lodging	11.53
Agriculture & Mining	10.00
Health Services	9.80
Furniture & Home Furnishings	9.66
General Merchandise Stores	9.64
Government	6.95
Auto Dealers, Gas Stations, Auto Aftermarket	6.95
Other Services	6.11
Apparel & Accessory Stores	5.76
Miscellaneous Retail	5.62
Manufacturing	5.62
Real Estate, Holding, Other Investment Offices	5.27
Eating & Drinking Places	5.10
Utility	3.25
Legal Services	2.71
Automotive Services	2.45
Home Improvement	2.45
Construction	2.45

It should be noted that while we don't have unemployment statistics for Medford, nationally, young people have critical unemployment rates.

Table 54: Unemployment Rate by Age Groups - US⁷⁴

Age group	Unemployment rate
18-19	25.60%
20-24	15.60%
25-34	10.80%
35-44	9.00%
45-54	7.90%
55 and over	7.00%

The employment picture in the Massachusetts region is quite disturbing.⁷⁵ There has been a growing gap between the available jobs in industry and the unemployed. The table below shows this for Massachusetts.

⁷³ ESRI Ibid.

⁷⁴ BLS and Center for American Progress

Table 55: Unemployment/ Job Vacancy Ratios By Major Industry in Massachusetts, Spring 2009⁷⁶

Industries	(A) Unemployed	(B) Vacancies	(C) Unemployed/ Vacancy Ratio
Public administration	1,741	998	1.7
Educational and health services	31,824	16,686	1.9
Information	1,921	793	2.4
Wholesale and retail trade	28,409	6,357	4.5
Professional and business services	40,178	7,573	5.3
Leisure and hospitality	35,131	6,421	5.5
Transportation and utilities	8,214	1,369	6.0
Other services	12,696	1,873	6.8
Financial activities	19,333	2,821	6.9
Manufacturing	38,921	1,657	23.5
Construction	42,932	664	64.7

As the Northeastern University report states:

"The existence of these large labor surpluses, especially for blue collar workers, reduces real output, employment, earnings, and incomes, and contributes to fiscal problems at the local, state, and national level. Jobless workers do not pay social security, federal income, or state income taxes; they pay less in sales taxes, and frequently require large transfer payments in the form of unemployment insurance benefits, disability payments, food stamps, and health care assistance. A variety of short-term and long-term job creation and re-training strategies will be needed to reduce the size of these problems and improve their future employability and the state's economic competitiveness. Our nation's main strategy thus far has been to extend the length of their unemployment benefits with little to no efforts to create new job prospects for them. Long unemployment spells have adverse physical and mental health effects on these jobless workers that can lead to their exit from the labor force".⁷⁷

⁷⁵ The Depression in Blue Collar Labor Markets in Massachusetts and the U.S.: Their Implications For Future Economic Stimulus and Workforce Development Policies. Prepared By: Andrew Sum With Joseph McLaughlin Misha Trubsky Center for Labor Market Studies Northeastern University Boston, MA December 2009

⁷⁶ Ibid.

⁷⁷ Ibid

This has implications for the City as it plans for the use of CDBG resources for economic development.

There is another current running through the regional economy. It is part of the stream of changes affecting the characteristics of the workforce. This is the fact that new immigrants account for 132% of population growth in New England, 309% in Massachusetts and 490% for the North Shore⁷⁸.

As the Northeastern study states, *"In the absence of immigration, the state would have witnessed a decline in its working-age population"*.

A study of changes since 2000 in the workforce using ACS data, indicates that growth in population has been of men rather than females and that this is mostly to the immigration patterns⁷⁹. One salient feature of this growth since 2000, has been the large share which is Hispanic (33%). Studies have shown that the pattern in immigration (especially Latin America in particular), is that a single male arrives and after a number of years working here, brings in the rest of the family. What is critical for the region, is that the educational characteristics of immigrant workers is different from those of the native born. Nearly four times as many immigrant residents of working age were high school dropouts than native born (27% to 7%). These educational deficits are sever and consequential. The immigrant population influx predominates in the younger age groups, which are also the groups with higher unemployment. When examining employment participation, rates rise sharply with educational attainment. For example in the area, only 43% of working-age residents who had failed to complete high school were in the labor market. But this rises to 62% for those who have completed high school.⁸⁰

The current educational characteristics of the population, indicate that the residents of Medford have a range of educational achievement, which may match the current business demand. However, it would be important to determine whether this will be the case in the future, especially in light of the foregoing discussions.

Table 56: Educational Achievements 2009⁸¹

% of 25+ Population Graduated High School Only 2009	% of 25+ Population with Some College Only 2009	% of 25+ Population Graduated College and/or Post-College 2009	Total % with Post High School Education
31.3%	14.7%	43.3%	89.3%

The table above shows that 31% of Medford’s residents have no more than a high school diploma. This shows the challenge to Medford to support efforts to get more people through high school and into post secondary education. The challenge for

⁷⁸ Labor Market Developments in the North Shore Workforce Area, Center for Labor Market Studies, Northeastern University, 2008

⁷⁹ Ibid.

⁸⁰ Ibid.

⁸¹ ESRI forecast for 2009

Medford is to understand clearly the type of jobs which Medford has and will have in the future and their educational requirements.

However, as the discussion above shows, there will be a need to review the financial health of existing employers and the prospect for not only retaining them in Medford but also enticing new businesses to locate in the City. The Census Bureau notes that 87% of all businesses employ less than 20 people; that 10% of all employment is by these small businesses; and that these same small businesses only account for 7% of the nation’s payroll.⁸² However, other studies have shown that the real growth of employment comes with start-up businesses. So there is a strong argument for fostering the establishment of new or start-up businesses. However, preservation of the larger employers will likely sustain higher payrolls and strengthen the purchasing power of residents.

When we examine the income characteristics of Medford, we can see that through 2008, the income distribution is relatively stable. Of course the continued unemployment and stagnant wages the economy is experiencing at this time might portend significant changes in these projections.

