
Everett Housing Production Plan

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Prepared for

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Executive Summary

The City of Everett engaged the Metropolitan Area Planning Council (MAPC) to develop a Housing Production Plan. MAPC began work in January of 2014, engaging with Executive Director James Errickson of the Everett Department of Planning and Development, his staff, the Planning Board, and the City Council to produce this plan and in so doing position Everett to achieve its housing production goals. Strategies referenced herein aim to preserve existing affordability and increase the housing stock accessible to low- and moderate-income households.

As part of the planning process, a public forum was held in May of 2014. There, the community learned about unmet housing needs and current housing demand in Everett and the surrounding Inner Core sub-region. Key findings from the comprehensive housing needs and demand assessment are summarized below.

Housing Needs and Demand Assessment

Everett is a dense city with a growing population that increased nearly 10% between 2000 and 2010. During that time, the Caucasian population shrank, while minority populations grew. School enrollment increased 21% between 2005 and 2012. Everett has among the highest rates of family households in the Inner Core, and household size has increased since 2000.

By 2030, the population is expected to have increased 43%, according to MetroFuture projections. Unlike in many other communities in the MAPC region, the senior population is projected to shrink, while all other age groups are projected to experience positive growth. Senior householders, however, are projected to increase dramatically as the number of total households increases 34%.

Everett's housing stock is largely composed of single-family homes, majority rental, and among the oldest in the Inner Core. Between 2000 and 2012, Everett's housing supply has experienced average growth relative to the Inner Core. MetroFuture projections anticipate that Everett's housing supply will need to grow by 33% by 2030 to meet increasing demand.

Median housing sales price increased 18% in the past year. Everett's median rent is still relatively low for the Inner Core sub-region, but higher than HUD-calculated fair market rents (except for efficiency units). Everett does not meet the State-mandated 10% target of affordable housing according to the most recent Subsidized Housing Inventory.

Median household income increased 24% between 2000 and 2010, but it is still among the lowest in the Inner Core. More than half of Everett households are cost burdened. More than half of Everett households are categorized as low income, and 10% of Everett families live below the poverty level.

At the first public forum, discussion focused on the high rates of low-income and cost-burdened households in the city, and the physical and regulatory constraints on housing development that

make it difficult to accommodate them. Other barriers to housing development, housing opportunities, and housing goals were also discussed. The themes that emerged include: the need for increased funding and advocacy for affordable housing, demand for more outreach to minority populations and more diverse representation on municipal boards and committees, and the opportunity to rezone to encourage greater housing affordability.

This, combined with the comprehensive housing needs and demand analysis and a thorough assessment of development constraints, led to the establishment of proposed housing goals and strategies. In September, a second public forum was held to share these ideas, elicit feedback from the community, and identify areas for housing development in the city. Numerous strategies to help achieve eight specific goals emerged from that forum.

This plan provides numerical housing production targets, directs the City to target funding and programming to populations with unmet housing needs, and offers guidance on how to address a range of development constraints on housing development. The following is an overview of goals and strategies for affordable housing production in Everett.¹

Goals and Strategies for Affordable Housing Production

Goal 1: Achieve Affordable Housing Production & Preservation Goals

Strategies

- Achieve annual housing production goals
- Advance affordable housing development on priority sites
- Monitor and preserve existing affordable units
- Procure consulting services to assist with managing the City's Subsidized Housing Inventory (SHI)
- Ensure staff capacity to advance goals and coordinate internal working groups and external stakeholders
- Annually monitor housing production plan progress and amend strategies as needed

Goal 2: Direct Funding & Programs to Address Unmet Need

Strategies

- Work to maintain Community Development Block Grant (CDBG) and HOME funding, and ensure Housing Rehabilitation Program is meeting housing needs
- Expand mechanisms to allow Everett's seniors to age in place and to better serve persons with disabilities
- Encourage homeownership opportunities by providing or promoting available resources to renters and first-time buyers

¹ The City will ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units. Exceptions to this state interagency rule can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>

Goal 3: Minimize the Displacement of Lower-Income Everett Households and Businesses

Strategies

- Adopt a condominium conversion ordinance
- Provide tenant rental assistance in event of emergencies
- Adopt a one-for-one affordable housing replacement ordinance

Goal 4: Promote Healthy Housing & Living

Strategies

- Connect homeowners and renters to energy efficiency/renewable energy programs and incentives
- Retrofit public housing to meet high energy efficiency standards
- Encourage property owners and residents to minimize in-home exposure to irritants and pollutants
- Site housing to reduce exposure to outdoor pollutants
- Align housing activities with Energize Everett

Goal 5: Ensure Adequate Zoning Regulations & Policies to Advance Housing Development

Strategies

- Continue current planning initiatives that advance housing
- Undergo comprehensive update to zoning ordinance
- Create a clear, predictable permitting process for priority developments
- Amend residential zones to incentivize re-use of vacant structures, allow for infill development, and utilize Everett's historic properties
- Encourage mixed-use development in Everett Square
- Amend parking requirements for multi-family developments
- Adopt a bylaw that encourages development of affordable housing with accessible and adaptable designs
- Analyze waterfront industrial zoning to identify areas appropriate for mixed-use or multi-family development, and potentially re-zone
- Adopt an inclusionary zoning bylaw

Goal 6: Build Community Awareness of Housing Issues & Activities, & Engage Community Development Partners

Strategies

- Guide local housing activities by coordinating with minority populations and ensure language equity in process

- Hold regular information sessions with local boards and commissions about the housing development process and mechanisms to advance housing goals
- Partner with housing and community development organizations to advocate for and advance affordable housing development

Goal 7: Improve Existing & Build New Infrastructure to Facilitate Housing Development

Strategies

- Continue to advance roadway improvements and address congestion
- Increase transit opportunity and access to sites with development potential
- Continue to improve stormwater infrastructure and ensure compliance with new stormwater regulations
- Coordinate with state agencies and developers to remove barriers to brownfield redevelopment

Goal 8: Leverage New Funding Sources for Affordable Housing Development

Strategies

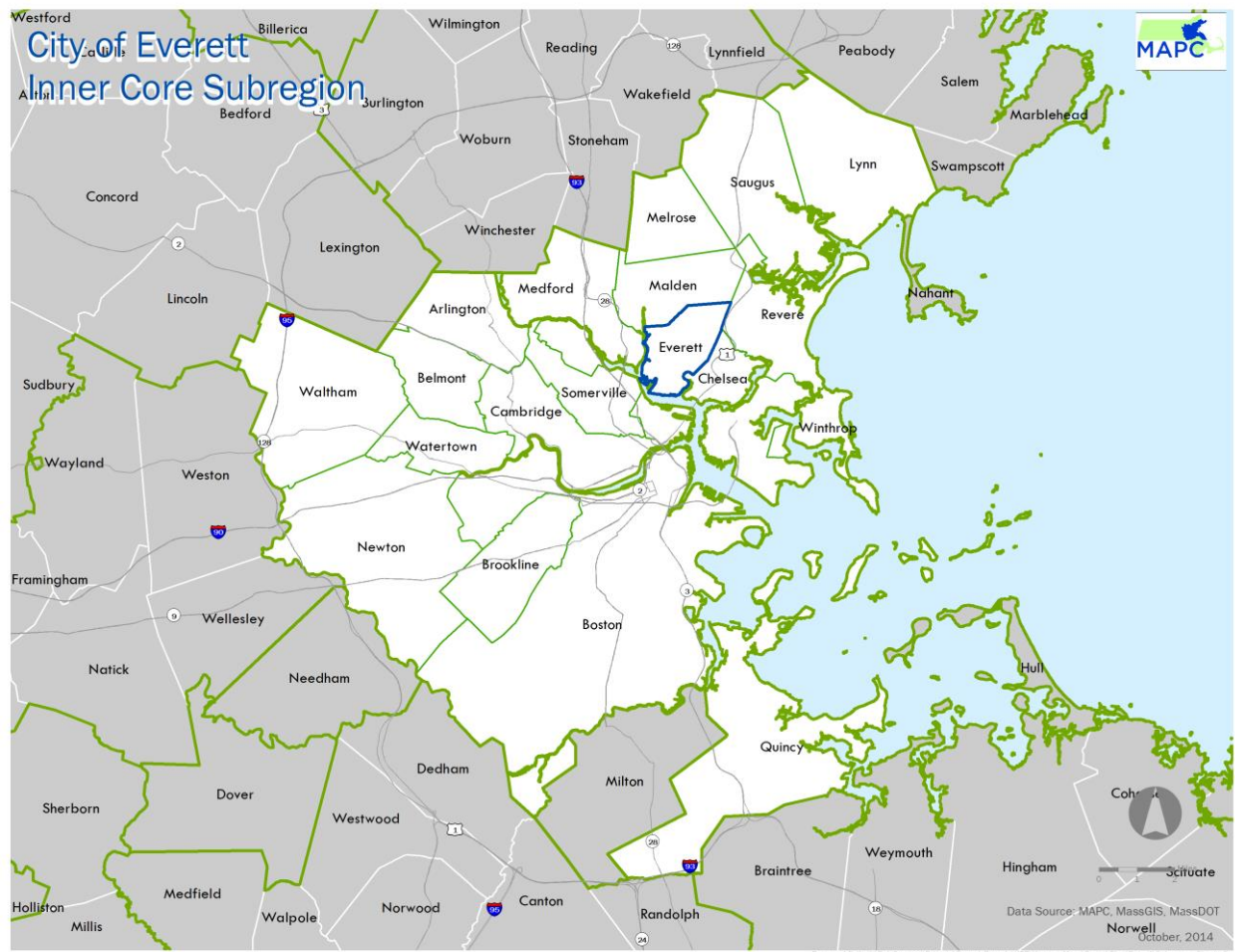
- Consider adopting the Community Preservation Act
- Consider establishing an Affordable Housing Trust Fund
- Apply for federal and state funding to support affordable housing production

Introduction

Located within the Inner Core sub-region,² the City of Everett is categorized as a Metropolitan Core Community under MAPC's classification system. These communities are high density inner cities, populated by large minority and immigrant groups and characterized by a mix of apartment buildings, multi-family houses, and single-family houses. They are typically completely built out, so new growth is likely redevelopment, infill, or conversion from industrial to residential uses. These communities are often still recovering from the urban disinvestment and suburban flight they experienced in the 1960s and '70s. Because a community's housing needs depend on both its community type and its regional context, throughout this report MAPC compares Everett to other Inner Core communities also categorized as Metropolitan Core Communities.

² This is one of MAPC's eight sub-regions and also includes Arlington, Belmont, Boston, Brookline, Cambridge, Chelsea, Everett, Lynn, Malden, Medford, Melrose, Milton, Newton, Quincy, Revere, Saugus, Somerville, Waltham, Watertown, and Winthrop.

Figure 1: Context MAP: Inner Core Sub-Region



This HPP for Everett was developed with input from the City Planning Board, City Council, and the general public. The planning process included a community survey to assess housing needs and demand, a public forum to share findings on housing needs and agree on housing goals, and a second public forum to discuss strategies to achieve those goals. The plan in its current state was then adopted by the Planning Board and City Council.

This plan was prepared to comply with the Massachusetts Department of Housing and Community Development's (DHCD) regulation 760 CMR 56.03(4), and to position Everett to work towards compliance under M.G.L. Chapter 40B. This legislation encourages municipalities to achieve a rate of 10% of their total year-round housing units on the Subsidized Housing Inventory (SHI) in compliance with the State mandate. Until that threshold is met, developers of 40B housing where at least 20-25% of units have long-term affordability restrictions can receive approval from the local Zoning Board of Appeals even if the project is not zoning compliant.

A DHCD-approved HPP gives municipalities that are under the 10% threshold, but are making steady progress in producing affordable housing on an annual basis, more control over comprehensive permit applications for a specified period of time. Communities with approved

HPPs may request DHCD certification of their compliance with the plan if they have increased the number of affordable housing units in their municipality by a given rate annually. Municipalities may be certified for one year if their annual affordable housing production rate is 0.5% or for two years if the rate is 1%. In a municipality with a DHCD-certified HPP, a decision of a Zoning Board of Appeals (ZBA) to deny or approve pending certain conditions a Comprehensive Permit application will be deemed “consistent with local needs” pursuant to Chapter 40B. Based on past practices, such decisions will often be upheld by the Housing Appeal Committee (HAC). This control allows municipalities to manage growth and meet their affordable housing needs in accordance with the community’s vision.

Once the HPP is certified, if the Everett Board finds that a denial of a permit or the imposition of certain conditions is consistent with local needs, then it must take the following steps. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to DHCD, stating that it considers a denial of the permit or the imposition of conditions consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation.

If the Applicant wishes to challenge the Board’s assertion, it must do so by providing written notice to DHCD, with a copy to the Board, within 15 days of its receipt of the Board’s notice, including any documentation to support its position. DHCD will then review the materials provided by both parties and issue a decision within 30 days. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of DHCD to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

For purposes of this subsection 760 CMR 56.03(8), the total number of SHI Eligible Housing units in a municipality as of the date of a Project’s application shall be deemed to include those in any prior Project for which a Comprehensive Permit had been issued by the Board or by the Committee, and which was at the time of the application for the second Project subject to legal appeal by a party other than the Board, subject however to the time limit for counting such units set forth at 760 CMR 56.03(2)(c).

If either the Board or the Applicant wishes to appeal a decision issued by the Department pursuant to 760 CMR 56.03(8)(a), including one resulting from failure of the Department to issue a timely decision, that party shall file an interlocutory appeal with the Committee on an expedited basis, pursuant to 760 CMR 56.05(9)(c) and 56.06(7)(e)(11), within 20 days of its receipt of the decision, with a copy to the other party and to the Department. The Board’s hearing of the Project shall thereupon be stayed until the conclusion of the appeal, at which time the Board’s hearing shall proceed in accordance with 760 CMR 56.05. Any appeal to the courts of the Committee’s ruling shall not be taken until after the Board has completed its hearing and the Committee has rendered a decision on any subsequent appeal.

Comprehensive Housing Needs Assessment

An analysis of local demographic data and housing stock reveals key characteristics and trends in Everett that help explain housing need and demand. In order to understand how the city compares to its neighbors, Everett data is compared to the metropolitan area's other 18 innermost municipalities (which comprise the Inner Core sub-region), the MAPC region, and the Commonwealth. Ultimately, this section provides the framework for the housing production goals and strategies to address local housing concerns included later in this document.

Demographics

This Housing Production Plan is grounded in a thorough examination of Everett's demographic makeup. An analysis of the current population, household composition, race and ethnicity, and educational attainment provides insight into existing housing need and demand. Projections of the city's future residential composition help inform housing planning efforts.

