

# Sophisticated Matchmaking:



## Identifying Opportunities for Affordable Housing Development in Medford, MA

Prepared for the City of Medford Office of Community Development  
May 2008

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# ACKNOWLEDGEMENTS

The Tufts Field Projects team (Team 8), aka “Team Medford”, would like to thank the following individuals for their assistance and support throughout the course of this project:

Erica Schwartz, former Affordable Housing Specialist for the City of Medford, for conceiving of the idea for this project, for outlining our deliverables, and for remaining available to us throughout the semester.

John Bavuso, Building Code Enforcement Officers for the City of Medford for taking over as our primary contact from the city and for dedicating his time, efforts, and fabulous tour-guiding skills to our work.

Paul Mochi, Building Commissioner for the City of Medford, for assisting us with building records and specific sites in Medford Square.

Mayor Michael McGlynn of the City of Medford, for taking time to talk with us about his vision for creating affordable housing in Medford.

Judy Perlman of Housing Families; John Woods of Medford Community Housing; Kelly Catalo, Medford real estate agent and board member of MCH; John Grecco of the Medford Housing Authority; Bruce Ketchen of Walnut Hill Properties; Philip Giffie of NOAH; Tom Lorello of Shelter, Inc.; Philip Bronder-Giroux of Tri-CAP; and Lynn Peterson of WIHED for their valuable input and support.

The board members of Medford Community Housing for welcoming us at their meetings and providing feedback to our work.

Kristin Blum of the Somerville Community Corporation (SCC) and private consultant to MCH for meeting with us to discuss our joint efforts to improve housing affordability in Medford.

Bonnie Hughdorfer, author of *The Greater Boston Housing Report Card 2005-2006: An Assessment of Progress on Housing in the Greater Boston Area*, for sharing her important work and proficient knowledge of housing issues with us.

Professors James Jennings, Barbara Parmenter and Roberta Rubin from the Tufts University Department of Urban and Environmental Planning and Policy for sharing their valuable expertise and wisdom.

We would especially like to thank Professor Rusty Russell and Teaching Assistant Amelia Schmale for their careful assistance, guidance, and feedback through every step of this project.



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# ABSTRACT

The city of Medford faces a severe housing affordability crisis fueled by limited developable land, high property values, and an aging housing stock. As housing costs continue to surpass household income, increasing segments of the Medford population have been forced to pay disproportionate ratios of their incomes towards housing or to leave the community altogether. With nearly half (40%) of Medford's residents earning below 80% of the Boston Metropolitan Area's median income of \$82,600 for a family of four (Strategic Plan 2005) the demand for affordable housing is strong, and certainly not falling upon deaf ears among city officials. But with financial and technical resources scarce, and physical obstacles numerous, the task of launching a successful affordable housing development program in Medford is both challenging and complex. The Tufts Field Projects team presents this report as a means of providing valuable property and developer analyses to assist the city of Medford in meeting its outstanding affordable housing goals and needs.





## EXECUTIVE SUMMARY

The city of Medford faces a housing crisis characterized by surging costs, trailing household incomes, and a lack of opportunities to increase housing supply to meet its demand. Like many older cities in New England, Medford has found itself nearly built to capacity and left with a limited selection of developable land, high property values, and an aging housing stock (Affordable Housing Plan 2006). Over the past decade, increasing segments of the Medford population, including lifelong residents and vital professionals such as teachers and police, have been forced to pay disproportionate ratios of their incomes towards housing or to leave the community altogether. Even the Mayor's own children can no longer afford to live in the community (McGlynn, Personal Communication, April 22, 2008). But with financial and technical resources scarce, and physical obstacles numerous, the task of launching a successful affordable housing development program in Medford is both challenging and complex. **The Tufts Field Projects team presents this report as a means of providing valuable property and developer analyses to assist the**

### **city of Medford in meeting its outstanding affordable housing goals and needs.**

As the demand for affordable housing soars and the city's awareness of the crisis deepens, non-profit organizations have begun to express interest in developing affordable housing in Medford. The fact that over 5,000 additional affordable units or subsidies are currently required to meet the city's housing demand (Affordable Housing Plan 2006) poses a clear message to developers that their work is in need. However, these organizations continually face difficulty evaluating development opportunities due to a lack of data on parcel location, size, and acquisition features. This report sets out to fill some of these data gaps, thus clearing a path for both non-profit developers and the city to move forward with property acquisition and affordable housing development.

The city has committed itself to a goal of creating 40 units of affordable housing during the years 2005-2010, in addition to the 1,611 which currently exist (Affordable Housing Plan 2006). The Tufts Field Projects team presents this report as a means of

identifying specific properties and property types that, through a prescribed course of action on behalf of the city and a non-profit developer, could support the development of enough units to both meet and exceed this goal.

### **General Recommendations:**

Each section of this report includes a number of recommendations targeting specific sites and developers. The report concludes with a series of recommendations for policies, organizational strategies and programs to address the broader affordable housing dilemma in Medford. These recommendations can be summarized as follows, and are discussed in greater length in Chapter 4:

### **Policy Recommendations:**

- Establish a city-wide inclusionary zoning ordinance (IZO)
- Create affordable housing overlay zones
- Fast-track the approval process for affordable housing applications

### **Organizational Strategy**

#### **Recommendations:**

- Build strong relationships with local non-

profit developers to execute an organized strategy for scattered-site development of affordable housing throughout the city

- Digitize tax parcels boundaries and link to current Assessor's Database
- Develop a database of condemned and tax-title properties
- Increase inter-departmental communication among city staff

### **Program Recommendations:**

- Focus affordable housing development efforts towards the Medford Square area as guided by the Medford Square Master Plan
- Use land owned by the public sector for affordable housing development
- Identify fiscal mechanisms to create a continuing source of revenue to produce affordable housing
- Explore adaptive reuse of existing building stock
- Conduct a gentrification study surrounding the proposed green line extension
- Monitor for affordability compliance



## PROJECT BACKGROUND

The city of Medford faces significant challenges in developing affordable housing, largely due to lack of vacant, buildable land and high property values. While many developers in the area are aware of Medford's dire need to increase its affordable housing stock, they encounter difficulties in evaluating the opportunities for development because of the lack of data on parcel location, size, and proximity to amenities. To address this problem, the city of Medford has asked the Tufts Field Projects team to identify sites in Medford that would be appropriate for affordable housing for either rent or purchase, based upon specific sets of criteria. The project also includes specifying the type or types of housing project that each site is likely to accommodate and matching them with non-profit development organizations.

In order to accomplish these tasks,

the Field Projects team set out to identify characteristics which make a site ideal for affordable housing development. This was accomplished through a combination of interviews with developers and independent research on the subject. The team then collected data on Medford parcels which offer these characteristics, and conducted a thorough analysis of priority sites in order to evaluate their potential for affordable housing development. Project deliverables include a report highlighting potential sites and recommendations for developers, as well as a series of maps which depict potential sites for affordable housing creation throughout the city. Upon completion of the project, the team will present this report and its maps to key stakeholders, including the city's Affordable Housing Task Force, area non-profit housing developers, and various city officials.



## METHODOLOGY

*The following strategies were employed by the Field Projects team to acquire and process parcel data necessary for preparing the map component of this project:*

**1. Digital tax parcel creation:** Medford does not have tax parcel data available in Geographic Information Systems (GIS) format. The Field Project team prioritized creation of GIS data representing tax parcel boundaries, recognizing the potential value of visualization and spatial analysis to our client and other end-users of this report. Time constraints required a triage strategy, as the labor required to digitize all 17,000 of the city's tax parcels was not feasible. In order to provide the most effective spatial data, the team chose to digitize properties located in Medford zoning districts that currently allow the greatest flexibility in multi-family uses. These districts are:

- Apartment 1
- Apartment 2
- Apartment 3

Source data for this development process was provided by the Medford Assessor's Department. Scanned versions of

hand-drawn tax maps were spatially referenced using aerial photography and roads data produced by the state GIS clearinghouse, MassGIS. A tabular assessor's database provided properties' street addresses.

Limitations:

- A. The hand-drawn maps are extremely dated, and do not capture property subdivisions and mergers that have occurred since their publishing date.
- B. The spreadsheet is full of null values: approximately 2,000 properties are missing values for ownership, address, lot size, or land/building value.
- C. For cases in which multiple parcels are in common ownership, the assessor's database table sometimes "lumps" data values for fields such as lot size or land value.

**2. Point data address geocoding:** To present a view of candidate properties outside of the zoning districts listed in Section 2.1, a GIS process known as address geocoding was used to create points representing properties for which tax parcels could not be digitized. Source data generally consisted of spreadsheet

data collected from interviewees, downloaded from state agencies, or compiled from other sources by team members. The data outputs consisted of points representing sites with characteristics deemed relevant to development or operation of affordable housing. Examples include:

- Homes under foreclosure proceedings
- Properties owned by the city of Medford
- Multifamily homes for sale at the time of report publication

Limitation: Output point locations are approximate, due to varying quality in the US Census street data used to code the addresses.

*The following strategies were employed by the Tufts Field Projects team to compile site-specific criteria to be matched with potential properties for affordable housing development:*

**1. Identify local developers, both non-profit and for-profit, who may show or who have already shown interest in developing affordable housing in Medford:**

From an initial meeting with Medford city staff, the Tufts Field Projects team selected prospective non-profit and for-profit developers that expressed interest or displayed potential for creating affordable housing in Medford.

**2. Developer interviews:** The Tufts Field Projects team conducted a series of interviews with developers to determine: a) the types of properties that are of interest to them, and b) their current level of capacity for developing a new project in Medford. The City of Medford Affordable Housing Report 2006 was also consulted to consider criteria which matched the city's goals for future affordable housing development.

**3. Tour the neighborhoods and potential sites for affordable housing development or conversion in Medford:** Guided by city staff

from the Building Department, The Tufts Field Projects team underwent an on-the-ground tour to become familiar with specific properties and neighborhoods which offered potential for affordable housing development. From this tour, properties were pursued which met various criteria provided by developers. These sites were subsequently visited independently by the Field Projects team.

**4. Synthesize data from interviews and tour:**

This data was used to create a criteria checklist to be applied to potential sites (see Chapter 2) reflecting the needs and capacities of the identified non-profit organizations, a for-profit developer, and a public housing agency.

**5. Utilize a broad spectrum of search engines and databases:**

These sources, including The Warren Group, real estate clearinghouses (such as Hammond Real Estate<sup>1</sup> and Loopnet Online Commercial Real Estate<sup>2</sup>), Medford Assessors Database, Southern Middlesex Registry of Deeds, and city Building Records, were used to derive data regarding specific sites and types of properties appropriate for affordable housing development.

*The following strategies were employed by the Field Projects team to estimate the size and type of development each potential parcel is likely to accommodate:*

**1. Determine maximum allowable units for each parcel:**

Based on the lot size of each parcel, the Tufts Field Projects team first determined the approximate number of units the property could support. The city of Medford controls density through a provision that requires a minimum lot area per dwelling unit.

<sup>1</sup> Hammond Real Estate is a residential real estate office offering online searches of properties specific to the Boston area, see [www.Hammondre.com](http://www.Hammondre.com)

<sup>2</sup> Loopnet is a popular online search site for commercial real estate, see [www.Loopnet.com](http://www.Loopnet.com)

According to the Medford zoning ordinances, the first and second dwelling units of multiple dwelling residential developments must have a total area of at least 4,500 square feet. For each additional unit on the first three floors, a minimum of 1,000 square feet per unit is required (City of Medford, Zoning Ordinances, 2001). Based on these requirements, the Field Project team was able to determine the maximum number of allowable units for each parcel.

## 2. Determining the type of development and project square footage:

The next step of the process was to determine the approximate square footage of each unit for a project, based on the interests and capacities of the potential developer matches for each site. According to Medford building code, projects must meet a minimum requirement of 728 square feet per unit (City of Medford, Zoning Ordinances, 2001). Additionally, the Tufts Field Projects team researched a number of recent affordable housing development projects in Medford and the surrounding area, including Boston, Cambridge, and Somerville, to determine the average unit size. Although unit sizes for each project tended to vary widely, the average square footage per unit was approximately 1,100 square feet. Based on Medford's minimum square footage standards and the average unit size of recent development projects, the Tufts Field Projects team created a basic scale that would allow us to better approximate the unit size for each proposed development project. The estimates include:

- 800 square feet per unit for SROs or studio projects
- 1,000 square feet per unit for average development projects
- 1,200 square feet per unit for projects specifically targeted to families

The maximum number of units the parcel can support had to be adjusted to make sure the proposed development met Medford's required minimum lot area per dwelling unit. For instance, a development targeted to low-income families (1,200 square feet/unit) would be required to have fewer number of units to meet this minimum lot area requirement. After the maximum number of units was adjusted, this number was multiplied by the number of square feet per unit to determine the total square feet of the proposed development project.

3. **Estimating development costs:** The total project square footage determined above was required to approximate the cost of each development project. Based on information gathered through interviews with non-profit developers and independent research on the subject, it was determined that a conservative average for the hard<sup>3</sup> costs of development is \$185 per square foot. For each potential site, the total construction cost was estimated based on this average. In some cases, average cost per square foot was adjusted according to potential challenges to development, such as risk of environmental contamination or extensive renovation requirements. An additional 25% was added on top of the construction costs for each potential project to represent the soft<sup>4</sup> costs of development (*For a detailed analysis of each priority site, please see Appendix D*).

Limitations:

A. These estimates may not reflect all of the factors associated with each site.

B. It is difficult to speculate the total development size and cost without thorough inspection and testing of the site.

<sup>3</sup> Hard costs include the cost of construction, rehabilitation, reconstruction, or conversion (HUD 2008)

<sup>4</sup> Soft costs include financing fees and other finance related costs; title binders and insurance; legal and accounting fees; environmental reviews; appraisals; architectural, engineering, and related professional services; builders and developers fees; and other non-construction costs related to development (HUD 2008).



## INTRODUCTION

### 1.1 Welcome to Medford

The city of Medford, like most of the nation today, faces a severe housing affordability crisis. Household incomes have failed to keep pace with surging (until recently) rents and home sale prices, and foreclosures have swept their way into reality. Further, the city, which prides itself on offering ample open space and relatively low-density development (Catallo, Personal Communication, February 4, 2008), has found itself nearly built to capacity and left with a limited supply of developable land, high property values, and an aging housing stock. Over the past decade, increasing segments of the Medford population, including lifelong residents and vital professionals such as teachers and police, have been forced to pay disproportionate ratios of their incomes towards housing or to leave the community altogether. With nearly half (40%) of Medford's residents earning below 80% of the Boston Metropolitan Area's median income of \$82,600 for a family of four (Strategic Plan 2005) the demand for affordable housing is strong, and certainly not falling upon deaf ears among city officials. But with financial and technical resources

scarce, and physical obstacles numerous, the task of launching a successful affordable housing development program in Medford is both challenging and complex. The Tufts Field Projects team presents this report as a means of providing valuable property and developer analyses to assist the city of Medford in meeting its outstanding affordable housing goals and needs.

### 1.2 Housing in Medford

*Unless otherwise noted, all data has been drawn from the 2006 City of Medford Affordable Housing Plan, which relies heavily on data from the 2000 census.*

Founded in 1630, the city of Medford lies 5 miles to the northwest of Boston on the Mystic River and is home to approximately 54,145 people. Many distinct neighborhoods, housing strong identities for residents, comprise the 8.6 square miles of the city, including:

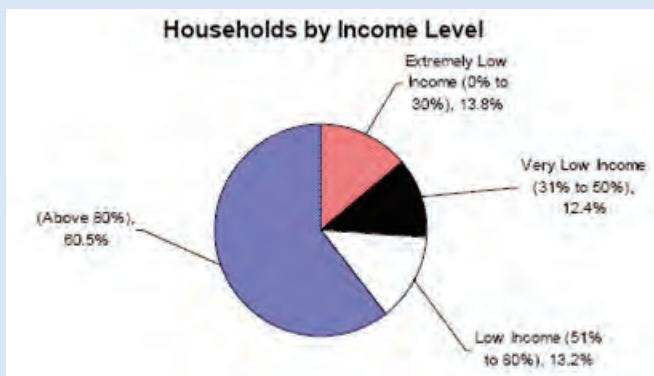
- West Medford (Brooks Estates)
- North Medford (a.k.a. The Heights, North, or Fulton Heights)
- Wellington (a.k.a. East Medford)

- Station Landing (a.k.a. New Boston)
- Medford Square
- South Medford
- Hillside (Tufts)
- Lawrence Estates (a.k.a. the L.E.)

The racial make-up of these communities is mostly white (85.45%), with particularly strong Italian and Irish American heritages. However, there is a historic population of African American residents dating back to the civil war, and increasingly diverse populations of Latino/a, Asian and Pacific Islander residents scattered throughout small neighborhoods. All of these neighborhoods are home to some portion of very-low to moderate income earners, with 7,050 out of the city's 22,085 households, over 31%, currently facing one or more of the following housing problems defined by the U.S. Department of Housing and Urban Development (HUD) : (1) they are spending more than 30% of their income on housing; (2) they are living in overcrowded conditions (more than one person/room); or (3) they are occupying a unit with insufficient facilities or physical defects (i.e., lacking complete bathroom or kitchen, or violating health codes).

Figure 1 below and 2 above provide a breakdown of Medford's household incomes, with figure 2 showing housing needs relative to household income category.

**FIGURE 1**



Source: City of Medford Affordable Housing Plan 2006

**FIGURE 2**

Low and Moderate Income Households in Medford with Unmet Housing Needs, 2000

Type of Household	Households with Housing Needs
Extremely Low Income (0% to 30%)	2,226
Very Low Income (31% to 50%)	1,722
Low Income (51% to 80%)	1,402
Elderly Renters (<80% of AMI)	1,037
Elderly Homeowners (<80% of AMI)	1,333
Other Households (<80% of AMI)	2,980
<b>All Households &lt;80% of AMI</b>	<b>5,350</b>

Source: CHAS Database, 2005; BAE, 2006.

According to the Massachusetts State Department of Housing and Community Development, Medford now has 1,611 affordable units, or 7.1% of its housing stock. Unfortunately, a total of 5,350 additional unit subsidies would be required for all of its low to moderate-income households to see their housing needs met. The wait list for public housing and Section 8 funding<sup>1</sup> through the Medford Housing Authority has already exceeded 2,379 Medford households and many of the city's affordable units are threatened to expire under contract in the next decade (most notably, the 372 affordable units at Mystic Valley Towers and 199 units at Riverside Towers). This report is an attempt to guide the city of Medford in the direction of both general property types and specific sites that can be pursued towards alleviating its current and potentially increasing loss of affordable housing stock. But first, a few points are important to consider about the general housing climate in Medford:

- Housing costs are out of reach for a significant portion of Medford residents. One third of households earn less than \$35,000 annually and can afford monthly rents of no more than \$875. Unfortunately, most of the

<sup>1</sup> Section 8 is a nation housing voucher program to provide low income families and individuals with financial assistance (in the form of vouchers) towards housing costs. Funds originate from the federal government are dispersed by local housing agencies, such as the Medford Housing Authority to provide rental and mortgage payment assistance to low and very low income households.



city's most basic two-bedroom units now lease for \$1,200 per month or more.

- Even in better scenarios, the average income-earning family of 4 – at \$56,644 a year – can afford around \$1,400 a month on housing, which is no match for the average sales price in Medford of around \$380,000, requiring at least \$2,100 per month to own.
- Homeownership is becoming less and less attainable to Medford residents, as well. 40% of Medford residents earn less than \$50,000 per year-- a far cry below the \$85,000 annual income needed to purchase the averaged priced home of \$380,000 (assuming 20% down payment and little pre-existing debt).
- To afford a home of median price in Medford, households here must earn 133% of the median household income for the Boston Metropolitan Statistical Area (\$109,858), or pay more than 33% of their income on housing (Hueghdorfer and Bluestone, 2006) .

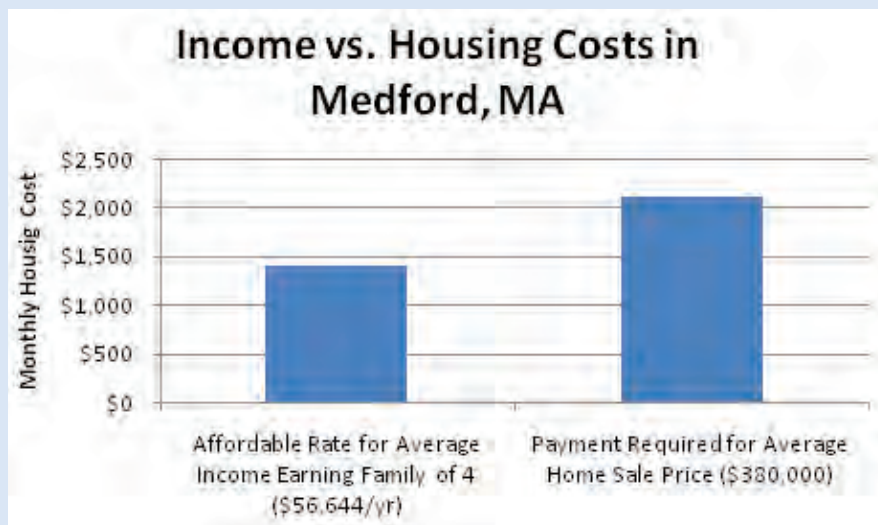
Figure 3 below illustrates the alarming gap between residents' housing cost capacities and required housing costs.

Of course, these conditions are not limited to Medford, or to the Boston area. Over half of Boston's residents are paying more than 30% of their income on housing costs, and the Commonwealth of Massachusetts has declared housing as the number one economic development challenge across the state. However, some of the obstacles to providing affordable housing here are unique to Medford. We will explore them in the following section.

### 1.3 Challenges and Potential Barriers to Affordable Housing Development in Medford

As noted above, the primary barrier to affordable housing in Medford is its limited supply of land coupled with high prices for vacant land. Whereas surrounding communities such as East Boston and Roxbury face similar shortages of vacant land, property costs in these communities are lower than those in Medford, allowing non-profit housing developers to more feasibly acquire land for affordable housing development (Grecco,

**FIGURE 3**



Source: Compiled by the Tufts Field Projects team using information from the City of Medford Affordable Housing Plan 2006

Personal Communication, February 15, 2008). Population density within Medford's 8.6 square-mile area is about 6,850 persons per square mile and most of its clearly identifiable open parcels were developed during the housing boom of the late 1990s and early 2000s. Under current zoning regulation, Medford has just 137 developable acres of land, which offer habitation for a maximum of only 1,452 additional residents. Many of those developable lots are deceptively vacant, marred by soil contamination and the remnants of abandoned railroad infrastructure, further complicating the feasibility of building affordable housing there.

The city offers few large lots, which would allow developers to save money on bulk material orders for bigger subdivisions. Those lots that do exist are under high demand for commercial or market-rate development. Thus, scattered-sites throughout the city emerge as the most likely potentials for affordable housing development. While such projects can add significantly to development costs and financial complexity, they can be aided through strong working partnerships between the city and for-profit or non-profit developers which effectively target these sites. Throughout the course of this project, the Field Projects team has conducted broad-based research that aims to lay the foundation for such partnerships here in Medford.

#### **1.4 Medford's Demonstrated Commitment to Affordable Housing**

Though the task is daunting, the city of Medford has communicated an honest commitment towards alleviating its housing crisis by initiating a number of programs and strategies aimed at meeting the full range of housing needs for its residents. The officially adopted 2006 City of Medford Affordable Housing Plan outlines clear goals for the city to pursue, including:

#### **Preserve Housing Through Rehabilitation:**

With 71% of its housing units built before 1950, it is essential for Medford to improve the energy efficiency of its homes and reduce the danger of lead-based paint.

#### **Minimize the Loss of Affordable Housing in Expiring-Use Properties:**

With at least 600 affordable units currently at risk for market-rate conversion (all of these located at the Mystic Valley and Riverside Towers), Medford will seek HUD incentives to extend the contracts to prevent expiring use or negotiate for enhanced Section 8 vouchers to maintain affordability.

#### **Increase the Supply of Affordable Housing Units to Low and Moderate Income**

**Households:** Acknowledging that low and moderate income people are often hardest hit by increased housing prices because they do not qualify for housing subsidies, the city proposes production as a solution to creating more affordable housing units. The report specifies a committed goal of creating 40 units of affordable housing before 2010.

#### **Expand First-Time Homebuyer Housing**

**Options:** Acknowledging the severe affordability gap between low and moderate income households' incomes and availability of homes and condominiums for sale, Medford is committed to assisting two households per year through a first-time homebuyer program.

#### **Increase Local Capacity for Affordable Housing Development:**

Lacking both staff and funding resources, Medford aims to maintain a Housing Development Specialist and to establish a Municipal Affordable Housing Trust Fund.

In the meantime, local political support for affordable housing remains strong and has resulted in several efforts to alleviate the city's housing burden, including the successful

surplus school conversion program, required affordable unit set-asides for receiving a variance or special permit, and the drafting of an inclusionary zoning ordinance (IZO). Mayor Michael J. McGlynn and the city's Building Reuse Committee led efforts in 2003 to redevelop six of Medford's 10 surplus school buildings into housing (both condominium and rental units), each of which was required to produce 13% to 25% of its units as permanently affordable to households earning at or below 80% of AMI for the Great Boston area (\$59,550 for a family of three). Allowing the municipal government to create 14 affordable units on surplus school sites, Medford's school conversion program provides a positive case for how affordability requirements could eventually be implemented city-wide through an inclusionary zoning ordinance, which is currently under internal review. Appendix A will discuss the IZO in greater detail.