Table 57: Medford Income Distribution 2000-2014⁸³

Households by Income	2000		2009		2014	
	#	%	#	%	#	%
< \$15,000	2,776	12.6%	1,833	8.3%	1,751	7.9%
\$15,000 - \$24,999	2,295	10.4%	1,784	8.0%	1,589	7.1%
\$25,000 - \$34,999	2,198	10.0%	1,608	7.2%	1,435	6.4%
\$35,000 - \$49,999	3,088	14.0%	2,369	10.7%	2,390	10.7%
\$50,000 - \$74,999	4,934	22.3%	3,904	17.6%	3,753	16.9%
\$75,000 - \$99,999	3,109	14.1%	3,847	17.3%	3,764	16.9%
\$100,000 - \$149,999	2,820	12.8%	4,766	21.5%	5,202	23.4%
\$150,000 - \$199,999	506	2.3%	1,328	6.0%	1,513	6.8%
\$200,000+	355	1.6%	754	3.4%	872	3.9%

Note: The green shaded cells above indicate the income range in which 80% median income falls and the blue shaded cells indicate the income range in which 30% median income falls.

As noted in prior sections of the plan, there has been a small increase from 2000 to 2009 in the proportion of low income households [less than 80% median] as well as

⁸² US 2000 Census

⁸³ US Census 2000, ESRI forecast for 2009 and 2014

a small increase in extremely low income households [less than 30% median]. Projections for 2014 suggest that there will be a slight decline in extremely low income households.

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.

This section of the Consolidated Plan discusses the non-housing community development needs within Medford. The City of Medford, under the leadership of its Mayor, works to encourage economic activity, eliminate slums and blight in targeted areas and improve conditions in areas that meet the low and moderate income threshold. Medford is a city with an aging infrastructure and traditional centers of city commerce and civic life that are in need of significant repair. The City works to meet those needs through its Neighborhood Façade, Commercial Area Improvement, Water, Sewer, Street, Sidewalk and Park Rehabilitation programs. In addition, Medford supports programs that have demonstrated successful results in meeting the needs of a range of Medford residents including senior services, human services and youth services.

In 2004, the City of Medford completed an extensive, public planning process that identified community needs and visions for future developments and improvements in Medford. Developed under the provisions of the Commonwealth of Massachusetts Executive Order 418, the City of Medford identified priority needs throughout the City of Medford, as well as a targeted program of improvements in the City's historic downtown, Medford Square (a map of identified needs and projects is in Attachment A). Community improvements include improved traffic and pedestrian safety, parking, parks and open space, housing and business development. In addition to Medford Square, the River's Edge development is a joint development of the cities of Malden, Medford and Everett that has recently created 200 units of housing and 460,800 square feet of office space. River's Edge was formally known as TeleCom City. The River's Edge project is a project of the Mystic Valley Development Commission, which is under development by a master developer for the project, Preotle Lane & Associates of New York.

Medford Square is the historic downtown of Medford that has, in recent decades, suffered from business decline, fragmentation of its civic space from the construction of roads and parking lots and general neglect. The City of Medford is engaged in an effort to improve economic, housing and civic opportunities in Medford Square through a comprehensive program of planning, community engagement and a program of public and private investments. The investments are scheduled to improve business opportunities and services in Medford Square, traffic circulation and safety, parking, community facilities and recreational opportunities, connectivity to civic amenities such as the waterfront and City Hall, and housing opportunities for Medford residents at all income levels. The Medford Square Master Plan is focused on improving a central business district that serves low and moderate income residents throughout the city. Phase 1 of the

realignment of Clippership Drive and Phase 1 of the Condon Shell Park improvements will go into construction in spring of 2010.

The City of Medford continues to support the development of Station Landing, a private mixed-use development at Wellington Station. Station Landing, which includes 650 units of housing and retail and office space, is the culmination of 25 years of planning and effort to create a vibrant neighborhood near the Mystic River. The Station Landing project features elements of new urbanist design and is a transit-oriented development with direct access to the MBTA Orange Line.

Priority community development needs are shown in the Community Development sheet in *needs.xls* in the CPMP.

Community development priorities are based on the City's ongoing evaluation of public infrastructure and programmatic needs among low and moderate income households, slums and blight in targeted areas and key initiatives designed to improve quality of life and economic opportunities. These priorities will create a livable community where coordinated housing, transportation and environmental policies can link good education and jobs with sustainable development. In addition, the Consolidated Plan planning process has engaged Medford residents and public service providers, experts and other officials to identify priority community development needs. Neighborhoods throughout Medford have outdated and aging infrastructure in need of repairs. Programs to improve small businesses and neighborhood centers through storefront improvements and commercial area improvements serve to expand privately available services, expand employment and improve community life. Medford continues to support expanded recreational opportunities and necessary public facilities that meet the diverse needs of Medford's population, especially children, elders and households with low and moderate incomes. Medford places a high priority on continued support to public service agencies and organizations that provide essential services.

The City of Medford has also engaged in extensive, collaborative and public planning to improve economic opportunity, housing choices, parks and recreational facilities and overall quality of life in Medford through implementation of the Executive Order 418 plan for neighborhood revitalization and the Medford Square Master Plan. The envisioned community improvements and investments will utilize public and private resources to address the needs identified through the planning process. The City of Medford investments will add to the revitalization of Mystic Avenue, Hillside, Salem Street and West Medford business districts and provide adequate infrastructure to support private developers (i.e., Station Landing and River's Edge).

