

~ Medford Home Update ~

~ Winter 2008 ~

For more information, contact the Office of Community Development:
781-393-2480 http://www.medford.org/Pages/MedfordMA_ComDev/index

A message from the Affordable Housing Specialist

I'm sad to say I will be leaving Medford in a couple weeks. I've enjoyed spending the last year and a half expanding Medford's work around affordable housing. However, I was unexpectedly presented with another job opportunity that I felt I couldn't pass up; my last day working in Medford will be Friday, January 25th. I'm sorry to be leaving such a likeable city—Medford residents are intelligent, welcoming and deeply caring.

I've accepted the position of Executive Director at WATCH community development corporation in Waltham, which is my former employer. I had applied unsuccessfully for this job in the past. When the position opened up again, I wanted to give it another try.

I know that Medford will continue to advance its affordable housing work after I leave and I hope that all of you will stay involved in this important issue. In the meanwhile, here are some numbers and websites to keep in mind—and there are a few more listed on page 3:

- www.maldenredevelopment.com, 781-324-5720. The Malden Redevelopment Authority administers the North Suburban HOME Consortium (NSC), of which Medford is a member. The NSC provides funding for affordable housing developments in Medford and 7 other cities and towns. This website lists affordable housing lotteries occurring in the 8 NSC communities. You can also get on a “resale” list that the MRA is keeping—when the first low income buyer is selling and is required to sell to another low income family you could get a chance to purchase their unit. Medford's First Time Homebuyer class is also administered through the NSC.
- Metro Boston Housing Partnership's Housing Consumer Education Center: Assistance and referrals for families looking for housing: 617-425-6700
- A great way to keep up to date on local affordable housing issues and to help make more affordable housing happen in Medford is to become a member of Medford's non profit community development corporation, Medford Community Housing. To get involved, contact Board President Kelly Catallo at kelly@kellycatallo.com or 781-729-2424.

I loved meeting so many wonderful people here and I hope you are all successful in finding the housing resources that you need.

Best Regards,
Erica Schwarz

Tenants in Foreclosed Buildings do have Rights!

The foreclosure crisis is hurting tenants as well as owners. Tenants in are often asked to leave when the bank forecloses on their building, even if they've been paying their rent every month. Tenant generally don't realize that they are protected by state law and do not have to leave just because the new owner wants them to. The following information, (much of it courtesy of Boston's Rental Housing Resource Center), provides important facts and phone numbers for tenants in foreclosed buildings.

- It can be scary when your landlord loses his or her building to foreclosure, but don't panic. This does not mean that you have to start packing up your belongings and getting ready to move.
- Only a judge can evict you. You have the right to stay in your apartment until that happens and to raise defenses and claims in court against the new owner. If you lose the eviction case, you can also request up to six months (or up to 12 months if some one in your household is 60 years of age

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Tenants' right in foreclosed buildings cont.

or older or has a disability) from a judge before you have to move.

- Someone may offer you “cash for keys”; asking you to move out very quickly in exchange for money. That person may try to convince you that you have no choice, but that’s not true. You don’t have to take the deal; if you do, you may be giving up legal rights and moving sooner than necessary.
- Even if the bank sells the building with the provision that it be delivered free of tenants, that is not your problem. You still have the right to stay in your home and defend against eviction until a judge says you must leave.
- Being in a foreclosed building does not, by itself, entitle you to withhold rent. If a bank takes over and doesn’t want to accept your rent, keep a record of your offer to pay.
- Even if a bank takes over the building, they are still legally responsible for maintaining it. If you’re having problems with repairs or services that the owner is supposed to provide (like utilities), you should contact the bank or its broker or attorney, preferably in writing, and let them know what is needed. If you don’t get a response, contact your City’s Building Department. City of Medford Building Department: 781-393-2480.
- The new owners of the building are legally required to post their names and addresses in the building. You can also find the owner through a “Property Search” at the Registry of Deeds in Cambridge or at: www.masslandrecords.com/malr/controller
- If you are being evicted, it is a good idea to seek legal assistance as soon as possible. For those who are low-income and eligible for free legal services, there are agencies that may be able to help. Medford area residents can contact Tri-CAP at 781-322-4125.
- If utilities that the owner was supposed to provide (like water, or common area lights, or heat or hot water) have been shut off or are threatened with shut off, let the bank or the broker know, and also call the Building

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Did You Know?