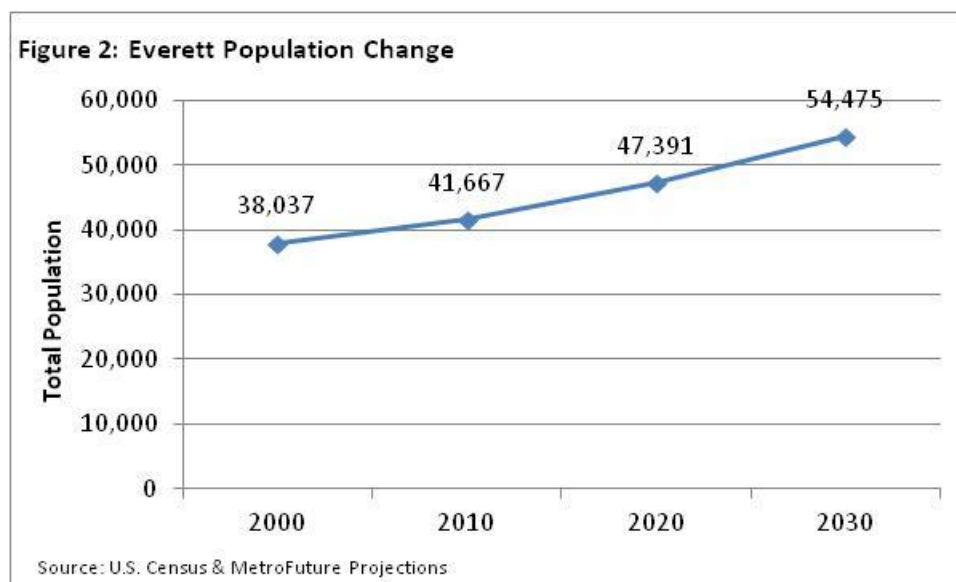
Key Findings

- Everett is a dense city with a growing population that increased nearly 10% between 2000 and 2010
- The population is expected to increase by 43% between 2010 and 2030, according to MetroFuture projections
- Everett's population is predicted to experience positive growth amongst all but the most senior age groups, which will shrink
- Projections indicate that the number of households in Everett will increase by 34% between 2010 and 2030
- Everett has among the highest rates of family households in the Inner Core, though more than a quarter of householders are singles
- The majority of Everett householders are aged 30-59
- Projections indicate that householders aged 60-74 will increase in number most dramatically between 2010 and 2030
- Household size has increased since 2000
- Everett's Caucasian population is shrinking, while minority populations are growing
- School enrollment increased 21% between 2005 and 2012
- Median household income increased 24% between 2000 and 2010, but it is among the lowest in the Inner Core

Population

Everett is a relatively dense city. With a population of 41,621 and acreage of 2,200, it has a density of 18.91, fifth highest in the Inner Core.³ Everett's population is continuing to grow. The city's residential base increased 9.5% from a population of 38,037 in 2000 to the 2010 Census figure of 41,667.

In the coming years, population growth is estimated to climb at a significant rate. MAPC's MetroFuture⁴ projections are based on an analysis of how changing trends in births, deaths, migration, and housing occupancy might result in higher population growth, a substantially larger workforce, and greater housing demand. In this scenario, Everett's population is expected to increase by 16,438, or 43%, between 2010 and 2030.



Everett's population is predicted to experience positive growth amongst all but the most senior age groups, even as regional and national demographic trends indicate that the number of middle-aged adults and school-age children will decline. According to MetroFuture projections, Everett's population will experience the most dramatic changes among those aged 55-64, who will increase in number 91% between 2010 and 2030. The number of people aged 1-4 will increase by 64% and those aged 65-74 by 61%. Meanwhile, the number of residents aged 75 and over is expected to decline by 10%. Significant growth is also expected among those aged 35-54 (47%) and 5-19 (41%).

³ U.S. Census Bureau, 2008-2012 American Community Survey

⁴ MetroFuture Stronger Region projections were developed for MAPC's regional plan, and are based on extensive technical analysis developed to quantitatively analyze patterns of future growth as envisioned in the region, including focusing growth in already developed areas to use land more efficiently, protecting open space, and reducing the need for new infrastructure. In 2012, the Executive Office of Housing and Economic Development adopted the Stronger Region scenario as the basis for the Commonwealth's multifamily housing production goal, and is now working to coordinate local and state policies to support its achievement.

Table 1: Everett Population Change by Age, MetroFuture Projections, 2000-2030

Age	2000	2010	2020	2030	Change 2000-2030	% Change 2000-2030
1-4	2,244	2,862	3,254	3,688	1,444	64.4%
5-19	6,835	7,734	8,583	9,652	2,817	41.2%
20-34	9,550	10,019	11,351	12,399	2,849	29.8%
35-54	10,740	12,227	13,489	15,826	5,086	47.4%
55-64	3,066	4,044	5,436	5,841	2,775	90.5%
65-74	2,851	2,345	3,396	4,602	1,751	61.4%
75+	2,751	2,436	1,883	2,466	-285	-10.3%

Source: U.S. Census Bureau and MAPC Projections

Household Composition

More than population, the number and type of households (and their spending power) within a community correlate to unit demand; each household resides in one dwelling unit, regardless of the number of household members. As of the 2010 Census, Everett is home to 15,543 households. Recent history shows that Everett's number of households has been fairly constant, increasing a mere 0.7% above 15,435 in 2000, or an additional 108 households. Going forward, however, MetroFuture projects a significant increase in households. By 2030, Everett will have added 5,394 households, 34% more than the total as of 2010.

Table 2: Everett Population Change, 2000-2030

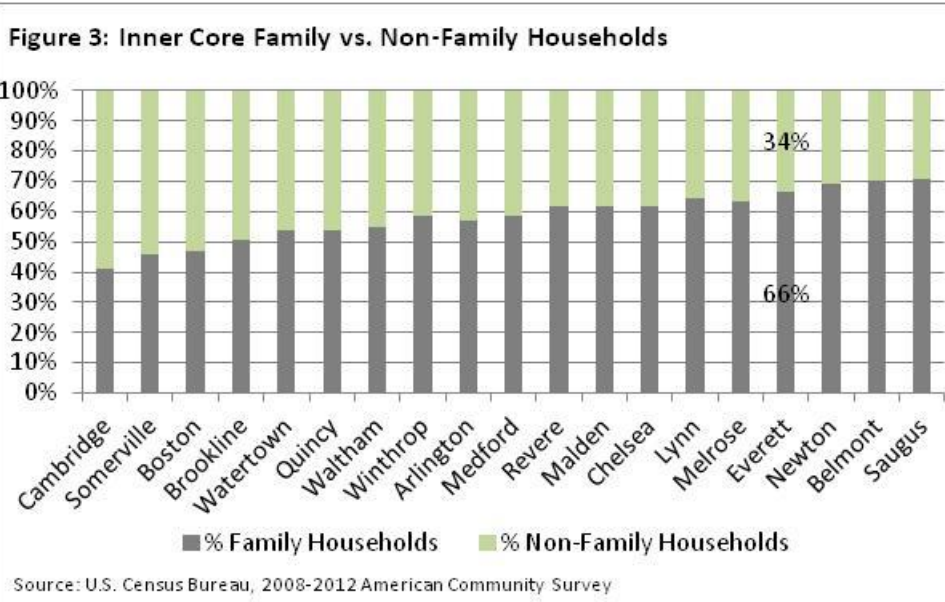
	2000	2010	2020	2030	Change 2000-2030	% Change 2000-2030
Total						
Population	38,037	41,667	47,391	54,475	16,438	43.2%

Source: U.S. Census & MAPC

Family & Non-Family Households

Different household types often have different housing needs or preferences. For example, a married couple with children requires a larger dwelling unit than a single person. A municipality's composition of household types can indicate how well suited the existing housing inventory is to residents.

The City of Everett's 15,543 households can be divided into families and non-families. The former includes any household with two or more related persons living together, and the latter includes households with one person or more than one non-related persons living together.



At 66%, or 10,133, Everett has among the highest rates of family households in the area, with only three municipalities surpassing it in this respect. Of Everett's family households, most are married (61.3%) and just under half have children under 18 (45%). Meanwhile, more than a quarter of householders are singles (26%), comprising the vast majority of the 5,152 non-family households (78%). Many (40%) of these single-person households are 65 years of age or older.

Table 3: Households by Type

	Number	% of Supragroup	% of Total
Family Households	10,133	66.3%	66.3%
With own children under 18 years	4,839	47.8%	31.7%
Married Couples	6,209	61.3%	40.6%
With own children under 18 years	2,816	45.4%	18.4%
Male Householder, No Spouse Present	1,010	10.0%	6.6%
With own children under 18 years	471	46.6%	3.1%
Female Householder, No Spouse Present	2,914	28.8%	19.1%
With own children under 18 years	1,552	53.3%	10.2%
Non-family households	5,152	33.7%	33.7%
Householder Living Alone	4,003	77.7%	26.2%
Householder 65 years and over	1,615	40.3%	10.6%
Total Households	15,285	100.0%	100.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Head of Householder by Age

In addition to household type, the age of head of households can indicate demand for particular unit types and sizes. As of 2010, 60% of Everett householders were aged 30-59. MetroFuture

projections estimate that Everett will see an increase in the number of householders within that and all age ranges in the coming years, with the greatest growth occurring among those aged 60-74.

Table 4: Head of Household by Age

Age of Householder	2010	2020	2030	Change 2010-2030	% Change 2010-2030
15-29	2,054	2,285	2,444	390	19.0%
30-44	4,704	5,439	6,326	1,622	34.5%
45-59	4,653	5,298	5,830	1,177	25.3%
60-74	2,461	3,539	4,531	2,070	84.1%
75+	1,671	1,294	1,698	27	1.6%
Total	17,553	19,875	22,859	5,306	30.2%

Source: MAPC Projections

Household Size

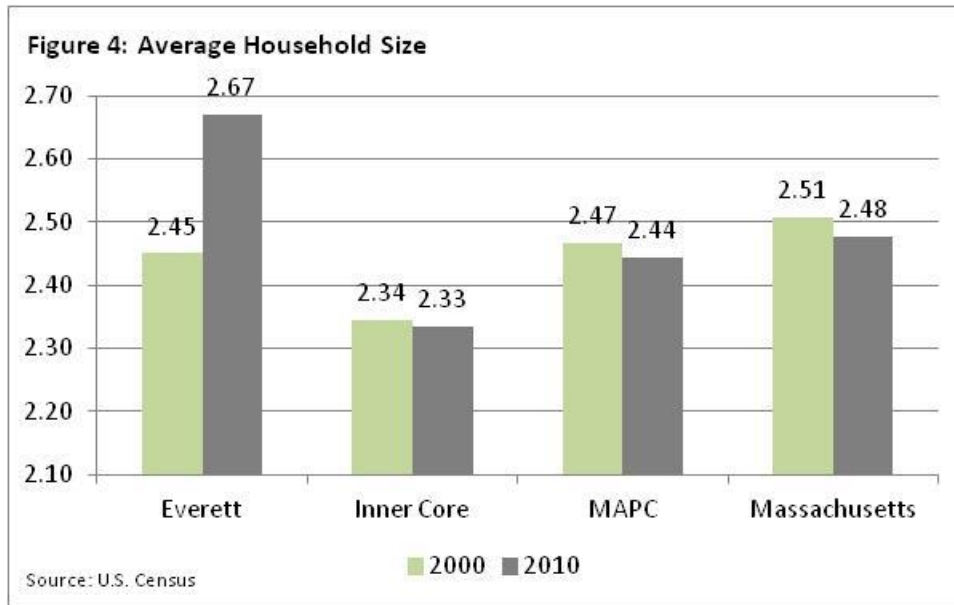
Household size in Everett has increased since 2000. This is true overall, as well as for family households and across tenures. As of 2010, the average household size of owner-occupied units is larger than that of renter-occupied units (2.87 versus 2.53). Nevertheless, an almost equal percentage of owner- and renter-occupied housing units are home to children under 18 (34.6% and 34.8%, respectively).

Table 5: Average Household Sizes

	2000	2010
Household Size	2.45	2.67
Family Household Size	3.11	3.26
Owner-Occupied Household Size	2.67	2.87
Renter-Occupied Household Size	2.29	2.53

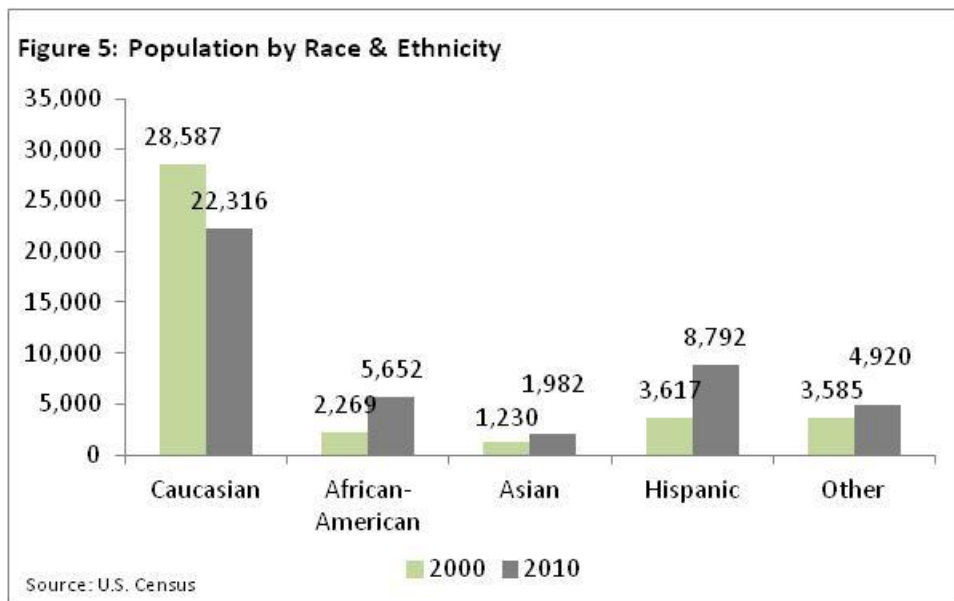
Source: U.S. Census SF1 2000, 2010

This is especially notable given the broader region's shrinking household size and projections of continued shrinking. In fact, while household size is shrinking on average throughout the Inner Core, the MAPC region, and Massachusetts, Everett's average household size is larger today than 10 years ago. Further, Everett's average household size is largest among Inner Core municipalities.



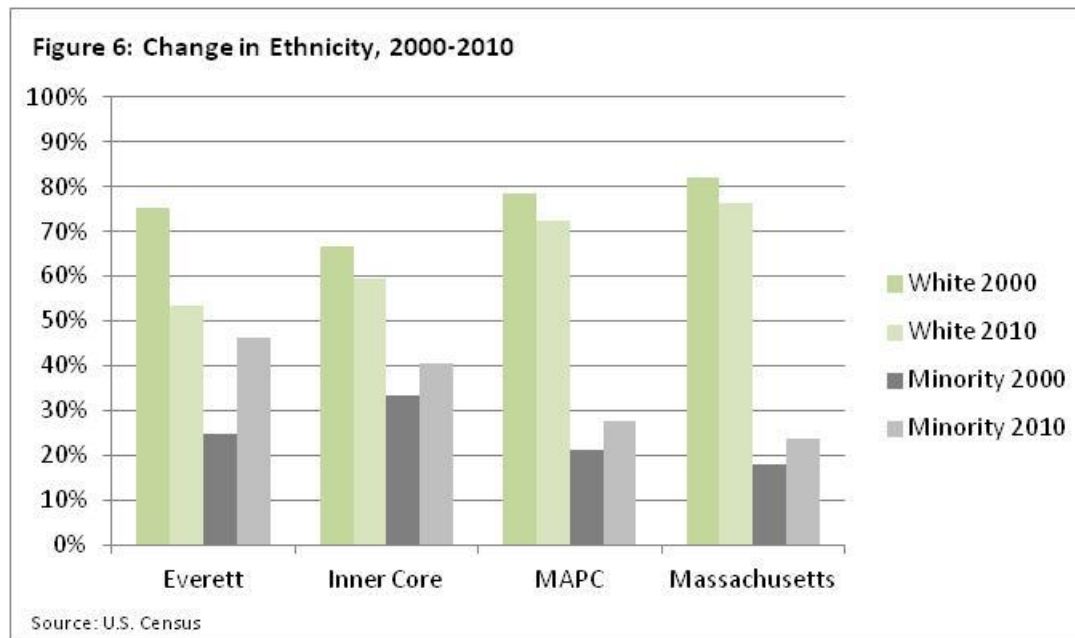
Race & Ethnicity

Everett has undergone significant changes in its racial composition since 2000. In 10 years, a three-quarters white population has dropped to little more than half of the total residential base. Meanwhile, the African-American population has increased by 149% and the Hispanic population by 143%. The Asian population has also grown, by 61%, as have all other minority groups, by 37%.



Broadly speaking, these trends are consistent throughout the surrounding area, with the Inner Core, MAPC region, and Massachusetts all experiencing a decrease in the Caucasian population and an increase in minority populations. These fluctuations, however, are particularly extreme in

Everett, where the white population shrank and minority population grew most significantly even though the size of the latter population remains small.



Education

Enrollment

Enrollment in the Everett School District provides additional insight into recent population and economic trends within the municipality. Between 2005 and 2012, enrollment increased by 1,109 students, or 21%. This indicates continued growth in Everett's younger population.