Table 58: Community Development Needs

Priority Community Development	Priority Lev	Source of
03 Public Facilities and Improvements (General)		
03E Neighborhood Facilities	Hig	CDBG, Other Public,
03F Parks, Recreational Facilities	Hig	CDBG, Other Public, Private,
03P Health Facilities	Lo	Linkage Other Public,
03G Parking Facilities	Hig	CDBG, Other Public,
03H Solid Waste Disposal Improvements		Other Public,
03R Asbestos Removal		Privat
16B Non-Residential Historic Preservation	Mediu	CDBG, Other Public,
Infrastructu		
03J Water/Sewer Improvements	Hig	CDBG, Other
03K Street Improvements	Hig	CDBG, Other Public,
03L Sidewalks	Hig	CDBG, Other
03I Flood Drain Improvements		CDBG, Other
Other Infrastructure	Hig	Other Public,
05 Public Services (General)		
05B Handicapped Services	Mediu	CDBG, Other Public,
05E Transportation Services	Hig	CDBG, Other Public,
05F Substance Abuse Services		CDBG, Other Public,
05H Employment Training		CDBG, Other Public,
05M Health Services		CDBG, Other Public,
05O Mental Health Services		CDBG, Other Public,
Other Public Service Needs	Hig	CDBG, Other Public,
Anti-Crime		
05I Crime Awareness		Other
Other Anti-Crime Programs		Other
Youth		
03D Youth Centers	Mediu	CDBG, Other Public,
03M Child Care Centers	Mediu	CDBG, Other Public,
05D Youth		CDBG, Other Public,
05L Child Care Services		CDBG, Other Public,
Other Youth		CDBG, Other Public,
Senior		
03A Senior Centers		CDBG, Other Public,
05A Senior Services	Hig	CDBG, Other Public,
Housing Rehabilitation and		
14A Rehab; Single-Unit Residential	Mediu	CDBG, Other Public,
14B Rehab; Multi-Unit Residential	Mediu	CDBG, Other Public,
14C Public Housing Modernization	Hig	CDBG, Other
14D Rehab; Other Publicly-Owned Residential Buildings		CDBG, Other
14E Rehab; Publicly or Privately-Owned Commercial/Indu		Other Public,
14F Energy Efficiency Improvements	Hig	CDBG, Other Public,
14G Acquisition - for Rehabilitation		Other Public,
14H Rehabilitation Administration	Mediu	CDBG, Other Public,
14I Lead-Based/Lead Hazard Test/Abate	Mediu	CDBG, State,
Economic		
17B CI Infrastructure Development	Hig	CDBG,
17D Other Commercial/Industrial Improvements		CDBG,
Plannin		
20 Planning	Hig	CDBG, Other

2. Describe the basis for assigning the priority given to each category of priority needs.

Priorities were established based on data analysis as described in various sections of the plan, on studies conducted of the region by universities, especially Northeastern University, on discussions with organizations located in or operating in Medford and in listening to citizens of the City. The basic themes used to establish priorities were the economic losses people are experiencing especially in terms of jobs and homes and the impact on people's family life.

3. Identify any obstacles to meeting underserved needs.

The City of Medford is challenged to find the resources to meet the needs of low and moderate income residents. The decline of public revenues and the consequent state reductions in funding for housing, health, human service and community development programs are a significant obstacle to meeting the needs, including priority needs, of low and moderate income residents in Medford. In addition, some of the projects listed above (especially River's Edge and Medford Square) are dependent upon public/private partnerships for their completion. To fully meet all of the infrastructure and community development needs of its low and moderate income residents, Medford will need significant support from state and federal agencies, as well as philanthropies and private investors.

4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low and moderate income persons.

The City of Medford has identified several long and short-term objectives that serve the range of priority needs identified above. Specific community development needs and objectives are described in detail below. The physical improvement, public service, and economic development objectives are accomplished on an annual basis, with five-year totals summarized in Table 59, below. The physical improvement, public service, and economic development objectives will be accomplished during the next five years. Improvements at Medford Square and River's Edge are long-range projects and will not be fully complete by 2015. Total costs for Medford Square include all sources of funds. The long and short-term objectives are summarized in the table below.

Table 59 (HUD Table 2C): Summary of Specific Community Development Objectives

	Estimated Outcomes 2010-2015	PRIORITY	TARGET POPULATION
GOAL 3: MAKE PHYSICAL IMPROVEMENTS TO CITY SYSTEMS AND PUBLIC FACILITIES			
Objectives:		Priority	Target Population
1. The upgrading and replacement, where necessary, of the water, sewer, sidewalk, drainage, and street systems including: sewer, water and drainage reconstruction; fire hydrant and water gate replacement; removal and replacement of lead service connections; sidewalk reconstruction, tree planting, traffic signalization and road improvements;		High	All HHS
2. The provision of handicap accessibility at Medford High School;	1 public facility	High	All ELI,VLI and LI HHS
3. Hormel Stadium improvements, if deemed eligible.	1 park	High	All ELI,VLI and LI HHS
GOAL 4: ECONOMIC DEVELOPMENT			
Objectives:		Priority	Target Population
1. The Storefront and Business Improvement Program provides financial incentives toward storefront and related rehabilitation in economically deteriorating business areas and to those that create low and moderate income jobs;	1 Business	High	All ELI,VLI and LI HHS
2. A business and retention plan, as well as a parking plan, will be done to foster job growth and retention in the downtown area;		High	All ELI,VLI and LI HHS
3. A partnership with ACCION, USA will enable the support of business expansion for low and moderate income persons;		High	All ELI,VLI and LI HHS
4. This year's allocation will be supplemented with \$40,000.00 in existing funds for the Storefront Program.		High	All ELI,VLI and LI HHS
GOAL 5: PROVIDE A VARIETY OF PUBLIC SERVICE PROGRAMS			
Objectives:		Priority	Target Population
1. Combating social illnesses, public safety and substance abuse, which weaken the stability of the City's households and neighborhoods;	144 people	High	All ELI,VLI and LI HHS
2. Improving quality of life for Medford's school children, through the provision of after school child care programs	845 people	High	All ELI,VLI and LI HHS

	Estimated Outcomes 2010-2015	PRIORITY	TARGET POPULATION
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.	8160 people	High	All ELI,VLI and LI HHS
4. Providing English language education for non-English speaking residents;	110 people	High	All ELI,VLI and LI HHS
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;	4500 people	High	All ELI,VLI and LI HHS
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;	2500 people	High	All ELI,VLI and LI HHS
7. Providing vocational, social, recreational and educational opportunities for developmentally disabled Medford residents and their families;	400 people	High	All ELI,VLI and LI HHS
8. Developing a program to monitor and prevent foreclosures with the City of Medford.		High	All ELI,VLI and LI HHS

Economic Development, Public Facilities, and Improvements

The City of Medford is engaged in an ongoing program to rehabilitate water, sewer and drainage systems, and rebuild streets, sidewalks and parks in low and moderate income neighborhoods. The City’s water mains were all constructed prior to 1910 and are in urgent need of reconstruction. The process of reconstructing the water mains involves total street reconstruction with improved sewer and water, sidewalks and landscaping. The reconstruction of the City’s water mains costs an estimated \$250 per linear foot. With the city’s approximately 50 miles of water main that is 100 years or older, the overall need for repair is estimated at \$56 million. The City is focusing resources on 15 high-priority streets that serve low and moderate income Medford residents. The total cost of those repairs is estimated to be \$5,682,000.

