

# ~ Medford Home Update ~

Summer 2006

A newsletter from the City of Medford, Office of Community Development

Welcome to the first Medford Home Update!

This newsletter will address issues related to the extremely high cost of housing here. The question is: can we do anything about it? The answer is: yes! You may get ideas here on what you can do or how you can get help. You'll receive the newsletter two to three times a year to let you know about:

- The status of our housing in Medford— how affordable is our housing for our residents?
- New programs or projects to increase the amount of quality affordable housing in Medford.
- News on affordable housing in Greater Boston and beyond.
- How you can get involved to help make Medford more affordable for all of us.

You received the Medford Home Update because you recently expressed interest in affordable housing in Medford or requested housing assistance. If you have suggestions or ideas on what you'd like to read, or if you'd like to be removed from the distribution list, contact Affordable Housing Specialist Erica Schwarz at 781-393-2520 or [eschwarz@medford.org](mailto:eschwarz@medford.org).



## What does affordable housing look like?

Among other properties, Housing Families Inc. owns and manages these three units of quality affordable rental housing on the Fellsway in Medford.

## First Time Homebuyer's Workshop

Sept. 13th, 20th, 27th & Oct. 4th  
6 – 8 pm  
Medford City Hall  
\$60 registration fee covers two adults  
All 4 sessions are required

This course provides essential information for anyone hoping to purchase a first home. It is required if you will be applying for downpayment assistance or the Soft Second Mortgage. Learn about good credit, how to look for a new home, finding the right mortgage, maintaining your home and much more!

Applications are available at Medford City Hall in the Office of Community Development, Room 308, or by contacting Medford Housing Specialist Erica Schwarz at 781-393-2520 or [eschwarz@medford.org](mailto:eschwarz@medford.org).

## What is Affordable Housing?

Affordable housing is a home to rent or buy that the average family can afford. It's that simple. Our neighbors, relatives and friends can't afford the prices here! We need housing that we can afford so we can keep what makes Medford great – our people.

There is a more official definition. Total housing costs for any family (rent plus utilities or mortgage plus taxes, utilities and any condo fees) should not exceed 30% of the household's gross annual income. "Affordable housing" most commonly means total housing costs that are affordable (costing no more than 30% of income) for a family earning at or below 80% of the area median income (AMI), a figure which adjusts annually and is based on household size.

For greater Boston in 2006, 80% AMI for a

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## What is Affordable Housing cont.

family of 4 is \$66,150 a year. This family should not spend more than \$1,654 a month on total housing costs. Of course, many families, such as single parent households, earn much less than the 80% upper limit. They, too need decent housing.

In Medford one third of our households earn less than \$35,000 a year and can afford no more than \$875 a month on housing; we all know that's pretty hard to find! The average income earning family in Medford – at \$56,644 a year – can afford around \$1,400 a month on housing, but the average sales price in Medford of over \$400,000 will cost them at least \$2,200 a month to own.

Many of us spend 40%, 50% or more of our income on housing, and have little left for other needs. Others live in poorly maintained units or in crowded quarters with relatives. Still others are homeless, even though many homeless families today include at least one working adult. In addition, many of our residents are moving away to find an affordable home.

While the need is great, we do have a good start. Our Housing Authority ably manages 481 units of public housing, many Medford residents have vouchers to assist them with high rental costs and we have several privately developed affordable units in Medford. These include the affordable condos negotiated by the City in some of the converted surplus schools and several non-profit owned units like those in the photo on page one.

Of course, there is much more that needs to be done, but luckily we don't have to reinvent the wheel! We can rely on strategies that are already working throughout Massachusetts and the nation to create permanently affordable, quality housing that any neighborhood would be proud of. These options may include:

- Passing an inclusionary zoning ordinance to require that affordable units are included in new market rate developments.
- Identifying suitable sites (most likely existing buildings) to convert into affordable housing by partnering with affordable housing developers.

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## Upcoming Affordable Housing Opportunities in Medford

### Swan School Condos & Amaranth Place Condos

This fall there will be a lottery for 2 affordable condominiums being developed in the former Swan School on Park Street and for another 2 affordable condos on Myrtle Street at Amaranth Place! Stay tuned to find out the eligibility requirements and when the application process will be open.

If you have received this newsletter, you will be notified when the applications are available.



## Housing Specialist Hired to Increase Affordability in Medford

Thanks to a combination of federal HOME and CDBG funding sources, the City's Office of Community Development has created a new and much needed position: Affordable Housing Production Specialist. Mayor McGlynn hired Erica Schwarz, former Director of Community Organizing at the Waltham Alliance to Create Housing (WATCH) for the job. Erica started on May 1st.

In Waltham, Erica developed leadership among local residents and lead these local leaders in working with government officials, clergy, social service providers and others on policies to increase the amount of affordable housing there and on initiating actual affordable housing developments.