The larger student body includes more minorities, English language learners, and low-income students. This latter group grew by 85% between 2005 and 2012. The growth of this group, the members of which live in households meeting federal low-income eligibility guidelines, increases affordable housing demand in Everett.

Table 6: Everett School Enrollment

Year	Total Enrolled	Change from Previous Year	Minority	English Language Learner	Low-Income Status
2005-06	5,262	n/a	38.4%	42.3%	49.8%
2006-07	5,438	3.3%	41.5%	43.6%	53.7%
2007-08	5,600	3.0%	45.6%	43.8%	63.8%
2008-09	5,613	0.2%	48.4%	43.3%	65.1%
2009-10	5,889	4.9%	52.7%	43.6%	68.7%
2010-11	6,142	4.3%	57.5%	45.4%	69.5%
2011-12	6,371	3.7%	60.2%	47.5%	76.1%

Source: MA Department of Primary and Secondary Education

Educational Attainment

In Everett, the largest segment of the population aged 25 years and over is high school graduates who did not pursue higher education (38%), followed by those who do not have a high school diploma (20%). The number of people with higher educational attainment decreases with each additional credential. While 18% has some college experience and 16% has a Bachelor's degree or higher educational attainment, only 5% has a Master's or Professional degree. Compared to the county and state, Everett's rates of college degree holders and advanced degree holders are very low—less than half.

Table 7: Educational Attainment

	% High School without Diploma	% High School Graduates	% College Without Degree	% Completed Bachelor's Degree or Higher
Everett	9.8	40.7	17.9	15.8
Middlesex County	4.3	21.9	13.7	50.2
Massachusetts	6.0	25.9	16.6	39.0

Source: U.S. Census Bureau, 2008-2012 American Community Survey

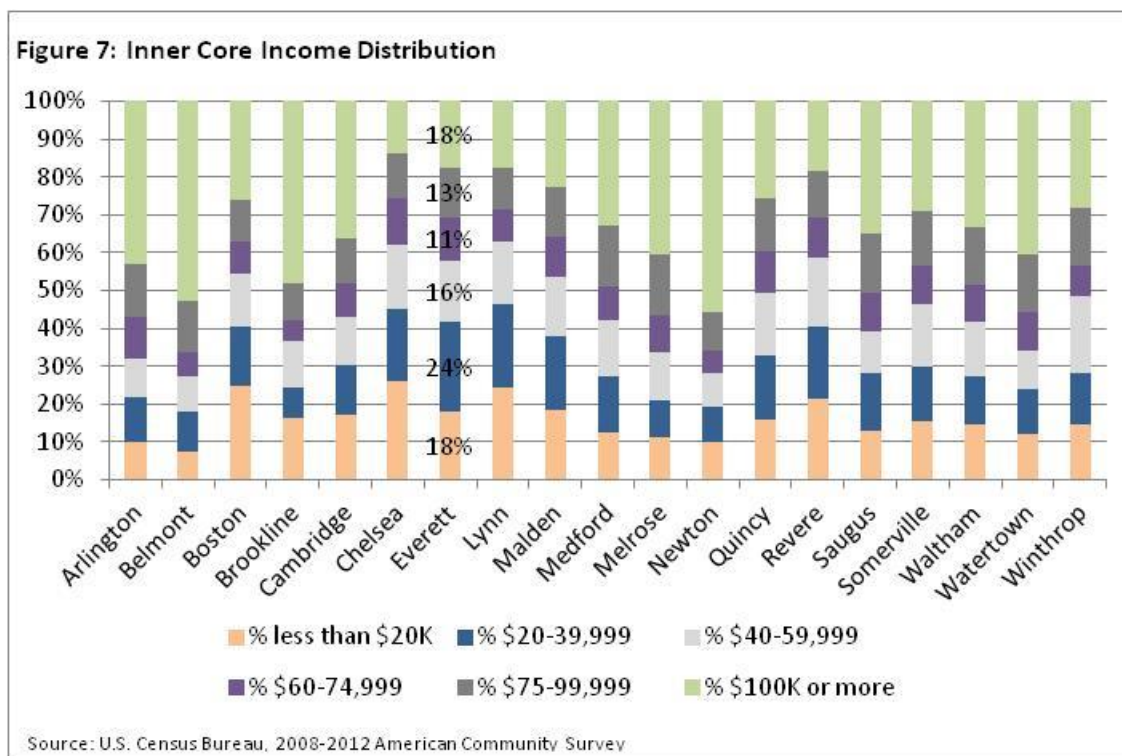
Lower rates of educational attainment correspond with greater unemployment in Everett. At 14%, the highest rate of unemployment is among those who did not finish high school. Those with a high school diploma and those who've attended some college experience 8% and 7% unemployment, respectively. The figure drops significantly to 4% for those with a Bachelor's degree or higher educational attainment.

Household Income

Household income is an important determinant of how much a household can afford to pay for their dwelling unit, either to rent or own, and also whether that household is eligible for housing assistance.

Median household income in Everett is \$49,702 as of 2012, with a median family income of \$55,403 and median non-family income significantly lower at \$32,241.⁵ The city's median household income has increased 24% from its 2000 figure of \$40,003.⁶

Everett's median household income is the third lowest in the Inner Core, where the overall median income is \$72,225 (Cambridge). The city's median household income is also 38% lower than the Middlesex County median household income of \$80,150.⁷



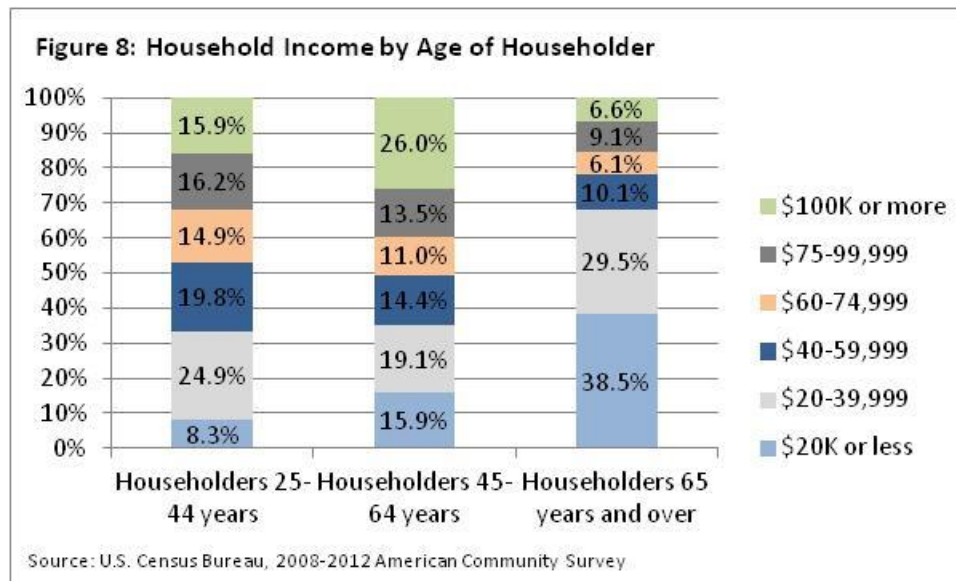
The majority of Everett's households earn less than \$40,000 in income, with 19% earning less than \$20,000 and 24% earning between \$20,000 and \$39,999. The smallest proportion of households falls into Everett's middle class, here defined as those earning between \$40,000 and \$74,999: 16% earns between \$40,000 and \$59,999 and 10% earns between \$60,000 and \$74,999. Lastly, only a slightly larger proportion earns \$75,000 and above, with 15% earning between \$75,000 and \$99,999 and 16% earning \$100,000 or more.

⁵ ACS 2008-2012, DP03

⁶ Census 2000 SF 3 (1999 dollars)

⁷ ACS 2010-2012, DP03

Everett's income spread is fairly even across age of householder. Notably, however, 39% of householders aged 65 and older earn \$20,000 or less. The second highest percentage of householders across the age spectrum earns between \$20,000 and \$39,999.



Housing Stock

The following section examines Everett's current housing supply and how it has changed over time. Understanding housing type, age, tenure, vacancy, and recent development will contribute to an understanding of current need and demand in Everett and thereby help inform future housing production planning.

Key Findings

- Everett's housing stock is majority multi-family, though nearly a quarter of units are single-family homes, and is among the oldest in the Inner Core
- The majority of the housing supply is rental
- Median housing sales price increased 18% in the past year
- The number of home sales dropped in the past year
- Everett's median rent is lower than in most other Inner Core municipalities
- Between 2000 and 2012, Everett's housing supply has experienced average growth relative to the Inner Core
- MetroFuture projections anticipate that Everett's housing supply will need to grow by 33% by 2030 to meet increasing demand

Type & Age

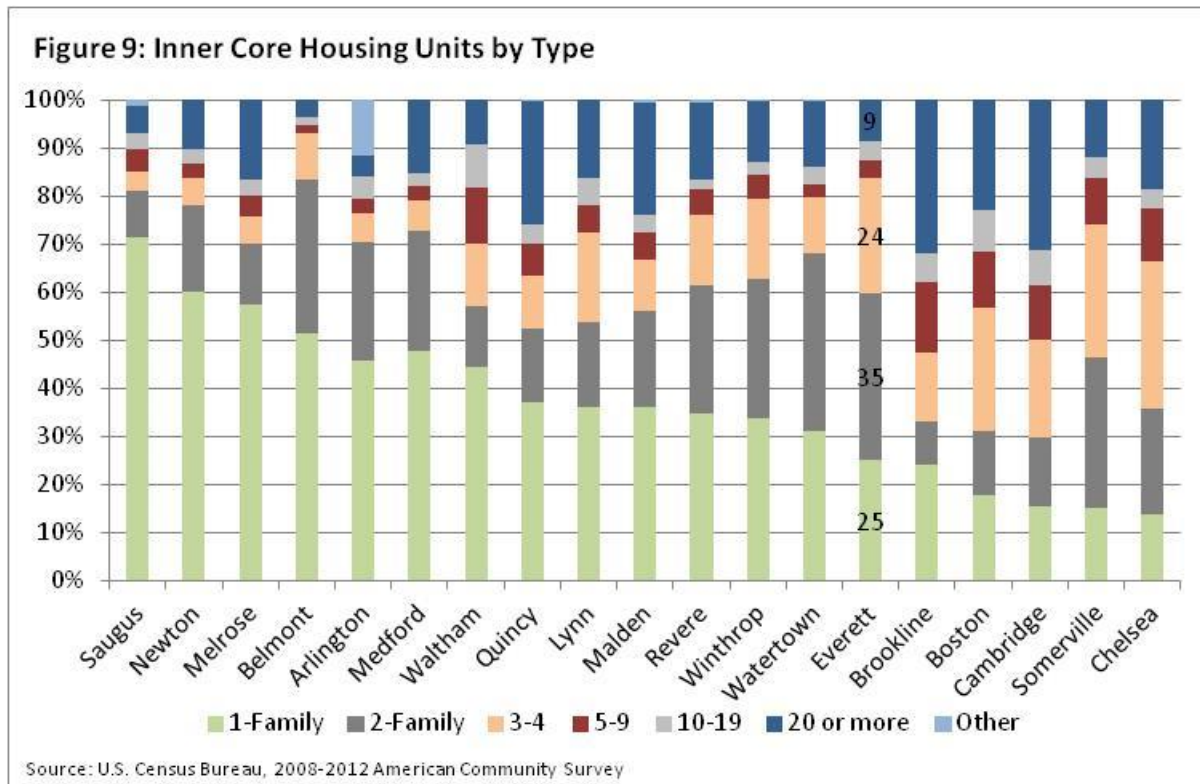
Approximately three-quarters of Everett's housing stock are multi-family units. Units in two-family homes make up 38% of the total stock, and those in 3-4-unit structures comprise 23% of the stock. Meanwhile, 8% of units are in buildings with 20 or more units.

Table 8: Housing Units by Type

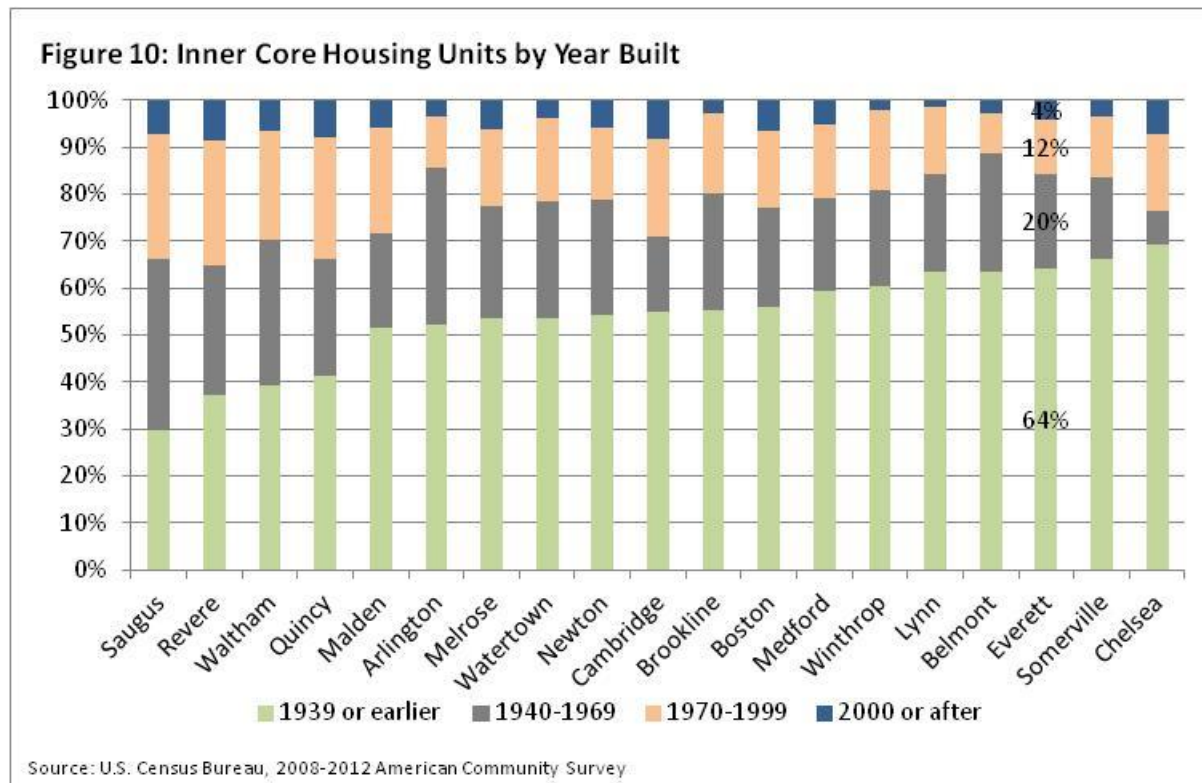
	Unit	Percent
Single-Family	4,004	24.2%
Two-Family	6,242	37.7%
3-4	3,830	23.1%
5-9	596	3.6%
10-19	495	3.0%
20+	1,391	8.4%
Other	0	0.0%
Total	16,558	100.0%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

A comparison of Everett to other Inner Core municipalities reveals that the former's single-family housing stock is actually relatively small. Only 5 of the 19 other municipalities in this sub-region have fewer single-family units than Everett.