Medford has identified high-priority need and projects throughout the city’s low and moderate income neighborhoods. The identified needs and priorities fulfill community and economic development objectives for low and moderate income residents that range from the rehabilitation of public spaces and facilities, traffic and intersections to the implementation of complex public/private partnerships through extensive community visioning processes and technical analysis.

Economic Development and Job Creation

The City of Medford is committed to the revitalization and development of its existing commercial areas. The City also encourages and supports private initiatives which will provide economic development opportunities for city residents especially for low and moderate income individuals.

The City's efforts will be focused on a number of areas which are described briefly as follows:

Medford Square

Medford Square is the city's historic central business district, in addition to being its cultural and institutional core. Over the years this area has suffered from a variety of problems including serious traffic congestion, inadequate parking and sub-optimal development. The City has made significant strides in improving the area with roadway, urban design, façade and lighting and landscaping improvements. However, there is still much to be done if the potential of this area is to be realized. The City is now focused on the development of the square with renewed vigor. Following a public process, funded under the Commonwealth of Massachusetts Executive Order 418, the City developed a vision for Medford Square. This has led to the development of a Master Plan for the area. The plan was completed in 2005 and recommended a number of public and private actions and investments which will help create an attractive, vibrant, economically successful downtown which will serve the needs of Medford residents. These actions will include public/private partnerships as a catalyst for development and change, including mixed use developments, as well as construction of transit center, one or two parking garages, traffic roadway improvements, creation of a Medford Common and a park along the Mystic River. Work has begun on the realignment of Clippership Drive and Phase 1 of the Condon Shell Park improvements. The City is also working on a feasibility study for a parking garage with links to public transit in Medford Square. The City will continue to pursue public and private funding to implement further components of the Medford Square Master Plan.

South Medford/Hillside/West Medford/Haines Square/ Middlesex Avenue

The City contains a number of smaller commercial areas which serve local neighborhoods. All of these include small businesses and contain areas which have been designated as slums and blight. The City seeks to improve these areas by providing financial incentives towards storefront rehabilitation in addition to providing parking, lighting, landscaping, tree plantings and related street and sidewalk improvements.

The South Medford district is a commercial strip situated on Main Street between Stearns Avenue and the Somerville line. It contains a variety of single and two story stores and businesses which serve the surrounding densely-developed, predominantly low income area. This has traditionally been the city's Italian neighborhood, but has recently become more diverse and now includes Asian and Brazilian businesses.

The Hillside district, which is located on Boston Avenue between Harvard Avenue and Piggot Road, is a commercial strip of single and two storey businesses, which cater to the demands of the nearby Tufts University student population in addition to the local densely developed neighborhoods. Plans to extend light rail public transit service to the Hillside are currently in the planning and design stage and one or possible two stations will be located in the area. The project has significant environmental and economic development implications for this neighborhood. The City will work to insure that the positive impacts of this development are maximized, while the negative impacts are mitigated to the greatest extent possible.

West Medford Square, located on Route 60 between Allston Street and Boston Avenue, has a village center character with a school and church, a commuter rail station and a variety of small businesses which serve the local neighborhood, but also a few restaurants and offices which serve a broader local area. This neighborhood is the home of the city's historic middle class African American community.

Haines Square is located at the Fellsway end of Salem Street. Haines Square is a commercial node with a variety of small businesses serving the predominantly low income neighborhood. The area, which is heavily travelled, also contains a supermarket and a gym.

Middlesex Avenue is a small commercial strip located on Middlesex Avenue between Third and Fifth Streets. It contains a number of small stores and restaurants.

Mystic Avenue

Mystic Avenue from Main Street to the Somerville line is a 4 lane highway lined by a miscellaneous collection of disconnected single and two storey businesses. The area includes a number of car dealerships, large stores such as Staples as well as rundown single-story blocks containing smaller businesses. Much of the land here is underutilized and the area has a great deal of potential for redevelopment as an economically productive and more visually attractive part of the city.

Riverside Industrial Area

The Riverside Industrial Area includes the Budweiser plant on Riverside Avenue in addition to the area between Commercial Street and Locust Street. This area contains a number of industrial and warehouse buildings, the Meadow Glen Mall and a large Shaw's supermarket as well as a small amount of housing. Some of the industrial buildings are underutilized with potential of redevelopment to create new economic development opportunities, in addition to supporting and enhancing existing economic development opportunities in the area

Wellington Circle

Situated at the intersection of Revere Beach Parkway and the Fellsway, (Routes 16 and 28 both very busy highways) the Wellington Circle area, contains the

Wellington Orange Line T Station, the Wellington Place office park and a variety of larger business developments in addition to a number of large apartment developments. A major private "New Urbanist" development known as Station Landing has recently been developed in the area. The project contains a total of 650 residences, 100,000 square feet of retail space, parking for 1,350 cars and 165,000 square feet of office space. This will provide major economic development and employment opportunities for Medford residents.