The city of Medford has also begun to address its housing crisis by hiring an affordable housing specialist to oversee implementation of the Affordable Housing Plan and manage the recently created Affordable Housing Task Force. Approved by Mayor McGlynn in 2007, this eight-member committee convenes to raise public awareness of the housing crunch, promote policies to make housing more affordable, and identify potential sites for development. Furthermore, the city has maintained a solid relationship with the Medford Housing Authority to secure funds

for public housing and recently rekindled its partnership with Medford Community Housing (MCH), a previously dormant community development corporation which rebuilt its board in 2006 with strong momentum to develop affordable housing in Medford.

As the demand for affordable housing soars and the city's awareness of the crisis deepens, other non-profit organizations have begun to express interest in developing affordable housing in the city. The fact that over 5,000 additional affordable units or subsidies are currently required to meet Medford's housing demand poses a clear message to developers that their work is in need. However, these organizations continually face difficulty evaluating development opportunities due to a lack of data on parcel location, size, and acquisition features. **This report sets out to fill some of these data gaps, thus clearing a path for both non-profit developers and the city to move forward with property acquisition and affordable housing development.**

The city has committed itself to a goal of creating 40 units of affordable housing during the years 2005-2010. It is the intention of the Tufts Field Projects team to present this report as a means of identifying specific properties and property types that, through a prescribed course of action on behalf of the city and a non-profit developer, could support the development of enough units to both meet and exceed this goal.

# Chapter One:

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## Potential Developers



One of the primary goals of our research has been to identify developers willing and able to purchase properties for the purpose of developing affordable housing in Medford. Throughout the course of this project, our team has been in contact with a number of non-profit organizations who, through a series of phone and in-person interviews have expressed interest in this goal, to varying degrees and capacities. Our research reveals that the non-profit, for-profit, and public agencies who are interested in affordable housing development in the city of Medford include:

- Housing Families
- Medford Community Housing (MCH)
- Medford Housing Authority
- Neighborhood of Affordable Housing (NOAH)
- Shelter Inc. (Heading Home)
- Tri-City Community Action Program (Tri-CAP)
- Walnut Hill Properties
- The Women’s Institute for Housing and Economic Development (WIHED)

Several of these developers have encountered difficulties through previous efforts to locate development opportunities in Medford which

are consistent with the goals and capacities of their organizations. For instance, NOAH has expressed interest in mid-size development projects of 20-40 units, which are difficult if not impossible to construct in Medford because most of the underutilized or vacant land is limited to small, scattered sites throughout the city. As articulated in the Medford Affordable Housing Plan, “With scattered-site development, developers lose the cost-saving efficiencies of larger subdivision development and face greater complexity in arranging financing and entitlements for affordable housing production (ii).” The high costs and limited number of possible units associated with small site development have limited NOAH’s ability to locate sites in Medford (Giffie, Personal Communication, February 12, 2008). Assistance from the city will be necessary to support developers such as NOAH who are interested in projects of a larger scale.

**This report aims to provide information that will enable the city to offer such assistance to both guide and partner with these affordable housing developers in their search for potential development sites.** A detailed description of these developers, including their development goals and preferences is provided on the following pages.

## Housing Families



Housing Families opened in 1986 as a sheltering agency for local Malden, Medford, and Everett families. It now offers a range of other housing programs including

permanent housing, transitional housing shelters (funded by the Commonwealth), housing assistance, and a stabilization program. The mission of Housing Families is to end homelessness in the communities they serve by providing safe, temporary shelter, creating affordable housing, and offering individualized supportive services to family members. Because it is primarily a service provider, Housing Families seeks to work with more experienced affordable housing developers.

Housing Families was originally interested in developing small development projects of six or more units, chiefly for the purpose of creating family shelters and permanent housing. It currently operate 45 affordable housing units, including a 19 unit development in Malden, two three-decker properties on the Fellsway West in Medford, and 19 apartments leased in several local communities, which house families with a disabled head of household. Housing Families has recently encountered difficulty locating an appropriate property for its next development project in Medford.

After our initial interview with this organization, Housing Families decided to reconsider its development goals and shift gears towards the pursuit of mid-sized developments. It is currently looking to develop a site in Medford of at least 20 units with WIHED,

among other potential nonprofit development partners. In such a partnership, Housing Families would act as the service provider and property manager, while the real estate entity would serve as the property developer/owner. In an e-mail message to the authors on March 30, 2008, Housing Families CEO Judy Perlman noted that her organization is also reaching out to for-profit developers who may possess unoccupied or underutilized properties due to current market uncertainties. At this point, Housing Families remains open to opportunity and committed to increasing the affordable housing stock in the city of Medford.

### Summary: Housing Families

- 6+ Units (Small Developments) or 20+ Units (Mid-size Developments)
- Properties close together
- Partnership with WIHED or other organization
- Welcoming neighborhood/political atmosphere

## Medford Community Housing (MCH)

MCH is a non-profit, community-based volunteer organization created under the community development corporation model. It is interested in promoting “the development, rehabilitation, and maintenance of affordable housing in Medford, with a special focus on housing for limited and moderate income people (MCH 2007).” Although this organization has been inactive for several years, it has recently reorganized with the goal of identifying a suitable project and partner for an affordable rental housing development project during 2008.

Early in the history of the organization, MCH was provided Community Development Block Grant Funds from the Medford Office of Community Development (OCD) to help cover the cost of staffing the organization. This funding initially helped MCH promote a number of initiatives aimed at increasing affordable housing opportunities for people with limited incomes. The city assistance not only provided a direct benefit but also helped to reinforce the city's interest in addressing the housing crisis and in playing a role in finding solutions.

In the early 1990s, MCH created two affordable single family homes on 82 Circuit Road and 221 Arlington Street in Medford, each of which developed for the purpose of supporting first-time homebuyers. Currently, MCH is interested in acquiring and developing a property at 100 Arlington Street, which will potentially be donated by the city of Medford. MCH plans to develop a three bedroom modular home on the lot, and to conduct a lottery for determining the homeowner. Qualified applicants for the lottery include first time homebuyers, with preference given to people living and working in Medford.

MCH has also hired a consultant from Somerville Community Corporation to help guide its development strategy. One component of the consultant's work is to provide an analysis of general development opportunities that would be appropriate for MCH and to gather pertinent data about current conditions in the city.

For its next project, MCH will likely select a small development of two to eight units, although they are open to developing mid-sized projects of up to 20 units as well. MCH would like to create housing developments targeted to households earning less than 50% of area median income, and

would consider rehabilitating multi-family rental properties.

#### **Summary: MCH**

- Small to mid-sized developments (2-20 units)
- Target families earning less than 50% AMI
- First project will likely include rehabbing a 2-3 family rental property

## **Medford Housing Authority**

Medford Housing Authority is a local public housing agency committed to providing decent, safe and affordable housing to low-income individuals and families in Medford. Although its project capacity depends largely on the availability of appropriate sites in Medford and the amount of funding they can receive from project-based Section 8 funding, the MHA feels that it is capable of pursuing an affordable housing project at this time. In a February 15 phone interview with John Grecco, the director of the MHA for the past 32 years, we learned that MHA currently has the capacity to develop 40-50 affordable rental units, as long as Section 8 funding is available. Mr. Grecco expressed his frustration with the current instability of Section 8 funding, which is extremely vulnerable to sudden alterations by the current federal government.

#### **Summary: MHA**

- 40-50 rental units
- Section 8 Funding for Medford projects
- Project-based funding for foreclosed properties

## Neighborhood of Affordable Housing (NOAH)



The Neighborhood of Affordable Housing, or NOAH, is an

East Boston based community development corporation that has acquired significant experience in affordable housing development over the last 20 years. It is committed to “creating and preserving affordable housing opportunities and building safe and healthy neighborhoods for those most in need and others challenged by today’s housing market (NOAH 2006).” NOAH has various programs that help serve low and moderate income people and families, including first-time homebuyer education and counseling programs, rental housing counseling, and a foreclosure prevention and mitigation program. NOAH also “works with community members to improve the environment, enhance the quality of life, and develop the leadership skills of residents in East Boston and beyond” through its Community Building and Environment Department (NOAH 2006).

NOAH addresses the need for safe and affordable housing by constructing new units or upgrading existing units for the purpose of affordable housing development. Its most recent projects include affordable condominiums in East Boston available to first-time homebuyers. While most of NOAH’s properties are located in East Boston, the organization also works in targeted Boston suburban municipalities where there is a lack of affordable housing but a willingness in the area to achieve this goal. Although NOAH has yet to pursue a development project in Medford,

it has indicated that it would be interested in doing so as long as the project was feasible and it received sufficient support from the city. NOAH is also interested in the possibility of creating mixed-use and transit-oriented developments.

In order to fulfill its mission of addressing the need for affordable housing in communities in and around Boston, NOAH would like to focus on mid-size development projects of 20-40 units. Due to a shortage of available land in Medford, there are only a few possibilities for development projects of this scale. NOAH will have to focus its attention on the re-use of old industrial, commercial, or city building sites, or areas where there is a possibility of assembling a group of parcels for the purpose of development.

### Summary: NOAH

- 20-40 units
- Mixed income development
- Requires city support
- Smart growth/TOD opportunities
- Re-use of old city or industrial buildings
- Brownfield redevelopment
- Group of parcels

## Shelter, Inc.

Shelter, Inc, or Shelter, is a homeless service provider that originated in Cambridge in 1974. Its mission is to end homelessness in the greater Boston area by providing housing and essential support services. While Shelter has historically focused on homeless shelter operation in the Cambridge area, it has expanded its portfolio





over the last several years to construct over 100 units of affordable housing. According to its website, Shelter focuses on “smaller home-like settings” with individualized attention in the communities of Boston, Somerville, Cambridge, Malden, Medford, Everett and Quincy (Shelter, Inc. 2008). Shelter maintains the greatest experience with scattered-site housing management, mainly renting multiple units from private landlords in which to house homeless individuals and families.

Shelter established its presence in Medford nearly 20 years ago with the opening of the Medford Family Life Education Center, which houses eight families at a time. For future projects, Shelter would be most interested in developing small projects of two to 10 units for the purpose of housing individuals and families with incomes at or below one third of the AMI (Lorello, Personal Communication, February 2, 2008). Shelter also expressed a preference towards sites with pre-existing apartment units in order to avoid the typically negative neighborhood response associated with the development of affordable housing for extremely low-income and homeless individuals (Lorello, Personal Communication, February 2, 2008).

#### **Summary: Shelter, Inc.**

- Smaller and/or scattered site developments
- Sites with pre-existing units
- Projects that do not require a zoning variance
- 2-4 bedroom units for families
- Efficiency units and SROs (single room occupancy units)
- Units close to public transportation and health care facilities

## **Tri-City Community Action Program (Tri-CAP)**

Tri-City Community Action Program, Inc., or Tri-CAP, serves the cities of Malden, Medford, and Everett, as well as, various surrounding communities. It is a non-profit organization committed to providing

assistance to people who make below 30% of area median income, and has developed 25 units of transitional housing and single room occupancy (SROs) units in recent years. While it has not developed any affordable units in the city of Medford, it has been active in Medford in other ways. Tri-CAP is the largest provider of fuel assistance and other emergency assistance for Medford families and once directly provided a rehab and weatherization program through the Office of Community Development. They currently still serve Medford residents with their weatherization program.

Because other non-profit organizations such as Shelter, Inc and Housing Families are actively pursuing affordable housing development for family households, Tri-CAP has decided to direct its efforts towards the needs of low-income individuals (Bronder-Giroux, Personal Communication, March 25, 2008). For future development projects in Medford, Tri-CAP would be interested in existing housing stock large enough for three or four unit studios or single room occupancy (SRO) developments of 10-15 units. Because the permitting process can be time consuming and costly, Tri-CAP would prefer sites that do not require zoning variances.



In addition to affordable housing development, Tri-CAP has indicated strong interest in pursuing strategies for the preservation of existing affordable units, i.e., HUD expiring-use developments, or, as Executive Director Philip Bronder–Giroux explains, “units that we have which we cannot afford to lose.” Thus, Tri-CAP is particularly interested in expiring-use sites and other properties that are at risk of being converted from affordable to market rate units. For a complete discussion on expiring use properties, please see Chapter 3.

#### Summary: Tri-CAP

- Small to mid-size developments (3-15 units)
- Expiring-use properties
- Single residency occupancy (SRO) units - otherwise known as lodging houses or rooming houses

## Walnut Hill Properties

Owning 27 properties in Medford, Walnut Hill Properties is the development arm of Tufts University. This for-profit developer would only be interested in developing affordable housing if there were a demonstrated need among Tufts faculty and staff. It is not interested in partnering with a non-profit developer at this time, nor is it interested in affordable housing development not specifically related to Tufts University (Ketchen, Personal Communication, February 18, 2008). However, the city has stated repeatedly throughout the goals of its 2006 Affordable Housing Plan a desire to approach Tufts for discussion of possible employee affordable housing.

#### Summary: Walnut Hill Properties

- Small to large-sized developments
- Create housing to meet the needs of Tufts University

## Women’s Institute for Housing and Economic Development (WIHED)

The Women’s Institute for Housing and Economic Development or, WIHED, is committed to creating affordable housing that supports low-income individuals and families in the surrounding region. Its mission is to build affordable housing that fosters economic security for low-income women and families, with a focus on the development of affordable housing in conjunction with support programs and community facilities. WIHED has built over 50 affordable housing projects across the region and has partnered with countless other organizations and groups in planning and developing affordable housing programs. WIHED currently owns or has in development nearly 200 affordable housing units (WIHED 2008). WIHED is interested in developing medium scale projects in the city of Medford consisting of approximately 20 units. It has expressed a keen interest in pursuing smart growth opportunities and developing affordable housing within walking distance of public transportation. Focusing development around these “transit nodes” would allow WIHED to access funds from the Commercial Area Transit Node Housing Program. This program, often referred to as CATNHP, is a state funded bond



program available to municipalities, non-profit and for-profit sponsors to support rental housing production or rehabilitation (*for more information about CATNHP, please refer to Appendix B*).

To find a site in the city of Medford that can support 15- 20 units, WIHED would like to focus on large single-site development opportunities, such as old commercial or industrial spaces that could be developed for affordable housing, or to acquire a portfolio of multiple properties owned by a single individual or organization. In either case, guidance and support from the city will greatly improve the opportunities for organizations such as WIHED who are interested in completing mid-size affordable housing development projects.

#### **Summary: WIHED**

- 15-20 units
- Single site mid-size development
- Area bordering commercial sites
- Commercial/Industrial re-use
- Brownfield redevelopment
- Smart growth/TOD opportunities
- Adjacent properties
- Vacant properties

The information gathered through telephone and in-person interviews with the affordable housing developers has led the Field Projects team to generate a list of characteristics which make affordable housing development attractive in Medford (see criteria checklist, page 29). This checklist has helped guide our site selections and recommendations. The following chapter will discuss these potential sites for affordable housing development in Medford.



Source: NOAH, [www.NOAHcdc.org](http://www.NOAHcdc.org)

# Chapter Two:

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## Priority Sites and Potential Developer Matches



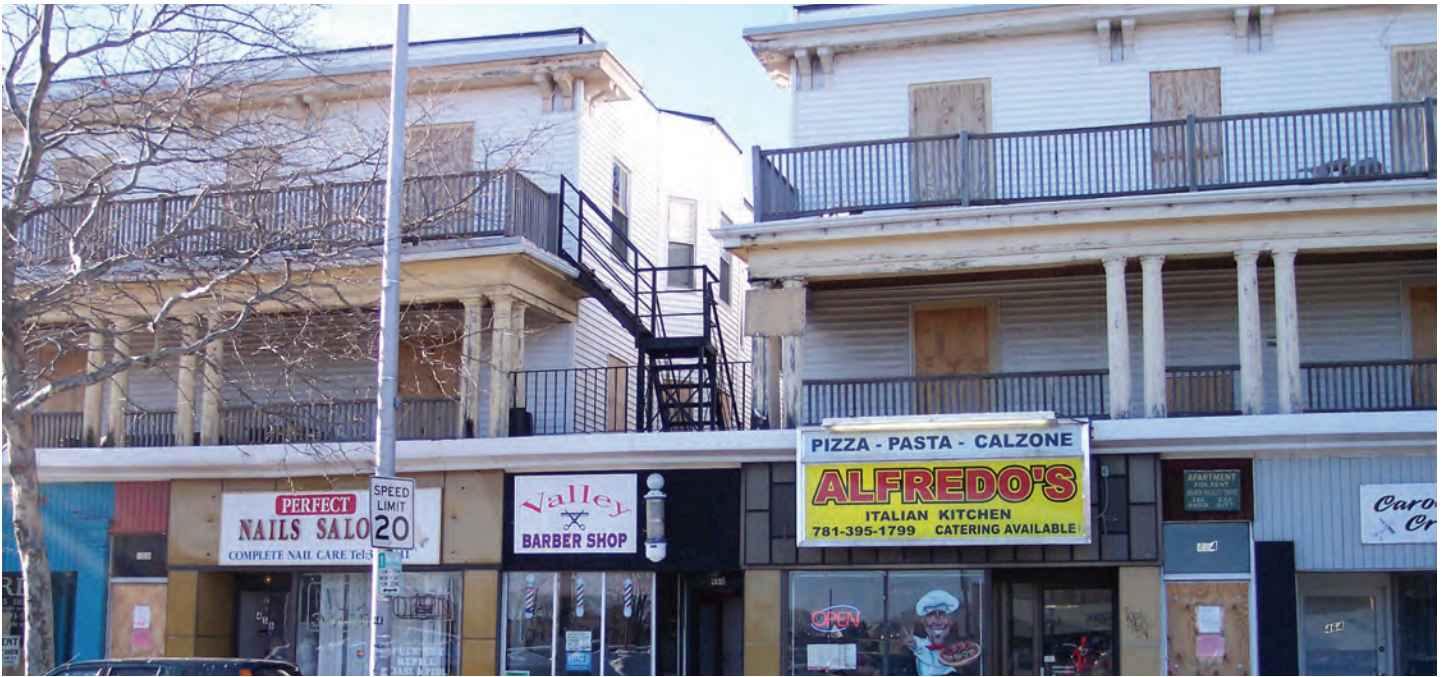
We have chosen five “Priority Sites” to receive in-depth analysis and discussion as potential sites for affordable housing development. Two additional sites are listed as recommendations for further investigation, which we were unfortunately unable to complete during the course of this project. Sites were visited on February 13 with staff from the city of Medford, and subsequently by the Tufts Field Projects team independently. Synthesizing information collected through personal communication with developers, city officials, and housing experts, quantitative data available in tax records, and physical observations gathered from site visits, we have compiled the following criteria checklist (See Table 1) to evaluate the degree to which each site is ideal for affordable housing development.

Each of these sites has been assigned one or more potential affordable housing developers as a “match”, according to developer interest and capacity as derived from our interviews and research. For each priority site, vital real estate data are presented in table format. Discussion and presentation of anecdotal evidence is also included, and

amenities maps and street-level site photos are interspersed. Sites are not listed in any particular order. While each of these sites offer challenges worthy of consideration, they also possess many benefits and amenities that have been proven to be attractive to the non-profit developers and social service agencies with which we have had contact.

**TABLE 1**

<b>CRITERIA</b>
No variance required (Multi-family zone)
Existing Housing Stock
Re-use of old City/Commercial/Industrial properties OR An assembled group of parcels
Parcel size/type appropriate for developer needs
Reasonably Welcoming Neighborhood/Political Support
Amenities/Smart Growth opportunity: within 1/4 mile of public transportation
Amenities: within 1/2 mile of shopping/grocery store
Amenities: within 1 mile of health care/child care facility/school
Opportunities for support services
Reasonable Cost
Acquisition Opportunity:
Foreclosure/Fire
Tax-Title Takings
Underheight
Condemned
Brownfield*
City Owned
Other



## Priority Site # 1: Cohen Property

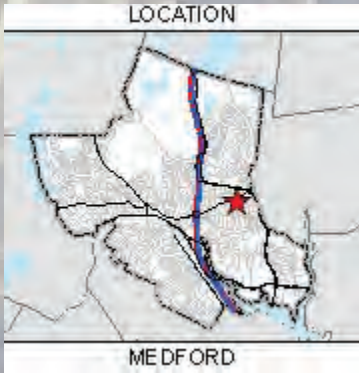
The Cohen Property is located at the corner of Salem Street and the Fellsway, in the Haines Square neighborhood. It consists of two contiguous parcels owned by the same landlord. Its current configuration includes ground-floor retail and office space, with second and third floor apartments above. Neighbors include the Medford Housing Authority's 92-94 Fellsway apartment building, and the FoodMaster shopping center which is located directly across the street. The Cohen property is located in a "Commercial" zoning district, which permits multi-family residential use as-of-right.

This site was highlighted on our city tour due to its currently high level of vacancy. The 18 apartment units on the Cohen Property sit vacant because, until recently, sprinklers had not been installed as required by the city's building code. As a result, city officials had been unable to issue an occupancy permit. Due to its code violations, the rental apartments have been boarded-up since 2005. In addition to the vacant apartments, four of the property's eight storefronts are currently vacant.

The Haines Square neighborhood is an attractive location for affordable

housing development for several reasons. Neighborhood amenities are significant, with the FoodMaster grocery store and shopping center, excellent MBTA bus service on Salem Street (95, 101 and 325 routes) and easy access to arterial roadways (Route 28). High-density residential zoning extends southwest along Salem Street from Haines Square. In addition, Haines Square is an excellent candidate for large-scale revitalization. Anecdotal evidence suggests that longtime residents hearken back to "the way it used to be," when the neighborhood was a node of vitality, with housing and employment options available to a mixed-income demographic.

The Cohen Property is clearly underutilized, and presents an excellent opportunity for Medford to promote re-use scenarios that can achieve multiple public goals, including affordable housing provision, expansion of the tax rolls, transit-oriented/smart growth development and expansion of the job base. Success will hinge on the city's ability to either buy-out or co-opt the aggrieved landowner. In order to resolve the standoff and realize the site's use potential, a substantial



Address	456-470 Salem Street
Neighborhood	Haines Square
Zoning District	Commercial
Current Use	Commercial/Residential
Assessed Value (Land)	\$514,500
Assessed Value (Buildings)	\$692,900
Lot Size	13,019 square feet
Building area	17,720 square feet
Number of stories	3
Floor-Area-Ratio	1.36

**TABLE 2**



Source: MassGIS orthophotography

incentive for the owner to sell or reinvest must be provided.

Our recommended course of action begins with designation of the Haines Square neighborhood as a priority site for reinvestment in official city planning documents such as the HUD Consolidated Plan. A Neighborhood Revitalization Strategy Area (NRSA) designation for Haines Square would demonstrate the city's commitment to new investors. It would also enhance the city's flexibility in using federal funds such as Community Development Block Grant (CDBG) in the area. The current Consolidated Plan will expire in 2010, and efforts to prepare

an update are already underway in the city's Community Development Department. This would be a substantial departure from Medford's current Consolidated Plan, which lumps all neighborhoods together under a single NRSA (Strategic Plan 2005). The city could also increase its commitment to revitalizing the Haines Square area by preparing a Master Plan similar to that of Medford Square.

Until recently, the owner of the Cohen Property had reportedly threatened to tear his buildings down rather than comply with the state's building code requirements. To encourage a cooperative solution to any future stalemates with this landlord, Medford could







consider enrolling in the state’s incentive program under Chapter 40R and adopt a zoning overlay district for the Haines Square neighborhood. This program in effect provides municipal governments with density bonuses, offering cash payments based on the number of housing units that will be constructed. With an infusion of revenue, the city could negotiate with the landlord and prepare a formal partnership by which public funds are used to redevelop the housing units in return for public benefits such as permanent affordability deed restrictions.

**Developer Match: Shelter, Inc., Housing Families**

The Field Project team believes that the Cohen property would be a possible site for Shelter, Inc., the non-profit organization which has already indicated its interest in developing affordable units with two to four bedrooms in pre-existing structures such as this property. The Cohen property would also provide an opportunity for Shelter to utilize the currently vacant storefronts owned under the property as locations for social-support services. Challenges for Shelter to consider include the possibility of resistance from the surrounding community to the idea of

housing extremely low-income and previously homeless individuals in a location prime for revitalization. However, as city staff has learned from previous successful efforts to educate once-resistant neighbors to the merits of including affordable units in its school building conversions, organized community outreach can significantly assist in removing the barriers in this respect. Support from the city and a commitment to affordability would be required to make a project at this site feasible.

In addition to Shelter Inc., Housing Families may offer an appropriate match for acquisition and development of the Cohen property. Although Housing Families has recently decided to expand its focus towards projects of at least 20 units through cooperative partnerships with more experienced developers, this may be a site which they could acquire independently. Housing Families was originally interested in smaller developments of six or more units, and remain open to such types of project. The Cohen property would be ideal because it would not require a special variance and, as discussed previously, may provide an opportunity to include support services on the ground level.





## Priority Site # 2: Fulton Heights Academy

The Fulton Heights Academy, part of the Medford Public School District, is located on Fulton Street, roughly ½ mile north of Route 28 in the Fulton Heights neighborhood. It consists of a 38,000 square-foot parcel upon which a school building, a modular addition and a parking lot are located. The site also features roughly 12,000 square feet of undeveloped woodland. The school was constructed in 1950 as a mainstream middle school and has been used as a school for students with severe social/emotional and behavioral/academic disabilities since 2005. Its neighbors are mostly single-family and two-family residences.

