

City of Medford CDBG Summary Program Year 2025/Fiscal Year 2026

Summary of Medford's CDBG Program

The Community Development Block Grant (CDBG), is a program of the U.S. Dept. of Housing and Urban Development (HUD) that began in 1974. The City's Fiscal Year 2026 will be Program Year 2025 of CDBG funding, and the program year for CDBG follows the City's fiscal year of July 1 to June 30.

CDBG provides a flexible annual grant for entitlement communities to address the causes and consequences of poverty. Uses include public facilities, parks, public services, housing, and economic development. All CDBG-funded projects must meet one of the CDBG National Objectives of:

1. Benefiting low- and moderate-income (LMI) persons - at least 51% of the persons benefitted must be low-to-moderate income to qualify;
2. Preventing or eliminating slums or blight; or
3. Meeting other community development needs having a particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

The City of Medford is a CDBG entitlement community, meaning that we receive a direct CDBG grant from HUD each year. The following are the amounts of our CDBG entitlements for the past 4 years:

PY2024/Medford FY2025	\$1,384,050
PY2023/Medford FY2024	\$1,423,649
PY2022/Medford FY2023	\$1,489,182
PY2021/Medford FY2022	\$1,569,784

The CDBG Grant benefits low- and moderate-income (LMI) persons (those earning less than 80% of the Area Median Income (AMI)). The following table lists Medford's AMIs based on family/household size for federal fiscal year 2024:

Persons in Household or Family	1	2	3	4	5	6	7	8
FY2024 80% AMI	91,200	104,200	117,250	130,250	140,700	151,100	161,550	171,950

5-Year Consolidated Plan

Every 5 years the City is required to establish a Consolidated Plan identifying housing and community development priorities for the coming 5-year period. Program Year 2025 will be the first year of our new Consolidated Plan covering Program Years 2025-2029.

Medford is a member of the North Suburban Consortium (NSC), which is composed of 8 communities including Medford, Malden, Revere, Arlington, Melrose, Chelsea, Everett, and Winthrop. The Consolidated Plan was developed in conjunction with the NSC and Cloudburst Consulting, and incorporates information gathered through data analysis and consultation with a range of voices in the community to identify Medford's current housing and community development needs and outline the specific goals and expected outcomes for the City's use of CDBG funds. The process included detailed analysis of the housing and economic development markets, and assessment of the needs of the community through a survey of residents and consultations with more than 35 stakeholder organizations.

The Consolidated Plan proposes the following goals for the City's use of its CDBG funding over the next 5 years:

- Goal 1: Support the expansion and preservation of affordable housing.
- Goal 2: Increase economic development opportunities.
- Goal 3: Enhance parks, public facilities, and infrastructure.
- Goal 4: Enhance public services.
- Goal 5: Section 108 Guaranteed Loan Program which would enable the City to leverage its annual grant allocation to access low-cost flexible financing for economic development, housing, public facility, and infrastructure projects.
- Goal 6: Planning and administration.

Annual Action Plan

Each year the City is required to submit to HUD an Annual Action Plan detailing how the City expects to use its annual entitlement in the coming year. Typically, the Annual Action Plan must be submitted to HUD by May 15th, but that deadline may be extended by HUD if there are delays in establishing annual allocation amounts.

For the coming year, Program Year 2025, the Continuing Resolution passed by Congress level funded the CDBG program overall, but we are still awaiting HUD's announcement of the City's CDBG annual grant allocation. The latest information suggests that we will not have the final amount until on or around May 15. The figures presented in the draft Annual Action Plan are therefore estimated based on the current year's allocation amount. Once we have been notified of the final allocation amount, we propose adjusting budgets for activities within the plan as follows:

1. Funds for Planning and Administration will be adjusted to an amount equal to 20% (the maximum amount permitted) of the final allocation amount;
2. Funds for Public Services will be adjusted to an amount equal to 15% (the maximum amount permitted) of the final allocation amount, and the amounts of public services grants to subrecipients will be proportionally adjusted up or down based on the final 15% amount; and
3. The amount allocated to Public Facilities, Infrastructure, and Parks will be adjusted up or down to reflect any remaining difference in the amount of the final total allocation.