In Medford, Erica is responsible for increasing the supply of affordable housing for our families. Meeting this goal will require a mix of efforts including creating policies to increase housing affordability, running programs to assist

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To learn more about affordable housing, check out these organizations...

#### Local

Medford Housing Authority, 781-396-7200

Owns and manages Medford's public housing units for the elderly, disabled and other low income families, as well as managing Medford's Section 8 housing vouchers.

Tri-City Action Program (Tri-CAP): [www.tri-cap.org](http://www.tri-cap.org), 781-322-4125

Programs include Head Start early education, lead paint abatement education, housing advocacy, pro bono legal assistance, energy assistance, and referrals for other needs.

Housing Families, Inc.: [www.tri-cityhousing.org](http://www.tri-cityhousing.org), 781-322-9119

Programs to prevent and eradicate homelessness include the provision of shelters, transitional housing, permanent affordable housing, counseling, and academic youth tutoring.

Somerville Community Corporation: [www.somervillecdc.org](http://www.somervillecdc.org), 617-776-5931

Housing Corporation of Arlington: [www.housingcorporarlington.org](http://www.housingcorporarlington.org), 617-316-3606

These are both community development corporations—non profit community-based affordable housing developers. Each organization is active in its community in addition to developing housing.

#### Regional

Action for Regional Equity:

[www.policylink.org/BostonAction](http://www.policylink.org/BostonAction)

Coalition of organizations and individuals addressing the related issues of housing and transit through advocacy on regional and statewide policies, and other grassroots solutions.

Boston Tenant Coalition: [www.masstenants.net/](http://www.masstenants.net/)

Information on affordable housing, resources for tenants, and the latest advocacy issues.

Fair Housing Center of Greater Boston:

<http://www.bostonfairhousing.org>, 617-399-0491

Public education, advocacy, enforcement and research in order to end illegal housing discrimination. Their website includes information on fair housing laws—including tenant and landlord rights and responsibilities under those laws.



#### What does affordable housing look like?

The Town of Sudbury used 2 town-owned lots to produce 6 duplexes, which provide 12 units of affordable 2 and 3 bedroom rental apartments.

The project was developed in 1991 by the Sudbury Housing Authority, which now owns and manages the rentals.

#### State

Citizens Housing and Planning Organization (CHAPA): [www.chapa.org](http://www.chapa.org), 617-742-0820

Information on first time homebuyer classes, listing of affordable homeownership lotteries, research on affordable housing, and housing related legislation currently before the legislature.

Massachusetts Housing Partnership (MHP): [www.mhp.net](http://www.mhp.net), 617-330-9955

Resources for communities and developers seeking to create affordable housing, links to information on tenants' rights and mortgage information for first time homebuyers.

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## Affordable Housing Organizations, continued

Massachusetts Association of Community Development Corporations (MACDC):  
[www.macdc.org](http://www.macdc.org), 617-426-0303

Information on the collective work of the state's non profit community development corporations (CDCs), which develop most of the state's private, permanently affordable housing, and the latest on related legislative advocacy issues.

National

National Low Income Housing Coalition: [www.nlihc.org](http://www.nlihc.org), 202-662-1530

Data on affordable housing and advocacy updates on federal housing programs.

Department of Housing and Urban Development (HUD):

<http://www.hud.gov/offices/cpd/affordablehousing/>

Federal office that manages programs to assist tenants, first time homebuyers, cities and towns, and affordable housing developers. The site includes factual information on housing as well as details on the various programs HUD administers.

National Housing Institute and Shelterforce Magazine: <http://www.nhi.org/>

The National Housing Institute publishes Shelterforce Magazine, which explores best practices in the non profit community development field, including affordable housing and other community issues.

### What is Affordable Housing cont.

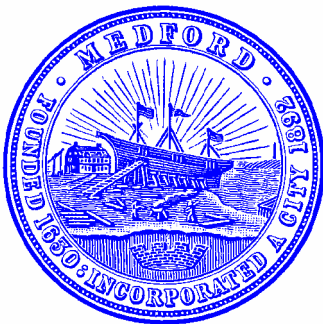
- Reviving a housing rehabilitation program so that low income property owners can maintain their properties in exchange for maintaining affordable rents or sales prices.

If you have questions or suggestions on how to help make Medford more affordable, please contact Affordable Housing Specialist Erica Schwarz in the Office of Community Development at 781-393-2520 or [eschwarz@medford.org](mailto:eschwarz@medford.org).

### Housing Specialist Hired cont.

local residents with housing issues and coordinating development projects that will create affordable housing—by converting existing buildings or through new development.

Feel free to call Erica in the Office of Community Development with questions or to share your ideas. We will be most effective if this is a community effort!



The Medford Home Update is a publication of the  
City of Medford  
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<http://www.medford.org>

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