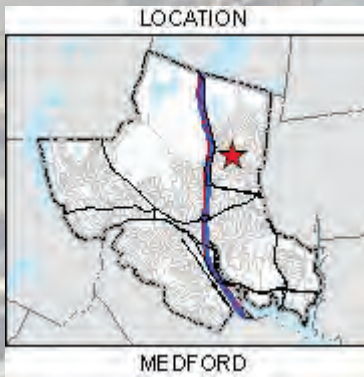
The Medford Public School District has converted six of its 10 previous school buildings into residential sites in the last five years from which it has provided 14 affordable housing units. City staff recommended that we investigate the potential of this site for housing conversion due to its apparently “underutilized” status: currently, the 12,368 square foot building of Fulton Heights Academy serves eight students. While we do not necessarily recommend that these students

be re-located off-site entirely, we do suggest that the city investigate alternative methods to utilize the large size of this property so that it simultaneously might meet housing and educational needs.

The Fulton Heights neighborhood offers several amenities that will need to be balanced against distinct drawbacks. Transit service is available on Fulton Street, with the MBTA’s 710 bus connecting the neighborhood to Medford Square. Carr Park provides significant public open space a half-mile walk north from the site. A neighborhood convenience store is also within walking distance, but a full-service grocery store is not.

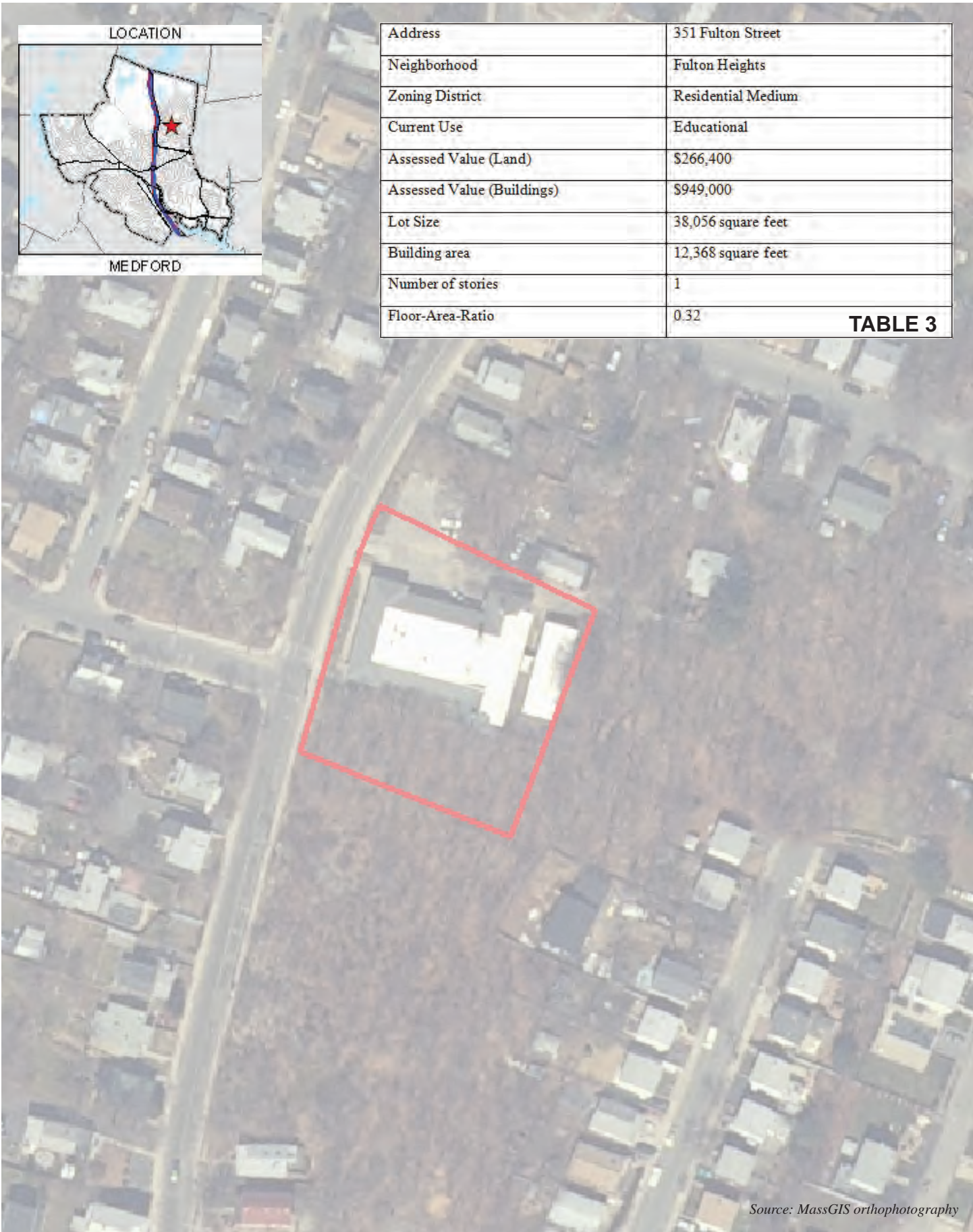
Affordable housing development in the Fulton Heights neighborhood is likely to face resident opposition similar to what other school-housing conversion projects in this area of Medford have faced. Interview data indicates that neighborhood resistance to the school reuse project on Belle Avenue (less than a mile from the Fulton School) was sparked when affordability provisions were proposed.

We suggest the following steps to determine whether the Fulton School is



Address	351 Fulton Street
Neighborhood	Fulton Heights
Zoning District	Residential Medium
Current Use	Educational
Assessed Value (Land)	\$266,400
Assessed Value (Buildings)	\$949,000
Lot Size	38,056 square feet
Building area	12,368 square feet
Number of stories	1
Floor-Area-Ratio	0.32

**TABLE 3**



Source: MassGIS orthophotography

underutilized, and thus a viable candidate for redevelopment as affordable housing. First, a study of space needs for special education students should be conducted. The goal of this study should be to determine whether the Fulton School's current ratio of eight students on 38,056 square feet of land is the most appropriate use of limited city real estate. Second, if the school is determined to be appropriate for decommissioning and reuse, the city should consider modifying its existing protocol for sale and redevelopment of schools to build in a more aggressive affordability strategy. Most of the previous school redevelopments in Medford have produced

small numbers of affordable units, due to the city's requirement that developers designate 13%-25% of units in school conversions as affordable. This is true for both the smaller projects (i.e. Hillside School, where four units of market-rate and one unit of affordable housing were produced), and the larger ones (i.e. Lincoln Kennedy School, where 50 market rate units and eight affordable units are planned).

The pursuit of the Fulton School will undoubtedly require serious deliberation on the part of the city, potential developers, and school stakeholders. The Tufts Field Projects team does not suggest that the students who attend





this school do not have a right to their current facility, or that any specific orders be drafted at this time to relocate them to another facility. Instead, we believe that a dialogue should occur between city staff and school officials to determine if the Fulton school is indeed underutilized according to its eight member student body, and explore another city-owned facility that may be more size-appropriate to school these students.

**Developer Match: MCH, Housing Families, Tri-CAP**

Due to its large size and amenities, the Fulton Heights School building may be an appropriate match for organizations such as Housing Families and Tri-CAP. The current building footprint could support up to 15 units of affordable housing, which is consistent with the type of projects that Housing Families and Tri-CAP are interested in pursuing. Additionally, transit services are offered along

Fulton Street, and there is significant open space and recreation facilities just a short walk from the site. These organizations need to consider that affordable housing development in this neighborhood is likely to face resident opposition similar to that of previous school conversion projects. Fortunately, organized education and neighborhood outreach has proved an effective strategy for alleviating such opposition and should be strongly considered by the city when pursuing this site.

Since the property is currently owned by the city, Medford Community Housing may be another developer “match” for the Fulton School. MCH has an established relationship with the city and has been granted city-owned property in the past. Moreover, MCH board members were involved in Medford’s previous school conversions, and could provide valuable experience and expertise for this development project.



### **Priority Site # 3: 17 Foster Court**

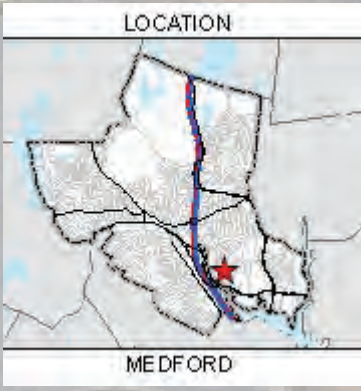
The 17 Foster Court site is located off of Riverside Avenue, roughly ½ mile west of Wellington Station in the Wellington neighborhood. It consists of an 8,355 square-foot parcel upon which a single-family residential dwelling of 1,496 square feet is located. Its neighbors include single-family homes, public apartment complexes, and the McGlynn School complex.

We chose to designate this property a priority site due to State Building Code issues that have resulted in a protracted vacancy and target of vandalism. 17 Foster Court is referred to as a “landlocked” parcel, meaning that it currently has no legal access to a public right-of-way, and hence cannot be issued an occupancy permit under Medford’s Building Code. The owner’s parcel is separated from the Foster Court right-of-way by a narrow strip of land that constitutes a unique parcel under different ownership. The house located at 17 Foster Court was transported to its current location (as opposed to being built on-site), and was mistakenly sited on top of the boundary line separating the owner’s property and the narrow strip. This infraction also prevents the

property from being sold, resulting in a vacant house that has been boarded-up for more than two years.

The Wellington neighborhood has several characteristics that could be considered attractive to both residents and affordable housing developers. First, the Foster Court site is located mere steps from the city’s new school complex. Second, the Medford Housing Authority operates several residential complexes in the immediate vicinity, indicating the potential for efficiencies in management. Extensive shopping is a short drive or bus trip away, including the Shaw’s supermarket, the Meadow Glen Mall and the Wellington “big box” stores. Finally, public open space is easily accessible, with the Mystic River Reservation less than ½ mile to the south of the site.

The information that we have gathered about 17 Foster Court indicates that a fairly straightforward, mutually beneficial solution can be achieved. The narrow strip of land that separates the house from the street is owned by the city of Medford. The homeowner has negotiated with the city in the past, but the city’s asking price of \$30,000 has been too



Address	17 Foster Court
Neighborhood	Riverside
Zoning District	Residential High
Current Use	Residential (Vacant)
Assessed Value (Land)	\$222,900
Assessed Value (Buildings)	\$131,100
Lot Size	8,355 square feet
Building area	1,496 square feet
Number of stories	2
Floor-Area-Ratio	0.18

**TABLE 4**



Source: MassGIS orthophotography



high for the owner. We suggest that the city renew the negotiation process, with the goal of bringing the property back into active use as affordable housing. The city could offer a concession to the landowner in the form of a significant price reduction for the property that separates 17 Foster Court from the public street. The condition for this deal could involve the owner committing to make the residence available as affordable housing. This might be accomplished in two different ways. The first mechanism is a simple deed restriction that would commit the owner (and any subsequent buyers of the property) to maintaining 17 Foster Court as an affordable rental property. The second would be to condition the first sale on the landowner's agreement to then sell both parcels to a nonprofit affordable housing developer. In either case, the city's concession in lowering the sale price can be justified by the benefit of returning this property back into productive use as affordable housing.

At the suggestion of Medford's former

Affordable Housing Specialist, we recommend that this lot be not only donated or sold inexpensively for affordable housing, but that the city, in that process, plan for a special permit or variance to allow for the property to convert from one single family home into at least two units. In this fashion, the organization pursuing development of the site will gain more in return for the fees they must pay regardless of how many units are built.

### **Developer Match: MCH, Housing Families, Tri-CAP**

Due to its past experience with developing affordable single family homes for first-time buyers, Medford Community Housing could be a potential developer for the landlocked property at 17 Foster Court. This neighborhood, which is currently located in a relatively low-income census block group, could benefit from such a home-ownership opportunity. Homeownership is not only considered a way to accumulate wealth, but is also valued to promote neighborhood stability, civic engagement, a sense of personal satisfaction, and control over one's environment (Schwartz 2006, p. 252). Additionally, MCH maintains a positive working relationship with the city of Medford and could inspire a reconsideration of the terms of negotiation for this property.

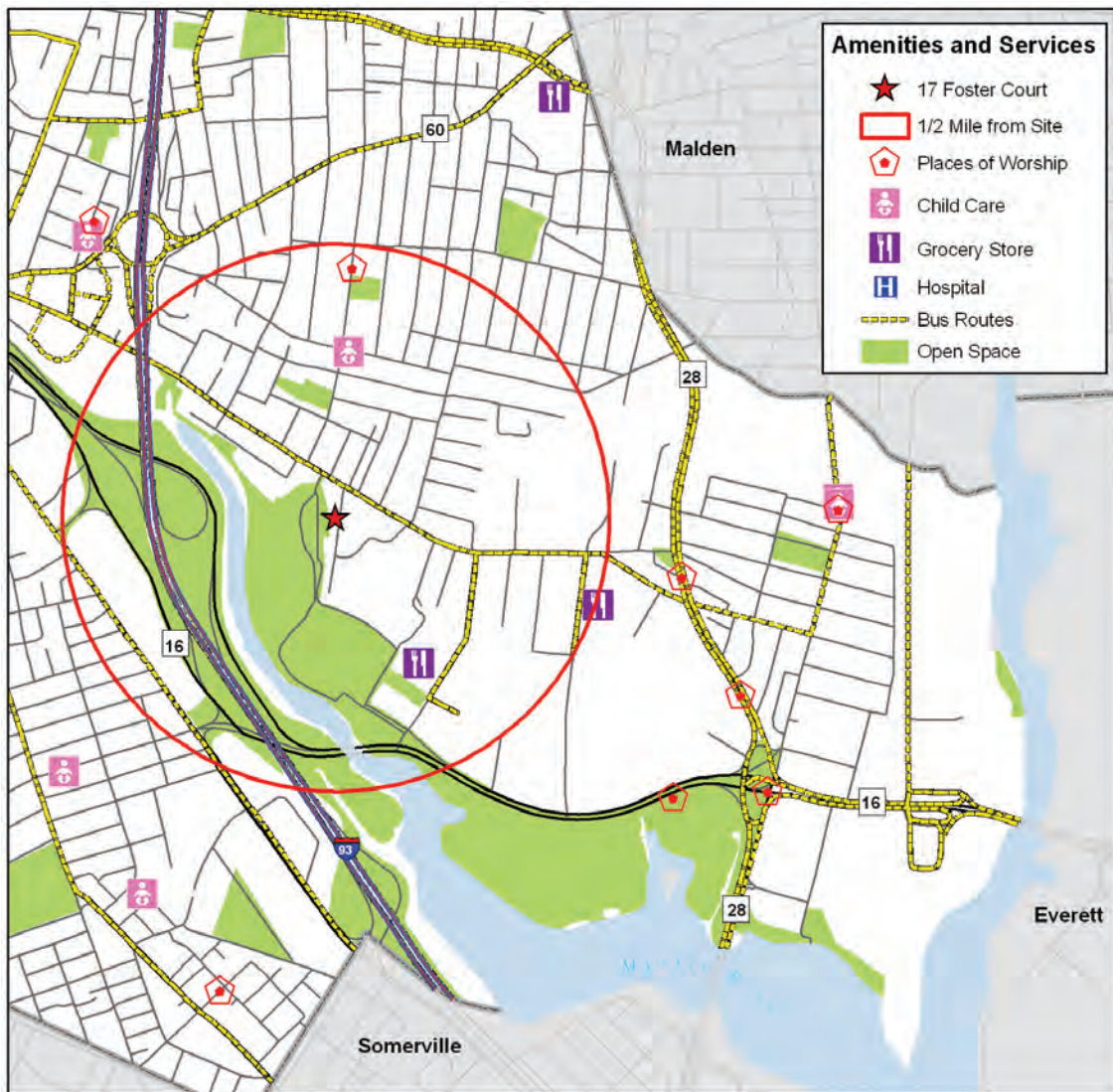




Foster Court’s relatively large size and proximity to the city’s new school complex may also make it an appropriate site for Housing Families, which is committed to providing housing opportunities for low-income families. The lot could potentially support a higher density development (up to five units) than the single-family residence that is currently located on the site. A new development project of two to five units might make the project more feasible than redeveloping a single family in terms of cost savings. Although a higher density development would likely require a variance and support from the city, the potential

for strong neighborhood opposition is relatively low because this neighborhood is currently characterized by a combination of diverse housing types.

Finally, 17 Foster Court should be carefully considered by Tri-CAP, which is committed to promoting preservation strategies to help maintain the affordable housing stock. With a city released deed restriction, the current owner and all subsequent buyers would be committed to maintain this property as an affordable rental project, to which Tri-CAP could then provide management assistance.





## Priority Site # 4: MBTA Fellsway Garage

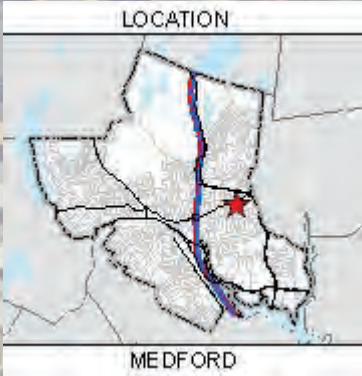
The MBTA operates a bus storage and maintenance facility at 449 Salem Street, just south of the intersection with Route 28. It is a very large parcel (43,560 square feet), stretching nearly 1,000 linear feet from Salem Street to Emerald Street. Neighbors include the FoodMaster shopping plaza to the north, and single-family homes on Dunbar Street to the south. The previously-discussed Cohen Block is directly opposite the site across Salem Street.

Our research indicates that the Fellsway Garage site has several characteristics that make it a good candidate for redevelopment as affordable housing, including its ownership, size, and location. Since the MBTA operates 10 garage facilities in greater Boston, it is possible that this property can be viewed as expendable. Additionally, the proposed MBTA Green Line extension may provide opportunities for land swaps that are mutually beneficial to the MBTA and the city. The parcel's size is large enough that it could support a large number of housing units, thus making an immediate and significant impact on Medford's housing affordability crisis. As discussed earlier in this section, the Haines Square section of Medford is an

excellent candidate for large-scale reinvestment and neighborhood revitalization. Finally, the likelihood of on-site soil contamination makes a whole series of brownfields assessment and cleanup funding sources available. *(For more information on funding for brownfield sites, please see Appendix B.)*

As discussed with regards to the Cohen Property, which is located just across Salem Street from this MBTA site, Haines Square is an excellent candidate for large-scale revitalization. Development of new housing opportunities in this area would serve to increase both the social and economic vitality of this part of town, which currently lacks vibrant "main street" appeal.





Address	449 Salem Street
Neighborhood	Haines Square
Zoning District	Commercial
Current Use	Transportation (Bus Barn)
Assessed Value (Land)	\$1,200,500
Assessed Value (Buildings)	\$912,200
Lot Size	43,560 square feet
Building area	4,151 square feet
Number of stories	2
Floor-Area-Ratio	0.18

**TABLE 5**



Source: MassGIS orthophotography

The city could consider taking several different steps to encourage redevelopment of the MBTA Fellsway Garage as affordable housing. The first is to encourage policy makers to become familiar with the fundamentals of the Trolley Square redevelopment project, in which the city of Cambridge arranged a land swap with the MBTA that resulted in construction of affordable housing on a former bus depot in return for construction of the Alewife T station. A second step could be to conduct a study of city-owned property located near proposed Green Line stations. If no suitable properties were found, opportunities to acquire and merge adjacent properties could be researched.

The site’s history of automotive use and petroleum storage raise significant concerns about environmental contamination. While the necessary assessment and remediation would certainly add time and cost to redevelopment efforts, it would also qualify the site (and any developers) for certain public and nonprofit financing.

**Developer Match: NOAH, WIHED, Medford Housing Authority**

Due to an extreme shortage of vacant and buildable land in Medford, the MBTA site presents a valuable opportunity for developers interested in projects of 20 units or more,



due to its significant lot-size. In particular, we recommend this site as an appropriate match for NOAH, WIHED, and possibly the Medford Housing Authority, all of whom are capable of undergoing larger-scale development projects. The proximity of the site to public transportation may qualify the non-profit organizations for CATNHP funding (see Appendix B) and its location on a commercial site which borders a residential zone serves as further incentive to pursue housing development here.

It must be cautioned that, due to its legacy as a stock yard for city buses, there

is significant possibility that this site is seriously environmentally contaminated. If this is the case, the MBTA site would be difficult for the Medford Housing Authority to pursue because of the high up front clean-up costs. NOAH and WIHED, however, have indicated that they would be willing to pursue developing on an environmentally contaminated site as long as they could acquire funding such as the EPA Brownfields Cleanup Grant or MassDevelopment's Brownfield Redevelopment fund (*For more information on these funding sources, please see Appendix B*).





## Priority Site # 5: Medford Square

Encompassing the vast area between Route 93 (east), Mystic Valley Parkway (south), Salem Street (north) and High Street (west), Medford Square offers unparalleled opportunities for affordable housing development. As the city’s epicenter of social and economic activity since the 17th century (City of Medford, Chamber of Commerce, 2008), Medford Square has already been slated for large-scale residential development under the downtown revitalization efforts of the Medford Square Master Plan.<sup>1</sup> The city’s Strategic Plan describes the Medford Square Initiative as:

“...an effort on the part of the City of Medford to improve economic, housing and civic opportunities in Medford Square, its historic downtown, through a comprehensive program of planning, community engagement and investments. The investments are

<sup>1</sup> The Medford Square Master Plan was prepared by a team of private consultants including Sasaki and Associates, Inc, Abraham and Associates, Howard-Stein Hudson and Associates, Inc, and Todreas-Hanley Associates, Inc for the city of Medford in April 2005 to provide a framework for smart-growth based revitalization of the downtown core (aka Medford Square). Copies of the Master Plan can be obtained at the Medford Office of Community Development.

scheduled to improve business opportunities and services in Medford Square, traffic circulation and safety, 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** (Strategic Plan 2005).”

**Due to the depth and breadth of opportunity sites contained in this area, we have chosen to include the entire region of Medford Square as a priority site for this chapter.** Several key characteristics combine to make Medford Square an ideal “site” for affordable housing development. First, its proximity to transit and daily amenities make it possible for residents to minimize or eliminate their dependence on automobiles, thus alleviating personal transportation costs and increasing the affordability of housing (Smart Growth Network, 2001) (see Chapter 3, “Properties Within ¼ Mile of Proposed Green Line Extension,” page 59). Second, most of the properties in Medford Square are already owned by the city, eliminating

High Street - Medford Square



acquisition costs and opening the door to price-reduced deals with non-profit developers (see Chapter 3, “City-Owned Properties,” page 54). Third, all of the properties in Medford Square are zoned Commercial-1 (C-1) by the City of Medford Zoning Ordinance, which allows for multi-dwelling buildings of up to 75 feet or, six stories. Currently, none of the buildings in Medford Square are built to 75 feet, posing an undeniable call to the city and all interested developers to build up on existing structures (see Chapter 3, “Under-Height Properties,” page 59). Of course, structural and foundational conditions must be considered when pursuing vertical development

upon existing structures, most of which were constructed during or prior to the turn of the 20th century and were not designed to bear more than their current weight (Mochi and Bavuso, Personal Communication, April 18, 2008). Nonetheless, the potential for residential development in Medford is significant, and has already been jump-started by the Medford Square Master Plan.

Increased housing is essential to creating a vibrant, mixed-use center of town as Medford aims do in its Master Plan. Ensuring that a percentage of this new housing is affordable to all segments of the population will support a truly smart-growth oriented





downtown where all residents may have the opportunity to live, work, and play (Smart Growth Network 2001). Beyond including improvements to traffic flow and incorporation of a riverside park, new parking lots, public plazas, and outdoor cafes, the Medford Square Master Plan identifies residential development as the best opportunity for new development in Medford Square. Over the course of the next few years, the Plan projects that the city will own 250 residential units in the area in addition to up to 320 privately owned residential units. The Plan specifically articulates that a variety of housing types and prices be created for a wide range of income brackets including young

professionals, seniors, college students and graduates, and young couples and families (Medford Square Master Plan 2005). By focusing its affordable housing development efforts on Medford Square, the city will likely encounter the least expensive, most barrier-resistant, large-scale residential development path within its boundaries.

**Developer Match: Medford Housing Authority, NOAH, WIHED**

A variety of public and private developers will no doubt be necessary for a complete residential built-out of the Medford Square area (over 500 new units). With its



stated capacity for producing 40-50 units of affordable rental units under Section 8 funding (Grecco, Personal Communication, February 15, 2008), we suspect that the Medford Housing Authority could provide a valuable contribution to affordable housing development, though it would depend heavily on its ability to secure their often unstable federal funding.

Non-profit developers recommended for properties in Medford Square include

NOAH and WIHED, both of which have an expressed commitment to smart growth and transit-oriented development, the driving forces behind the Master Plan. Additionally, both organizations are interested in creating affordable and/or mixed-income housing through adaptive reuse of old city, commercial and/or industrial properties.

Table 6 below includes a “completed” criteria checklist for each priority site.