From our annual CDBG entitlement:

- Up to 15% may be allocated to Public Services such as those listed in the attached list of recommendations for funding.
- Up to 20% may be allocated to Planning & Administration costs. These costs include paying for staff positions such as the CDBG & Grants Manager, the Housing Planner, and a portion of the Economic Development Planner position, as well as contributions towards certain studies and consultants such as the zoning amendments and the social services needs assessment currently underway.

For the balance of the funds, projects proposed to be funded for the coming year include:

- Continuation of our Housing Rehabilitation Loan Program to assist residents with certain home repairs that will enable them to stay in their homes.
- Continuing our Vacant Storefront District Program providing grants to qualifying small businesses which establish themselves in or relocate to identified vacant storefronts.
- A second round of our new Project: Pop Up incubator program providing a storefront location and technical assistance to qualifying small businesses to enable them to occupy and operate a retain establishment.
- Providing technical support to new and existing small businesses through consultation services, educational programming, and training.
- ADA improvements to sidewalks and curb cuts at intersections in low- and moderate-income neighborhoods.

CDBG Public Services Grants Funding Recommendations

Public Service Funding available:

New Program Year 2025: \$199,303 (Est)

Prior Program Year 2024 \$207,607

Organization Name	Amount of CDBG funds requested	Amount of CDBG funding received prior year	Recommended amount PY2025
<i>CDBG Funding</i>			
ABCD	\$42,497.00	\$40,000.00	\$35,000.00
Housing Families	\$22,800.00	\$20,000.00 (CV)	\$19,000.00
Medford Council on Aging	\$29,717.50	\$27,000.00	\$24,000.00
Medford Public Schools	\$10,000.00	\$9,107.00	\$8,303.00
Mystic Valley Elder Services	\$10,968.00	N/A – did not apply last year	\$9,000.00
Mystic Valley YMCA/Mystic Community Market	\$12,000.00	\$12,000.00	\$10,000.00
S.C.M. Community Transportation	\$94,500.00	\$90,000.00	\$75,000.00
The Welcome Project	\$19,500.00	\$7,000.00	\$7,000.00
West Medford Community Center	\$21,000.00	\$18,000.00	\$12,000.00
		TOTAL	\$199,303.00

The following public services agencies are the applicants that were determined to be eligible for CDBG funding.

Action for Boston Community Development (ABCD)

Request for Funding: \$42,497.00

Recommended Funding: \$35,000.00

Funding will be used to support ABCD's emergency rental and utility assistance program and housing counseling services, serving an estimated 20 Medford resident households through the program year. Funding will support direct financial assistance and a housing counselor who will disperse financial assistance and provide mediation with landlords, coaching around payment plans, and support with applications for the forgiveness of arrearages when applicable for Medford residents.

Housing Families

Request for Funding: \$22,800.00

Recommended Funding: \$19,000.00

Through its Legal Aid for Wellbeing & Sustainability (LAWS) program, Housing Families will provide free legal advice, representation, and assistance for low- to moderate-income Medford residents facing eviction in housing court or facing housing instability, and help families resolve disputes with landlords and prevent evictions through rental assistance. The program will assist an estimated 175 Medford residents for the program year. Housing Families was previously funded under Medford's CDBG Corona Virus funding.

Medford Council on Aging

Request for Funding: \$29,717.50

Recommended Funding: \$24,000.00

The Medford Council on Aging/Senior Center will continue to broaden its reach to low- and moderate-income older adults (age 60+) in Medford, including underserved and at-risk populations. Funded services will include:

(a) Social Worker: Providing critical support through information, crisis intervention, case management, and advocacy, offering both in-office appointments and home visits to homebound residents.

(b) Handyperson Service: Helping older adults remain safely in their homes by providing minor home repair services such as installing lock boxes, changing light bulbs and batteries, adding handrails, and making other small modifications.

(c) Recreational Transportation Program: Offers discounted day trips to locations that participants may not otherwise be able to visit, helping reduce isolation among elderly residents, especially within low-income or mobility-impaired populations.

(d) MVES Title IIIC Match: Supporting Medford elders who receive care from Mystic Valley Elder Services (including Care Management Home Care, Caregiver Support, Meals on Wheels, Congregate Meal Site, Behavioral Health services, SHINE, Money Management and other programs).

Together these programs will serve an estimated 400 Medford residents during the program year.