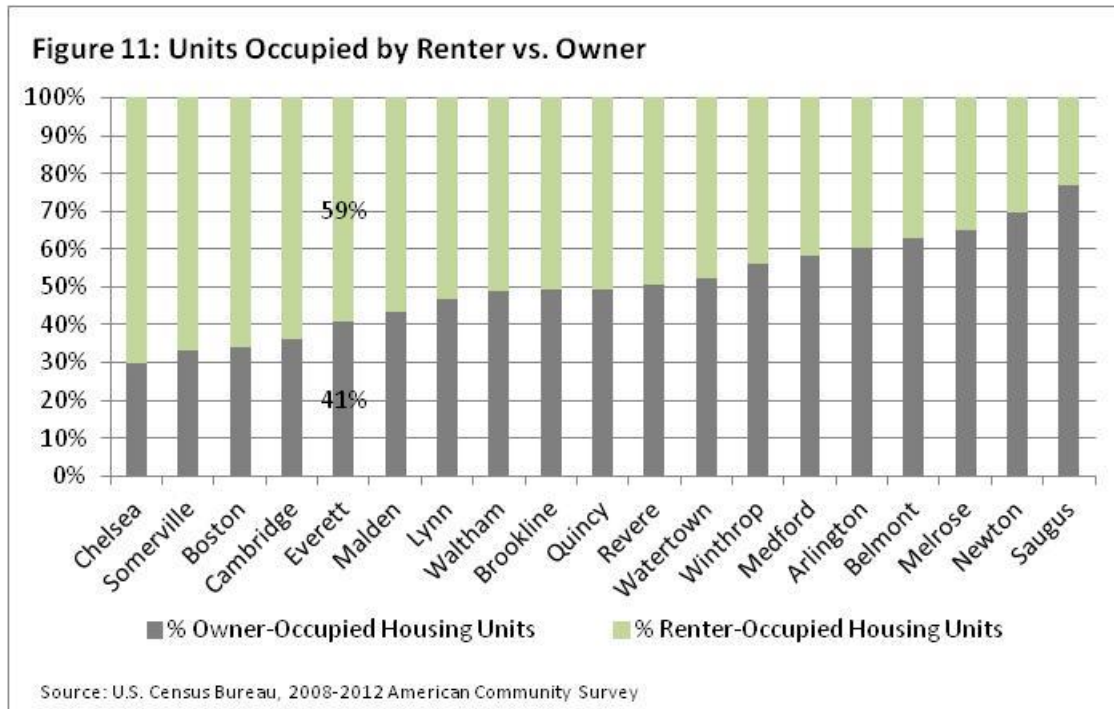
Everett's housing stock is amongst the oldest in the Inner Core. Of the city's total 16,558 housing units,⁸ 64% was built prior to 1939. This is significant because the amount of housing built prior to this date in a given community contributes to its eligibility for Community Development Block Grant Program (CDBG) or HOME Investment Partnerships Program funding. Also, older structures may lack heating and energy efficiencies and may not be code compliant, which adds to monthly utility and maintenance costs. These additional costs have an impact on the affordability of older, outdated units for both owners and renters.



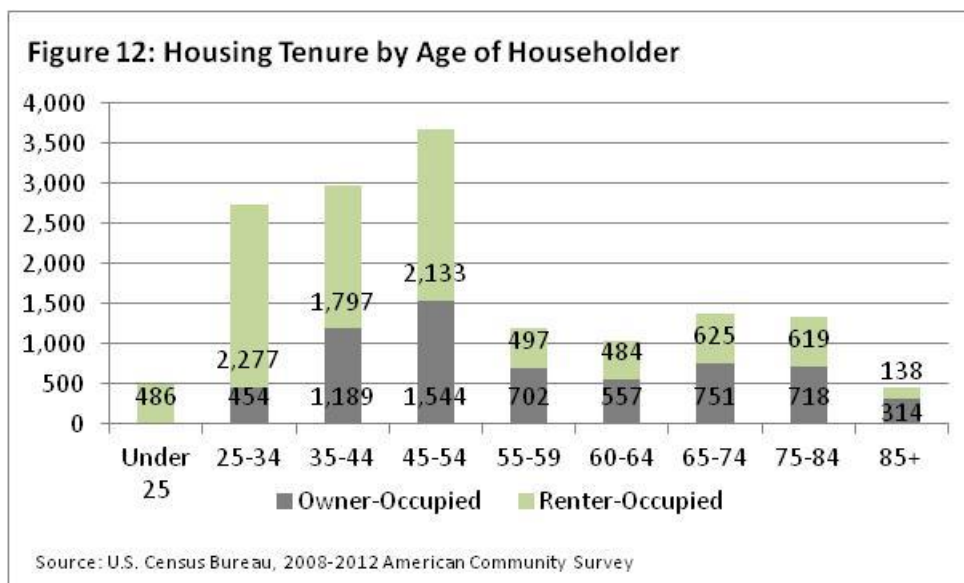
Tenure

The majority of Everett's housing stock is rental. Of 15,285 occupied housing units, 59% are available to rent. Within the Inner Core context, only four cities have a greater proportion of rental to ownership housing stock than Everett.

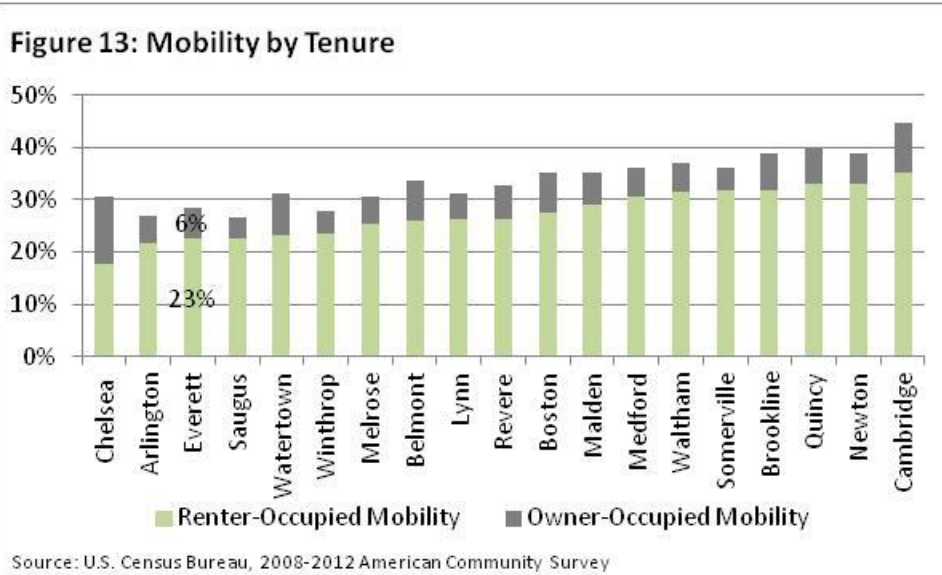
⁸ ACS 2010-2012, DP04



The majority of renters are younger than 54 years old. In fact, 31% of renter householders are 35 years old and younger; this is the highest rate among any age group.



The high percentage of rental-occupied units in Everett may indicate a more transient residential community. Indeed, the mobility rate among renters is significantly higher than among owners: 23% compared to 6%. This is the third highest rate of renter mobility in the Inner Core. Such high rates can indicate a lack of stability among Everett renters.



Vacancy

According to 2008-2012 American Community Survey estimates, 92% of housing units in Everett are occupied. Everett's vacancy rate of 8% (1,273 of 16,558 units) is above the 5% threshold, below which a market is typically considered too tight. It is higher than that in the broader Inner Core (6%) and the MAPC region (6%), but lower than the overall Massachusetts vacancy rate of 9%. It should be noted, however, that ACS estimates are likely lower than the current vacancy rate, since the economy is stronger today.

There are far more vacant rental units (600) than for-sale units (191) in Everett. This is consistent with the split in the MAPC region and the Commonwealth, where there is generally three times as many vacant units for rent as for sale.

Housing Market

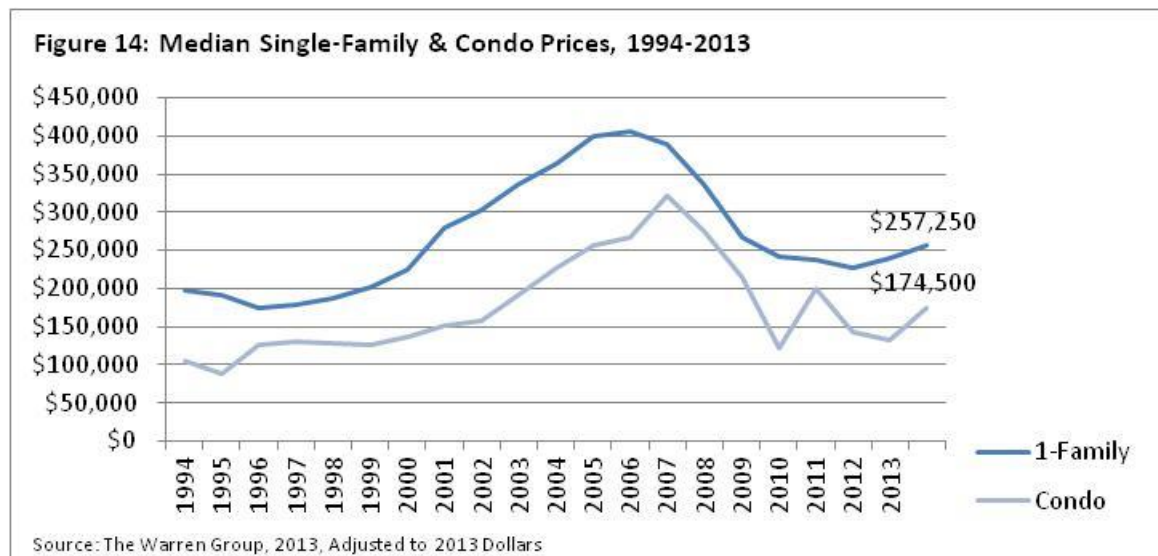
Housing costs within a community reflect numerous factors, including supply and demand. If the latter exceeds the former, then prices and rents tend to rise. Depending on the income levels of the population, these factors can significantly reduce affordability for both existing residents and those seeking to move in.

Sale Prices & Volume

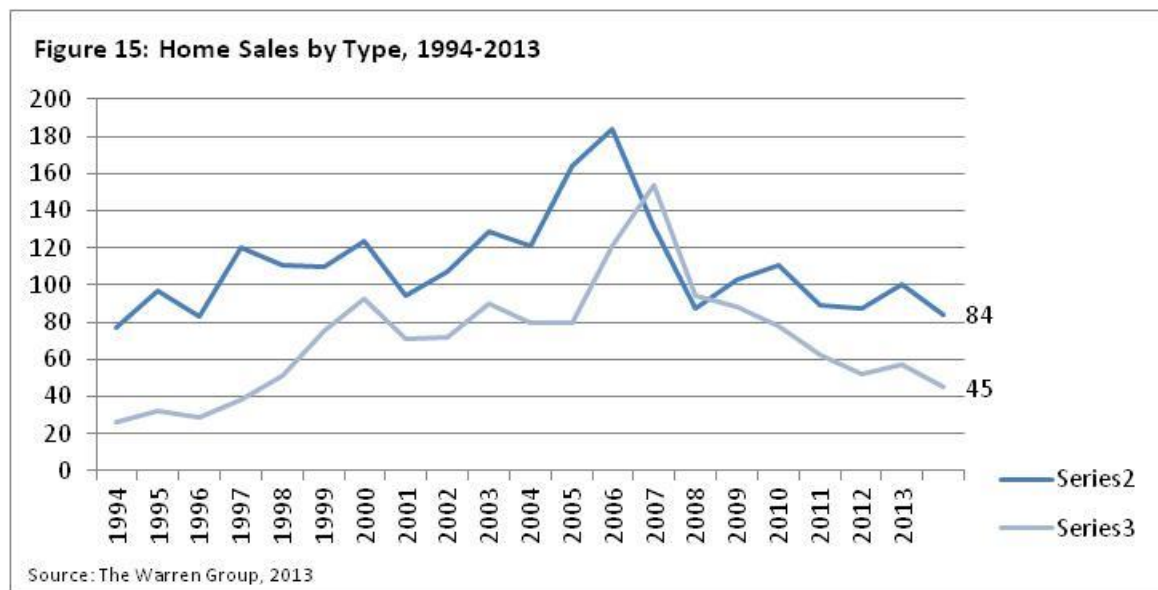
Over the last two decades, fluctuations in the Everett housing market were more or less consistent with broader state and national trends. Both sale volume and value hit a peak in 2005 before the Recession a few years later. Today, housing prices are again on the rise, though sales are falling once more.

As of 2013, the median housing value in Everett is \$311,400 and the median sales price is \$305,500 (\$257,250 for single-family homes and \$174,500 for condominiums). This represents

an 18% increase from the 2012 median sales price of \$260,000.⁹ The housing market has strengthened significantly in the past 10 years. Prices for single-family homes rose from \$197,101 in 1993 to \$257,250 in 2013, while condo prices increased from \$104,956 to \$174,500 (in 2013 dollars).



Everett saw 129 home sales in 2013. This represents an 18% decrease from 2012, when 157 homes were sold.

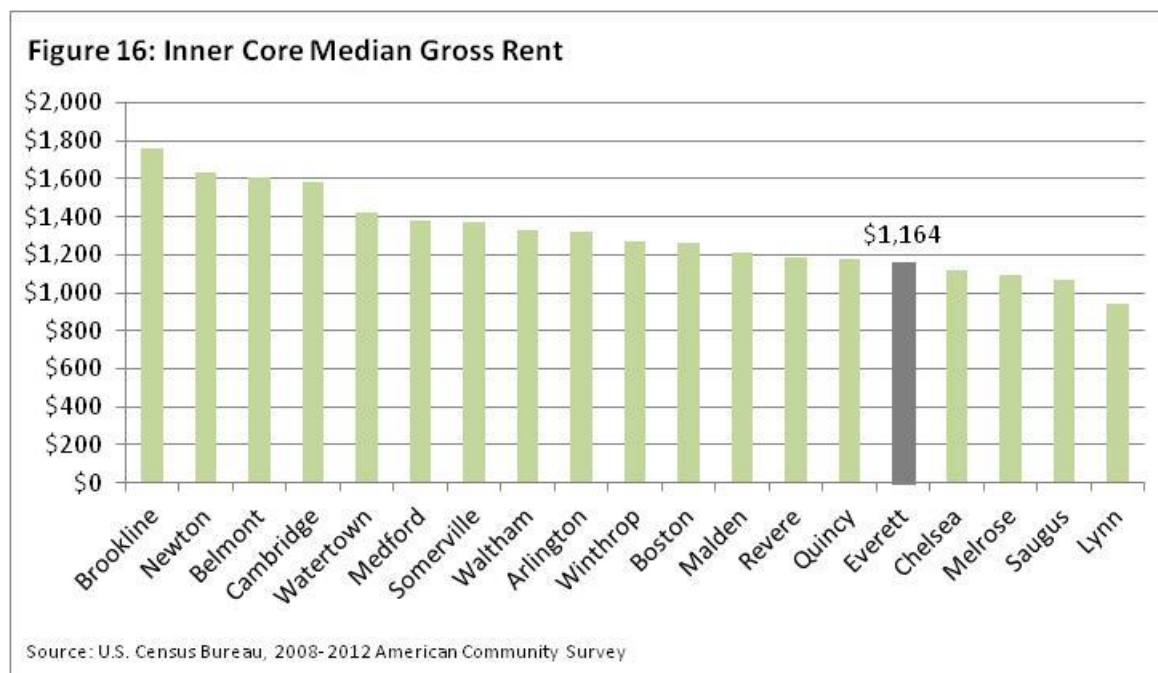


Generally, the Everett housing market has been volatile since 2006, with sales volume and values increasing and decreasing in turn. If recent trends continue, one can expect rising sale prices to make ownership increasingly difficult for low- and moderate-income households and therefore sales volume to fall further.

⁹ ACS 2010-2013, DP04, and The Warren Group, 2013

Rent

Everett median rent is lower than in most other Inner Core municipalities. The city ranks 4th, with a median gross rent¹⁰ of \$1,115. Only Chelsea, Saugus, and Lynn have lower median gross rents. Everett's median gross rent is also lower than that of Middlesex County, which is \$1,243.