**TABLE 6**

<b>CRITERIA</b>	<b>Cohen Property</b>	<b>Fulton Heights Property</b>	<b>Foster Ct. Property</b>	<b>MBTA Property</b>	<b>Medford Square</b>
No variance required (Multi-family zone)	✓		✓ **	NA	NA
Existing Housing Stock	✓	NA	✓	NA	NA
Re-use of old City/Commercial/Industrial properties OR An assembled group of parcels	NA	✓	NA	✓	✓
Parcel size/type appropriate for developer needs	✓	✓	✓	✓	✓ **
Reasonably Welcoming Neighborhood/Political Support	?**	?**	✓	✓	✓ **
Amenities/Smart Growth opportunity: within 1/4 mile of public transportation	✓	✓	✓	✓	✓
Amenities: within ½ mile of shopping/grocery store	✓		✓	✓	
Amenities: within 1 mile of health care/child care facility/school	✓	✓	✓		✓
Opportunities for support services	✓	✓		✓	✓
Reasonable Cost	✓	?	✓ **	✓ ?	✓ **
Acquisition Opportunity:					
Foreclosure/Fire					
Tax-Title Takings					
Under height					✓
Condemned	✓				
Brownfield*				✓	
City-owned		✓			✓
Other			✓	✓	
*Interest in Brownfield contingent of Funding					
**Depends on development project					

# Sites Recommended for Further Investigation

The following sites were identified by the Tufts Field Projects team as strong potentials for affordable housing development. However, further investigation is required to determine their likelihood and capacity to support new residential development:



## Mass Electric Sites, Lambert Court

National Grid/Mass Electric has owned two vacant properties on Lambert Court since 1966, just a few blocks from Haines Square. Situated in the middle of private homes on a quiet dead end street, at least one of these lots does not appear to have been set aside for any specific electrical use. The properties are assessed at \$167,800 and \$255,000, and may present an opportunity to develop a small affordable housing project. During the course



of this project, the Tufts Field Projects team submitted a formal inquiry to Mass Electric to determine the official purpose of this vacant land, and to learn if Mass Electric would be willing to sell or donate this land for the purpose of affordable housing development. Unfortunately, the Mass Electric review process takes nearly three months, and we were unable to receive a response before the completion of this project.

## Former Medford General Electric Site, 320-330 Middlesex Avenue

This partially vacant lot sits on 6.53 acres of industrial zoned land, and it is currently for sale for \$5,500,000. While this site may have shortcomings related to its remote location and zoning status, it may serve as an important opportunity to acquire a large parcel of land for the purpose of affordable housing development. Further investigation is needed to determine if this site could be a feasible location.



# Chapter Three:

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## Groups of Properties and Acquisition Opportunities



Extensive interviews with local developers and housing experts combined with analysis of property in Medford has yielded several groupings of properties that can be viewed as likely candidates for development of affordable housing. These property “candidates” have been organized into three groups according to the level of cost, presence of regulatory barriers, and degree of time commitment associated with acquiring them for affordable housing development:

- **Immediate Acquisition Opportunities:**  
These property types require minimal deliberation on behalf of the city and the developer and can be pursued immediately.
- **Mid-Term Acquisition Opportunities:**  
These property types offer promising development opportunities but may require greater time investment on the part of the city or the developer.
- **Long-Term Acquisition Opportunities:**  
These property types may involve extensive negotiations with property owners

and/or attainment of significant external funding sources over a longer course of time.

For each “group” of properties a general discussion of the search criteria is provided, followed by a citywide map of sites meeting the criteria. Lists of the identified properties will be included in their entirety in Appendix C of this report. Certain groups reflect search criteria proposed by specific nonprofit affordable housing developers. In these cases, we indicate which developers might be particularly interested in the group of properties.

### **Group 1: Immediate Development/ Acquisition Opportunities**

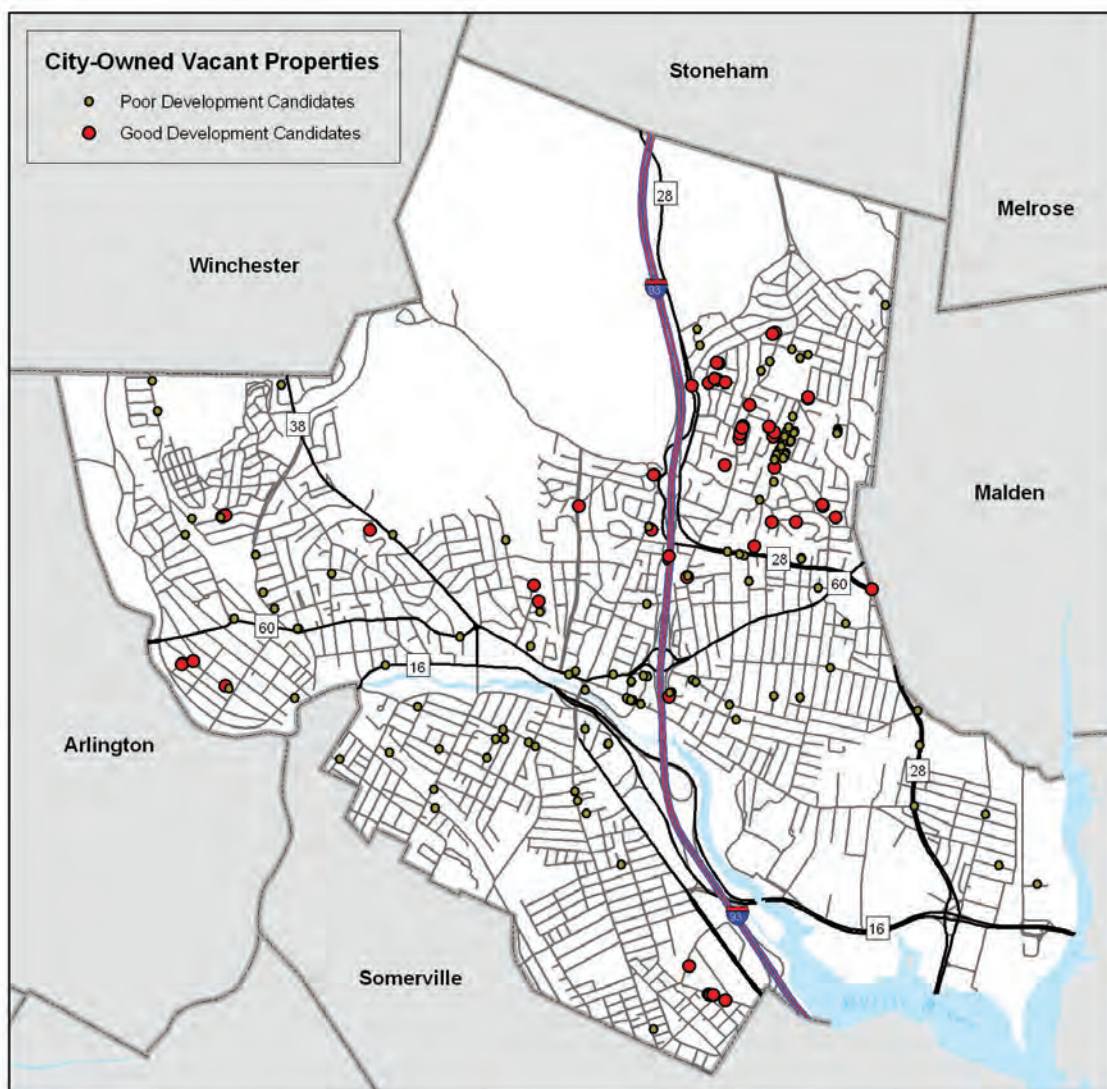
- *City-Owned Properties*
- *Adjacent Properties Owned by the Same Party*
- *Properties Currently Zoned for High-Density Residential Use*
- *Properties Under Foreclosure*
- *Condemned Properties*

## City-Owned Properties

City-owned property can be attractive for affordable housing development because the acquisition costs can be reduced or eliminated entirely. The city of Medford currently owns approximately 255 parcels, with the majority of these located in the downtown Medford Square area. Since this area is already slated for increased residential development under the Medford Square Master Plan, the city faces an excellent opportunity to offer some of these properties to a non-profit developer at reduced or no cost in order to produce affordable units. Any use or re-use of these publicly owned properties for the production of affordable

housing demonstrates consistency with the public purposes the property is intended to serve.

By transferring its property to a third party prior to occupancy, the city can avoid maintenance costs, liability, or shouldering of future maintenance costs for these sites. Such a transaction can also serve to foster a prolonged partnership with developers interested in providing affordable housing in the city of Medford. MCH is an especially appropriate match for development on city-owned sites due to its pre-existing working relationship with the city and experience developing affordable housing on properties in Medford.



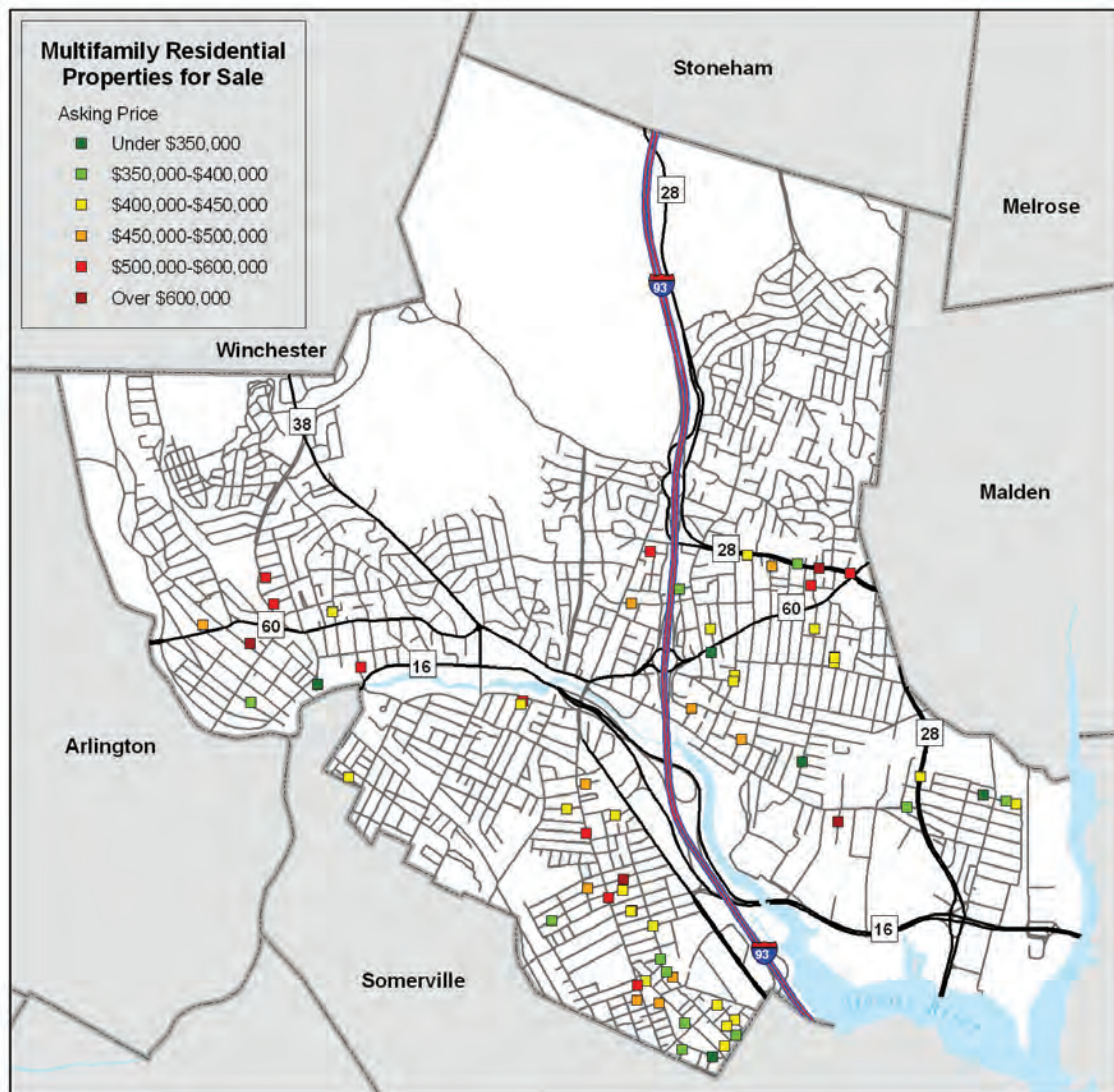
### Adjacent Properties Owned by the Same Party

Sites featuring neighboring parcels owned by one owner present an excellent opportunity to develop larger affordable housing projects. Small lots are the norm in Medford, with 65% of the parcels under a quarter acre zoned for High-Density Residential. Certain nonprofit developers (and many market-rate developers) cannot make the numbers add up for projects that yield fewer than eight units. Neighboring parcels in common ownership can be acquired and merged to yield sites that are appropriate for higher-density residential uses. All developers interviewed throughout the course of this

project have expressed an interest in acquiring adjacent properties.

### Properties Currently Zoned for High-Density Residential Use

Medford's Zoning Ordinance creates a "High-Density Residential" zoning district, in which multi-family residential units are allowed by right. This zoning district comprises 250 acres of land, or 11% of the city's area; 495 parcels are zoned for High-Density Residential use. Appendix C to this report includes a complete list of high-density properties currently for sale. Medford's High-Density Residential zoning districts are scattered throughout the city, with notable clusters around



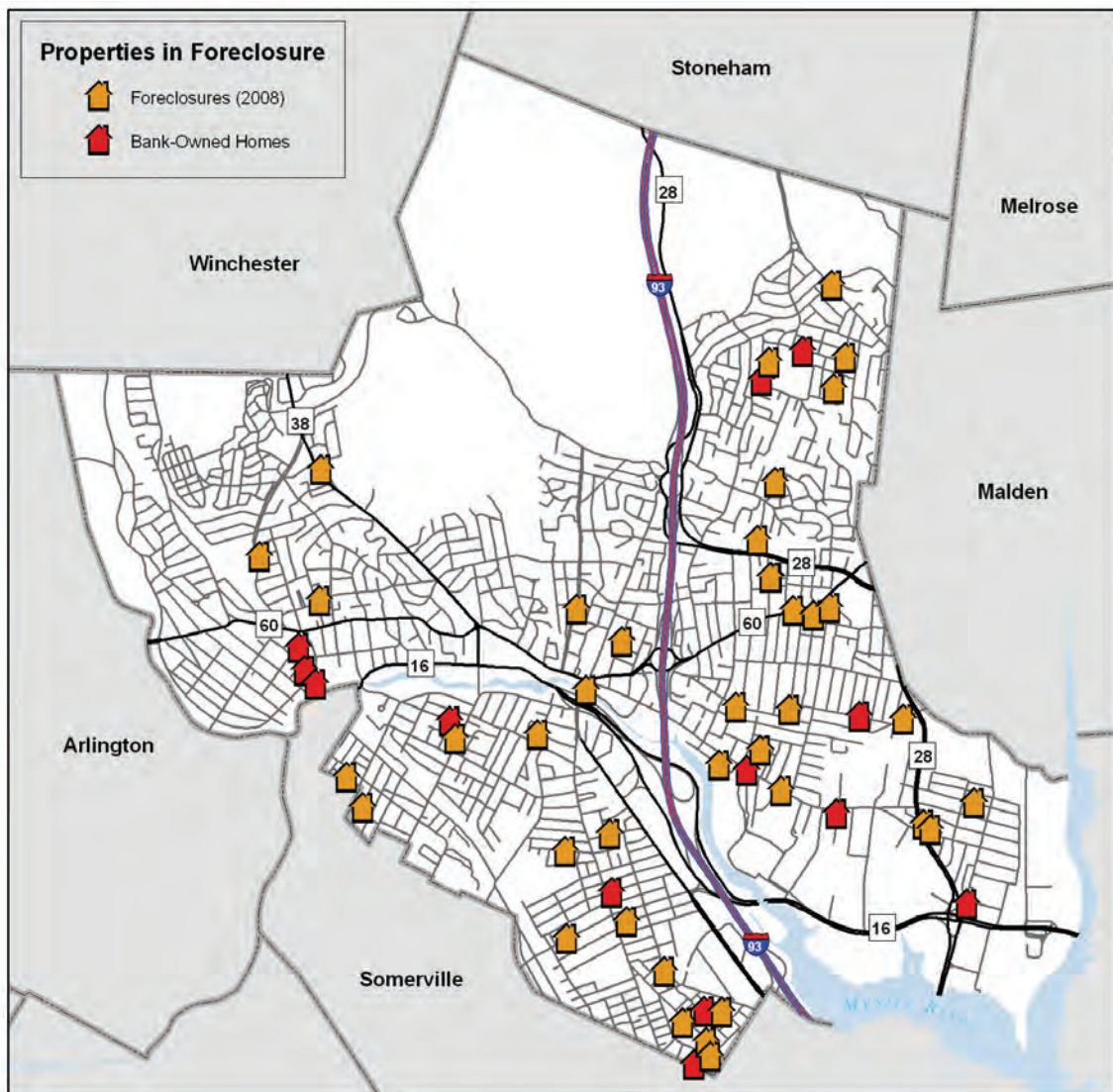
Medford Square, Salem Street and Wellington.

When considering this group of properties for redevelopment potential, it should be remembered that not all of the land in this district is developable. Numerous large multi-family developments already exist; examples include Light Guard Road (Wellington), Congress Avenue (South Medford) and Forest Street (Medford Square). Removal of these properties from the group yields a total of 475 parcels comprising 125 acres of land. It should also be considered that the Tufts University campus is zoned High-Density Residential. University property represents roughly 70% of the district located

south of Boston Avenue between College Avenue and Winthrop Street. Developers such as MCH, Housing Families, Shelter and Tri-CAP all expressed interest in creating affordable housing in existing multi-family residential zones.

### Properties Under Foreclosure

Since January 2007, 143 properties have undergone or are currently undergoing various stages of the foreclosure process in the city of Medford (The Warren Group). While this emerging foreclosure crisis offers devastating consequences to homeowners, a window of opportunity exists for negotiations





to be struck between the city and these at-risk homeowners which can provide the dual-result of saving the homeowner from a deteriorated credit record and increasing the city's affordable housing stock. (Tetreault and Verrilli, 2008) Homeowners who have received bank notices warning of looming foreclosure may be amenable to selling their property at significantly below-market rates in order to avoid foreclosure if a deal is struck with their lender to forgive any outstanding debt that would not be covered from the sale. The State of Massachusetts has responded to this crisis with a loan funding program for non-profits to acquire foreclosed property immediately<sup>1</sup>.

It is important for the city to keep track of properties under risk of foreclosure (we recommend a subscription to The Warren Group) in order to intervene before the property actually enters into the auction phase of the process.

### Condemned Properties

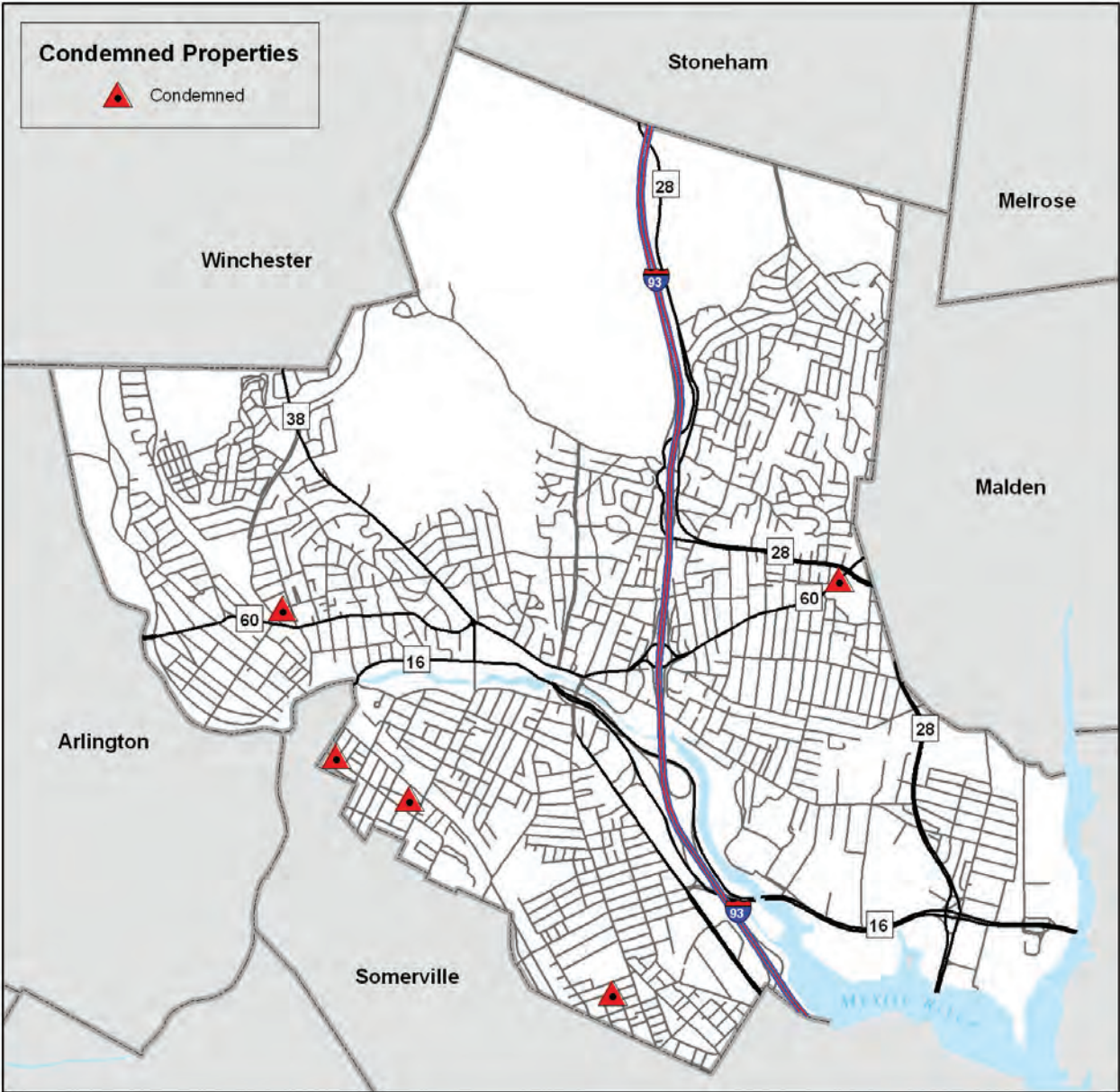
Five properties in Medford have violated building code provisions to the point that they are no longer structurally safe for human occupation. The Field Projects team has acquired a list of these sites from the Building Department (See Appendix C). These sites have been officially condemned, thus granting the city the right to order the property owner to make the necessary repairs or to seize the building for structural demolition. If the city takes the initiative to complete the necessary repairs to secure the property without any funding from the owner, then there is a lien on

<sup>1</sup> An act Protecting and Preserving Home Ownership (Chapter 2006 of the Acts of 2007). And Jennings, James, "Impacts and Responses to 'Spatial Concentrations' of Foreclosure in Massachusetts Communities of Color" March 2008. Though this report concentrates on a statistical and demographic analysis of Boston neighborhoods in particular, the state-wide map shows how Medford fits into a larger crisis. An analysis of the particular neighborhoods within Medford, like Jennings' analysis of the neighborhoods in Boston, could benefit Medford towards a preventative approach to addressing the foreclosure problem that is in its beginning stages. According to the aforementioned legislation and presentation. As well as the continuous research and reports that are being produced in the Massachusetts by CHAPA, who are tracking this trend of predatory lending and its impacts within the foreclosure crisis.

the property and the owner is officially indebted to the city. The lien must be paid to the city once the property is sold, or it may be folded into the acquisition cost. If the city moves to acquire property on which the lien is too great for the owner to profit after its sale, then both parties may benefit from city acquisition of that property.

Once the condemned property is under city ownership, the city may also feasibly transfer its title to a non-profit developer under the condition that affordable housing be developed on-site. From the criteria analysis of developers, MHA, Shelter, Housing Families, and MCH, would all be candidates for creating affordable housing from condemned properties.





## **Group 2: Mid-Term Development/ Acquisition Opportunities:**

- *Properties Below Maximum-Height Zoning*
- *Properties Located within ¼ mile of Proposed MBTA Green Line Stations*
- *Expiring Use Properties*
- *Underutilized Properties (In Which Land Value is Greater than Building Value)*
- *Commercial Properties*

### **Properties Below Maximum-Height Zoning**

Valuable opportunities exist for affordable housing development where buildings exist at lower heights than is condoned by zoning. For example, all Commercial-1 (C-1), Apartment-2 (Apt-2) and Apartment-3 (Apt-3) districts throughout the city are currently zoned to permit up to six stories or, 75 feet, for multi-dwelling units, yet few or no buildings of such height have been built (City of Medford Code of Ordinances, Ch.94, 2001). The majority of the downtown Medford Square area, which is also targeted for large-scale residential development under the Medford Square Master Plan, falls under Commercial-1 (C-1) zoning, but currently only offers mostly low to mid-rise structures of one to four stories. Thus, the entire Medford Square area, as well as Haines Square, which is also zoned as a C-1 district, offers a multitude of opportunities to build up towards an unsurpassed height limit.

Of course, structural and foundational considerations are vital to any pursuit to develop additional units on top of an existing structure. Most buildings in the downtown area and throughout Medford were constructed in the early half of or prior to the 20th century and may not be structurally capable of supporting additional construction (Bavuso, Personal Communication, April 22, 2008). Further, many of these buildings rest on foundations designed to support no more than their current

weight, and atop soil that may be unsuitable for increased impact. The city would have to conduct a structural survey by a licensed structural engineer to determine the sound capacity of each building to support additional weight. Additionally, any building built prior to 1900 would face review and approval by the Medford Historical Society in order to permit new construction or structural alteration (Mochi, Personal Communication, April 18, 2008). If the building was not already municipally-owned (most of the buildings in Medford Square are), the city could connect landowners with non-profit developers who are interested in building upwards on these properties and sharing some of the construction costs. The city could negotiate a lease over property owner's air rights. All developers mentioned in this report would be candidates for pursuing affordable housing with these types of under-height properties.