The River's Edge project, managed by the Mystic Valley Development Commission (a separate authority set up by the cities of Medford, Malden and Everett for the development of this project on adjacent land in the three cities) is also located in the Wellington area. This 30-acre, mixed use project is being developed by Preotle Lane & Associates of New York and includes state-of-the art "green" office buildings and luxury housing fronting on Riverside Park. When completed, Phase 1 will include 3 office buildings totaling 440,000 square feet of office space. The first 115,000 square foot office building has been completed and occupied, as has a 4-story residential building containing 220 units of luxury housing.

The City is supportive of these efforts and will work with the commission, with state and federal planning and funding agencies to develop the infrastructure which will be necessary to support these developments.

Historic Preservation

The City of Medford has emphasized the need to preserve the historic Shepherd Brooks Estate. The property, located adjacent to the Oak Grove Cemetery, contains a historic manor house set in 60 acres of woodlands. The Shepherd Brooks Estate is listed on the National Register of Historic Places. The City-owned property is in severely deteriorated condition and has received priority funding from the City of Medford in recent years.

The Brooks Estate Preservation Association that manages the property has raised some funds to leverage federal dollars. The entity is exploring options to fund the entire capital improvement program necessary to enable the property's reuse.

The City supports the efforts of the Historic and Historic Districts Commission to identify, document and protect properties of historic significance. Federal funds will be used as possible to leverage state resources to identify and protect properties. The Salem Street Burying Ground will have a master plan completed and deteriorated conditions will be corrected. Other projects will be completed as identified.

Youth Services

To support youth from low and moderate income households, Medford offers a variety of programs, including the after-school programs at the public schools, the After-School Program of the Boys and Girls Club, and municipal recreational facilities and parks. The program goal is to provide comprehensive enrichment services that can increase the cognitive, emotional and physical development of children aged 5 to 14 years.

Senior Services

As America's population ages, the demand increases for services for seniors. Increasingly, seniors live further from their children and must function without a full-time caregiver when they reach the stage at which they need assistance with activities of daily living. Many seniors lack the mobility to access basic health care services or go shopping. The City of Medford places a high priority on serving the needs of its elderly population. The City supports regional and local services that provide mobility, meals, visiting nurses, and a wide range of supportive counseling and outreach.

The Council on Aging and several other agencies offer programs that meet basic needs and improve quality of life for seniors. SCM Transportation serves approximately 550 Medford seniors with over 13,000 trips annually to make medical appointments, go shopping, attend social events and visit the Senior Citizen's Drop-In Center. The transportation service is frequently the only option that seniors have to meet their basic needs and engage socially with the Medford community. Other essential services include the Greater Medford Visiting Nurses Association, which offers basic health screening for seniors and provides medical information and outreach for seniors who may not be aware of their health issues and options. The Bread of Life provides meals for seniors and families who are shut-in or homebound. And the Mystic Valley Elder Services provides transportation to critically ill seniors who are receiving chemotherapy, dialysis or radiation therapy. Mystic Valley Elder Services focuses on transportation services for seniors confined to wheelchairs and serves approximately 18 to 22 seniors.

In addition to the above priorities, service providers in Medford have identified other critical issues that face seniors. According to Tri-CAP, seniors in Medford face the highest eviction rate in the tri-city area. Tri-CAP supports legal aid services to Medford seniors to prevent dislocation.

Other Human Services

Medford continues to fund a network of support services that serve "at-risk", special needs and homeless populations. To prevent homelessness, Medford supports programs that provide fuel assistance, food and other monthly needs, and offer counseling, workshops, legal services and housing search assistance.

Often these and other services are offered in conjunction with housing managed by private social service agencies. Long-term and transitional residencies for persons with developmental, physical and mental disabilities, with psychiatric histories and with a history of substance abuse are available to Medford residents within the Tri-City region. Referrals to these facilities serving these populations usually come from the Department of Social Services, Department of Mental Health and the Department of Developmental Services.

The City of Medford supports a range of critical services focused on the needs of residents with physical or developmental disabilities, mental health needs or other special needs. Tri-City Mental Health & Retardation Center provides outpatient

counseling and day care. Triangle, Inc. and Community Family Inc. provide a supportive day program for adults who are developmentally challenged, and EMARC provides recreational and social programs for developmentally challenged Medford residents and their families. Approximately 89 families utilize EMARC's programs.

Antipoverty Strategy (91.215 (h))

- 1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the consolidated plan will be coordinated with other programs and services for which the jurisdiction is responsible.*
- 2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.*

5 Year Strategic Plan Antipoverty Strategy response:

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.

In the near future and possibly for the next 5 years, the focus will be on job development and economic stabilization and the City will be funding 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.

The estimates of poverty for the City based on the 2000 census are as follows:

Table 60: Poverty Percentage [2000 cf 2008]⁸⁴

Total Population in poverty 2000	Poverty % Census 2000	Total Population in poverty ACS 2008	Poverty % ACS 2008
3,418	6.38%	4,109	8.3%

⁸⁴ US 2000 Census, ACS 2008

The HUD CHAS/ACS for 2009 has calculated the number of households at or below 20% of median income as 1,865 or 9% of the all households in Medford⁸⁵. The published HUD poverty guidelines for 2009 are in the table below:

Table 61: The 2009 Poverty Guidelines for the 48 Contiguous States and the District of Columbia⁸⁶

Persons in family	Poverty guideline
1	\$10,830
2	14,570
3	18,310
4	22,050
5	25,790
6	29,530
7	33,270
8	37,010
For families with more than 8 persons, add \$3,740 for each additional person.	

In 2009, ESRI estimated that 2,725 households had incomes at or below \$20,000, representing 12% of the households. This varies significantly from the CHAS 2009.

If we use HUD low-mod area data, we can see how the City has especially needy areas (in terms of poverty) and will benefit from CDBG and other leveraged funds.