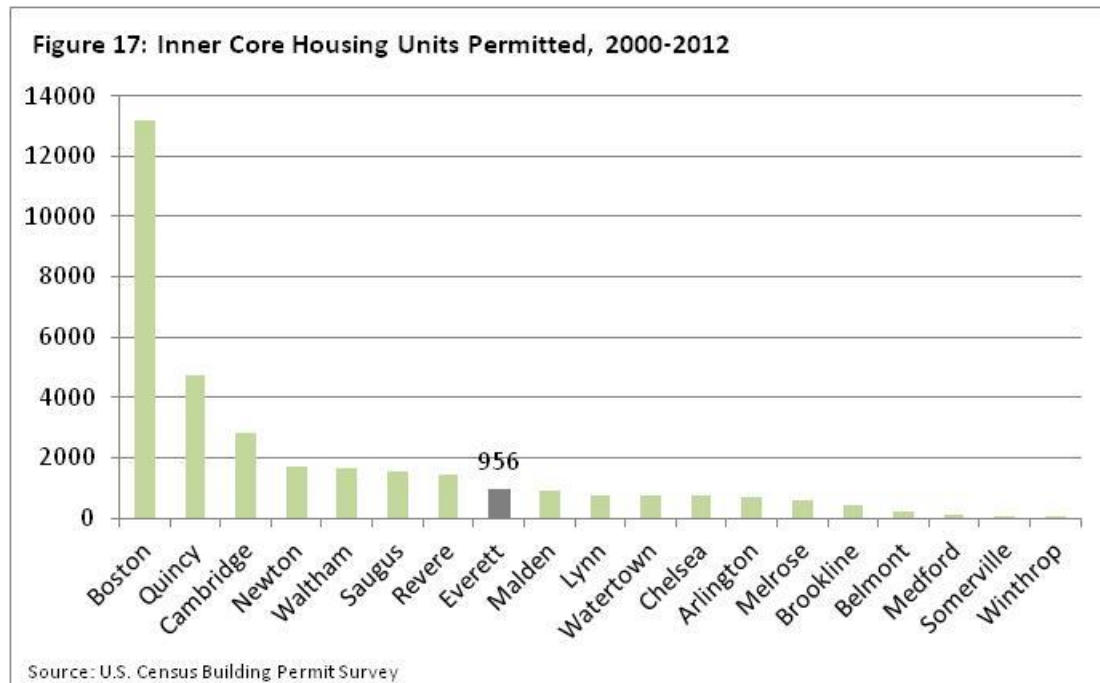
In order to develop a more thorough understanding of the current rental market in Everett, MAPC analyzed data gathered by the website PadMapper, which collects rent prices from independent landlords and rental websites, such as Craigslist, Oodle, RentalHomesPlus, Rent.com, and ApartmentFinder. This data provides a different perspective on the housing market than ACS data because it is more recent, offers a more fine-grained distinction between rent levels, and reflects units that are actually available on the market for rent rather than all occupied units. For these reasons, PadMapper data gives a more realistic (and, relative to ACS data, likely higher-cost) snapshot of rental prices from the viewpoint of a household looking for a unit today.

According to PadMapper, median rent in Everett is \$1,300 as of 2013. This does not include utilities and is higher than the ACS gross rent estimation by \$185. Also as of 2013, Everett's rental housing market is quite tight, with only 12 studio and 1-bedroom, 10 2-bedroom, 8 3-bedroom, and 1 4-bedroom units available, and no open units with 5 or more bedrooms. This means not only will all potential new residents seeking to rent in Everett have difficulty securing housing, but larger households in particular will struggle to find units that can accommodate them.

¹⁰ Gross rent is the sum of the rent paid to the unit's owner plus utility costs incurred by the tenant, such as electricity, gas, water and sewer, and trash removal services. Telephone and other communications services are not included. If the owner pays for all utilities, then gross rent equals the rent paid to the owner.

Housing Units Permitted

Between the years 2000 and 2012, the City of Everett issued 956 residential unit permits. It appears, then, that Everett has experienced average growth relative to the Inner Core; it ranks ninth in the area. The median number of permits issued in the sub-region is 753 and the average is 1,757.



Of the total permits issued in Everett during this period, the vast majority (617) were for units in 5-family buildings or larger. There were also a large number of permits issued for single-family homes (246). The fewest permits were issued for units in 2- and 3-4-family buildings (68 and 25). Permits issued across housing unit type have all fallen from the peak year of 2005. Recently, the number of permits issued for many housing types has begun to rise again, indicating a rebound in new housing construction.

Recent & Future Development

Development Pipeline

There are several large-scale housing developments in the planning or construction stages in Everett. They are all 100% market-rate. The following is a list of these projects:

- Batchyard (Broadway Lofts): 329 units; project will be substantially completed by fall 2014
- Waters Avenue: 190 units; construction has begun
- 371 Main Street: 24 units; application submitted to Planning Board in June 2014
- Rivers Edge: build-out could be up to 500 units

The latter project is planned for the former General Electric site, which is a regionally significant priority development area based on work MAPC is doing in the Metro North sub-region. GE and the developer are currently working together to address deed restriction and other site constraints.

Another site where the City has encouraged development is the former high school on Broadway. It closed in 2007, though the site remains City-owned. The Mayor has appointed a re-use committee and the City has issued two rounds of requests for proposals (RFPs), resulting in housing proposals. The City and surrounding neighborhood, however, does not want to develop housing, so no proposal was accepted. To date, no decision has been made on the re-use of the property. As part of the 2013 Vision Plan process facilitated by MAPC, however, residents felt that redevelopment of the old high school should include apartments for seniors and people with disabilities.

Projected Development

The need for housing units in Everett is expected to increase significantly by 2030. According to MetroFuture projections, the city's supply of housing will need to grow by 33% to meet increasing demand. Projections for the Inner Core¹¹ anticipate especially significant growth in multifamily and in rental housing supplies.

Table 9: Percent Change in Housing Units, Inner Core, 2010-2030

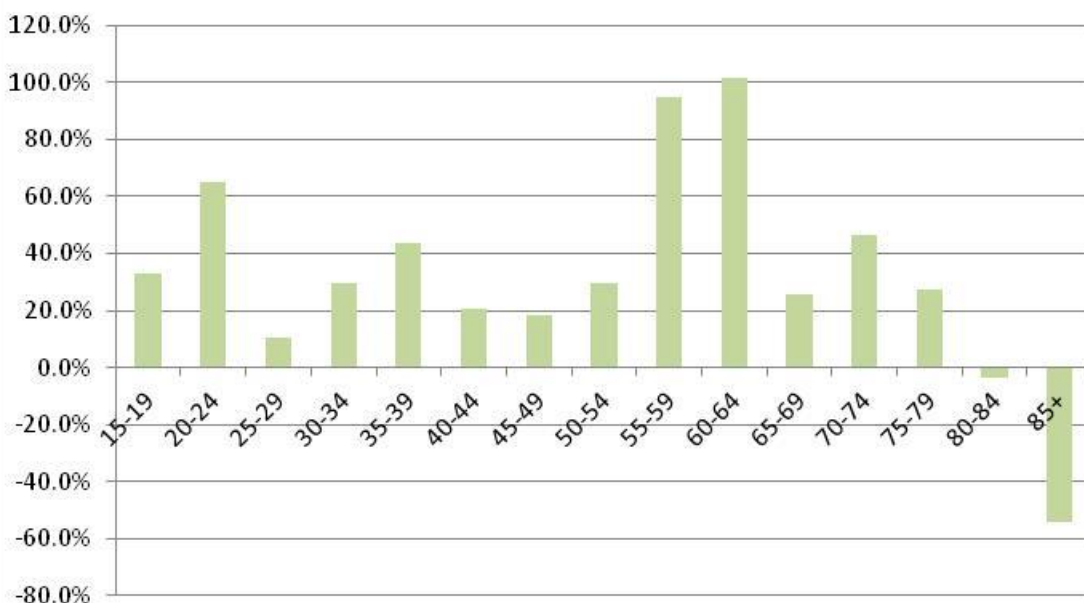
	Housing Units, Everett	Multifamily, Sub-Regional Average	Multifamily, Community Type Average	Rental, Sub- Regional Average	Rental, Community Type Average
MetroFuture Projections	33%	77%	79%	53%	55%

Source: MAPC

Zooming back in to the municipal level, an examination of age of householder projections can help predict whether these broader type and tenure projections make sense for Everett specifically. Everett's householder population is expected to grow across all age groups except for those 80 years and older, according to MetroFuture projections.

¹¹ Everett is located within the Inner Core sub-region and is classified as an Inner Core community type.

Figure 18: Change in Householder Age, 2010-2030



Source: MAPC

Householders aged 80 and up will decrease in number, while those aged 55-59 and 60-64 will increase most significantly (95% and 102%, respectively). Meanwhile, householders aged 20-24, 70-74, and 35-39 will all increase in number substantially, by more than 40%. An increase in householders of all ages but those most senior indicates the need for greater housing of a variety of tenures, types, and unit sizes.

Housing Affordability

Key Findings

In the previous sections, Everett's population, housing stock, and market conditions were examined. The intersection of the two - demand (people) and supply (housing units) - as well as policy, planning, and funding, ultimately determines housing affordability in a given community. In this section, the affordability of Everett's housing stock to its residents is assessed.

- 10% of Everett families live below the poverty level
- More than half of Everett households are categorized as low income
- Everett's median gross rent is higher than HUD-calculated fair market rents, except for efficiency units
- Everett does not meet the State-mandated 10% target of affordable housing according to the most recent Subsidized Housing Inventory

- More than half of Everett households are cost burdened

Poverty Rate

As of the most recent ACS estimates, 10% of Everett families are living below the poverty level. This rate is significantly higher than the Middlesex County rate of 5% and higher than the Commonwealth's rate of 8%. Most of Everett's families living below the poverty level are headed by single female householders and include children 18 years of age or younger (14%).

Table 10: Percentage of Families with Income Below Poverty Level

Family Type	%
All Families	10.0%
With related children under 18 years	12.7%
Married couples	5.5%
With related children under 18 years	7.1%
Families with female householders	21.1%
With related children under 18 years	25.8%

Source: U.S. Census Bureau, 2008-2012 American Community Survey

Households Eligible for Housing Assistance

One measure of affordable housing need is the number of households eligible for housing assistance in a community. Federal and state programs use AMI, along with household size, to identify these households. Table 11 below shows U.S. Department of Housing and Urban Development (HUD) income limits for extremely-low- (below 30% of AMI), very-low- (30-50% of AMI), and low-income (50-80% of AMI) households by household size for the Boston-Cambridge-Quincy Metropolitan Statistical Area (MSA), which includes Everett. Typically, households at 80% of AMI and below qualify for housing assistance, though there are some exceptions based on household size.

Table 11: FY2014 Affordable Housing Income Limits, Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area

FY2014 Income Limit Category	Extremely Low (30%) Income	Very Low (50%) Income	Low (80%) Income
1 Person	\$19,800	\$32,950	\$47,450
2 Person	\$22,600	\$37,650	\$54,200
3 Person	\$35,450	\$42,350	\$61,000
4 Person	\$28,250	\$47,050	\$67,750
5 Person	\$30,550	\$50,850	\$73,200
6 Person	\$32,800	\$54,600	\$78,600
7 Person	\$35,050	\$58,350	\$84,050
8 Person	\$37,300	\$6,250	\$89,450

Source: HUD

Because HUD's regulations are in part based on household size, it is important to understand how Everett's income distribution as a percent of AMI corresponds with this variable. The most relevant information available is Comprehensive Housing Affordability Strategy (CHAS) data, which groups number of persons occupying a unit into household type:

- elderly households (1 or 2 persons, with either or both ages 62 or over)
- small related households (2 persons, neither 62 years of age or over, or 3 or 4 persons)
- large related households (5 or more persons)
- all other households (singles, non-related living together)

According to this data, more than half of all Everett households (7,055) are categorized as low income. Moreover, of the total households considered low income, 15% fall into the extremely low-income category and 20% into the very-low-income category.

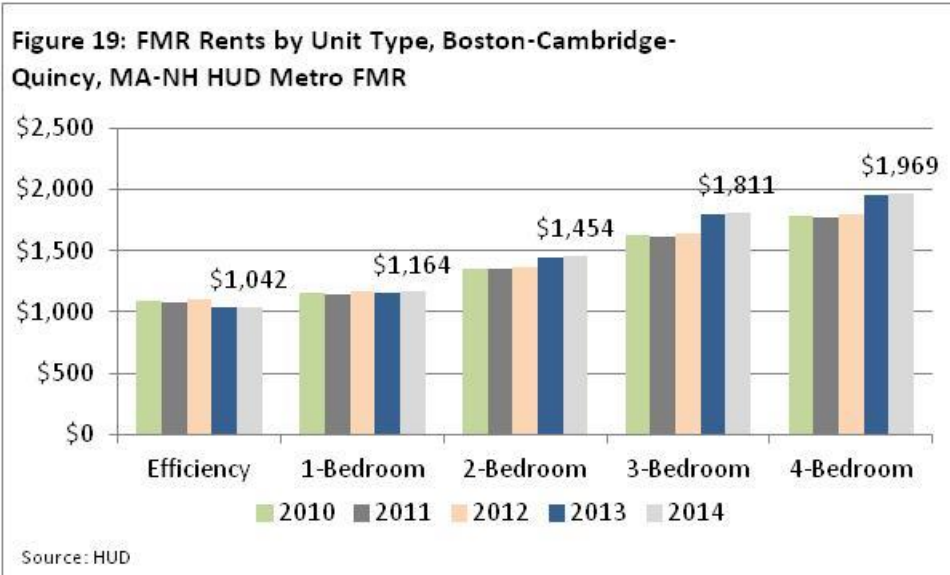
Table 12: Income as Percent of AMI by Household Type/Size

	Total Households	Low-Income Households			>80% AMI
		<30% AMI (Extremely Low)	30-50% AMI (Very Low)	50-80% AMI (Low)	
Elderly (1-2 Members)	1,180	215 (18%)	650 (19%)	215 (18%)	520 (44%)
Small Related (2-4 Persons)	7,180	935 (13%)	1,150 (16%)	1,125 (16%)	3,970 (55%)
Large Related (5+ Persons)	1,540	160 (10%)	210 (14%)	260 (17%)	910 (59%)
Other	3,500	710 (20%)	650 (19%)	775 (22%)	1,365 (39%)
Total	13,400	2,020 (15%)	2,660 (20%)	2,375 (18%)	6,765 (50%)

Source: HUD Comprehensive Housing Affordability Strategy (CHAS) 2006-2010

Fair Market Rents

Figure 19 below illustrates the Fair Market Rents, or maximum allowable rents (not including utility and other allowances) determined by HUD for subsidized units in the Boston MSA. The upward trend reflects the annual adjustment factor intended to account for rental housing market demands. Given the constraints on the Greater Boston rental housing market, rising rent is unsurprising and points to the need for more housing of this tenure at multiple price points.



Everett's median gross rent of \$1,115 is higher than 1-, 2-, 3-, and 4-bedroom fair market rents. Even an efficiency unit is only a mere \$80 less than the 2013 fair market rent. This indicates that most Everett households pay more than fair market rent.