### **Properties Located Within ¼ mile of Proposed MBTA Green Line Stations**

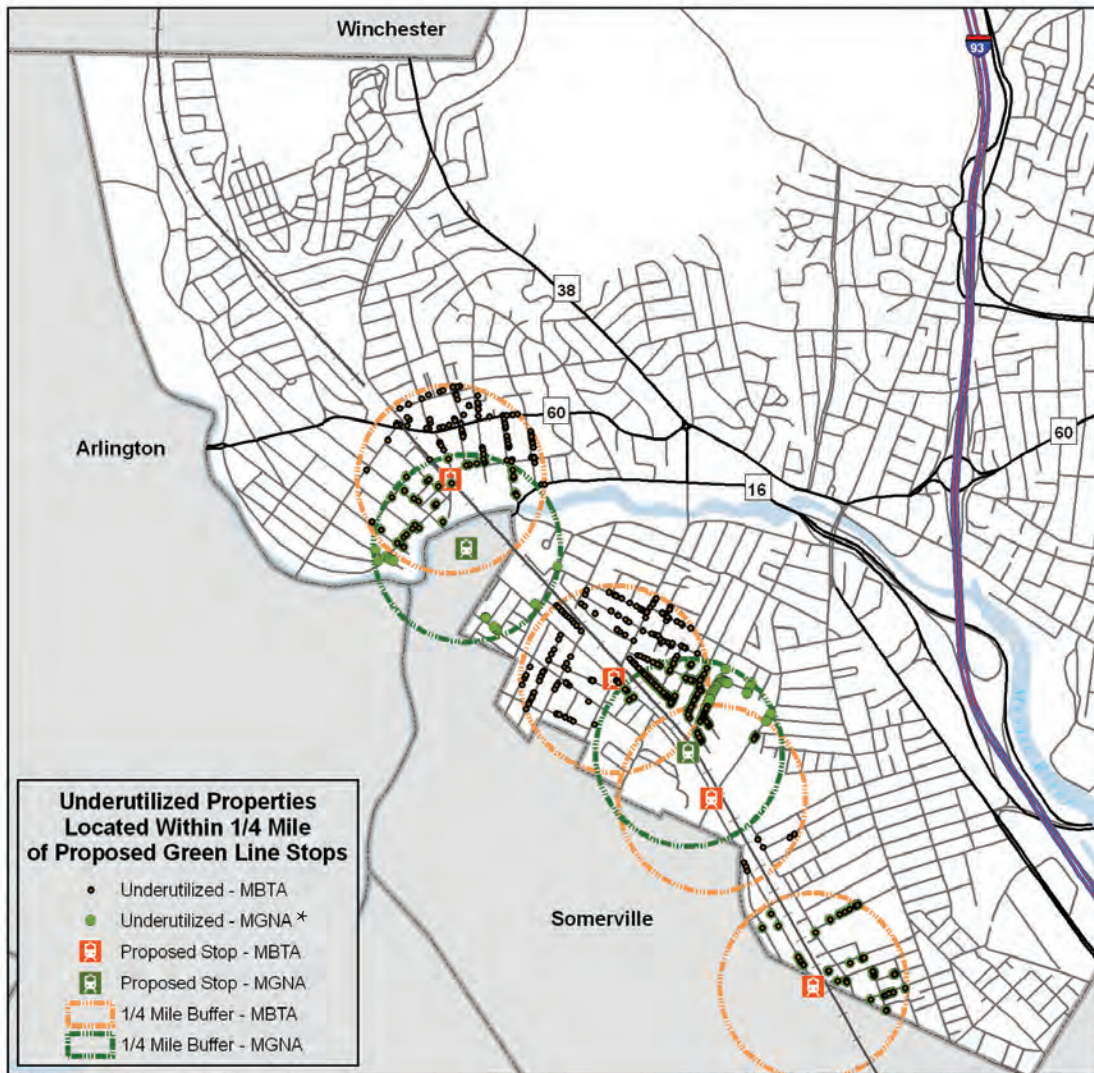
The MBTA has proposed an extension of its Green Line rapid transit service into southern Medford. Properties near the proposed Green Line extension stations are highly desirable sites for affordable housing development. As stated by a report from the National Housing Trust, "Affordable housing located near transit allows families and seniors to live an affordable lifestyle and access employment, education, retail, and community opportunities (NHT 2008)." Research also indicates a positive correlation between subway service extension and property value increases in surrounding neighborhoods (Kahn, pp. 155-182).

The number and location of stations to be sited in Medford is currently being debated. The MBTA has proposed four stations (Ball Square; Boston Ave./College Ave.; Boston Ave./Winthrop St.; and, West Medford Square (MEOT 2007).

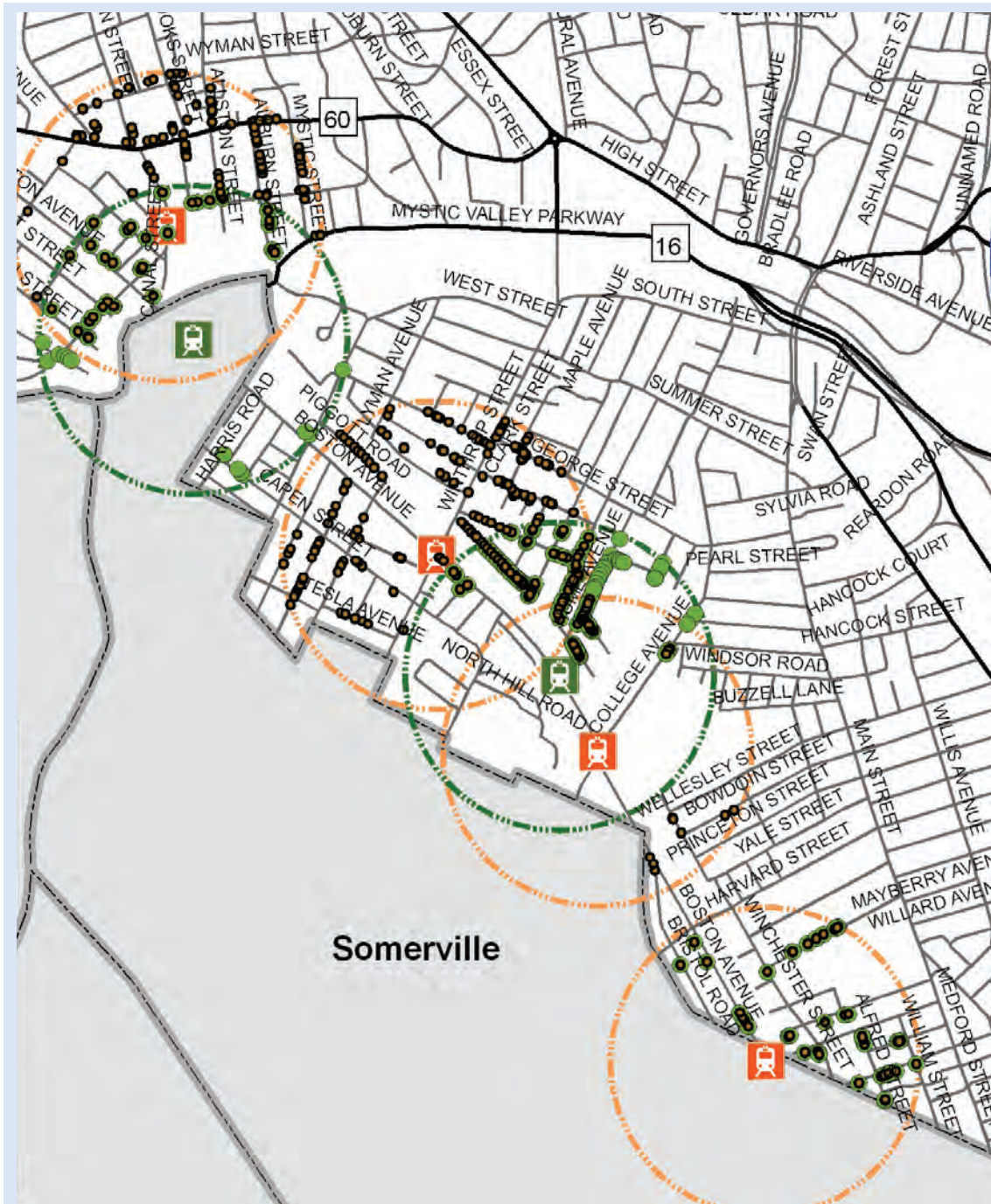
The average land value within a quarter mile of the stations is about \$142,000, or \$48.79 per square foot. Future increases in property values would make it difficult for the city or non-profit developers to acquire these properties at a price that works within their budget. It is particularly important that city-owned parcels within ¼ mile of the future Green Line extension be considered for affordable housing development, given the likely impact on affordability from rising property values.

The Green Line extension represents an important opportunity for the city and local non-profit developers to proactively

preserve affordability near transit opportunities. According to U.S. Census data, Median Household Income for the three census block groups located within ¼ mile of the proposed Ball Square station are \$56,917, \$56,284, and \$45,558, respectively. Many of these residents may already have difficulty affording housing, and an increase in property values will likely cause some residents to be displaced. “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 around \$380,000 will cost them at least \$2,100 a month to own (Affordable Housing Plan 2006).” Removing properties



\*MGNA stands for the Medford Green Line Neighborhood Alliance



from the speculative market before the Green Line extension occurs could help prevent displacement of residents in this area from property value increases. As shown by a 2007 Tufts Field Projects team, it is important to consider the negative results that may impact Somerville and Medford residents (particularly

displacement) while preparing for much needed high-quality public transit service extensions (Tufts Field Projects 2007, 34).

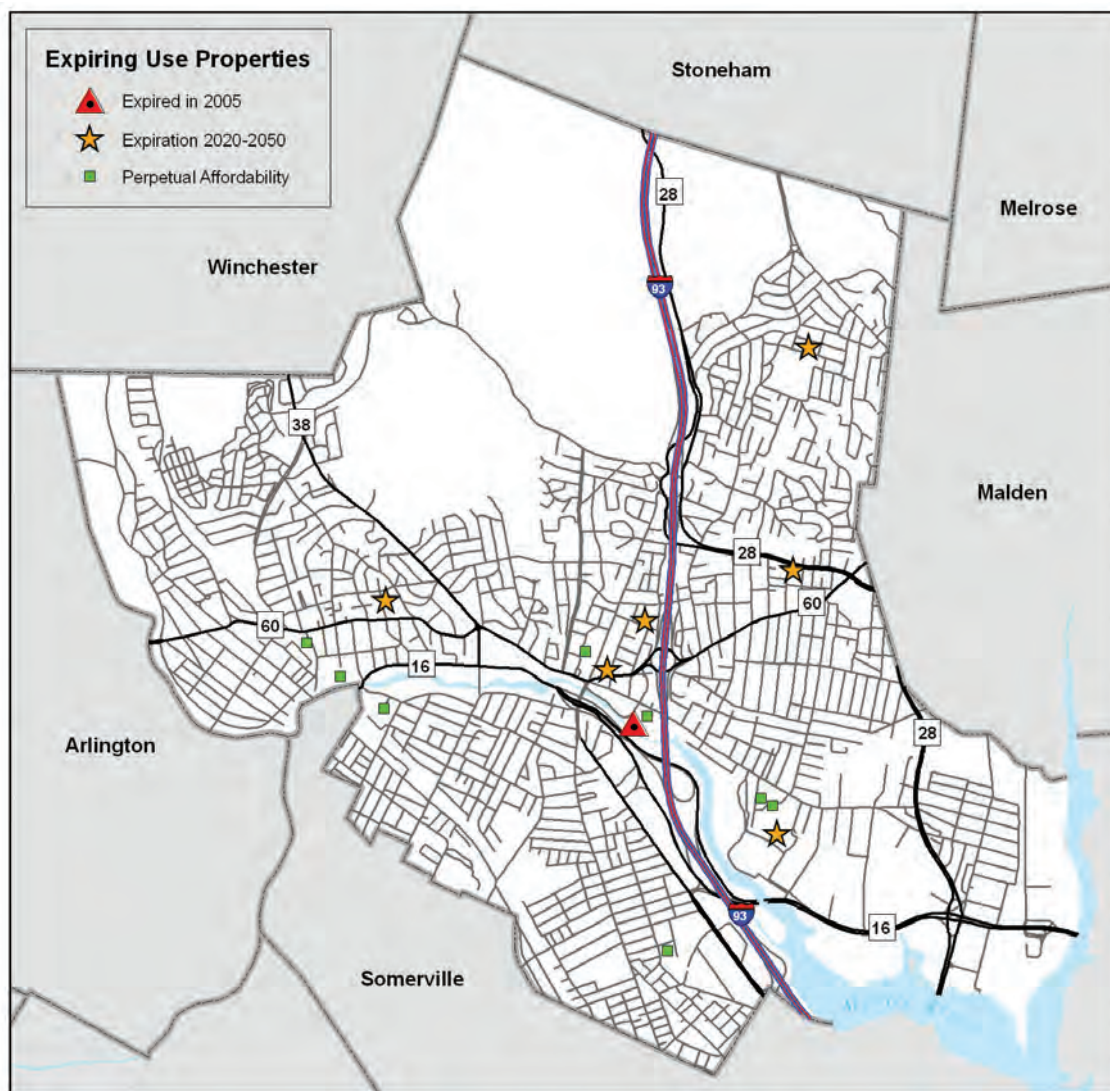
Tri-CAP has expressed an interest in developing affordable housing along sites where the Green Line will extend and would be a suitable developer for such projects.

### Expiring-Use Properties

Many affordable housing developments do not guarantee perpetual affordability. These developments are known as “expiring-use” properties, and represent a critical opportunity to retain existing affordable housing stock in Medford. Data from the Massachusetts Department of Housing and Community Development indicates that of 18 publicly-funded affordable housing developments in Medford, seven are expiring-use properties. The Mystic Valley Towers has removed 372 of 465 of its units from long-term affordability and the Riverside Towers has 199 units at risk of conversion, posing a potential loss of nearly

600 of Medford’s 1,611 currently affordable units (Affordable Housing Plan 2006).

The simplest way to ensure permanent affordability in expiring-use properties is to obtain deed restrictions signed by the owner and recorded at the Middlesex South Registry of Deeds. The city has already posed a strategy in its 2006 Affordable Housing Plan to identify HUD incentives to extend contracts to prevent expiring use and to encourage multi-family development owners to extend contracts rather than provide temporary vouchers. Tri-CAP and Housing Families have each expressed interest in maintaining affordable housing for these types of property.



## Underutilized Properties (In Which Land Value is Greater than Building Value)

The difference between land value (LV) and building value (BV) is sometimes used as a rough metric to identify “underutilized” property. This model assumes that a property’s highest and best use has not been achieved if the value of the land exceeds the value of improvements to the land. A review of assessor’s data from 2007 indicates that 7,258 of 17,409 properties in Medford have land values greater than their building values (41.7%).

All developers considered in this report would be candidates for developing affordable housing within underutilized properties, depending on the scale of the project. Figure 4 depicts a comparison of land values to building values in each of Medford’s established neighborhoods:

located in strictly residential zones. Because Medford’s commercially zoned districts allow for residential development, commercial properties within these areas can be converted to housing with variance approval but no zoning changes. These particular properties would be ideal for larger scale projects. The developers that would have the capacity to redevelop commercial properties would be MHA, Housing Families, NOAH, and WIHED.

## Long-Term Development/Acquisition Opportunities:

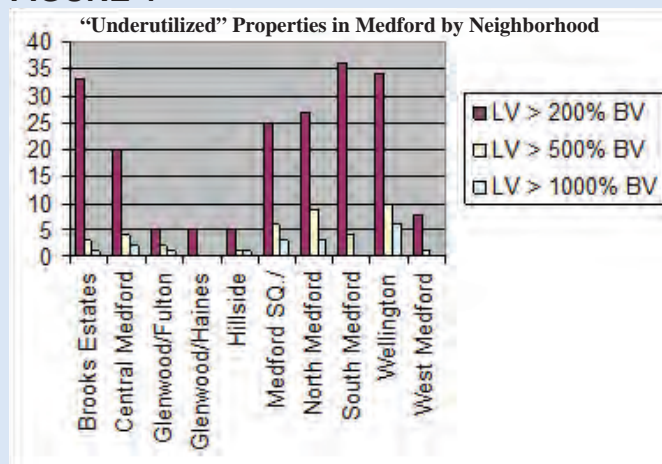
- *Brownfield Properties*
- *Properties Owned by Tufts University and Walnut Hill Properties*
- *Properties Under Tax-Title Taking*

## Brownfields

Some developers shy away from brownfields sites for fear that environmental assessment and cleanup requirements can increase a project’s length and cost. For other developers, however, sites with known or suspected contamination can represent an opportunity to bring additional funds into the project’s financing. The Massachusetts Department of Environmental Protection makes a listing of Chapter 21E sites, which are properties that have been officially registered as brownfield sites, available on-line. Twenty-four (24) such properties are currently listed in Medford. Because some of these sites are zoned industrial, their position in proximity to residential zoning as well as amenities (general criteria) is crucial to their potential as affordable housing sites.

These sites could also fall under the category of tax-title, foreclosed, or underutilized land depending on the condition of the building sited on the contaminated land (Pioneer Valley Planning Commission, 6). Therefore, brownfields as a potential site for

**FIGURE 4**



Source: Created by the Tufts Field Projects team using information from the City of Medford Assessor’s Department

## Commercial Properties

Commercial properties offer promising avenues for larger-scale affordable housing development due their already larger lot sizes (Rubin, Personal Communication, March 14, 2008). Also, commercial sites tend to be located in closer proximity to amenities (such as shopping and transportation) than those

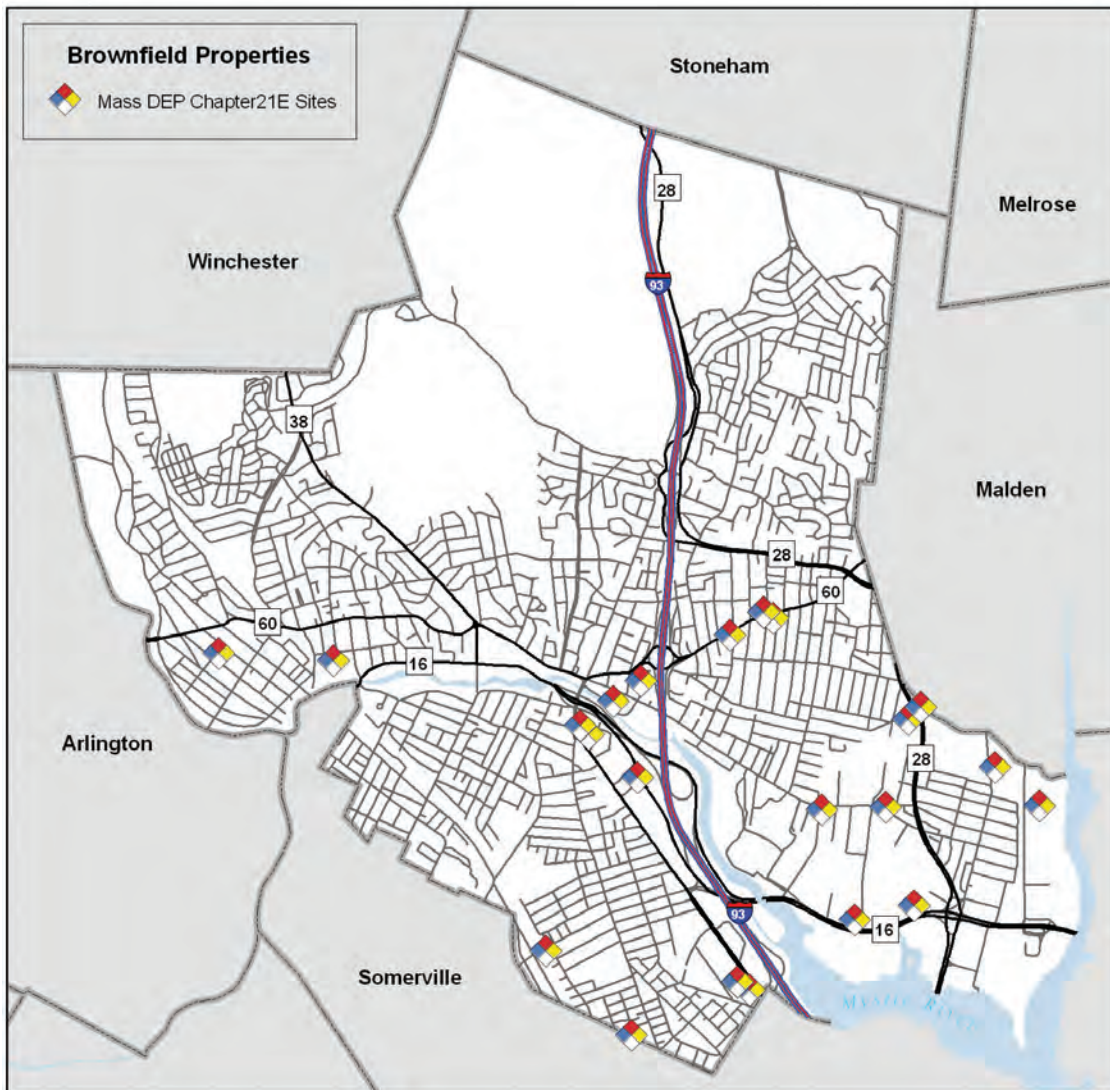
affordable housing can be seen as an additional part of an acquisition. As Lynn Peterson, Director of Strategic Initiative of WIHED, stated, “Brownfields remediation can be a development project in and of itself (Peterson, Personal Communication, February 8, 2008).” NOAH and WIHED expressed interest and have the capacity to take on affordable housing development on brownfield sites.

### Properties owned by Tufts University and Walnut Hill Properties, LLC

Tufts and its wholly-owned real-estate subsidiary, Walnut Hill Properties, own a

significant number of properties in Medford. According to tax assessor’s data for Medford, Walnut Hill owns 27 properties in the city. According to an interview with Bruce Ketchen, Director of Real Estate Property Services, Walnut Hill is not interested in developing affordable housing at this time, unless there is a well-articulated demand from the university to do so.

Because of the university’s high visibility and public profile, we feel that Tufts and Walnut Hill might be responsive to public pressure to add affordable housing to their real estate portfolios. Negotiations between the city





and Tufts University could prove beneficial to embarking on new affordable housing projects. Furthermore, the city has repeatedly articulated its goals to approach Tufts about supporting affordable housing for its employees (City of Medford Affordable Housing Plan 2006).

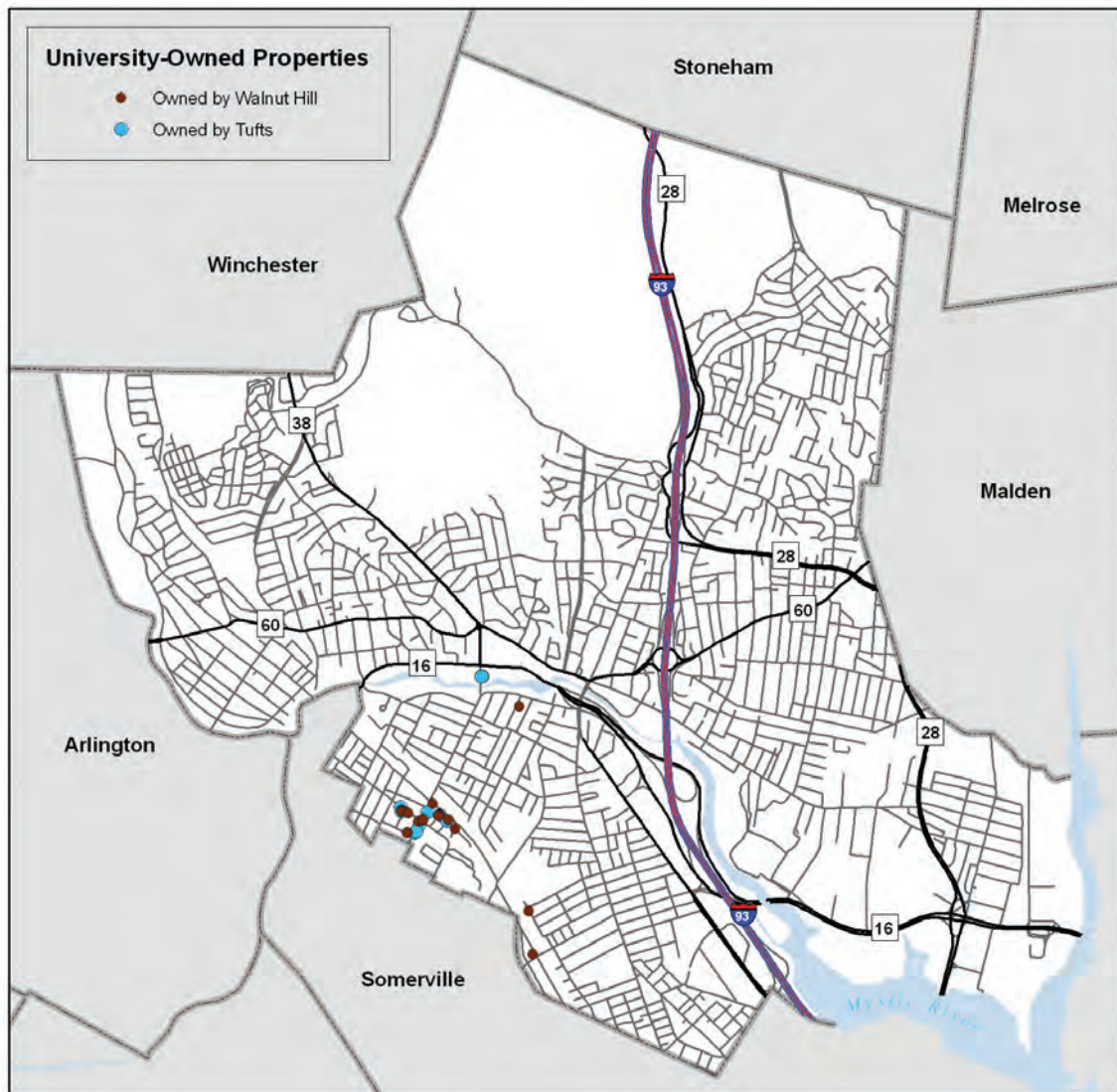
### Properties Under Tax-Title Taking

Tax-title properties pose visible signs of disinvestment by an owner who has become delinquent in paying his or her property taxes. If the city is able to initiate acquisition of these properties before they are foreclosed in Land Court, they can offer affordable housing

development or conversion.