Since Medford’s Office of Community Development started keeping a list of residents seeking housing assistance, more and more people call each month with a range of questions. Here is an overview of who called the City between July 2006 and the end of December 2007:

Total calls from residents: 457

Total calls from Medford Residents: 295

We collected income data from 127 of the 295 Medford callers. Of those 127 Medford residents:

17% live in households of 4 or 5 people

25% live in 3-person households

31% live in 2-person households

33% live in 1-person households

46% of these Medford residents lived in households that earned less than 50% of the area median income—for example less than \$45,000 for a household of 3. Many of these families earn much less as many of them were unable to work because of a disability or were in very low paying jobs. An individual on disability may receive only around \$15,000 a year.

8% of the calls came from households with at least one senior.

Just over half the calls were from residents looking to buy an affordable home; 36% of calls came from families seeking an affordable rental.

These numbers speak to the fact that we are right to maintain a strong commitment to the creation of high quality affordable housing for rent and purchase that is affordable for the range of incomes of our own Medford families.

In the upcoming year, Medford hopefully will be successful in passing an Inclusionary Zoning ordinance, (requiring the inclusion of affordable units in certain developments), in seeing the revived Medford Community Housing create some affordable housing and in identifying opportunities for other organizations to create the housing we need for our residents.



Check out these sites if you're looking for affordable housing...

Comprehensive list of all affordable ownership lotteries in Massachusetts:
www.massaffordablehomes.org

List of agencies offering First Time Homebuyer Workshops:
www.chapa.org/housing.htm

Listings of ownership and rental lotteries in Massachusetts:
www.chapa.org/housing_lotteries.htm

For more info. and links to other resources: www.medford.org/Pages/MedfordMA_Afford/index

Tenants' Rights in Foreclosed Buildings continued

Department. You may be able to keep service on by paying a projected bill, and can deduct these payments from any rent due. You may also be able to get an order from the Courts ordering the bank to pay the utilities.

- If you have a rental subsidy, let the subsidy agency know about the change in ownership, so that they stop paying the old owner. You should have extra eviction rights because of your subsidy.
- In the event that you have to move out, you can get assistance in finding housing by calling the Metropolitan Boston Housing Partnership's Housing Consumer Education Center at 617-425-6700. You should also contact the Medford Housing Authority to get on their waiting list for public

Who Qualifies for Affordable Housing? Typically, any household earning 80% or less of the Area Median Income (AMI—set annually by the federal government) qualifies for affordable housing. Many families in this group actually earn much less than 80%, such as nurse's assistants, school bus drivers, legal secretaries, and wait staff. Non-profit developers often create housing to be affordable for families earning below 60% or 30% AMI. This would makes sense when developing housing for the 45% of Medford households that rent their homes, and may not be ready or able to buy. See the 2007—2008 income limits below.

INCOME LIMITS	30% AMI	50% AMI	60% AMI	70% AMI	80% AMI	100% AMI
Household of 1	\$17,770	\$29,450	\$35,340	40,513	46,300	58,900
Household of 2	\$20,200	\$33,650	\$40,380	46,331	52,950	67,300
Household of 3	\$22,750	\$37,850	\$45,420	52,106	59,550	75,700
Household of 4	\$25,250	\$42,050	\$50,460	57,881	66,150	84,100
Household of 5	\$27,250	\$45,400	\$54,480	62,519	71,450	90,800
Household of 6	\$29,300	\$48,800	\$58,560	67,156	76,750	97,600



The Medford Home Update is a publication of the
 City of Medford
 Office of Community Development
 781-393-2520 (Housing) or 781-393-2480 (General)
<http://www.medford.org>

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