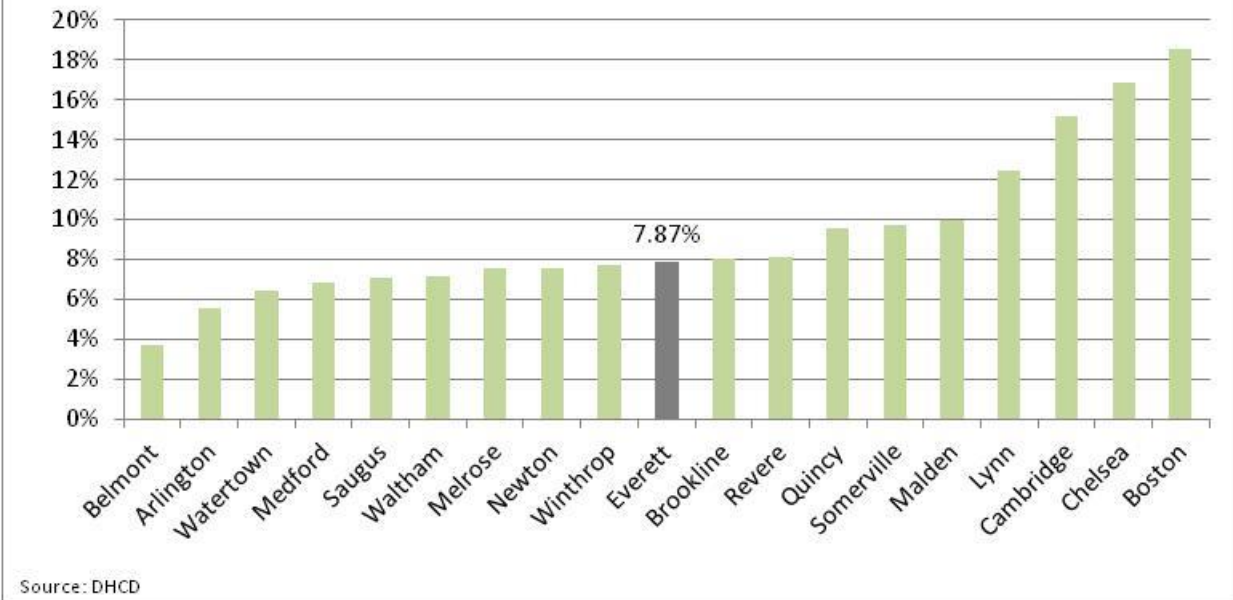
Current M.G.L. Chapter 40B Subsidized Housing Inventory

Under M.G.L. Chapter 40B, affordable housing units are defined as housing that is developed or operated by a public or private entity and reserved for income-eligible households earning at or below 80% of AML. Units are secured by deed restriction to ensure affordability terms and rules. All marketing and placement efforts follow Affirmative Fair Housing Marketing guidelines per the Massachusetts Department of Housing and Community Development (DHCD).

Housing that meets these requirements, if approved by DHCD, is added to the Subsidized Housing Inventory (SHI). Chapter 40B allows developers of low- and moderate-income housing to obtain a Comprehensive Permit to override local zoning and other restrictions if less than 10% of a community's housing is included on the SHI.

With 1,314 affordable units out of 16,691 total units, Everett's SHI is 7.87% as of 2014. To meet the 10% threshold needed to be exempt from the Chapter 40B comprehensive permit process, the City requires an additional 356 units. Within the Inner Core, Everett's SHI is the median. Only five municipalities meet or exceed the 10% threshold.

Figure 20: Inner Core Subsidized Housing Inventory, 2014

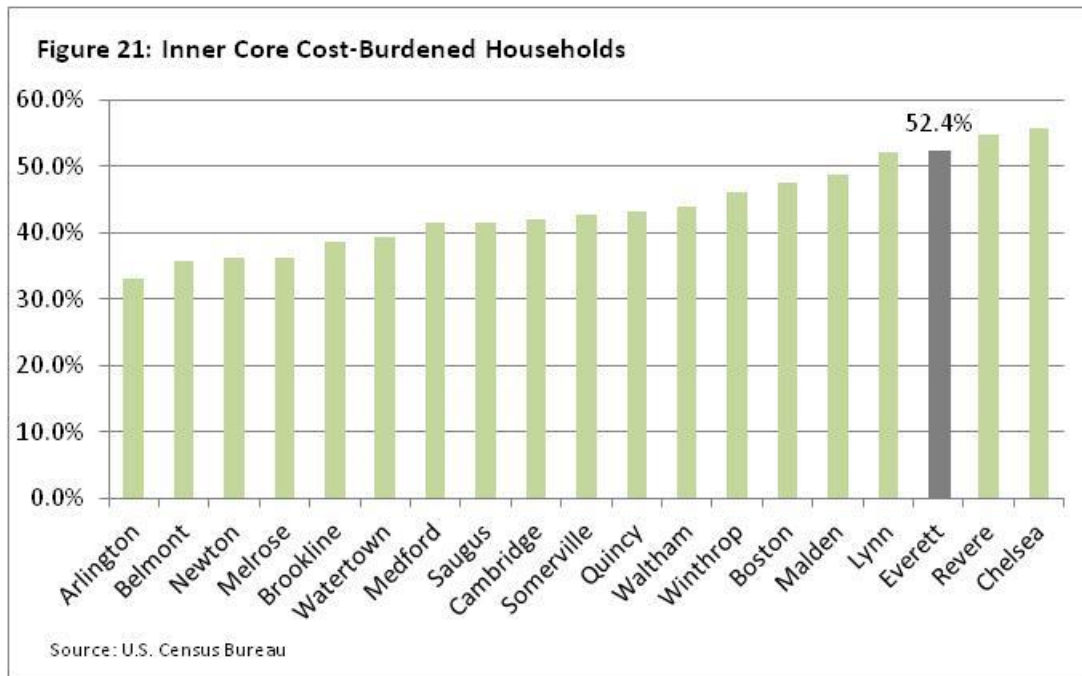


Because the SHI is determined using the total number of housing units from the most recent decennial Census (the denominator), the number of SHI units (the numerator) must increase as the number of market rate units increases in order to preserve—never mind exceed—the current proportion. Of course, if affordable units are lost, then the SHI drops. While Everett has 748 SHI units that are affordable in perpetuity, 549 units are set to expire between 2015 and 2029.

Further, because MGL 40B allows 100% of units in rental projects developed by a comprehensive permit, where at least 20-25% of units are deed-restricted for households earning at or below 80% of AMI to count towards the SHI (even the 75% that are market rate), the actual number of affordable units in a given community is much lower than the inventory indicates. It's given that 100% of ownership units on the SHI are affordable to low-income households. Assuming that 25% of rental units are affordable and no more, Everett's actual SHI is 3.10%.

Housing Cost Burden

Another method to determine whether housing is affordable to a community's population is to evaluate households' ability to pay their mortgage or rent based on their reported gross household income. Households that spend more than 30% of their gross income on housing are considered to be housing cost burdened, and those that spend more than 50% are considered to be severely cost burdened.



HUD considers a rate of 30% or higher cost-burdened households and 15% severely cost-burdened households to pose a significant issue for a community. Everett's rates of cost burden exceed these: 52% of all households are cost burdened and 26% are severely cost burdened (while another 26% of households are somewhere in between, paying 30-50% of income on housing). These are some of the highest rates of cost burden in the Inner Core. Notably, cost burden rates among homeowners and renters are comparable, with the former only slightly less cost burdened than the latter: 48% (2,979) compared to 54% (4,910).¹²

Cost Burden by Type

CHAS data offers further information on affordable housing need by household type (elderly, small related, large related, and other) and by income level (low, very low, extremely low, and middle income, or those earning between 80-120% of AMI). Everett households experience a high percentage of cost burden across all types. Nearly three-quarters of elderly non-family households and more than half of large families are cost burdened. Fewer Everett families are severely cost burdened, though elderly non-family households experience the highest rates.

¹² ACS 2008-2012

Table 13: Cost Burden By Household Type, All Households

Household Type	Households	Cost Burden		Severe Cost-Burden	
		Count	Percent	Count	Percent
Elderly Family	1,180	495	41.9%	315	26.7%
Small Family	7,135	3,370	47.2%	1,820	25.5%
Large Family	1,534	800	52.2%	465	30.3%
Elderly Non-Family	1,765	1,230	69.7%	675	38.2%
Other	3,484	1,479	42.5%	799	22.9%

Source: CHAS 2006-2010

Because households of any income level can be cost burdened just by buying or leasing dwelling units they cannot afford even if alternative market-rate housing is affordable to them, it is important to consider rates of cost burden among low-income households specifically. These households experience high rates of cost burden in Everett, and rates of severe cost burden are even higher across all household types. Small family and elderly non-family low-income households have the highest rate of cost burden in Everett, while large family households have the highest rate of severe cost burden by far.

Table 14: Cost Burden by Household Type, Low-Income Households

Household Type	Low Income (Less Than 80% of AMI)		
	Total	Cost Burden	Severe Cost Burden
Elderly Family	660	25.0%	43.9%
Small Family	3,170	32.5%	46.5%
Large Family	624	22.4%	65.7%
Elderly Non-Family	1,540	31.5%	43.8%
Other	2,120	25.0%	35.6%
Total	8,114	29.0%	44.4%

Source: CHAS 2006-2010

An analysis of cost burden among low-, very-low-, and extremely-low-income households provides further insight. Notably, severe cost burden is most serious among extremely-low-income households, as might be expected; large families at all low-income levels have especially high rates of severe cost burden; and low- and very-low-income households have consistently high rates of cost burden, rather than severe cost burden, across types.

Table 15: Cost Burden by Household Type, Low-, Very-Low-, and Extremely-Low-Income Households

Household Type	Less Than 30% AMI			30% - 50% AMI			50% - 80% AMI		
	Total	Cost	Severe	Total	Cost	Severe	Total	Cost	Severe
		Burden	Cost		Burden	Cost		Burden	Cost
Elderly Family	220	18.2%	81.8%	230	45.7%	30.4%	210	9.5%	19.0%
Small Family	900	10.0%	83.9%	1,145	41.0%	47.6%	1,125	41.8%	15.6%
Large Family	160	0.0%	71.9%	209	4.8%	81.3%	255	51.0%	49.0%
Elderly Non-Family	845	11.2%	63.9%	535	63.6%	20.6%	160	31.3%	15.6%
Other	700	7.9%	70.7%	645	34.9%	27.9%	775	32.3%	10.3%
Total	2,825	9.9%	73.8%	2,764	41.6%	38.9%	2,525	36.4%	17.6%

Source: CHAS 2006-2010

Middle-Income Housing Problems

CHAS data also indicates the extent to which middle-income households earning 80-120% of AMI suffer from housing problems. A household is said to have a housing problem if it has one or more of the following problems:

1. housing unit lacks complete kitchen facilities,
2. housing unit lacks complete plumbing facilities,
3. household is overcrowded, and/or
4. household is cost burdened.

2006-2010 ACS data estimates indicate that less than 2% of Everett's occupied housing units lacks either complete kitchen or plumbing facilities (148 and 116 units, respectively), and 5% (702) have more than 1 occupant per room. Therefore, it can be assumed that the housing problem afflicting most households represented in Table 16 below is cost burden. It is clear that not only low-income Everett residents are cost burdened, and that this issue affects Everett homeowners especially.

Table 16: Housing Problems for Everett Households at 80-120% of AMI

	#	% with Housing Problem
Total Owner-Occupied Households	1,635	n/a
with Housing Problem	845	51.7%
Total Renter-Occupied Households	1,880	n/a
with Housing Problem	235	12.5%

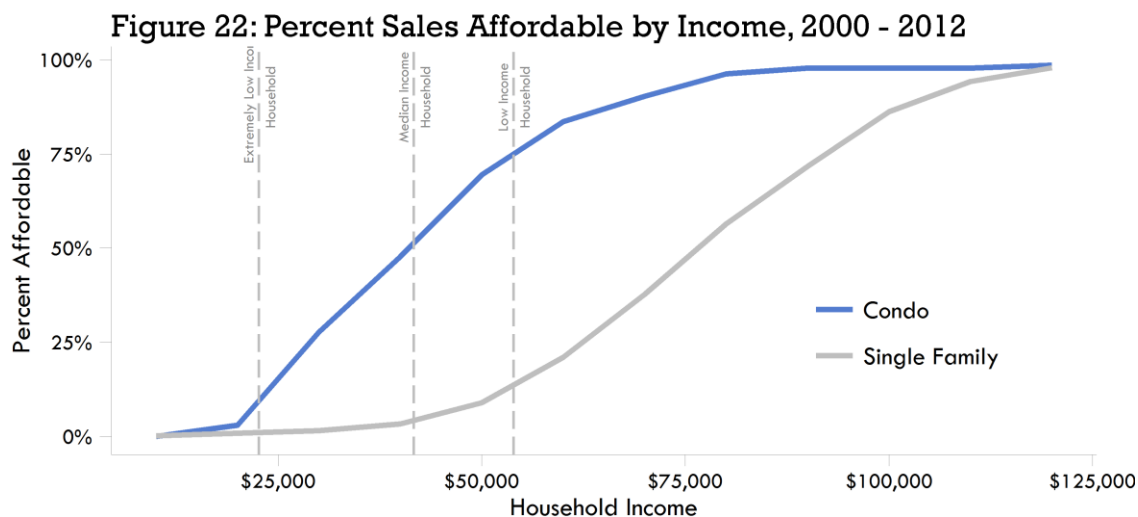
Source: CHAS 2005-2009

Affordability Gap

Another way to measure housing affordability in a given community is to compare the median home sale price and rent to that which a household at the community's median income can afford. If there are more households at a given income level than housing units affordable to them, there is an affordability gap.

In Everett, the median family income is \$55,403; the median sales price of single-family homes is \$257,250 and median gross rent is \$1,115.¹³ A typical household with this income can afford ownership housing priced at a maximum of \$222,682 or a rental rate of \$1,375 a month.¹⁴ Therefore, Everett has an ownership housing affordability gap of \$34,521, but no rental housing affordability gap.¹⁵ While the median sales price of Everett's single-family homes is not affordable to households earning the area median income, the median condominium sales price of \$174,500 is, offering an affordable alternative to renting.

In addition to a cost gap, there can be a supply gap. In Everett, this gap is particularly wide for low-income households. Figure 22 below illustrates the decrease in supply of affordable homeownership as a household's income decreases. As the cost gap indicates, the supply of single-family homes that are affordable to lower-income households is much smaller than condominiums.



The extremely-low- and low-income cut-offs are for two-person households in the Boston-Cambridge-Quincy MSA. Median household income is based on 2008-2012 ACS data. All amounts are shown in 2012 dollars.

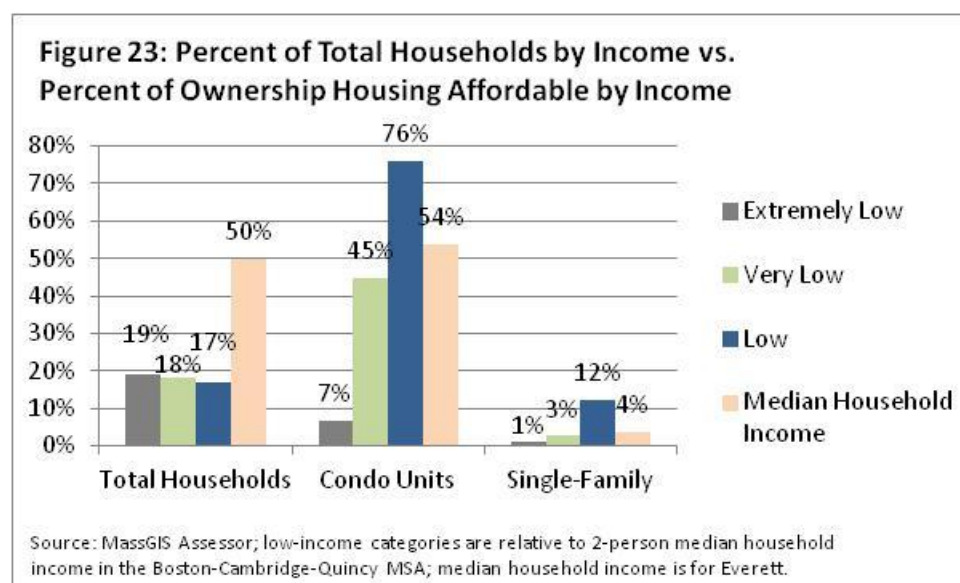
A community's drop in ownership housing supply in accordance with decreased income is more or less significant depending on the income distribution. In Everett, there is a higher proportion of extremely-low-, very-low-, and low-income households than single-family units affordable to

¹³ U.S. Census Bureau, 2008-2012 American Community Survey, and The Warren Group, 2013.

¹⁴ Ownership price calculated using Zillow, based on a down payment of \$20,000, \$250 in monthly debts, and a 3-year fixed rate of 4.12%. Rental rate calculated at 30% of income, or \$16,502 a year.

¹⁵ A positive number indicates a gap; a negative number does not.

them. Despite comprising nearly one in five households, extremely-low-income households can afford only 1% of single-family homes and 7% of condominiums sold since 2000. Even for households earning the median income, less than 4% of single-family homes are affordable.