While the process for acquiring a property under tax-title taking is lengthy and requires a solid commitment on behalf of the city or developer, the opportunity lies in its cost-saving outcome. Because the property will have been assumed by the Land Court from a negligent owner who has lost his or her rights to legal redemption, the property itself may be sold for significantly less than market value, while allowing for reinvestment of the surrounding community.

Complications regarding the acquisition process of tax-title properties can



be eased by organizational tracking of the city's tax title inventory (Rubin, Personal Communication, March 14, 2008). If the Community Development Department maintains awareness through the Assessor's office over which property owners are entering the earliest notification stages of the tax-title process, a priority list may be created for specific properties to pursue for acquisition.

As is the case for condemned sites, the city may sell these properties to non-profits at an inexpensive price. Thus, the once neglected sites will have been returned to the tax rolls for the benefit of creating affordable housing for the community and prevented from falling into complete disrepair (Regan, 2000). Currently Medford has no property takings under tax-title.



Source: flickr.com

**TABLE 7**

<b>Group of Properties/Acquisition Opportunities</b>	<b>Possible Developers</b>
High Density Residential Use Zone	MCH, Housing Families, Shelter, Tri-CAP
'Underutilized' (Land Value greater than Building Value)	All
Expiring Use	Tri-CAP, Housing Families
City-Owned Land	All
Adjacent Properties	All
Within ¼ mile of MBTA Green Line Extension	Tri-CAP, Shelter
Environmental Contamination	NOAH, WIHED
Foreclosures	MCH, Shelter, Housing Families, Tri-CAP, MHA
Tax-Title Takings	MCH, MHA Shelter, Housing Families
Under Height	All
Condemned	MCH, Shelter, Housing Families, MHA
Owned by Tufts University	Walnut Hill Properties
Commercial	WIHED, NOAH, MHA, Housing Families

# Chapter Four:

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## Recommendations



The housing crisis in Medford is a deeply rooted, multi-dimensional problem which calls for creative, multi-dimensional solutions. Each section of this report has included a number of recommendations targeting specific sites and developers. For the purpose of this section, however, we have compiled a series of recommendations for policies, organizational strategies and programs to address the broader affordable housing dilemma in Medford. An extensive range of sources were incorporated to produce this list, including scholarly literature, government reports, and personal interviews. In addition to pursuing the specific sites and acquisition opportunities previously described in this report, we recommend that the city of Medford consider the following steps towards alleviating its housing crisis:

### **Policy Recommendations:**

**Establish a city-wide Inclusionary Zoning Ordinance (IZO):** Adopted in various forms by over 80 communities throughout Massachusetts, IZOs allow the development

of affordable housing to become an integral component of all residential development (Herr 2002). This is accomplished by cities establishing mandates on developers to designate a certain portion (usually 10-25%) of all new housing units as affordable (meaning within the spending capacity of individuals earning less than 80% of the area median income). To offset the cost to the developer of providing these affordable units, cities may offer some form of incentive in return for the provision of affordable housing, including density bonuses, waivers of zoning requirements or permit fees, fast-track permitting, local tax abatements, and subsidized infrastructure (Calavita and Grimes 1998). In summary, a typical IZO includes the following:

- A mandate or invitation to developers to participate in the program as they plan for new residential developments;
- Establishment of a minimum project size/number of units to trigger program participation;
- Provision of a density bonus or other incentive for at least partial compensation for

- producing the affordable units;
- Definition of “affordable” housing prices or rents;
- Income limits to determine household eligibility for affordable units;
- Establishment of a period during which resale prices or rental increases are controlled to maintain the supply of affordable housing;
- Establishment of guidelines for the location and design of affordable units within market-rate development; and
- Identification of an agency or other entity that will be responsible for managing the program and monitoring the condition and turnover of units developed under the program.

(Porter 2003)

Mayor McGlynn initiated the exploration of an IZO for Medford in 2007 and has expressed solid support for such a policy in order to streamline the success brought by the surplus school conversion program onto all residential development in the city (McGlynn, Personal Communication, April 22, 2008). After a great deal of deliberation with community groups, residents and developers, a draft IZO was developed for the city of Medford and is currently under internal review by the Office of Community Development (Schwarz, Personal Communication, April 22, 2008). We strongly encourage the city to continue this review process towards an official adoption of an IZO for Medford. Appendix A provides a complete discussion of inclusionary zoning as an effective policy tool for meeting the full range of housing needs in Medford.

**Create affordable housing overlay zones:**

As an alternative or an adjunct to designating specific parcels for affordable housing, we encourage Medford to adopt a blanket overlay zone to permit the development of affordable housing in medium to high density multifamily

zones, as well as commercial and most light industrial zones. A potential option could be the adoption of the Smart Growth Zoning Overlay District Act (Chapter 40R), which provides financial incentives to cities and towns to establish new overlay zoning districts to support housing production. To be eligible for the financial benefits of 40R municipalities must first apply to the Massachusetts Department of Housing and Community Development for district approval. The 40R legislation requires that 20% percent of all residential units in a district be affordable to those earning 80% or less of area median income. To promote smart growth initiatives, 40R also requires minimum allowable densities of 8 dwelling units per acre in single family zones, 12 units per acre for two to three family dwellings, and 20 units per acre for multifamily structures. Upon approval of a district, a municipality receives a zoning incentive payment which is based on the potential number of housing units that can be constructed in this district (MOCD 2008). The adoption of overlay zoning districts would avoid discretionary use permit or zoning change approvals for specific affordable housing developments. The Medford Square Master Plan has identified overlay zoning as a strategy for overcoming zoning limitations in the downtown area in order to create high and mid-rise residential development (Master Plan 2005).

**Fast-track the approval process for**

**affordable housing applications:** Lengthy permit and conditional use hearings add significantly to the cost of affordable housing (Smart Growth Network 2001). In order to reduce costs for non-profit developers and expedite the creation of desperately needed affordable units, we recommend that affordable housing applications be processed ahead of other existing applications. Performance of fast track procedures should be monitored regularly.

## **Organizational Strategy Recommendations:**

**Build strong relationships with local non-profit developers to execute an organized strategy for scattered-site development of affordable housing throughout the city:** Facing its limited supply of vacant and buildable land and high land property values, Medford has already articulated scattered site development as a key strategy for creating affordable housing in Medford (Affordable Housing Plan 2006). By spreading financial and material resources throughout multiple, non-adjacent sites, however, developers face higher costs and complexities than would otherwise be derived from larger subdivision development. Thus, it is important for the city to establish strong relationships with local non-profit developers such as those we have identified in this report in order to cooperatively execute such an effective strategy.

**Digitize tax parcels boundaries and link to current Assessor's Database:** The city of Medford currently lacks GIS data representing its tax parcel boundaries. We recommend that the city arrange for tax parcel data to be digitized into GIS format. Low-cost labor for this type of project may be available through state grants or academic partnerships. The city can also save time and money by leveraging data and methodology developed by the Field Projects team which can serve as a pilot for future efforts. The team digitized roughly 1,000 properties within specific zoning districts that allow multi-family housing development (Apartment 1, Apartment 2 and Apartment 3). Tabular tax data produced by the Medford Assessor's Department was then joined to those shapes, yielding a GIS shapefile that can be used to support efforts to identify and site affordable housing in the city's high-density residential zoning districts.

**Develop a database of condemned, foreclosed, and tax-title properties:** Because properties that are or are facing condemnation, tax-title taking, or foreclosure are time sensitive, we believe it would be in the city's best interest to maintain and update their inventories. This way, the city can maintain a ready-to-use list of properties for swifter acquisition by either itself or by developers interested in affordable housing development/conversion in Medford. We recommend that these lists be accessible from the city's Office of Community Development.

**Increase inter-departmental communication among city staff:** From the Building Department, to the Assessors office, to the Mayors office, to the Office of Community Development, a multiplicity of city branches contribute pertinent skills and information to the development of affordable housing in Medford. Our observations have revealed that there is often some degree of isolation between these branches which decreases the efficiency of communication and data synthesis necessary to pursue development opportunities. In order to streamline their goals and resources, we encourage the city to increase its inter-departmental coordination to more swiftly and feasibly identify potential sites and developers.

## **Program Recommendations:**

**Focus affordable housing development efforts towards the Medford Square area as guided by the Medford Square Master Plan:** Increased housing opportunities are essential to creating a vibrant, mixed-use center of town as Medford aims do in its Master Plan. Ensuring that a percentage of this new housing is affordable to all segments of the population will support a truly smart-growth oriented downtown where all residents may have the opportunity to live, work, and play (Smart

Growth Network 2001). The Consolidated Plan already commits a focusing of city resources to create a significant community development and housing improvements in Medford Square:

“...investments will create affordable housing, new parks and better connectivity to the Mystic River linear parkway (1).”

Beyond including improvements to traffic flow, new parking lots, public plazas, and outdoor cafes, the Medford Square Master Plan identifies residential development as the best opportunity for new development in Medford Square. Over the course of the next few years, the Plan projects that the city will own 250 residential units in the area in addition to up to 320 privately owned residential units. The Plan specifically articulates that a variety of housing types and prices be created for a wide range of income brackets including young professionals, seniors, college students and graduates, and young couples and families (Medford Square Master Plan 2005). By focusing its affordable housing development efforts on Medford Square, we believe the city will encounter the least expensive, most barrier-resistant, large-scale residential development path within its boundaries.

**Use land owned by the public sector for affordable housing development:** We recommend that Medford focus its affordable housing development efforts on parcels it already owns (such as those in and around the downtown core). Further, we suggest that the city offer these parcels to affordable housing developers at reduced or no cost, or include affordable housing in civic developments. Any use or re-use of publicly owned property should be made available for the production of affordable housing, to maintain consistency with the public purposes the property is intended to serve. If use of public property is extended to a market rate real estate developer,

then the development should include, at a minimum, a percentage of affordable housing.

**Identify fiscal mechanisms to create a continuing source of revenue to produce affordable housing:** We recommend that Medford implement an aggressive set of policies to generate a stable, dedicated, and continuing source of revenue for the production, rehabilitation, and maintenance of housing that is affordable to low and very-low income households. Some of the suggestions we have for the establishment of a dedicated housing fund are the following:

- Establish housing in-lieu fees (to be paid by a developer ‘in-lieu’ of affordable housing development) through an Inclusionary Zoning Ordinance, and commit these fees to a fund.
- Establish a Job/Housing Linkage fee<sup>1</sup> on commercial development, and commit these fees to the fund.
- Establish a Municipal Affordable Housing Trust Fund, as articulated in the 2006 City of Medford Affordable Housing Plan, to apply for and receive grants and to provide matching funds where required by grant programs.

**Explore adaptive reuse of existing building stock:** We encourage Medford to conduct an inventory of current building stock that could be available for adaptive reuse (i.e. surplus schools, historical buildings, vacant commercial sites) for affordable housing and promote this conversion (Listokin et al, 1998). Such reuse will allow Medford to maintain its current building densities by utilizing existing structures rather than building in or out.

<sup>1</sup> Jobs-Housing Linkage fees are fees or requirements placed on commercial, office, or industrial development by a local government to offset the impact that new development will have on housing needs (Non-Profit Housing Association of Northern California, 2005)



**Conduct a gentrification study surrounding the proposed green line extension:** The proposed extension of the MBTA Green Line to the southern and western sections of Medford may contribute to market forces that drive real estate prices up in those parts of the city. The city and its housing partners might consider commissioning a study into the potential effects of the transit extension on current and future affordable housing in neighborhoods newly-served by rapid transit.

**Monitor for affordability compliance:** We encourage Medford to conduct an annual or

biannual audit to monitor the housing that has been built, and the income levels served by that housing. Such monitoring will allow Medford to evaluate the degree to which it is supporting a truly balanced community with housing to serve all levels of its workforce, including essential public service employees such as teachers, nurses and police. Monitoring its housing production will also allow Medford to ascertain whether adequate capacity remains to serve any unmet affordable housing need, a particularly important consideration in this era of vacant and buildable land constraints (Affordable Housing Plan 2006).

Salem Street - Medford Square



# APPENDIX A:

## Exploring Inclusionary Zoning as a Housing Solution for Medford

In early 2007, under the initiative of Mayor McGlynn and the leadership of the Office of Community Development, the city of Medford embarked on a process of developing an inclusionary zoning ordinance (IZO). The city's website proclaims that passage of an IZO would result in "housing that regular Medford residents can afford" by ensuring a mix of housing costs that reflect the mix of individuals and families in the community ([www.medford.org/Pages/MedfordMA\\_Afford/izover?textPage=1](http://www.medford.org/Pages/MedfordMA_Afford/izover?textPage=1)). The process was launched by a series of public meetings and presentations in conjunction with the consultant hired to draft the proposal, Judy Barrett, of the Community Opportunities Group. Meetings were held specifically for both private and non-profit developers as well as for public officials and neighborhood groups, in order to educate about and gauge interest in the possibility of adopting affordable housing requirements in Medford.

The city's former Affordable Housing Specialist, Erica Schwarz, admits that most private developers initially shun the idea of inclusionary zoning as an extra cost burden on residential development. However, in many cases, these same developers are willingly complying with such requirements in surrounding communities such as Boston and Newton and successfully contributing to the increased stock of affordable housing (Engler 2002) while continuing to make a profit (Smart Growth Network 2001). In California, where over a third of jurisdictions have adopted IZO's, developers have succeeded in turning profits while meeting affordable housing needs at a rate of roughly 4,500 affordable units/year statewide (NPH 2007). The top-producing programs in the state effectively

communicate their willingness to work with market-rate developers to identify a strategy that balances the jurisdiction's need to create affordable housing with the developer's need for a financially feasible plan. Some of these strategies or incentives include:

- Land Dedication**- whereas the developer can substitute a gift of land on which to build the units that would have otherwise been built on his/her project
- Off-Site Construction**- whereas the affordable units may be built off-site
- Credit Transfers**- whereas the affordable units built under a previous project can satisfy the requirement for those in a new project by the same developer
- Financial Subsidies**- whereas developers are allowed direct access to state and federal subsidy sources to build the inclusionary units
- Density Bonus**- whereas a developer can increase the density of his/her project by 10-35% in exchange for providing the required percentage of affordable units.
- Permit-Relative Incentives**- providing for deferral, reduction or complete waiving of certain permits and fees
- Technical Assistance**- whereas jurisdictions lead developers through the process of identifying affordable housing subsidies

Pointing to the recent successes of the surplus school conversion program in producing 14 new units of affordable housing, Mayor McGlynn expressed his support for an inclusionary housing program in Medford that will ensure that a set percentage of affordable units are created in all residential development (McGlynn, Personal Communication, April

22, 2008). Whereas the required set-aside percentage for school conversions varied by the project, the Mayor believes that an IZO will communicate specific requirements to developers upfront, thus eliminating lengthy negotiations. In addition to the Mayor, a majority of Medford politicians have voiced their support for inclusionary housing policies, as evidenced in the 2007 Vote Medford Candidate Questionnaire ([http://2007.votemedford.org/citycouncil\\_q01/index.html](http://2007.votemedford.org/citycouncil_q01/index.html)):

**Mark Arena:** “I would support an amendment to the use regulations of our zoning ordinances to provide affordable housing for low or moderate-income households to ensure that affordable housing is made available on an equal basis to all eligible households.”

**Stephanie Burke:** “We are also investigating an ‘Inclusionary Housing’ ordinance to ensure that all future development will include a set affordability component.”

**Paul Camuso:** “We need to ensure that builders include low income housing in the mix of all city based residential development.”

**Frederick Dello Rosso:** “Since my election to the Council, I have advocated for affordable housing to be a component of every new development...I also support the ongoing examination of affordable zoning.”

**Breanna Lungo:** “...if re-elected I will continue to support creating more affordable housing...by encouraging developers to include affordable units in their developments.”

**Michael Marks:** “...another issue I am exploring is inclusionary zoning, which could have a great impact on creating many more

affordable and elderly housing units.”

The draft IZO proposal for Medford currently resides in the Office of Community Development in a confidential state of review. Even without insight to its contents, it is still possible to maintain inclusionary zoning as a great potential resource for ensuring that supply of affordable housing units meets the state’s growing demand.

Considering that zoning powers are already used by many jurisdictions to keep communities *exclusive* (i.e. omitting zoning for multi-family housing, requiring expensive amenities and oversized lots), we argue that it makes good sense to use those same powers to make communities *inclusive*. After all, 40% of Medford’s households today earn less than 80% of the area median income for Greater Boston and would therefore qualify for affordable housing (city website). In the absence of sufficient supply of units, these households are presumably spending over 30% of their monthly income on housing costs or over-crowding to make ends meet. As Clark Ziegler, Executive Director of the Massachusetts Housing Partnership writes at the end of his introduction to *Inclusionary Zoning: Lessons Learned in Massachusetts*, “Had inclusionary policies been in place throughout Massachusetts during the 1990s, thousands of affordable housing units would have been created close to good schools, jobs and transportation (2002).” This sentiment was echoed by John Woods of Medford Community Housing in a February 9 interview recalling that had Medford adopted an IZO during the last decade when the six surplus schools underwent condominium/apartment conversion, dozens more affordable units would have been created to meet the outstanding needs of the community.

With over 5,300 units of affordable units required to meet the current needs of the Medford community, the call to adopt measures that will ensure affordable housing creation is more urgent than ever. We encourage city officials to continue evaluating the merits of an inclusionary housing program for Medford, taking into consideration the following recommendations (based upon those articulated in the Non-Profit Housing Association's California study):

- Adopt a policy and make it mandatory, including carefully designed options to give developers flexibility to providing homes to

lower-income households

- Provide strong incentives and flexibility, offering a variety of options to meet the inclusionary requirements, along with an array of incentives
- Provide strong oversight for the in-lieu fee option to ensure that this money is actually spent on building new affordable homes within a defined unit of time
- Track the numbers to ensure the continued effectiveness of the programs and demonstrate long-term results
- Support partnerships between for-profit and affordable housing developers

# APPENDIX B:

## Funding Opportunities for Non-Profit Developers

Non-profit and for-profit developers often depend on a myriad of funding sources to complete an affordable housing project. A typical project receives financing from an average of nearly eight separate sources (Herbert et. al, 1993), comprising what John Woods of Medford Community Housing refers as “the affordable housing funding cocktail.” While each developer uses a slightly different recipe to determine the type and amount of aid they wish to receive, most apply for support from several key and common sources. It was necessary for The Field Projects team to acquire a basic understanding of these key funding sources and their requirements so that we could develop more accurate and useful site selection criteria. For the purpose of this project, we have directed our discussion specifically towards funding opportunities for non-profit developers, with which the city has expressed interest in cooperating.

### Federal Funding

**Community Development Block Grant (CDBG):** The Community Development Block Grant is a federally funded program that allocates funds to state and local governments to use as they see fit within program guidelines for housing and community development activities. In order to receive funds, states and localities with a population of at least 50,000 called entitlement communities, must prepare a consolidated plan which includes a housing needs assessment for the area, a five year strategy to address those needs, and a one year plan with annual updates. At least 70% of a locality’s CDBG expenditures must benefit low and moderate- income persons, defined as those who make up to 80% of the area median income (Schwartz 2006, 180). Eligible

activities include housing rehabilitation, site acquisition associated with affordable housing development by neighborhood based non-profit organizations, first-time homebuyer assistance, making buildings accessible to the elderly and disabled, and several other community development activities (NLIHC 2008, 17). “In the past several years 24% of CDBG funds have been used for some type of housing program (NLIHC 2008, 16).”

HUD uses two formulas to determine CDBG allocations, and the jurisdiction is granted the one yielding the largest amount. The first formula is based on poverty, population, and overcrowding. The second formula is based on poverty, age of housing, and loss of population growth. According to HUD’s website, the city of Medford has been granted \$1,725,630 for Fiscal Year 2008.

### **HOME Investment Partnership Program:**

The HOME program is another federal block grant program which focuses exclusively on housing for low and moderate income people. The grant formula distributes 60% of HOME dollars to local “participating jurisdictions,” while the remaining 40% is allocated to states. “A formula based on six factors reflecting measures of poverty and the condition and supply of the rental housing stock determines which local jurisdictions are participating jurisdictions (NLIHC 2008, 63).” Additionally, localities that do not meet the requirements of this formula can join with neighboring jurisdictions to form a consortium in order to receive HOME funds. Medford is a member of the North Suburban HOME Consortium (NSC), which includes Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop.

Local participating jurisdictions are eligible for at least \$500,000, and every HOME dollar must be partially matched by other state, local or private contributions. The North Suburban HOME Consortium has been allocated around \$2.5 million for fiscal year 2008.

### **Environmental Protection Agency**

**Brownfields Program:** According to the EPA website, brownfields are “real property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.” Developers have typically avoided brownfield redevelopment projects because of the high costs and uncertainty associated with these projects. To provide incentives for organizations to clean-up and reinvest in these properties, the EPA has created three brownfield grants, including the Brownfields Assessment Grant, the Brownfields Revolving Loan Fund Grant, and the Brownfields Cleanup Grant. “These grants may be used to address sites contaminated by petroleum and hazardous substances, pollutants, or contaminants (US EPA 2008).” In a city such as Medford that has very little available land, brownfield sites can be a rare opportunity for developers to acquire properties.

The Brownfields Assessment Grant provides funding for eligible entities to inventory and characterize the site. It also allows organizations to conduct cleanup and redevelopment planning as well as community development related to brownfield sites. The Brownfields Revolving Loan Fund Grant provides funds for “a grant recipient to capitalize a revolving loan fund to provide loans and subgrants to carry out cleanup activities at brownfield sites (EPA 2008).” The Brownfield Cleanup grant, however, is the only EPA brownfields grant for which non-profit organizations are eligible to apply.

This grant provides funding to carry out cleanup activities at a specific site owned by the applicant. Individual applicants can apply for up to \$200,000 for each brownfield site. A 20 percent cost share is also required, which may be in the form of a contribution of money, labor, material, or services.

### **State Organizations and Programs**

#### **Capital Improvement and Innovation Fund-**

**Massachusetts Department of Housing and Community Development:** The Capital Improvement and Innovation Fund is a state bond for properties at risk of losing affordability restrictions. The purpose of this program is to help preserve and improve existing affordable and rental developments. For-profit developers, non-profit developers, and local housing authorities may all apply for this funding which can be used for the acquisition, refinance, and/or rehabilitation of existing rental property. At least 50 percent of total units must be occupied and affordable to those at or below 80% of the area median income (AMI) and no less than five percent must be available for those at or below 50% of the AMI. Organizations may receive \$40,000 per unit for projects with 25 or more units, with a maximum amount of \$2 million. For projects with fewer than 25 units, \$50,000 per unit may be granted as long as the total amount granted does not exceed \$1,250,000.

#### **Commercial Area Transit Node Housing Program (CATNHP) – Massachusetts**

**DHCD:** CATNHP is a state funded bond available to municipalities, non-profits, and for-profits to support rental housing production or rehabilitation. Eligible projects include housing projects consisting of 24 units or less that are within neighborhood commercial areas in proximity to transit nodes. In addition, no fewer than 51% of the units must benefit those

earning below 80% of the AMI. Developers may receive \$50,000 per unit up to a total of \$750,000. Only one project per community is eligible in a funding round, and there are traditionally two rounds of funding each year. Projects are selected based on specific criteria, including the project location, local support, evidence of site control, evidence of zoning, identification of proposed financing and project feasibility, commitment to affordability, and consistency with sustainable development principles.

**Community Based Housing Program- Massachusetts DHCD:** DHCD's Community Based Housing Program provides funding for the development of integrated housing for people with disabilities. Non-profits are eligible for this funding, and eligible activities include "reasonable" acquisition, rehabilitation, construction, predevelopment, and other soft costs. To ensure that people with disabilities are not being isolated in the community, no more than 15% of the units should be designated for people with disabilities. Not all of the units in the development project are required to meet accessibility standards, although the use of basic visitability features is strongly encouraged. Through the Community Based Housing Program, DHCD will fund up to 50% of the total development costs for the CBH units, with a maximum amount of \$750,000.

**Housing Innovation Fund - Massachusetts DHCD:** The Housing Innovation Fund was created to provide assistance in the creation and preservation of alternative forms of affordable housing, including SROs, limited equity cooperatives, transitional housing for the homeless, and battered women's shelters.

Eligible activities include reasonable and necessary hard and soft costs to develop an eligible project. No less than 50% of the

units shall benefit persons living on 80% of AMI or less. Additionally, not less than 25% of the units must benefit persons with incomes at 30% of AMI or less, and preference is given to projects that provide transitional and permanent housing for homeless individuals and families. The Housing and Innovation Fund can cover up to 50% of development costs up to a maximum grant amount of \$500,000.