Medford Public Schools

Request for Funding: \$10,000.00
Recommended Funding: \$8,303.00

Funding from CDBG will provide much-needed tuition assistance to up to 20 low-income families who need after school care for their school-age children. Though tuition is kept affordable (relative to surrounding and like-districts), some families still struggle to afford the cost of the program. The consequence for families who cannot afford to send their children to after school programs can be detrimental if it means children are left unattended or unsupervised or that a caregiver cannot work. The CDBG scholarships will serve as a “safety net” for families whose financial circumstances change. The ability to tap into the scholarship will provide program continuity for children and keep them in a safe, supportive environment. The Medford Public Schools (MPS) operates four after school programs in the Brooks (388 High Street), Missituk (37 Hicks Avenue), McGlynn (3002 Mystic Valley Parkway) and the Roberts (35 Court Street) elementary schools.

Mystic Valley Elder Services

Request for Funding: \$10,968.00
Recommended Funding: \$9,000.00

Mystic Valley Elder Services Emergency Shelf Stable Meal Program for Medford Older Adults will support emergency shelf-stable meals for 405 Medford older adults enrolled in the MVES Meals on Wheels Program and an additional 500 emergency meal packets to be distributed to Medford community partners when needed, such as through the Medford Senior Center. This allows meals to be delivered as needed ahead of time to Meals on Wheels consumers when a weather-related emergency is predicted and ensures that consumers have access to stocked emergency food if MVES staff are unable to deliver meals. This service prevents hunger and food insecurity and offers a continuum of food and meals made available to consumers in their homes. MVES received previously received CDBG funding from the City, but this is their first application since FY2022.

Mystic Valley YMCA/Medford Community Market

Request for Funding: \$12,000.00
Recommended Funding: \$10,000.00

Funding will provide operating support for the Mystic Community Market, a free food market run by the Mystic Valley YMCA. The market has been in operation since early 2020 at 291 Mystic Avenue, the Walnut Street Center in Medford. It is the largest free food market in the area and will provide fresh fruits and vegetables, meat and fish, dairy and eggs and stable food/household items to low- and moderate-income Medford residents, offering a full-choice model for shoppers to maintain a dignified experience accessing food resources, as well as reduce food waste. CDBG funding will support operating costs and allow the Market to maintain current service levels. The program will serve an estimated 4,950 Medford residents in the program year.

SCM Community Transport

Request for Funding: \$94,500.00

Recommended Funding: \$75,000.00

The program will provide medical, shopping and meal site transportation services to an estimated 175 Medford senior and mobility-impaired residents. Community transportation effectively meets the needs of those for whom driving or utilizing public transportation is no longer an option, but who wish to live autonomously in their homes without relying on family members. Independent living lowers healthcare costs overall, enabling seniors and disabled citizens to remain vibrant contributors to a community and its economy. SCM proposes to continue to provide critically needed, door-to-door Medical and shopping transportation services to Medford's senior and mobility-impaired residents. Driving is done by their licensed, friendly, well-trained, and supervised staff.

The Welcome Project

Request for Funding: \$19,500.00

Recommended Funding: \$7,000.00

The Welcome Project seeks funding for their English for Speakers of Other Languages (ESOL) classes in Medford, English for Parents (EFP). EFP educates immigrant parents in English, increasing their competency and dispelling the idea that they cannot participate in their child's education. The program is designed to advance literacy and well-being by directly connecting to resources that support upward economic mobility. Classes are headquartered in the Medford Public Library, with additional courses offered online. The class year is designed to mirror the public school schedule, operating two separate semesters in spring and fall, each meeting twice per week. The program will enroll an estimated 75 students throughout the academic year.

West Medford Community Center

Request for Funding: \$21,000.00

Recommended Funding: \$12,000.00

WMCC's Elder Services Program provides nutritious hot and cold lunches to local seniors three times per week as well as other programs such as Low Impact Exercise, Fiber Arts Club, Monthly Movies, telling the African American Elders stories, and West Medford Senior Club live meetings are consistent in the calendar. In addition, through partnerships with the City of Medford Public Health Nurse, Mystic Valley Elder Services, Melrose Wakefield Hospital, Brookline Bank the program provides vaccine and blood pressure clinics, presentations on health prevention topics, educational materials around making healthy meal choices, and advice on financial health such as estate planning, home equity, money management and cybersecurity, etc. WMCC's Elder Services Program is available for programming five days a week with their Elder Services Director facilitating the meal program three days per week, and will serve an estimated 55 Medford residents.