There is a less significant rental supply gap for households earning the median income. Of the total occupied rental units, 46% are leased for between \$1,000 and \$1,499 a month, a range comfortably including the rate of \$1,375 affordable to a household earning the median income. Meanwhile, 22% of rental units are leased for a monthly rate exceeding \$1,500. The remainder of the rental housing stock, leased for a monthly rate up to \$999, constitutes 33% of the total and is more than affordable to a household earning the median income.¹⁶

The affordability gap can also be communicated in number of units. In this case, a positive gap indicates a shortfall of affordable units, even if household incomes and housing costs were perfectly matched in the community. There is an affordability gap of both renter- and owner-occupied housing for households earning less than 50% of AMI; for those earning 50-80% of AMI, there is only an owner-occupied housing gap; and for those earning more than 80% of AMI, there is only a renter-occupied housing gap.¹⁷

Table 17: Affordability Gap by Tenure & Income

	<50% AMI	50-80% AMI	>80% AMI
Renter-Occupied Housing Units	1,215	-3,075	1,595
Owner-Occupied Housing Units	1,285	605	-1,920
Total Occupied Housing Units	2,500	-2,470	-325

Source: CHAS 2006-2010

¹⁶ 2008-2012 ACS

¹⁷ CHAS 2006-2010

The affordability gap measurement typically under-estimates housing affordability problems in a community because it assumes a perfectly efficient housing market wherein households are evenly distributed among housing units they can afford. In reality, some households occupy units they cannot afford and some occupy units priced well below what they can afford. Affordable housing units only reduce the cost-burden rate among low-income households if they are occupied by these households. If, instead, higher-income households occupy lower-cost units or vice-versa, then cost-burden rates remain high among low-income households even in markets with an adequate supply of affordable housing.

Foreclosures

The Greater Boston region was spared the worst impacts of the recent housing crisis. Nevertheless, foreclosures in the region did surge over the last decade. This is important because as homes become foreclosed, households are forced to relocate, often increasing demand for affordable housing options. In 2011, there were 57 foreclosure deeds issued in Everett, or 3% of every thousand housing units were foreclosed. This puts the city's foreclosure rate right in the middle of other Inner Core municipalities, where the range is from 1% to 9%.

Development Constraints & Limitations

In Everett, residential development is influenced by various factors pertaining to the natural and built environments; regulatory, municipal, and organizational contexts; the economy; and other constraints. At public forums hosted for the purposes of advancing this HPP, attendees identified the following barriers to housing development and affordability:

- **Natural & Built Environment Constraints**
 - A dense city with limited land availability
 - Contaminated land and brownfields
 - Old housing stock in need of updates and improvements
 - Inaccessible housing stock to seniors
 - Traffic and parking capacity issues
 - Market inflation prompted by new investment and development, such as the Wynn casino
- **Regulatory, Municipal, and Organizational Constraints**
 - High minimum parking requirements
 - Strict height restrictions
 - Lengthy permitting process
 - High federal income eligibility guidelines
 - Strained school system
 - No local community development corporation (CDC)
 - Lack of diversity in City decision-making process
 - Limited culturally competent outreach and limited communication of available resources to resident
- **Economic Constraints**
 - Need for economic development
 - Low resident incomes
 - Limited financial resources
- **Other Constraints**
 - Growing population
 - “NIMBYism” (Not In My Backyard)

Building on these concerns, this section provides an overview of Everett’s residential development environment and some of the local obstacles to the creation of affordable housing.

Natural & Physical Constraints

Land Availability

The City of Everett is 2,200 acres. It is largely built out, with the exception of industrial land on the waterfront. Much of the land that is available is compromised: either contaminated or beset by infrastructural issues. Consequently, development potential is limited.

To assess where new housing could potentially be developed, MAPC referred to its statewide database of assessor data and MassGIS L3 parcels. Each parcel is categorized by type or land use. For the following analysis, MAPC excluded any parcels where development is restricted, including 100-year flood zones and permanently protected open space (of which there are 122 acres), or highly unlikely including the significant amount of land that is tax-exempt but not City-owned (of which there are 221 acres, or 10% of the total). Land that falls into the latter category does not contribute to the City's tax revenue, nor is it likely to be (re)developed in such a way that it would. A cemetery comprises the majority of this land.

Everett is largely residential, with 674 acres, or 31% of the total acreage, developed for this land use. Of this, 55 acres are underutilized, meaning it has an improvement to land value ratio of 1 or less, in which case the value of the buildings on the land is less than the value of the land itself, or the land is classified as developable in the land use code. Another eight acres are vacant. Together, this represents 63 acres that have the potential to be redeveloped or developed as housing under current zoning.

Three-hundred-and-twenty-five acres of Everett's land are developed with commercial or industrial uses. Another 278 acres, however, are underutilized. The City should assess this land to determine whether any of it is suitable for housing development and should be re-zoned accordingly.

Additionally, there are 60 City-owned acres in Everett. None of this land is underutilized or vacant, but the City should monitor it for redevelopment opportunities when fitting, particularly affordable housing.

Everett also has two regional priority development areas (PDA), both of which have significant development constraints. Commercial Triangle, for which the City is currently developing a master plan, has stormwater issues due to an inadequate/failing culvert that causes flooding. The land itself is likely contaminated and in need of remediation. Public transit access is limited.

The development process has already begun on the other PDA, River Green, with 190 housing units permitted. This area suffers from traffic congestion at Santilli Circle, where buses are overcrowded and pedestrian safety is a challenge. In addition, the stormwater system is in need of reconstruction.

Contamination

Owing to its industrial history, much of Everett's land requires remediation prior to development or redevelopment. Within the city, there are 42 21E sites, or land that has been reported to the MassDEP Bureau of Waste Site Cleanup and which are Activity and Use Limitation (AUL) sites. Owners of these sites are legally obligated to follow certain protocols or maintain the property according to safety guidelines due to the presence of oil or other hazardous materials. There are an additional 22 sites classified as 21E Tier level. To remediate Tier I sites, owners require a permit from the DEP. Tier II sites must be remediated by a Licensed Site Professional, but a permit is not required.

Lastly, there are several large brownfields in the City that have development potential, but which require significant cleanup. These include the Berkeley Parcel on Airforce Road, the waterfront site identified for the proposed Wynn casino, and the former GE site, now known as the regionally significant priority development area (PDA) River Green.

Municipal Infrastructure

Public Transit

Many of the city's roads are in need of repair and improvement, congestion is an issue, and access to public transit is limited. Everett does not have a fixed transit line. Instead, residents rely largely on bus service. The main lines servicing Everett are 97, 99, 104, 105, 106, 109, 110, and 112. Buses tend to be crowded during peak hours, but not at crush loads, or maximum capacity. In the early mornings, evenings, and on weekends, demand seems to be higher. During these off-peak periods, when perhaps shift workers are traveling to work, frequency of service is insufficient. Routes can experience headways as long as an hour. The MBTA will likely be making efforts to address this issue in fall of 2014.

Construction on the Alford Street Bridge, where two lanes were closed through August 2014, also impacted service. The increased congestion delayed the on-time performance of buses during peak hours. Under these circumstances, crowds have more time to gather at stops and board the first bus to arrive, leading to the perception of overcrowding. Typically, however, there were one or two buses that arrived to vacant stops soon thereafter. This bus bunching seems to have been a temporary situation that resolved once construction on the bridge was completed. Even so, the City will continue to monitor the situation.

Everett Public School System

Everett is home to eight public schools, seven of which are elementary schools and one of which is a high school. Every school in the Everett Public School District has experienced significant increases in enrollment since 2007 and all of them are currently operating beyond capacity. Based on this and MAPC's school enrollment projections through 2030, the Everett School Department filed a Statement of Interest with the Massachusetts School Building Authority stating its desire to add a new school to the system to relieve the overcrowding at The Keverian School in

particular, where conditions are most severe. It was designed and built to serve 650 students; its current enrollment is 924 students. The average student-teacher ratio is 26 to 1. The average classroom, then, has 6 more students than the originally planned student to teacher ratio.

Regulatory Constraints

Residential Zoning

Zoning bylaws regulate the type and location of development within a community. Most of Everett's zoning ordinance, adopted in 1922, is outdated and in need of modernization. Most development requires a variance. In addition, the process for project approval is not clear or predictable. The City will be working to update its zoning within the next couple of years.

As of now, Everett's current zoning ordinance permits as-of-right residential land uses in three districts: Dwelling, Apartment, and the Lower Broadway Economic Development districts.

Table 18: Residential Zoning Requirements

	Dwelling Districts		Apartment Districts	Lower Broadway Economic Development District	
	Single-Family	Two-Family		24 units	25-200 units
Maximum Height (in feet)	45	45	60	45	65
Minimum Lot Size (in square feet)	5,500	7,000	4,000 + 1,000/unit up to 10 units, then 500/unit	10,000	26,572
Parking Requirement (per unit)		2	2	1/1 BR; 2/2+ BR; 2/unit in 3-unit structures in Detached Districts	

Source: City of Everett Zoning Ordinance

The ordinance also permits multi-family dwellings in the Riverfront Overlay District and Business Limited District (not to exceed 70 units per acre). In Business Districts, the City Council may provide special exception for the development of residential apartments mixed with retail trade and services, offices, and accompanying accessory uses within one structure, not to exceed a floor area ratio of 1.5-1, that "normally would be in harmony with the general purpose and intent of the requirements of the Business District except building height and area."

Dwelling Districts

Within dwelling districts, single-family dwellings of no more than 5,500 square feet or two-family semi-detached dwellings of no more than 7,000 square feet are permitted. Those already in existence may be converted to provide not more than a total of three dwelling units. The floor area ratio may not exceed 0.5. All dwelling units require at least 2 parking spaces each. The building height shall not exceed 45 feet.

Apartment Districts

The above regulations also apply to apartment districts, where detached apartment or tenement houses, hotels and lodging houses, and dormitories are also permitted. Structures may not exceed four stories, or 60 feet in height, and a floor area ratio of 1-to-1. The required lot size is 4,000 square feet plus 1,000 square feet per unit up to a total of 10 units, then 500 square feet per unit for all units in excess of 10. Multi-family dwellings require 2 spaces per dwelling unit.

Lower Broadway Economic Development District

The Lower Broadway Economic Development District (LBEDD) permits higher-density mixed-use development. It includes two residential districts. Multi-Family Districts encourage a range of medium-density residential development, and require 1 parking space per 1-bedroom unit and 2 spaces per 2-bedroom or larger units. Buildings with up to 24 units shall not exceed 45 feet in height on a lot of at least 10,000 square feet; 25-200 units shall not exceed 65 feet in height on a lot of at least 26,572 square feet.

Detached Districts encourage the development of 1-3-family dwelling units at an “urban neighborhood density” in buildings not to exceed 35 feet. Three-unit structures require a minimum lot size of 7,500 square feet and 2 parking spaces per unit. Two- and three-unit dwellings require lots of 5,000 and 7,500 square feet, respectively. Site plan review is required for residential development beyond two-family dwellings.

Table 19: Lower Broadway Economic Development District, Residential Use Regulations

	District						
	Commercial	Employment	Multi-Family Residential	Detached Residential	Waterfront Mixed-Use	Mixed-Use	Site Plan Review
Single-Family Dwelling	-	-	Y	Y	-	-	-
Two-Family Dwelling	-	-	Y	Y	-	-	-
Three-Family Dwelling	-	-	Y	Y	-	-	Y
Attached Dwelling							
Development	SP	SP	SP	SP	SP	SP	Y
Multi-Family Residential	SP	SP	SP	-	SP	SP	Y

Source: City of Everett Zoning Ordinance

Existing Municipal Housing Strategies

The City of Everett, along with Sate and other entities, provides several resources to help advance the creation and preservation of affordable housing within the community. Below is a summary of the tools Everett currently has at its disposal to meet housing need and demand.

Funding

Everett participates in the HOME and CDBG programs. The former is funded by HUD and used to implement local housing strategies to increase homeownership and affordable housing opportunities for low-income households. The latter is funded by DHCD and used for housing rehabilitation and emergency management.

Housing Rehab Program

Everett has an active and successful Housing Rehab Program dedicated to preserving the existing supply of owner-occupied affordable housing in the city. Funded by HUD's HOME Improvement Partnership Program, allocated through the North Suburban Home Consortium (NSHC), the Rehab Program serves low- and moderate-income homeowners of one-to-four-family houses. Home improvements are intended to bring buildings into compliance with the Massachusetts State Sanitary Code, and may include the remediation of health and safety hazards, such as lead paint, weatherization and energy conservation, remodeling to accommodate people with disabilities, and exterior upgrading. After rehab, the value of the home cannot exceed 95% of the area median purchase price for similar homes, established by HUD.

Everett Housing Authority

The Everett Housing Authority provides public housing as well as other types of subsidized housing for seniors and others with special needs and via housing voucher programs such as Section 8. There are an estimated 674 state public housing units in Everett, 42 state mobile vouchers, and 365 federal mobile vouchers.

Previous Planning Efforts

The City of Everett has done limited planning work to date. This HPP constitutes its first concerted effort at housing planning. In the past, the majority of work around this issue has been done by the Malden Redevelopment Authority through NSHC. However, a couple of plans include analyses of housing conditions and recommendations. The following is a summary of this work.

The Lower Broadway District Urban Renewal Plan has as a goal expanding housing opportunities in accordance with the Commonwealth's sustainable development principles. Strategies to achieve this include rehabilitation of existing older homes in need of maintenance through the CDBG program and the Lower Broadway Economic Development District (LBEDD) zoning ordinance, which designates specific areas for single-family, multi-family, and mixed-use housing. The Lower

Broadway District Master Plan, which preceded that zoning, identified the area north of Beacham Street for diverse housing development.

The Everett Vision Plan, completed by MAPC in 2013, also considers housing. During the public engagement process, residents raised concerns about new development along Route 99 that might end up pricing residents out of the housing market; housing quality and the need for more resources devoted to code enforcement; and increased density resulting from conversions of two-family houses and associated congestion issues. Residents expressed support for homeownership opportunities and a range of housing choices, including those that serve specific populations, such as seniors and people with disabilities.

Among the stated planning goals included in the report is the objective to provide a range of quality housing choices that residents can afford. Several strategies to achieve this are referenced. The plan recommends residents be connected with affordable homeownership opportunities across all income levels. Towards that end, the plan references NOAH's ownership programs, the Massachusetts Affordable Housing Alliance's first-time buyer counseling, and the Soft Second Homeownership Program.

The plan also suggests that current residents and local businesses be included in neighborhood planning so they can benefit from new development opportunities.

The plan recommends that more housing for seniors and people with disabilities be developed. Some existing programs available to help offset housing costs and ensure quality housing for seniors and people with disabilities include the Metropolitan Boston Housing Partnership, the Home Modification Loan Program, TriCAP, and the Everett Housing Authority.

Lastly, the plan recommends that the City develop a Housing Production Plan to create more housing, a diversity of housing options, and affordable housing. Specifically, the plan should identify sites for housing, suggest zoning changes to accommodate new housing, and propose solutions to any barriers to fair housing to ensure affirmative marketing of new housing units.

More recently, in July of 2014, Everett adopted Appendix 115.AA of the Massachusetts building code, colloquially known as the "Stretch Energy Code," which will go into effect next summer with implications for housing development. The Stretch Code requires new and renovated buildings to meet energy-efficiency standards related to window installation, roof insulation, building envelope tightness, air barriers, weather stripping, and more. All new residential buildings and additions to residences are required to meet energy performance standards set by Energy Star's Home Energy Rating System. Development costs for buildings constructed under the stretch code could increase 1-3% of the total building cost. However, these buildings are expected to see a 20% reduction in energy consumption, and payback to the owner is expected within 1-2 years, depending on the size of the building.

Currently, the City is working with a consultant to develop a master plan for the Commercial Triangle PDA. Based on the public process to date, development will likely include a housing or

mixed-use component. Lastly, the City is also considering the adoption of an infill bylaw that would facilitate conversion of existing historic buildings to housing.