**Community Economic Development Assistance Corporation (CEDAC):**

CEDAC is a Massachusetts community development finance institution that provides pre-development lending to non-profits in housing development. They also provide financing for workforce development, neighborhood economic development, and capital improvements to childcare facilities. Known as a "development lender," CEDAC provides funds for start-up costs including site control, project feasibility, and initial architecture and engineering studies. If the project is deemed feasible, CEDAC will then increase the loan amount. Organizations eligible for the CEDAC predevelopment loans include non-profit corporations, limited equity cooperatives, and public agencies. Additionally, these organizations must propose a project that will be located in target areas or that will be designed to preserve or create affordable housing. According to the CEDAC requirements, a target area is one in which the median family income falls below \$58,163, and projects must primarily benefit low and moderate income families and individuals.

**MassHousing Affordable Housing Trust**

**Fund:** The MassHousing Affordable Housing Trust Fund is intended to help organizations create or preserve affordable housing for household incomes that are no more than 110% of the area median income. This funding is available for mixed-use projects but can only



be applied to affordable units. While the MassHousing Affordable Housing Trust Fund is used primarily to support private housing projects that provide for the acquisition, construction, or preservation of affordable housing, a portion of this money goes to administer CEDAC funds.

#### **MassDevelopment Brownfield**

**Redevelopment Fund:** MassDevelopment offers the Brownfield Redevelopment Fund, which allows organizations to receive up to \$100,000 for site testing and up to \$500,000 for site clean-up. In order to qualify for this funding, the property must be owned or leased by the taxpayer for business purposes, the property has been reported to the department of environmental protection, and the property is located in an economically distressed area.

#### **Additional Opportunities**

##### **Boston Loan Fund - Boston Community**

**Capital:** Boston Community Capital is a national Community Development Finance Institution. One of its programs, the Boston Loan Fund, supplies capital to projects that might not otherwise be financed. It usually funds projects that were not able to secure loans from traditional financial institutions, and most loans are used to expand affordable housing opportunities.

##### **MassHousing Partnership Permanent**

**Rental Financing Program (PRFP):** Through the Permanent Rental Financing Program, MassHousing Partnership offers long-term fixed financing at competitive interest rates. The PRFP can be used for new housing production, acquisition, rehabilitation, and refinancing, and it is often used to pay off and replace and replace a construction loan. The PRFP is an extremely flexible funding program, and may be particularly useful for acquiring financing for multiple buildings in close proximity.

**Property and Causality Initiative:** The Property and Causality Initiative provides flexible financing for affordable housing development. “Loans must support the acquisition, development, or preservation of rental or ownership housing with at least 20 percent of the units affordable to lower and moderate income households (PCI 2008).” Lower to moderate income households are defined as those making no more than 80% of the AMI. The Property and Causality Initiative typically funds rental housing, but it also provides financial assistance for the acquisition and construction of homeownership developments.

# APPENDIX C: Property 'Type' Lists

## City-Owned

MAP	BLOCK	Address	Land_Value	Build_Valu	Total_Valu	Land_SqFt	Build_SqFt	Bldg_S
J-12	100 0	FELLSWAY W	347500	11400	358900	43560	0	0
F-13	37 0	MCCORMACK AV	158000	0	158000	3600	0	0
I-12	21 0	FERN RD	23100	0	23100	8774	0	0
J-08	60 0	POWDER HOUSE TR	410400	0	410400	43560	0	0
E-13	81 0	RAND ST	17000	0	17000	3792	0	0
M-10	24 0	WASHINGTON ST	19200	0	19200	5360	0	0
M-09	22 0	CLIPPERSHIP DR	469000	0	469000	20944	0	0
K-03	82 0	HIGH ST	241000	0	241000	5260	0	0
F-13	69 0	MACKLIN RD	15900	0	15900	3200	0	0
J-11	18 0	YSEBAERT RD	14300	0	14300	1290	0	0
F-12	64 0	FULTON ST	176000	0	176000	5961	0	0
E-14	25 0	SAWYER ST	164500	0	164500	3500	0	0
G-13	16 0	FERN RD	14800	0	14800	1928	0	0
F-13	65 0	MACKLIN RD	15900	0	15900	3200	0	0
D-13	27 0	BELLE AV	4000	0	4000	282	0	0
P-08	66 0	MAIN ST	311000	0	311000	33247	0	0
E-12	134 0	FULTON ST	15200	0	15200	2491	0	0
O-05	20 0	PIGGOTT RD	14300	0	14300	873	0	0
F-12	66 0	FULTON ST	179700	0	179700	6360	0	0
L-04	31 0	HIGH ST	249700	2500	252200	5927	0	0
M-01	5 0	LINCOLN ST	15000	0	15000	2600	0	0
F-12	97 0	FULTON ST	135500	0	135500	3009	0	0
F-13	3 0	MITCHELL AV	15900	0	15900	3200	0	0
G-12	69 0	HATCH ST	17200	0	17200	3920	0	0
O-07	77 0	BROOKINGS ST	9300	0	9300	572	0	0
Y-10	59 0	HALE AV	2000	0	2000	130	0	0
M-09	6 0	RIVERSIDE AV	171600	500	172100	687	0	0
J-11	18 0	YSEBAERT RD	15000	0	15000	2305	0	0
O-10	4 0	RIVERSIDE AV	430700	0	430700	11019	0	0
L-02	18 0	JEROME ST	14600	0	14600	2000	0	0
M-10	1 0	CLIPPERSHIP DR	435600	0	435600	12040	0	0
E-11	31 0	TAFT ST	179900	0	179900	4344	0	0
F-13	94 0	RAND ST	17200	0	17200	3890	0	0

H-13	39 0 LOOKOUT RD	194200	0	1942.00	5220	0	0
G-13	25 0 RAND ST	17300	0	173.00	3956	0	0
R-17	1 0 MIDDLESEX AV	824900	41000	8659.00	43560	0	0
I-13	52 0 DELL AV	25600	0	256.00	14120	0	0
I-02	7 0 ROBERTS RD	182500	0	1825.00	2500	0	0
M-09	6 0 RIVERSIDE AV	72600	100	727.00	295	0	0
M-10	2 0 LAURIAT PL	222500	0	2225.00	29661	0	0
G-12	64 0 HATCH ST	15500	0	155.00	2986	0	0
T-09	141 0 BILLINGS AV	5500	0	55.00	360	0	0
G-12	68 0 HATCH ST	17100	0	171.00	3840	0	0
L-06	72 0 HIGH ST	304900	0	3049.00	10705	0	0
J-11	19 0 YSEBAERT RD	14800	0	148.00	1955	0	0
F-13	80 0 RAND ST	17300	0	173.00	3942	0	0
F-13	38 0 MCCORMACK AV	166300	0	1663.00	3600	0	0
J-11	32 0 YSEBAERT RD	15300	0	153.00	2725	0	0
O-07	81 0 SUMMER ST	2300	0	23.00	139	0	0
M-10	2 0 LAURIAT PL	95800	0	958.00	864	0	0
F-12	67 0 FULTON ST	181500	0	1815.00	6566	0	0
F-14	49 0 MURRAY ST	1500	0	15.00	105	0	0
G-08	6 0 BROOKSIDE PY	11300	0	113.00	705	0	0
H-14	19 0 CEDAR RD NO	36800	0	368.00	4563	0	0
F-12	98 0 RUSSELL ST	15600	0	156.00	3035	0	0
M-10	24 0 WASHINGTON ST	14000	0	140.00	1252	0	0
6-04	2 0 GROVE ST	715100	0	7151.00	43560	0	0
O-10	7 0 RIVERSIDE AV	30300	0	303.00	4007	0	0
F-13	89 0 RAND ST	16900	0	169.00	3723	0	0
F-13	81 0 RAND ST	17400	0	174.00	4046	0	0
F-13	90 0 RAND ST	16900	0	169.00	3757	0	0
I-02	7 0 ROBERTS RD	230600	0	2306.00	5000	0	0
C-13	8 0 WALSH ST	240200	0	2402.00	5027	0	0
N-11	90 0 WASHINGTON ST	14900	0	149.00	2562	0	0
F-13	71 0 MACKLIN RD	15900	0	159.00	3200	0	0
O-10	6 0 RIVERSIDE AV	26900	0	269.00	2816	0	0
K-03	79 0 PLAYSTEAD RD	500	0	5.00	30	0	0

S-17	50 0 SIXTH ST	11100	0	11100	800	0	0
T-16	39 0 MIDDLESEX AV	22900	0	22900	17575	0	0
M-09	6 0 RIVERSIDE AV	620900	27400	648300	43560	0	0
H-02	44 0 BUSSELL RD	191900	0	191900	5000	0	0
F-13	74 0 MACKLIN RD	15900	0	15900	3200	0	0
6-04	1 0 GROVE ST	402100	0	402100	43560	0	0
F-13	85 0 RAND ST	19900	0	19900	5632	0	0
G-12	65 0 HATCH ST	15500	0	15900	3180	0	0
E-11	5 0 FELLSWAY W	310200	0	310200	4236	0	0
7-04	6 0 CABOT RD	27100	0	27100	536	0	0
H-03	1 0 ROBERTS RD	191900	0	191900	5000	0	0
N-04	54 0 MONUMENT ST	2100	0	2100	150	0	0
G-10	43 0 WESTWOOD RD	16700	0	16700	1732	0	0
P-09	8 0 MAIN ST	281300	0	281300	15988	0	0
F-13	52 0 MACKLIN RD	15500	0	15500	2948	0	0
K-08	63 0 POWDER HOUSE RD	284100	0	284100	12001	0	0
J-11	48 0 FULTON ST	7900	0	7900	644	0	0
Q-06	6 0 BOSTON AV	257900	0	257900	10052	0	0
5-02	10 0 HICKS AV	538700	0	538700	12029	0	0
J-11	47 0 FULTON ST	14700	0	14700	3730	0	0
X-11	9 0 EAST ALBION ST	16200	0	16200	2199	0	0
E-14	23 0 SAWYER ST	164500	0	164500	3500	0	0
D-13	36 0 HARRISON ST	188200	0	188200	4800	0	0
F-13	73 0 MACKLIN RD	15900	0	15900	3200	0	0
Q-09	39 0 JAMES ST	412400	0	412400	35903	0	0
I-13	51 0 DELLAV	25400	0	25400	13660	0	0
M-02	65 0 JEROME ST	14600	0	14600	2000	0	0
I-13	50 0 DELLAV	26700	0	26700	20020	0	0
C-13	6 0 WALSH ST	55800	0	55800	4670	0	0
D-13	34 0 HARRISON ST	188200	0	188200	4800	0	0
6-02	1 0 GROVE ST	1465800	0	1465800	43560	0	0
3-04	2 0 WINTHROP ST	325600	6300	331900	43560	0	0
K-03	70 0 PLAYSTEAD RD	277000	0	277000	8680	0	0
J-11	20 0 YSEBAERT RD	149500	0	149500	2165	0	0

O-08	71 0 SUMMER ST	322000	18000	340000	26668	0	0
M-13	94 0 LOGAN AV	342100	0	342100	43560	0	0
O-10	4 0 RIVERSIDE AV	266000	0	266000	2608	0	0
M-09	13 0 RIVERSIDE AV	548800	22200	571000	43560	0	0
J-11	0 0 BROOKSIDE PY	5800	0	5800	359	0	0
O-10	4 0 CLIPPERSHIP DR	18000	0	18000	730	0	0
I-11	54 0 CYPRESS RD	16100	0	16100	3333	0	0
D-13	78 0 FULTON ST	1641800	41100	1682900	43560	0	0
L-13	85 0 CENTRAL AV	285200	14900	300100	43560	0	0
L-04	35 0 CANAL ST	13900	0	13900	1018	0	0
L-04	32 0 CANAL ST	600	0	600	46	0	0
D-13	6 0 BELLE AV	11300	0	11300	800	0	0
E-14	22 0 SAWYER ST	164500	0	164500	3500	0	0
C-13	9 0 WALSH ST	179700	0	179700	4851	0	0
G-12	70 0 HATCH ST	17300	0	17300	3940	0	0
3-06	2 0 FELLOSWAY	0	22000	22000	0	0	0
K-14	105 0 DUNBAR AV	2300	0	2300	168	0	0
F-13	93 0 RAND ST	17100	0	17100	3856	0	0
C-11	31 0 ELM ST	99600	0	99600	705	0	0
F-13	62 0 MACKLIN RD	15900	0	15900	3200	0	0
Q-15	36 0 FELLOSWAY	273000	0	273000	15410	0	0
F-13	54 0 MACKLIN RD	15600	0	15600	3082	0	0
F-12	80 0 THRESA AV	159000	0	159000	3200	0	0
C-14	48 0 MAURICE ST	1900	0	1900	135	0	0
M-06	29 0 COTTING ST	308600	2200	310800	19810	0	0
P-07	7 0 DOUGLAS RD	3000	0	3000	184	0	0
B-08	2 0 GROVE ST	837400	0	837400	43560	0	0
F-12	69 0 FULTON ST	172600	0	172600	5583	0	0
D-12	40 0 BAILEY ST	173100	0	173100	4470	0	0
J-05	20 0 ALLSTON ST	360500	0	360500	43560	0	0
M-09	7 0 RIVERSIDE AV	326700	9300	336000	4755	0	0
Q-06	37 0 WINTHROP ST	160900	0	160900	2600	0	0
D-11	40 0 GREENHALGE ST	182200	0	182200	4470	0	0
M-09	19 0 MAIN ST	526700	400	527100	10011	0	0

F-12	63 0 FULTON ST	181300	0	181300	6544	0	0
H-03	2 0 ROBERTS RD	15200	0	15200	2500	0	0
F-13	60 0 MACKLIN RD	18000	0	18000	4340	0	0
F-13	68 0 MACKLIN RD	15900	0	15900	3200	0	0
5-02	9 0 EAST ALBION ST	768600	9600	778200	43560	0	0
M-09	20 0 CLIPPERSHIP DR	295500	0	295500	3776	0	0
N-16	1 0 MYRTLE ST	122700	0	122700	3050	0	0
M-09	8 0 RIVERSIDE AV	247000	0	247000	1061	0	0
D-13	38 0 HARRISON ST	188200	0	188200	4800	0	0
H-09	5 0 GOVERNORS AV	222900	0	222900	5387	0	0
D-13	33 0 HARRISON ST	188200	0	188200	4800	0	0
H-14	37 0 LANDRY RD	37700	0	37700	4825	0	0
H-10	29 0 FOREST ST	1000	0	1000	65	0	0
F-12	77 0 THRESA AV	172900	0	172900	3958	0	0
M-09	21 0 CLIPPERSHIP DR	409100	0	409100	9088	0	0
D-11	27 0 BAILEY ST	173600	0	173600	4000	0	0
I-05	60 0 CHANDLER RD	262200	0	262200	7508	0	0
F-13	4 0 MITCHELL AV	14500	0	14500	1600	0	0
E-12	171 0 FULTON ST	166600	0	166600	4962	0	0
G-12	72 0 HATCH ST	17400	0	17400	4000	0	0
D-13	32 0 HARRISON ST	188200	0	188200	4800	0	0
O-10	3 0 CLIPPERSHIP DR	19900	0	19900	807	0	0
X-11	49 0 EAST ALBION ST	16700	0	16700	2805	0	0
M-09	6 0 CLIPPERSHIP DR	384600	0	384600	7742	0	0
6-02	1 0 GROVE ST	9350900	177400	9528300	43560	0	0
F-13	92 0 RAND ST	17000	0	17000	3823	0	0
I-12	10 0 FELLOSWAY W	18000	0	18000	3837	0	0
D-05	10 0 WINFORD WY	301100	0	301100	10000	0	0
F-12	65 0 FULTON ST	178200	0	178200	6201	0	0
M-01	4 0 UNCOLN ST	14800	0	14800	2360	0	0
D-12	124 0 FULTON ST	10600	0	10600	860	0	0
X-11	10 0 EAST ALBION ST	16300	0	16300	2316	0	0
F-13	75 0 MACKLIN RD	16000	0	16000	3228	0	0
J-11	78 0 BROOKSIDE PY	18800	1100	19900	3540	0	0

Q-09	38 0 MYSTIC VILLY PY	507100	0	507100	36739	0	0
Q-09	15 0 HANCOCK AV	16100	0	16100	2000	0	0
F-05	1 0 SAWYER ST	323800	0	323800	43560	0	0
F-13	64 0 MACKLIN RD	15900	0	15900	3200	0	0
D-11	3 0 FELLSWAY W	190400	0	190400	5196	0	0
D-11	33 0 GREENHALGE ST	174200	0	174200	4032	0	0
F-13	84 0 RAND ST	19700	0	19700	5492	0	0
I-02	54 0 GROVE ST	446800	0	446800	43560	0	0
D-12	38 0 SCOTT ST	17600	0	17600	4155	0	0
Q-08	70 0 SUMMER ST	812400	22000	834400	43560	0	0
M-13	30 0 GRANT AV	4100	0	4100	293	0	0
F-13	51 0 MACKLIN RD	15500	0	15500	2906	0	0
G-13	26 0 WATERVALE RD	17600	0	17600	4111	0	0
N-03	2 0 JEROME ST	44400	0	44400	320	0	0
G-12	66 0 HATCH ST	16200	0	16200	3380	0	0
F-13	59 0 MACKLIN RD	16000	0	16000	3242	0	0
L-04	30 0 HIGH ST	286400	3900	290300	8754	0	0
I-03	28 0 PLAYSTEAD RD	2446400	4400	2450800	43560	0	0
C-11	73 0 AQUAVIA RD	162800	700	163500	3408	0	0
G-10	40 0 WESTWOOD RD	17500	0	17500	2845	0	0
X-11	11 0 EAST ALBION ST	16800	0	16800	2956	0	0
F-13	70 0 MACKLIN RD	15900	0	15900	3200	0	0
G-13	22 0 MACKLIN RD	17100	0	17100	3870	0	0
E-14	24 0 SAWYER ST	164500	0	164500	3500	0	0
H-14	18 0 CEDAR RD NO	41300	0	41300	6387	0	0
O-10	8 0 RIVERSIDE AV	350300	0	350300	5868	0	0
Q-07	19 0 DOUGLAS RD	16900	0	16900	1744	0	0
Q-10	4 0 RIVERSIDE AV	514800	33800	548600	43560	0	0
F-13	66 0 MACKLIN RD	15900	0	15900	3200	0	0
F-13	61 0 MACKLIN RD	16600	0	16600	3600	0	0
C-13	6 0 WALSH ST	174900	0	174900	4070	0	0
M-09	11 0 SALEM ST	505800	0	505800	36040	0	0
F-13	91 0 RAND ST	17000	0	17000	3790	0	0
I-12	9 0 FELLSWAY W	19500	0	19500	4606	0	0

G-12	67 0 HATCH ST	16700	0	16700	3640	0	0
F-13	53 0 MACKLIN RD	15500	0	15500	2990	0	0
M-09	17 0 RIVERSIDE AV	457800	0	457800	17493	0	0
N-09	10 0 UNION ST	359500	0	359500	13118	0	0
M-08	8 0 HIGH ST	314700	400	315100	1670	0	0
M-09	16 0 RIVERSIDE AV	421400	0	421400	9758	0	0
E-03	2 0 ROBINSON RD	327400	0	327400	22778	0	0
F-13	63 0 MACKLIN RD	15900	0	15900	3200	0	0
O-04	28 0 CAPEN ST	332700	3200	335900	33835	0	0
D-13	5 0 BELLE AV	3500	0	3500	250	0	0
I-02	28 0 ROBERTS RD	17800	0	17800	2000	0	0
L-08	25 0 BOYNTON RD	224500	1400	225900	5519	0	0
F-13	72 0 MACKLIN RD	15900	0	15900	3200	0	0
J-11	18 0 YSEBAERT RD	1800	0	1800	127	0	0
F-13	67 0 MACKLIN RD	15900	0	15900	3200	0	0
O-06	29 0 MARSHALL ST	3800	0	3800	232	0	0
E-14	26 0 SAWYER ST	164500	0	164500	3500	0	0
W-10	66 0 WILLIS AV	500	0	500	31	0	0
H-13	68 0 ROCK GLEN RD	184900	0	184900	4619	0	0
J-13	129 0 LAMBERT ST	252600	6800	259400	14766	0	0
N-10	13 0 DANIELS ST	14500	0	14500	1850	0	0
G-12	71 0 HATCH ST	17300	0	17300	3980	0	0
L-09	17 0 BRADLEE RD	394300	562500	956800	25848	0	0
R-09	63 0 MAIN ST	17900	0	17900	1488	0	0
I-08	10 0 LINCOLN RD	4000	0	4000	250	0	0
H-13	6 0 RULTON SPRING RD	196400	0	196400	5429	0	0
E-13	80 0 RAND ST	17100	0	17100	3837	0	0
F-13	95 0 RAND ST	17200	0	17200	3923	0	0
M-09	6 0 CLIPPERSHIP DR	265800	1100	266900	2591	0	0
K-08	41 0 GREEN RD	19200	0	19200	3744	0	0
F-13	50 0 MACKLIN RD	15400	0	15400	2864	0	0
F-12	68 0 RULTON ST	177800	0	177800	6151	0	0
F-12	76 0 THRESA AV	149100	0	149100	2107	0	0
J-11	47 0 RULTON ST	372000	0	372000	43560	0	0



G-12	67 0 HATCH ST	16700	0	16700	3640	0	0
F-13	53 0 MACKLIN RD	15500	0	15500	2990	0	0
M-09	17 0 RIVERSIDE AV	457800	0	457800	17493	0	0
N-09	10 0 UNION ST	359500	0	359500	13118	0	0
M-08	8 0 HIGH ST	314700	400	315100	1670	0	0
M-09	16 0 RIVERSIDE AV	421400	0	421400	9758	0	0
E-03	2 0 ROBINSON RD	327400	0	327400	22778	0	0
F-13	63 0 MACKLIN RD	15900	0	15900	3200	0	0
O-04	28 0 CAPEN ST	332700	3200	335900	33835	0	0
D-13	5 0 BELLE AV	3500	0	3500	250	0	0
I-02	28 0 ROBERTS RD	17800	0	17800	2000	0	0
L-08	25 0 BOYNTON RD	224500	1400	225900	5519	0	0
F-13	72 0 MACKLIN RD	15900	0	15900	3200	0	0
J-11	18 0 YSEBAERT RD	1800	0	1800	127	0	0
F-13	67 0 MACKLIN RD	15900	0	15900	3200	0	0
O-06	29 0 MARSHALL ST	3800	0	3800	232	0	0
E-14	26 0 SAWYER ST	164500	0	164500	3500	0	0
W-10	66 0 WILLIS AV	500	0	500	31	0	0
H-13	68 0 ROCK GLEN RD	184900	0	184900	4619	0	0
J-13	129 0 LAMBERT ST	252600	6800	259400	14766	0	0
N-10	13 0 DANIELS ST	14500	0	14500	1850	0	0
G-12	71 0 HATCH ST	17300	0	17300	3980	0	0
L-09	17 0 BRADLEE RD	394300	562500	956800	25848	0	0
R-09	63 0 MAIN ST	17900	0	17900	1488	0	0
I-08	10 0 LINCOLN RD	4000	0	4000	250	0	0
H-13	6 0 FULTON SPRING RD	196400	0	196400	5429	0	0
E-13	80 0 RAND ST	17100	0	17100	3837	0	0
F-13	95 0 RAND ST	17200	0	17200	3923	0	0
M-09	6 0 CLIPPERSHIP DR	265800	1100	266900	2591	0	0
K-08	41 0 GREEN RD	19200	0	19200	3744	0	0
F-13	50 0 MACKLIN RD	15400	0	15400	2864	0	0
F-12	68 0 FULTON ST	177800	0	177800	6151	0	0
F-12	76 0 THRESA AV	149100	0	149100	2107	0	0
J-11	47 0 FULTON ST	372000	0	372000	43560	0	0

## High Density Residential Properties Currently for Sale

MAP	BLOCK	Address	Land_Value	Build_Valu	Total_Valu	Land_SqFt	Build_SqFt	Bld_S
I-13	44	193 FELLOSWAY W	192700	231100	423800	7500	1664	2
J-03	51	22 GORHAM RD	216400	266600	483000	4350	2196	2
J-10	74	15 EARLY AV	207800	261300	469100	4494	2242	2
J-11	56	103 FOUNTAIN ST	137600	271800	409400	4730	2308	2
J-12	43	304 FELLOSWAY W	181400	259100	440500	4611	2099	2
J-13	31	61 ALMONT ST	168600	328800	497400	3900	3326	3
J-13	104	32 LAMBERT ST	155700	328300	484000	3180	3513	2
J-13	145	150 FELLOSWAY W	160100	424900	585000	3426	4212	3
J-14	54	85 FELLOSWAY W	177700	324300	502000	4403	3610	3
K-02	45	9 FITCHER AV	256400	383900	640300	7045	3912	2
K-03	74	4 USHER RD	221900	345500	567400	4603	3726	3
K-10	56	11 WEBSTER ST	232000	280600	512600	6149	2160	2
K-11	55	40 EVERETT ST	181900	264700	446600	4640	2080	2
K-13	79	119 GRANT AV	199500	324900	524400	6086	3393	2
L-03	30	30 BOSTON AV	194200	251400	445600	5565	3380	2
L-04	59	52 ALLSTON ST	253000	311400	564400	6780	2588	2
L-13	64	20 YEOMANS AV	163300	309200	472500	3600	2447	2
L-13	67	8 YEOMANS AV	163300	333400	496700	3600	2447	2
M-05	8	64 AUBURN ST	235000	408400	643400	6085	4289	3
M-11	47	99 PARK ST	205400	350700	556100	6660	3579	2
M-11	86	8 VINE ST	155000	222700	377700	3140	1634	2
M-11	100	108 PARK ST	165600	375900	541500	3730	3720	3
N-03	51	133 JEROME ST	214100	176800	390900	7500	1280	2
N-04	37	81 CANAL ST	182500	184600	367100	3247	1700	2
N-07	66	14 TOURO AV	213700	206300	420000	4615	2030	2
N-07	69	2 TOURO AV	193100	362500	555600	3640	3432	3
N-10	28	19 PLEASANT ST	229100	277200	506300	8960	2712	2
O-12	16	18 CUSHING ST	192500	324500	517000	5400	3060	2
P-04	11	50 HAMILTON ST	196400	337200	533600	3796	3396	2
P-09	23	32 SYLVIA RD	188000	238700	426700	4000	2112	2
P-13	68	42 SPRING ST	204200	271800	476000	6541	2766	2
P-16	5	865 FELLOSWAY	189900	272600	462500	5149	2380	2
Q-08	85	37 PEARL ST	194700	309000	503700	4343	3537	2