Table 62: HUD Defined Low Mod Percentages by Census Tract and Block⁸⁷

Tract	Block Group	Low Mod #	Universe	Low Mod %	Tract	Block Group	Low Mod #	Universe	Low Mod %
340000	1	659	1009	65.3	339900	1	593	1616	36.7
339800	6	1554	2457	63.2	339400	5	221	610	36.2
339300	1	450	763	59	339200	3	345	980	35.2
339500	6	158	274	57.7	339800	1	311	906	34.3
339400	1	549	994	55.2	339800	5	394	1187	33.2
339800	4	305	567	53.8	339500	4	280	847	33.1
339700	2	860	1628	52.8	339600	3	223	681	32.7
339600	1	477	908	52.5	339100	2	466	1434	32.5

Note: The highlighted Census Blocks are eligible for area benefit designation of CDBG funds.

The following table shows more information about the census tracts in Medford from the 2000 Census.

⁸⁵ CHAS/ACS 2009 Table 11

⁸⁶ HUD Database 2009

⁸⁷ HUD Low-Mod Census Tracts

Table 63: Medford Tract Level Poverty Census 2000⁸⁸

	Poverty Rate (2000)	Child Poverty Rate (2000)	Elderly Poverty Rate (2000)
Medford Tracts			
339100	4.69%	0.00%	2.08%
339200	0.89%	0.00%	0.12%
339300	5.35%	0.00%	2.29%
339400	9.56%	0.37%	1.66%
339500	7.20%	0.75%	0.36%
339600	6.35%	1.17%	0.71%
339700	13.32%	3.68%	1.89%
339800	7.42%	2.36%	1.27%
339900	6.49%	1.74%	1.62%
340000	7.49%	1.55%	1.11%
340100	5.19%	0.87%	1.07%

From the two tables above, it is apparent that Tract 3397 is the area of the City most impacted by poverty.

Low income Housing Tax Credit(LIHTC) Coordination (91.315 (k))

1. *(States only) Describe the strategy to coordinate the Low income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low and moderate income families.*

5 Year Strategic Plan LIHTC Coordination response:

The City will work with the state and developers when and if Low income Housing Tax Credit funding is issued for projects in this area.

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. *Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*

⁸⁸ US 2000 Census

- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Non-homeless Special Needs Analysis response:

- 1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.*

Throughout the City, there are households in various subpopulations who are not homeless but have specific housing needs and may also require special attention due to their current or prospective service needs. These subpopulations include: elderly, frail elderly, persons with severe mental illness, victims of domestic violence, developmentally disabled, physically disabled, substance abusers, and persons with HIV/AIDS.

The City of Medford is aware of the needs of special populations and is committed to supporting initiatives which target these populations. Given the great need for services and limited resources, Medford is focusing its resources on maintaining successful programs that meet needs of low and moderate income Medford households including those with special needs. Medford plans to complete specific physical investments in neighborhoods with a high concentration of low and moderate income residents as well as investments in community facilities that will improve the quality of life for all Medford residents, including families and individuals with special needs. Based on the established needs, Medford expects to provide support services and transportation for the elderly and disabled and continuing support for services that meet the needs of residents with mental health problems, disabilities and substance abuse problems.

- 2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

The approach to addressing the needs posed by these populations has changed over the past twenty years. In response, a variety of public and private sector resources are available to address some of the current approaches to housing and service needs for these groups. These resources are limited and insufficient to meet all the needs identified. The members of these subpopulations frequently require assistance from multiple sources in order to succeed in daily life. In addition to the availability of federal public housing and other federally assisted housing programs for the elderly (primarily Section 202) and for the disabled (primarily Section 811 and PBA), Massachusetts is one of the few states which provides state-aided public housing for the elderly, for the frail elderly and for the non-elderly disabled through DHCD. Other state agencies serving the elderly within the Consortium include EOE and the EOHHS. Massachusetts also has a variety of community-based programs serving the elderly. The Medford Council on Aging has an extensive set of services centered at the Medford Senior Center. The City is also serviced by Mystic Valley Elder Services, its Area Agency on Aging. Programs

implemented to meet the needs of elderly residents include subsidized housing; adult day care; home care; congregate housing; nutrition; guardianship; legal services; transportation; assistance with health care administration; social activities and coordination services for the disabled elderly.

The number of adults with mental illness or developmental disabilities who are treated in institutions, has continued its dramatic decline. Correspondingly, the number receiving community-based services has significantly increased. DMH and DDS, are the primary service systems for providing services and housing (through the use of state and private housing providers), to these populations.

At the level of local government, the City has a Public Housing Authority, Human Services departments, Veteran's Agent and a Council on Aging, as mentioned above, all of which concentrate at least some of their services on these populations. HOME funds from the Consortium have been made available for providing assistance in the acquisition, development and rehabilitation of supported housing. In addition, non-profit organizations, including CHDOs within Medford typically administer programs targeted to these populations, some of which are funded through the state agencies listed above and others which are funded with federal resources or through public and private grants or a combination of these sources.

The City does not receive HOPWA funds directly.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

- 1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
- 2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*
- 3. Describe the basis for assigning the priority given to each category of priority needs.*

4. *Identify any obstacles to meeting underserved needs.*
5. *To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.*
6. *If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.*

5 Year Non-homeless Special Needs Analysis response:

1. *Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.*

See the Needs.xls Table in the CPMP. In summary, these tables indicate a significant need for housing and a significant need for supportive services.

2. *Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.*

Elderly include persons who are 65 or older, except where noted otherwise. From 2010-2014, the elderly population, proportionate to the overall population of Medford, will remain stable. At the same time there will be an overall reduction of approximately 4% in the percentage in the elderly population. This reduction is largely in the age group between 70-79. At the same time the elderly population over age 85 will have substantially increased by 24%. This age group is the one most likely to require supportive services from the community. Although many elderly households require no supportive services to live independently, housing costs continue to be excessive for a large percentage of elderly. In 2009, 61% of elderly households in the City have incomes at less than 80% AMI. Even more significant is that, of those < 80%, almost 40% are extremely low income, at less than 30% AMI. Communities find it difficult to determine how many elderly who require services are not receiving them. This is in part due to the fact that there are elderly individuals in need who may have not been identified. However, the City does have an extensive network of services and activities available to elders.