Q-09	39 19 HANCOCK CT	199200	236300	435500	6200	1920	2
Q-14	68 24 LINDEN ST	228400	423600	652000	10224	5126	2
Q-15	28 148 FOURTH ST	172000	282300	454300	4085	2334	2
Q-17	13 47 FIRST ST	156100	235300	391400	3200	1868	2
Q-17	55 6 FIRST ST	159700	271700	431400	3400	2080	2
Q-17	67 17 FIRST ST	164700	236300	401000	3680	2144	2
T-08	29 23 BOWDOIN ST	187200	294800	482000	3960	2564	2
T-09	77 358 MAIN ST	197900	367300	565200	4500	3483	3
T-08	95 28 GOLDEN AV	193400	374100	567500	4275	3453	3
T-08	122 32 BOWEN AV	189000	430800	619800	4050	3788	3
V-08	57 141 PRINCETON ST	230600	220500	451100	7020	1760	2
V-09	103 110 HARVARD ST	189000	324200	513200	4050	3432	3
V-09	104 106 HARVARD ST	189000	276800	465800	4050	2540	2
V-10	22 163 WILLIS AV	197400	283600	481000	4479	2296	2
W-10	25 9 RICE AV	189000	238800	427800	4050	1824	2
W-10	60 252 WILLIS AV	172100	302000	474100	3200	2742	3
X-09	34 17 MEDFORD ST	180100	296200	476300	3600	3441	3
X-09	113 7 CLAYTON AV	193000	304700	497700	4255	2562	2
X-10	6 484 MAIN ST	188000	337800	525800	4000	3435	3
X-10	40 274 WILLIS AV	172100	261100	433200	3200	2056	2
X-10	107 4 ALBION ST	166100	304800	470900	2730	2967	2
X-11	44 4 JOSEPH ST	179700	225000	404700	3583	1992	2
Y-10	135 8 ELSMERE TR	164700	498100	662800	2545	5264	3
Y-11	53 10 HENRY ST	166700	321600	488300	2800	3045	2
Y-11	88 30 JOSEPH ST	197400	272700	470100	4479	2303	2
Y-11	106 30 HENRY ST	209400	234600	444000	5150	2223	2
Y-11	134 10 LEYDEN ST	209700	293700	503400	5175	2935	2
Z-10	27 27 STRATHMORE RD	183100	283800	466900	3753	2236	2
Z-11	2 102 BOW ST	161900	239400	401300	2180	2375	2

## Foreclosure Properties

MAP	BLOCK	Address	Land_Value	Build_Value	Total_Value	Land_SqFt	Build_SqFt	Bld_Story	Year_Blt
A-14	2	890 HIGHLAND AV	\$232,100.00	\$177,800.00	\$409,900.00	10000	1152	1	1960
C-14	101	49 PALMER ST	\$187,200.00	\$135,100.00	\$322,300.00	4743	1768	2	1915
D-12	115	495 FULTON ST	\$209,000.00	\$190,000.00	\$399,000.00	6630	2016	2	1956
D-14	15	48 MORRISON ST	\$197,000.00	\$160,300.00	\$357,300.00	5490	1432	2	1935
G-04	44	568 WINTHROP ST	\$288,100.00	\$165,300.00	\$453,400.00	9567	1392	1	1959
G-13	9	150 FERN RD	\$188,400.00	\$112,100.00	\$300,500.00	4810	804	1	1935
I-12	24	32 FERN RD	\$183,700.00	\$158,800.00	\$342,500.00	6163	1424	2	1918
J-03	24	17 WHEELWRIGHT RD	\$213,100.00	\$260,800.00	\$473,900.00	4200	2112	2	1920
J-13	27	10 MAYNARD ST	\$160,700.00	\$209,300.00	\$370,000.00	3459	1450	2	1920
J-13	29	4 MAYNARD ST	\$173,300.00	\$184,600.00	\$357,900.00	4159	1836	1	1940
K-04	77	59 IRVING ST	\$289,000.00	\$467,700.00	\$756,700.00	9640	4269	3	1910
K-09	25	79 GOVERNORS AV	\$234,200.00	\$272,900.00	\$507,100.00	6335	2258	2	1900
K-13	11	390 SALEM ST	\$167,100.00	\$398,800.00	\$565,900.00	3812	4212	3	1900
K-13	69	134 GRANT AV	\$200,600.00	\$345,400.00	\$546,000.00	6187	3762	3	1900
K-13	126	251 SPRING ST	\$171,600.00	\$225,600.00	\$397,200.00	4066	2403	2	1878
L-09	85	47 ASHLAND ST	\$225,500.00	\$214,500.00	\$440,000.00	5608	2170	2	1855
L-09	2740	54 FOREST ST U210	\$0.00	\$361,800.00	\$361,800.00	1	1147	1	1890
L-09	2757	54 FOREST ST U317	\$0.00	\$220,800.00	\$220,800.00	1	688	1	1890
L-09	2777	64 FOREST ST U129	\$0.00	\$257,400.00	\$257,400.00	1	829	1	1890
M-04	67	0 PRESOTT ST	\$179,100.00	\$182,400.00	\$361,500.00	4094	2160	2	1918
M-08	4017	0 GOVERNORS AV U27	\$0.00	\$63,700.00	\$63,700.00	1	520	1	1966
M-08	4018	0 GOVERNORS AV U288	\$0.00	\$94,300.00	\$94,300.00	1	860	1	1966
M-15	84	126 MYRTLE ST	\$182,900.00	\$349,800.00	\$532,700.00	4695	3459	2	1921
N-11	25	110 WASHINGTON ST	\$163,900.00	\$374,900.00	\$538,800.00	3638	4296	3	1912
N-13	20	16 SHERIDAN AV	\$187,000.00	\$350,200.00	\$537,200.00	4924	3408	3	1900
O-06	9	11 MARTIN ST	\$211,300.00	\$296,000.00	\$507,300.00	4500	3381	2	1910
O-08	8	4 METCALF ST	\$181,300.00	\$290,900.00	\$472,200.00	3079	2328	2	1900
O-13	39	47 CUSHING ST	\$190,400.00	\$167,400.00	\$357,800.00	5200	1464	2	1910
P-04	11	50 HAMILTON ST	\$196,400.00	\$337,200.00	\$533,600.00	3796	3396	2	1910
P-11	1014	20 SHIP AV U14	\$0.00	\$402,700.00	\$402,700.00	0	1276	2	1987
P-13	5507	314 RIVERSIDE AV U202	\$0.00	\$258,600.00	\$258,600.00	1	1008	1	1984
Q-04	8	66 QUINCY ST	\$216,500.00	\$205,500.00	\$422,000.00	4750	1664	2	1966
Q-09	21	0 MAIN ST	\$169,600.00	\$244,800.00	\$414,400.00	3522	2112	2	1910

Q-09	54 32 HANCOCK ST	\$161,300.00	\$156,300.00	\$317,600.00	2100	1510	2	1910
Q-16	58 35 ST JAMES RD	\$163,300.00	\$150,200.00	\$313,500.00	3600	1314	1	1945
Q-16	62 19 ST JAMES RD	\$163,300.00	\$158,900.00	\$322,200.00	3600	1144	1	1920
Q-17	39 59 SECOND ST	\$159,000.00	\$290,500.00	\$449,500.00	3360	2256	2	1918
V-09	25 204 HARVARD ST	\$246,900.00	\$264,600.00	\$511,500.00	8450	2068	2	1900
V-09	90 24 ALEXANDER AV	\$189,000.00	\$271,800.00	\$460,800.00	4050	2300	2	1908
W-10	60 252 WILUS AV	\$172,100.00	\$302,000.00	\$474,100.00	3200	2742	3	1900
X-11	51 16 JOSEPH ST	\$190,700.00	\$330,200.00	\$520,900.00	4140	3288	3	1910
Y-10	135 8 ELSMERE TR	\$164,700.00	\$498,100.00	\$662,800.00	2545	5264	3	1910
Y-11	12 591 MAIN ST	\$208,700.00	\$284,800.00	\$493,500.00	5087	2257	2	1910
Z-11	2 102 BOW ST	\$161,900.00	\$239,400.00	\$401,300.00	2180	2375	2	1910
R-08	8501 55 WINDSOR RD U55	50.00	\$291,800.00	\$291,800.00	0	1054	2	1910
D-12	107 456 FULTON ST	\$163,000.00	\$172,200.00	\$335,200.00	4410	2202	1	1920
L-04	25 54 CIRCUIT ST	\$155,300.00	\$214,300.00	\$369,600.00	3153	1812	2	1920
M-03	58 15 TONTINE ST	\$143,900.00	\$179,400.00	\$323,300.00	1750	1719	2	1900
N-04	37 81 CANAL ST	\$182,500.00	\$184,600.00	\$367,100.00	3247	1700	2	1910
N-06	14 20 COTTING ST	\$207,300.00	\$197,800.00	\$405,100.00	4313	2316	2	1910
N-14	2 89 LAWRENCE ST	\$188,400.00	\$197,800.00	\$386,200.00	4999	2400	2	1920
P-13	10 264 RIVERSIDE AV	\$173,800.00	\$307,700.00	\$481,500.00	4188	3192	3	1910
Q-14	76 8 LINDEN ST	\$182,900.00	\$154,900.00	\$337,800.00	5403	1427	2	1936
T-09	99 12 GOLDEN AV	\$193,400.00	\$389,700.00	\$583,100.00	4275	3672	3	1910
U-17	1261 8 NINTH ST U501	50.00	\$268,100.00	\$268,100.00	0	1108	1	1987
X-11	18 72 DEXTER ST	\$163,600.00	\$197,600.00	\$361,200.00	2400	2394	3	1880
Z-11	30 15 BRAEMORE RD	\$187,500.00	\$372,800.00	\$560,300.00	3979	3555	2	1919
C-13	5002 50 BELLE AV U102	50.00	\$450,100.00	\$450,100.00	0	2500	1	2004

## Condemned Properties

MAP	BLOCK	Address
J-14	61	456 SALEM ST
K-04	28	10 IRVING ST
O-04	44	124 CAPEN ST
Q-05	74	19 EMERY ST
X-09	100	32 NEWBERN AV

Land_Value	Build_Valu	Total_Valu	Land_SqFt	Build_SqFt	Bld_S
275800	491000	766800	7943	11696	3
282200	243100	525300	9100	2756	2
186200	220600	406800	3315	2112	2
235900	90400	326300	6164	2736	3
175500	336500	512000	3369	2994	3

## Expiring-Use Properties

MAP	BLOCK	Address
I-13	6	196 FELLOSWAY W
K-05	71	81 WOLCOTT ST
K-10	89	42 WATER ST
L-09	58	4 ASHLAND ST
Q-13	4	2 LIGHTGUARD DR

Land_Value	Build_Valu	Total_Valu	Land_SqFt	Build_SqFt	Bld_S
17100	421700	438800	3345	4146	3
259800	237900	497700	7321	1588	1
1140500	2616200	3756700	29175	33482	6
153200	423100	576300	3637	5514	2
3015900	8634400	11650300	43560	3578	2

## Walnut Hill Owned Properties

MAP	BLOCK	Address	Land_Value	Build_Valu	Total_Valu	Land_SqFt	Build_SqFt	Bld_S
N-07		54 21 TOURO AV	300200	249800	550000	15900	2706	2
Q-05		35 7 EDISON AV	233400	382600	616000	5956	3859	3
Q-05		36 11 EDISON AV	233400	407200	640600	5956	4020	3
Q-05		37 15 EDISON AV	235600	378000	613600	6135	2900	3
Q-05		54 15 CAPEN ST	328300	1129400	1457700	30186	12287	2
Q-05		68 44 WINTHROP ST	221800	430400	652200	5000	2587	2
Q-06		2 4 CAPEN ST EAST	202800	250200	453000	4605	2080	2
Q-06		3 43 WINTHROP ST	201900	308400	511300	4056	3573	2
Q-06		4 47 WINTHROP ST	267800	290900	558700	8796	3561	2
Q-06		10 11 BELLEVUE ST	200700	221800	422500	4500	2416	2
Q-06		11 15 BELLEVUE ST	209700	262300	472000	4950	3008	2
Q-06		12 19 BELLEVUE ST	200700	357900	558600	4500	3430	3
Q-06		13 21 BELLEVUE ST	213000	377000	590000	5194	3741	3
Q-06		14 22 BELLEVUE ST	217300	279900	497200	5569	2560	3
Q-06		23 11 FAIRMOUNT ST	190700	258400	449100	4000	2582	3
Q-06		35 340 BOSTON AV	213900	301900	515800	6032	5336	2
R-05		6 16 TESLA AV	247100	269900	517000	7297	2208	2
R-05		12 13 TESLA AV	230600	282900	513500	5728	2364	2
R-05		20 19 UNIVERSITY AV	205300	373300	578600	4730	4284	3
T-08		1 66 BUZZELL LN	256200	168900	425100	9271	1248	1
V-08		25 65 COLBY ST	218700	116000	334700	6984	988	1
W-08		1 574 BOSTON AV	429000	2658700	3087700	39375	96400	4
V-08		22 0 WELLESLEY ST	17800	0	17800	3492	0	0
Q-05								
W-08		2 0 BOSTON AV	108800	0	108800	9541	0	0

# APPENDIX D: Detailed Property Analysis

## Cohen Property

Potential Developer (s)	Shelter, Inc./Housing Families
Type of Development	Moderate Rehab of Existing Structure
Target Population	"Average" Development – Individuals and Families
Total Land Area	N/A
Existing Building Square Footage	17,720 Square Feet
Maximum Allowable Units	N/A
Proposed Number of Units	18 Existing Units
Adjusted Cost/Square Foot	\$180/Square Foot
Project Square Footage	17,720 Square Feet
Total Construction Costs	\$3,189,600
Soft Costs (25% of Construction Costs)	\$797,400
Total Development Cost (ROUGH ESTIMATE)	\$3,987,000

\*Does not take into account cost of acquisition

## Fulton School

Potential Developer (s)	MCH	Housing Families	Tri-CAP
Type of Development	Reuse of Existing Structure	Reuse of Existing Structure	Reuse of Existing Structure
Target Population	"Average" Development	Families	Individuals – Studios/SRO
Total Land Area	N/A	N/A	N/A
Existing Building Square Footage	12,368 Square Feet	12,368 Square Feet	12,368 Square Feet
Maximum Allowable Units	N/A	N/A	N/A
Proposed Number of Units	12	10	15** (May choose to have fewer units at larger square footage)
Adjusted Cost/Square Foot	\$185/Square Foot	\$175/Square Foot	\$195/Square Foot
Project Square Footage	12,368 Square Feet	12,368 Square Feet	12,368 Square Feet
Total Construction Costs	\$2,288,080	\$2,164,400	\$2,411,760
Soft Costs (25% of Construction Costs)	\$572,020	\$541,100	\$602,940
Total Development Cost (ROUGH ESTIMATE)	\$2,860,100	\$2,705,500	\$3,014,700

\*Does not take into account cost of acquisition



# APPENDIX D: Detailed Property Analysis

## Foster Court

Potential Developer (\$)	MCH/Shelter, Inc./Housing Families/ Tri-CAP	MCH/Shelter, Inc./Housing Families	MCH/Tri-CAP
Type of Development	Conversion to 2 family	Tear Down and Rebuild	Single Family Homeownership
Target Population	Average Development – Individuals and Families	Average Development – Individuals and Families	Average Development – Individuals and Families
Total Land Area	N/A	8355 Square Feet	N/A
Existing Building Square Footage	1496 Square Feet	N/A	1496 Square Feet
Maximum Allowable Units	N/A	5 Units	1 Unit
Proposed Number of Units	2 Units	5 Units	1 Unit
Adjusted Cost/Square Foot	\$190/Square Foot	\$195/Square Foot	\$55/Square Foot (Minor Rehab)
Project Square Footage	2000 Square Feet (Addition)	5300 Square Feet	1496 Square Feet
Total Construction Costs	\$380,000	\$1,072,500	\$82,280
Soft Costs (25% of Construction Costs)	\$95,000	\$268,125	\$20,570
Total Development Cost (ROUGH ESTIMATE)	\$475,000	\$1,340,625	\$102,850
*Does not take into account cost of acquisition			

## MBTA Property

Potential Developer (\$)	NOAH/WIHED	Housing Families + WIHED
Type of Development	Brownfield Redevelopment/New Construction	Brownfield Redevelopment/New Construction
Target Population	"Average" Development – Individuals and Families	Families
Total Land Area	43,560 Square Feet	43,560 Square Feet
Existing Building Square Footage	N/A	N/A
Maximum Allowable Units	41 Units	34 Units (At 1200 square feet/unit)
Proposed Number of Units	35 Units	30 Units
Adjusted Cost/Square Foot	\$200/Square Foot (Assumes some contamination)	\$200/Square Foot (Assumes some contamination)
Project Square Footage	37000 Square Feet	38000 Square Feet
Total Construction Costs	\$7,400,000	\$7,600,000
Soft Costs (25% of Construction Costs)	\$1,850,000	\$1,900,000
Total Development Cost (ROUGH ESTIMATE)	\$9,250,000	\$9,500,000
*Does not take into account cost of acquisition		

# APPENDIX E: Memorandum of Understanding

## MEMORANDUM OF UNDERSTANDING BETWEEN TUFTS UNIVERSITY FIELD PROJECTS TEAM NO. 8 AND THE CITY OF MEDFORD

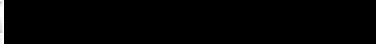
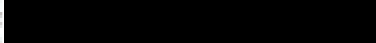
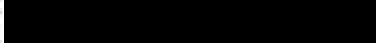

### I. Introduction

Project number: 8  
Project title: Identifying Potential Sites for Affordable Housing  
Client: Medford Office of Community Development

This Memorandum of Understanding (the "MOU") summarizes the scope of work, work product(s) and deliverables, timeline, work processes and methods, and lines of authority, supervision and communication relating to the Field Project identified above (the "Project"), as agreed to between (i) the UEP graduate students enrolled in the Field Projects and Planning course (UEP-255) (the "Course") offered by the Tufts University Department of Urban and Environmental Policy and Planning ("UEP") who are identified in Paragraph II(1) below (the "Field Projects Team"); (ii) Medford Office of Community Development, further identified in Paragraph II(2) below (the "Client"); and (iii) UEP, as represented by a Tufts faculty member directly involved in teaching the Course during the spring 2008 semester.

### II. Specific Provisions

(1) The Field Projects Team working on the Project consists of the following individuals:

1. Kamaria Carrington email address: 
2. Dana McQuillin email address: 
3. Julia Prange email address: 
4. Brad Rawson email address: 

(2) The Client's contact information is as follows:

**Client name:** City of Medford Office of Community Development

**Key contact/supervisor:** John Bavuso

**Email address:** [REDACTED]

**Telephone number:** [REDACTED]

**FAX number:** [REDACTED]

**Address:** City Hall - Room 115A  
85 George P. Hasset Drive  
Medford, MA 02155

**Web site:** [www.medford.org](http://www.medford.org)

(3) The goals of the Project are (i) to identify project sites that would be suitable for non-profit organizations in the Medford area to develop as affordable housing, either rental or for purchase; and (ii) to make owners aware of opportunities to sell their land for this purpose. If time permits, a second component of the project is to (1) specify the type or types of affordable housing that each identified site is likely to be able to accommodate; and (2) identify non-profits in the Medford area that seem best suited to develop each site (either for individual sites, or by type of project or site).

(4) The methods and processes through which the Field Projects Team intends to achieve these goals include:

- Identifying the characteristics that make a site an attractive one for affordable housing development.
- Collecting data on Medford parcels that offer these characteristics. Thus, the UEP Field Projects team will be involved in the detailed identification of sites. Areas of examination will very likely include all land in multifamily zones, as well as parcels containing at least three existing units. For this task, data sources include the Medford tax collector's office, the Board of Assessors, the Medford Building Department, the Middlesex South Registry of Deeds (in Cambridge), and personal observations obtained by site inspection throughout the city.
- Contacting the owners of properties that offer promising characteristics to determine whether and under what condition they might be amenable to selling or partnering with a non-profit or other entity to develop affordable housing. These contacts would be made under the direction of the city's affordable housing specialist.

- Analyzing existing data on potential affordable housing opportunities. (Though collected recently, these data are limited.)
- Interviewing area non-profit developers to gain more insight into the types of projects they are interested in and able to develop.
- Researching the specific context of each potential site to identify pitfalls that might obstruct development there.
- Calculating the size and type of affordable housing development that each identified parcel is likely to accommodate.
- Determining which developers (by name or by category) are best suited to each potential site.
- Recommending that the city or non-profit developers pursue specific sites that the project team has identified.

(5) The work products and deliverables of the Project are:

- A map showing all residential, commercial and open space parcels in the city, and highlighting sites that provide opportunities for affordable housing development.
- A report that describes likely sites (and the methodology used to select them) and identifies potential developers. It also should recommend the best sites to pursue, and identify potential obstacles to success.
- A presentation of the report and map to key stakeholders, including members of the Affordable Housing Task Force and the Medford Community Housing Board, area non-profit housing developers, and elected officials.

(6) The anticipated Project timeline is:

Jan. 21 through Feb.3 - Identifying appropriate site characteristics; analyze existing data on potential affordable housing opportunities

Early February - Interviewing area non-profits to determine what types of projects they would be interested in developing

Feb. 20 - Preliminary list of parcels that offer these characteristics

Feb. 27 - Initial project outline; draft list of questions for property owners

Feb. 27 through March 12 - contact owners; research specific context of each potential site; initial calculation of size and type of affordable housing that each parcel is likely to accommodate

Mar. 26 - Final list of properties; calculating size/type/costs of sites

Apr. 4 - First draft of report

- Apr. 11 through Apr. 18- Send initial report to stakeholders and allow them to make corrections/changes
- May 2 - Final Report Due
- Early May (date TBA)- Presentation of report and map to key stakeholders, including members of the Affordable Housing Task Force and the Medford Community Housing Board, area non-profit housing developers, and elected officials.

- (7) The lines of authority, supervision and communication between the Client and the Field Projects Team will be determined as follows:

Weekly contact: John Bavuso, Office of the Building Commissioner,

Affordable housing contact: John Woods, Medford Community housing,

Team Representative: Julia Prange, juliaprang@gmail.com

- (8) The understanding with regard to payment/ reimbursement by the client to the Field Projects Team of any Project-related expenses is that all expenditures must be approved by John Bavuso prior to purchase if the Field Projects team would like to be reimbursed.

### **III. Additional Representations and Understandings**

- A. The Field Projects Team is undertaking the Course and the Project for academic credit and therefore compensation (other than reimbursement of Project-related expenses) may not be provided to team members.
- B. Because the Course and the Project itself are part of an academic program, it is understood that the final work product and deliverables of the Project (the "Work Product") – either in whole or in part – may and most likely will be shared with others inside and beyond the Tufts community. This may include, without limitation, the distribution of the Work Product to other students, faculty and staff, release to community groups or public agencies, general publication, and posting on the Web. Tufts University and the Field Project Team may seek and secure grant funds or similar payment to defray the cost of any such distribution or publication. It is expected that any issues involving Client confidentiality or proprietary information that may arise in connection with a Project will be narrow

ones that can be resolved as early in the semester as possible by discussion among the Client, the Field Projects Team and a Tufts instructor directly responsible for the Course (or his or her designee).

- C. This project is intended to be a collaborative effort between the Field Project Team and the City of Medford. The client may review all research data and notes, and may alter the text of the final report if needed. If, however, a difference of opinion arises and an agreement cannot be reached, the City of Medford will have the final say. The Field Project Team will maintain clear and consistent communication with the client, primarily via weekly contact with John Bavuso, recognizing that the City of Medford must be kept aware of all new and significant developments regarding this project. The client shall tentatively refer to the report as "The Field Projects Housing Report for Medford" until a final title is chosen by the group. The client shall refer to the authors of the report as "The Field Project Team". After the project is complete, the client will review any significant changes to the report with the Field Project Team. The Field Project team reserves the right choose to have their names removed from the report should the information be used in a context other than the intended purpose. It is understood by both the client and the Field Project Team that the final report may be published and/or available as a public document.
  
- D. It is understood that this Project may require the approval (either through full review or by exemption) of the Tufts University Institutional Review Board (IRB). This process is not expected to interfere with timely completion of the project.

#### IV. Signatures



For The City of Medford  
By: John Bavuso  
Date: 2-6, 2008



Representative of the Field Projects Team  
By: Julia Prange  
Date: 2-6, 2008



Tufts UEP Faculty Representative  
By: Rusty Russell  
Date: 2-6, 2008

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