Frail elderly are defined as those elderly with mobility or self-care limitations. Typically, this population requires some assistance in daily living. This assistance may include adaptive housing and/or supportive services. The Council on Aging estimate that 15% of the population that it serves, are frail elderly. For the purposes of this analysis, frail elderly include extra elderly (>75 yrs.) at less than 80 percent of median income. HUD has defined this population as most likely to require 'extra care'. There are 2510 frail elderly households who meet these criteria and 55% of these frail elderly households are at less than 80 percent of median income. Of those at less than 80% AMI, 60% have also reported housing problems. It is estimated that frail elderly persons are not receiving but need supportive services.

Please note that in Medford, the Council on Aging was able to provide unduplicated counts. This is important in obtaining an accurate census for the numbers of elderly being served. Agencies conduct multiple programs, providing a range of services which are not mutually exclusive and it is likely that in many cases, an individual utilizes more than one service.

Disabled households in the City are disproportionately low income. The 2009 CHAS/ACS census reports that the overall percentage of disabled households in Medford is 12%. However, 61% of all disabled households in the City are low income. 70% of these households also report housing problems. Affordable, accessible housing is identified as the critical need for these households. Various advocacy organizations for the disabled report numerous instances of physically disabled individuals remaining in nursing homes (many middle-aged and young) or being housed in shelters because of the lack of adequate affordable housing. It is estimated that disabled persons are not receiving but need supportive services.

Mentally ill are typically treated through the State Department of Mental Health (DMH) that currently services adults through its residential programs. In general, virtually all individuals who apply and meet the clinical criteria of DMH, are receiving at least one mental health service. However, this does not mean that all mentally ill are accounted for through the DMH system, nor that those in the system are able to have all their needs met. The overwhelming majority of DMH clients are very low income, relying on Supplemental Security Income and/or Social Security. Over 90% of clients on the wait list across the state require rental assistance. There are currently units of DMH subsidized or affiliated housing in the area. In Medford, this includes DMH subsidies and Chapter 689. The PHA currently has units built under Chapters 689 state-funded housing and administers rental subsidies through DMH. In addition, DMH consumers may live in private housing, with the assistance of rental vouchers. Regardless of their housing setting, consumers receive services through DMH to support their tenure in accordance with their individual needs. The continuing shift from institutionalization to community based services and living options has placed an increasing need to create additional affordable housing in a setting that provides an opportunity for supervision and service provision.

Approximately 24% of the individuals who were determined to meet DMH's clinical criteria also had a substance abuse disorder diagnosis.

Developmentally Disabled are serviced through the Department of Developmental Services (DDS). DDS works with housing providers to develop community-based housing for its clients, ranging from group homes to independent apartments. DDS estimates that 80 percent of its consumers are below the poverty line. The statewide waiting list for housing continues to grow and is exacerbated by an increasing number of individuals who have lived with parents who are now elderly and no longer able to provide care for them. Employment is also an increasing concern. With the increase in unemployment, jobs that are appropriate for the developmentally disabled have become more and more competitive among the general population. Workshops that traditionally provided employment and activity for older developmentally disabled have been reduced with the reduced volume of work available from local employers.

There are currently 79 people living in group homes in Everett, Medford, Melrose and Malden. Of these, 32 are in public housing (689). There are no other subsidies.

Substance Abuse:

Households with substance abuse problems are at a high risk of homelessness. They are often dual diagnosed with Mental Illness, exacerbating their ability to successfully access services and shelter independently. Those who undergo treatment for addiction, frequently require a transitional setting and supportive services in order to fully recover. According to the Department of Public Health, there were 699 admissions for substance abuse in the City's population in 2007.

Victims of Domestic Violence:

When a woman leaves an abusive relationship, she often has nowhere to go. This is most commonly the case for women with few resources. Lack of affordable housing and long waiting lists for assisted housing mean few choices for these families. Approximately 63% of homeless women have experienced domestic violence in their adult lives (National Coalition for the Homeless, 2009). In a national survey of homeless people, domestic violence was the second most frequently stated cause of homelessness for families. (National Alliance to End Homelessness, 2007). Emergency shelters are an important safe haven for domestic violence victims. Ultimately, these victims and their families need safe, sanitary affordable housing. Only with this option, can these domestic violence victims leave the shelter system and minimize the risk of returning to their abuser. Portal to Hope, an Everett based organization dedicated to providing services and shelter to victims of domestic violence, includes Medford in communities served. According to the Massachusetts Coalition Against Sexual Assault and Domestic Violence, in 2002, in the Northeast region of Massachusetts, 12,368 women and children received DSS-funded community-based domestic violence services; 572 women and children in the same region were in emergency shelters/safe homes during the same period.

HIV/AIDS:

A previous study of HIV/AIDS in local communities found that the primary need of persons with AIDS is access to affordable housing. Frequently, those with HIV/AIDS

find themselves unemployed and dependent on disability income, further limiting their housing options. Staff working with persons with AIDS have found that once an individual has adequate housing, he/she is much more likely to successfully use other services and maintain a healthy lifestyle with proper nutrition. The need for housing ranges from independent living to a supportive environment for those who are sickest. The Massachusetts Department of Public Health maintains reports on all communities with more than five cases of HIV/AIDS. As of July, 2008, there are 142 individuals in Medford living with HIV/AIDS. is limited affordable housing available for persons with AIDS. The majority of these individuals are low income and typically receiving SSI, SSDI, or MA Health.

Veterans:

The last ten years has seen an increasing number of veterans in need of shelter, transitional and permanent supported housing. With the current numbers of returning veterans, it is expected that this need will increase further. In addition, for the first time there is a growing number of women veterans, both individuals and those with families, who need assistance. The need exists for both transitional and permanent housing. VASH vouchers, which combine rental assistance and counseling (provided through the VA) are administered through MBHP. These vouchers are allocated to the state who then receives referral from the Bedford VA. There are currently 16 VASH vouchers being used in Medford. This can change, based on the VA referrals.

3. Describe the basis for assigning the priority given to each category of priority needs.

The basis for assigning priorities has been delineated in earlier sections of the plan. They have been based on data from the HUD CHAS/ACS 2009 census data set, from state databases, from recent data generated from NSC surveys and from hearings. The needs are overwhelming in relation to the available resources. Medford continues to use its public services funds to support programs that provide assistance to residents, elderly and non-elderly who have physical and/or developmental disabilities along with victims of domestic violence. Medford will continue to look to the potential of HOME funds from NSC to assist in the development of supported housing for the special needs population. The needs are so overwhelming in relation to the CDBG resources, that almost any project is justified.

4. Identify any obstacles to meeting underserved needs.

Adequately serving the needs of elderly and frail elderly is a substantial challenge. Affordability is an issue for both owners and renters. Based on market rents, there are a limited number of apartments available for households at less than 80% of area median income. Many elderly homeowners are on fixed incomes and, although the asset value of their homes may be significant, they are unable to make necessary repairs, pay utilities or taxes. In addition, their housing is no longer appropriate for an aging household. Availability of supportive services is increasingly limited, both in scope and in the population served. Transportation is

one of the most pressing needs for the elderly population. Seniors regularly travel long distances for appointments and to purchase basic necessities. The demand for transportation, in terms of frequency and locations served, is greater than the programs can meet. Transport to medical appointments is a critical problem. Assistance in navigating the health benefits network is a significant need that has increased with changes in the prescription program.

Disabled households, including the physically disabled, developmentally disabled and those with mental health challenges, face many obstacles in their efforts to access adequate housing and supportive services. Affordability is a key barrier, since the majority of these households are low and very low income. Their dependence on rental assistance and its limited availability exacerbates this problem. Availability of accessible housing units poses a further challenge. The stigma attached to a range of disabilities also impacts the ability of this population to secure housing in locations which are safe and convenient to the services that are required. The transportation difficulties experienced by the elderly are also a problem for disabled. As more of these individuals continue to be mainstreamed into the community, the services themselves have continued to be reduced because of funding cutbacks and are inadequate to meet the needs of this population.

5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.

There are a variety of governmental and non-profit agencies which service the housing and supportive needs of the non-homeless populations described above.

- Mystic Valley Elder Services, promoting independent living for seniors in Everett, Malden, Medford and Melrose through home care, meals, nutrition, money management, protective and legal services.
- Eliot Community Human Services serving Medford with residential, social, psychological and rehabilitation counseling and supportive mental health and retardation services to all ages.
- Tri-City Mental Health serving Malden, Medford and Everett with mental health, substance abuse and HIV/AIDS supportive services.
- Tri-City Community Action Plan serving Malden, Medford and Everett provides housing search, legal, crisis intervention, health care advocacy and housing counseling for persons with HIV/AIDS.
- HarborCov provides free services that promote long-term stability for people affected by domestic violence. Services include housing ranging from emergency sheltering to permanent affordable housing for survivors, and community-based supportive services
- Medford Council on Aging provides a wide array of services for elders ranging from recreation to nutrition to transportation
- Triangle, Inc. provides employment services and residences for people with disabilities

- Housing Families, Inc. provides assistance to homeless and very low income families, including housing assistance, counseling and tutoring.
- Portal to Hope is an organization that provides comprehensive services to people whose lives have been impacted by domestic violence, sexual assault and stalking crimes.
- ARC of Eastern Middlesex (EMARC)
- Heading Home, Inc./ Medford Family Life
- Medford Housing Authority

The City does not receive HOPWA funds directly.

Housing Opportunities for People with AIDS (HOPWA)

*Please also refer to the HOPWA Table in the Needs.xls workbook.

- 1. The Plan includes a description of the activities to be undertaken with its HOPWA Program funds to address priority unmet housing needs for the eligible population. Activities will assist persons who are not homeless but require supportive housing, such as efforts to prevent low income individuals and families from becoming homeless and may address the housing needs of persons who are homeless in order to help homeless persons make the transition to permanent housing and independent living. The plan would identify any obstacles to meeting underserved needs and summarize the priorities and specific objectives, describing how funds made available will be used to address identified needs.*
- 2. The Plan must establish annual HOPWA output goals for the planned number of households to be assisted during the year in: (1) short-term rent, mortgage and utility payments to avoid homelessness; (2) rental assistance programs; and (3) in housing facilities, such as community residences and SRO dwellings, where funds are used to develop and/or operate these facilities. The plan can also describe the special features or needs being addressed, such as support for persons who are homeless or chronically homeless. These outputs are to be used in connection with an assessment of client outcomes for achieving housing stability, reduced risks of homelessness and improved access to care.*
- 3. For housing facility projects being developed, a target date for the completion of each development activity must be included and information on the continued use of these units for the eligible population based on their stewardship requirements (e.g. within the ten-year use periods for projects involving acquisition, new construction or substantial rehabilitation).*
- 4. The Plan includes an explanation of how the funds will be allocated including a description of the geographic area in which assistance will be directed and the rationale for these geographic allocations and priorities. Include the name of each project sponsor, the zip code for the primary area(s) of planned activities, amounts committed to that sponsor, and whether the sponsor is a faith-based*

and/or grassroots organization.

5. *The Plan describes the role of the lead jurisdiction in the eligible metropolitan statistical area (EMSA), involving (a) consultation to develop a metropolitan-wide strategy for addressing the needs of persons with HIV/AIDS and their families living throughout the EMSA with the other jurisdictions within the EMSA; (b) the standards and procedures to be used to monitor HOPWA Program activities in order to ensure compliance by project sponsors of the requirements of the program.*
6. The Plan includes the certifications relevant to the HOPWA Program.

5 Year Strategic Plan HOPWA response:

Not Applicable. The Consortium does not receive HOPWA funds.

Specific HOPWA Objectives

1. *Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.*

5 Year Specific HOPWA Objectives response:

Not Applicable. The Consortium does not receive HOPWA funds.

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.



ATTACHMENT A: MAPS

Map 2: Overview

Map 3: CDBG Distribution

Map 4: Census Tracts for South Medford and Hormel

Map 5: Race and Income

Map 6: Race and Disabilities

Map 7: Income and Minorities