Affordable Housing Goals

As part of the HPP process, MAPC facilitated a public visioning forum on May 13, 2014. The 28 attendees, including residents and representatives from various organizations and City offices,¹⁸ learned about the findings of the housing need assessment, discussed housing barriers and opportunities, and suggested potential housing goals. The following is a summary of comments shared during the meeting.

Based on the data shared, what do you think Everett's housing goals should be?

- Increase walkability and livability
- Engage in more outreach to minority populations to understand housing needs and improve language access
- Reach 10% SHI target
- Develop housing for seniors and people with disabilities
- Implement housing programs that would facilitate housing rehabilitation, homeownership opportunities, housing refinancing, and de-leading
- Explore anti-displacement strategies and a linkage fee program
- Establish organizations like a rent board, citizens advisory council, and a taskforce to address lead paint and related issues
- Attract a local community development corporation (CDC)
- Create an affordable housing trust
- Zone for affordability, including amending parking requirements

What are the barriers in Everett to achieving these housing goals?

- High density and limited land availability
- Contamination of land and the associated high cost of remediation
- High minimum parking requirements
- Height restrictions
- Lengthy permitting process
- High federal income eligibility guidelines and lack of oversight regarding eligibility
- Strained municipal infrastructure and pressure on school system
- Lack of local CDC
- Lack of diversity in City decision-making process
- Insufficient funding
- Impact of new development on traffic and circulation

¹⁸ Present were members from Inspectional Services Department, Office of Human Services, Planning and Development, the Housing Authority, One Everett, Action for Regional Equity, Energize Everett, Tri-City Community Action Program, Jobs with Justice, Cambridge Health Alliance, Everett Working Haitian Family and Children Services, La Comunidad, Everett Co-Operative Bank, and Everett Community Health Partnership.

- “NIMBYism” (Not In My Backyard)

Are there specific housing opportunities that exist for new development, redevelopment, and preservation?

- Large stock of old housing
 - Could be restored and retrofitted for affordable housing or possibly co-housing
 - Single-family housing could be converted to multi-family housing or possibly rooming houses
- Lower Broadway is well suited to affordable housing development
- Sites including Everett Square, Commercial Triangle, Glendale Square, the proposed casino site, the old high school
- Partnerships with One Everett and La Comunidad

The ideas shared at this meeting, as well as the analyses of housing needs and of development constraints, indicate the need for more affordable and deed-restricted housing in Everett to meet the needs of significant low-income and cost-burdened populations. Towards that end, the City will need to think creatively about how to maximize development potential in an already dense and largely built-out area, and bring a diversity of people to the table to voice housing needs and develop strategies to address them. Given this, MAPC worked with the City to develop a set of housing goals and strategies that will serve as a guide for building a more diverse and affordable housing stock that will meet current and future demand.

On September 10, MAPC hosted a second public forum for the purposes of discussing proposed housing goals and strategies and identifying areas for housing development in the city. There was a small turnout of 11 people, including members of the Haitian-Creole community and several representatives from local non-profit groups. Attendees were receptive and supportive of the following seven goals, which provide numerical housing production targets, direct funding and programming to populations with unmet housing needs, and address a range of development constraints on housing development. An annual review of the goals and strategies set forth in this plan should be undertaken through its expiration, and milestones should be celebrated.

Goal 1: Achieve Affordable Housing Production & Preservation Goals

Strategy 1.1: Achieve Annual Housing Production Goals

In order to address unmet housing need and be compliant with Chapter 40B, Everett officials must establish and work to achieve production targets. The goals listed in the below table are based upon the total number of year-round homes as listed in the 2010 decennial Census (16,691) and MAPC’s projection for the year 2020 (19,068). The “cumulative state-certified affordable units” row is based upon the SHI as of April 2014 and a rate of increase of 0.5% of total units, which is required for municipalities to avoid issuing comprehensive permits for Chapter 40B development.

The City of Everett seeks to increase its inventory of State-certified affordable units at a pace generally consistent with the following production schedule. At this rate, Everett will have surpassed the 10% target by 2024.

Table 20: Everett Affordable Housing Production Goals, 2015-2020

	2015	2016	2017	2018	2019	2020
Total year-round homes	16,691	17,166	17,642	18,117	18,593	19,068
Cumulative state-certified affordable units*	1,314	1,397	1,483	1,571	1,662	1,755
10% requirement	1,669	1,717	1,764	1,812	1,859	1,907
Chapter 40B gap	355	319	281	240	197	152
Required units for relief at 0.5% of total units	83	86	88	91	93	95
Required units for relief at 1.0% of total units	167	172	176	181	186	191

*Based on 2014 SHI plus 0.5% rate of increase. Source: U.S. Census Bureau, 2010 Census, & MAPC MetroFuture Projections for 2020

Action Plan

- Adopt housing production goals
- Establish the type and location of affordable units the City will add annually
- Work with developers to coordinate affordable housing development
- Annually review HPP goals and strategies through its expiration
- Regularly measure and celebrate achievements

Strategy 1.2: Advance Affordable Housing Development on Priority Sites

Building on MAPC's assessment of developable land and the City's parcel-level analysis, the City should pursue affordable housing development opportunities. This should include both vacant and underutilized City-owned and privately owned land; the latter can potentially be acquired by the City or the City can work with the owners to direct development. The City should consider factors such as location near transportation and amenities, square footage of site, and potential unforeseen costs (such as remediation), among others. As part of the development process, the City will ensure that most future Comprehensive Permit developments will require the creation of at least 10% of all units as 3-bedroom units.¹⁹

Action Plan

- Develop and maintain a list of parcels appropriate for housing development, including City-owned parcels
- Develop an acquisition plan for developable sites

Strategy 1.3: Monitor & Preserve Existing Affordable Units

Ensure criteria is met/units are in compliance

¹⁹ Exceptions to this state interagency rule can be found here:

<http://www.mass.gov/hed/docs/dhcd/hd/fair/familyhousinginteragencyagreement.pdf>.

The City of Everett is at risk of losing a significant number of affordable units that are currently on the SHI, including the following:

- 195 units from the Everett HOR Program are set to expire in 2015 and another 32 in 2019
- 30 units at School Street expire in 2015
- 29 units at Glendale Court expire in 2018
- 131 units at Everett Square Plaza expire in 2019
- 3 units at Everett Co-Op Apartments expire in 2020
- 50 units at Whitney-Lorenti House expire in 2022
- 28 units at The Norwood SRO expire in 2026
- 34 units at Hancock Street expire 2029

The City should closely monitor these and other units that could expire in the future. Moreover, the City should take steps to preserve affordable units so that they remain on the SHI and Everett continues to make progress towards the 10% target.

Action Plan

- Work with owners of expiring SHI units to recertify them

Strategy 1.4: Procure Consulting Services to Assist with Managing the City's Subsidized Housing Inventory (SHI)

Monitoring a municipality's entire affordable housing inventory is a time-consuming endeavor. The City should procure consulting services to keep Everett's SHI up to date. A consultant could maintain an affordable housing database, assess the level of compliance, and liaise with DHCD as needed.

Action Plan

- Issue an RFS or elicit price quotes for consulting services
- Contract with a consultant to assist with managing Everett's SHI

Strategy 1.5: Ensure Staff Capacity to Advance Goals and Coordinate Internal Working Groups and External Stakeholders

Ideally, a dedicated and experienced staff person is needed to work with city officials and volunteers to ensure timely and efficient implementation of this plan. Creating affordable housing in compliance with all state legislation, regulation, and guidelines that meets the desire and preferences of the community and enhances the character of the town requires time, energy and expertise. A Community Housing Specialist who provides a central focal point for housing related activities in Everett would enable the city to progress in many of its housing initiatives, advance goals, and coordinate with various working groups and external stakeholders.

Action Plan

- Allocate adequate city funding to ensure staff capacity (e.g. hiring a Community Housing Specialist) for FY15

Strategy 1.6: Annually Monitor Housing Production Plan Progress and Amend Strategies as Needed

To ensure progress towards housing production and preservation goals is being made in an efficient and effective way, the City should routinely reflect on which steps in the action plans have been taken and assess how the housing environment is responding. If at any point, the City finds that implemented strategies are not yielding the desired results, this HPP should be revisited and action plans or strategies revised.

Action Plan

- Schedule regular meetings with lead entities and support partners to stay apprised of activities and progress made
- If needed, amend strategies to respond to new information

Goal 2: Direct Funding & Programs to Address Unmet Need

Strategy 2.1: Work to Maintain CDBG and HOME funding, and Ensure Housing Rehabilitation Program is Meeting Housing Needs

The City of Everett's Housing Rehabilitation Program serves owners of properties where at least 50% or more of tenants earn at or below 80% of AMI and homeowners earning a gross household income of 80% of the AMI or lower. The program is funded by the Community Development Block Grant Program (CDBG), which is administered by the City through a state award by the Massachusetts Department of Housing and Community Development (DHCD), and the HOME Investment Partnership Program, which is known as HOME and administered by the City of Malden through the North Suburban Consortium. Due to federal funding constraints, Everett's funding for this program is limited. The City should continue to work to secure the highest amount of funds available to fund its Housing Rehabilitation Program. Greater funding will allow the City to provide rehabilitation assistance to a greater number of housing units and households.

Additionally, a City-appointed committee should work with the staff to ensure the program is meeting housing and community development goals. A community development advisory committee could provide needed input and guidance on programs and projects funded through the CDBG and HOME programs.

Action Plan

- Annually secure adequate funding through the CDBG Program

- Allocate a greater proportion of funds to the Housing Rehabilitation Program, or seek additional funding to serve more housing units and eligible households
- Annually secure adequate funding through the HOME program
- Apply for competitive funds through the North Suburban Consortium when eligible affordable housing programs and projects are in need of additional funds
- Create a community development advisory committee to provide oversight of CDBG- and HOME-funded programs and projects

Strategy 2.2: Expand Mechanisms to Allow Everett's Seniors to Age in Place and to Better Serve Persons with Disabilities

The Housing Needs analysis identified a significant number of senior households in need of potential housing assistance due to cost burdens and related issues with maintaining their homes. The City should consider developing new housing that is handicapped-adaptable or fully accessible to people with disabilities, including seniors, and integrate or connect community supportive housing services into new development. The City should coordinate with the Council on Aging and other local senior advocates to help households in need get the support they deserve through local programs or improved living conditions. This should include fuel assistance, weatherization, and related programs, listed in full here:

http://www.massresources.org/massachusetts_energy_assistance_d.html.

Action Plan

- Include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services with new development
- Strengthen connections to Council on Aging to ensure local needs are identified and met
- Promote existing state and regional programs that assist with weatherization, rehabilitation, modifications and other home repairs
- Ensure local preference (not to exceed 70% of the affordable units in a local project) for persons age 55 and older for housing that is designated for seniors

Strategy 2.3: Encourage Homeownership Opportunities by Providing or Promoting Available Resources to Renters and First-Time Buyers

There are many resources available to first-time homebuyers and qualifying homeowners. First-time homebuyer education is available through CHAPA Homeownership Education Workshops, MassHousing Homebuyer Counseling, Massachusetts Affordable Housing Alliance, and Housing Consumer Education Centers, to name a few.

There are also a number of state and federal mortgage products available to first-time homebuyers through MassHousing, Fannie Mae, and Freddie Mac, to name a few. For example, the State's ONE Mortgage program offers low, fixed-rate financing and a state-backed reserve.

The City might also explore matching local HOME funds with other programs, such as the Home Affordable Modification Loan Program, designed to provide deep savings for homeowners experiencing unaffordable increases in expenses or reductions in income.

Community Teamwork, Inc., a regional nonprofit housing agency based in Lowell, but serving many communities throughout Essex and Middlesex Counties, offers a Home Modification Loan Program. The program provides no- and low-interest loans between \$1,000 to \$30,000 (inclusive of borrowers' fees) in a deferred payment loan or amortized loans to modify the homes of elders and adults and children with disabilities. Income eligibility requirements are 100-200% of AML. Any homeowner, who is a frail elder or has a disability, has a household member who has a disability, or rents to an individual with a disability (in a building with fewer than 10 units) may apply for this loan. Information about the program is available here: http://www.comteam.org/MRC_brochure_web_version32011.pdf.

Action Plan

- Promote down payment assistance and mortgage programs for first-time homebuyers and other resources for eligible owners by providing materials for various programs in visible locations at city hall (City Clerk, Treasurer, Mayor's Office), the library, and in other public places
- Work with external partners to translate program materials as needed to ensure broader access to available resources
- Leverage Home Modification Loan Program funds when applicable and possible when using CDBG and HOME funds for housing rehabilitation activities

Goal 3: Minimize the Displacement of Lower-Income Everett Households and Businesses

Everett has a significant low-income population and a majority of its housing stock is rental, making the former a population vulnerable to displacement as rents increase due to new investment. In order to work towards distributing the benefits of neighborhood change among existing and new residents alike, the City should implement anti-displacement strategies that help retain households and businesses at risk of being priced out of an inflating market.

Strategy 3.1: Adopt a Condominium Conversion Ordinance

As moderate- and higher-income households are attracted to Everett, demand for for-sale units will increase. If new construction does not provide the supply needed, the owners of existing rental units may find it profitable to convert their properties to a condominium form of ownership and sell off the units individually. This reduces the rental housing stock, typically more affordable to lower-income households, and increases the risk of displacement.

In order to preemptively address and mitigate this risk, the City should adopt a condominium conversion ordinance that offers tenants of rental units certain protections should the unit be

converted to ownership or the structure be gut or demolished. The ordinance should stipulate that no rental unit be removed from the market without a removal permit granted by a Condominium Review Board following a hearing. In determining whether to grant a permit, the Board should consider the benefits to Everett's citizens, the hardship it would impose on current tenant(s), and whether it would exacerbate a rental housing shortage, specifically units suitable for lower-income families, the elderly, and people with disabilities. The Board would also make owners of properties aware that some tenants are low- to moderate-income households, and others are elderly or disabled. In those cases, the owner should be required to provide a two-year notice to tenants prior to displacement. The City of Somerville has such an ordinance in their Code of Ordinances Chapter 7 Article IV §7-67, Notification of Conversion. Lastly, the ordinance should also stipulate that tenants have the right of first purchase of the unit and are to be reimbursed for relocation if they decline. Relocation expenses and assistance is outlined in Strategy 3.2.

Action Plan

- Draft and adopt a condominium conversion ordinance
- Establish a Condominium Review Board

Strategy 3.2: Provide Tenant Rental Assistance in Event of Emergencies

There is the possibility that with higher rates of development and redevelopment in Everett, changes may occur within city neighborhoods that may necessitate tenant relocation. To help with tenant relocation, the City can establish a relocation assistance program to work in tandem with the condominium conversion ordinance proposed above. When a tenant might be displaced by a conversion, they would become eligible for assistance through a Tenancy Stabilization Program. A similar program is offered by the Somerville Community Corporation and funded through the Somerville Affordable Housing Trust.

The Program would help tenants search for affordable rental housing opportunities in Everett, help income-eligible tenants with utility arrearages, and provide one-time rental assistance and moving costs at a cap of \$3,000 per eligible household. The program could also be expanded to provide rental assistance to households at risk of becoming homeless.

Action Plan

- Develop a companion program to the condominium conversion ordinance to assist households in need with tenant relocation and related expenses
- Identify a nonprofit agency to administer the program

Strategy 3.3: Adopt a One-for-One Affordable Housing Replacement Ordinance

In order to maintain its affordable housing stock and to continue to make progress towards the 10% SHI target, Everett should adopt an affordable housing replacement ordinance. It should require one-to-one replacement of affordable units lost through demolition, condominium conversion, or conversion to non-residential use. Whenever affordable housing is lost, the

developer should be required to replace units on a one-for-one basis within a certain vicinity of the original units, or the developer must make a payment in lieu of providing replacement units.

Action Plan

- Adopt an affordable housing replacement ordinance
- Establish an Affordable Housing Trust Fund for payments made in lieu of providing replacement units (see Strategy 8.2)

Goal 4: Promote Healthy Housing & Living

Strategy 4.1: Connect Homeowners and Renters to Energy Efficiency/Renewable Energy Programs and Incentives

Retrofitting existing residential properties to meet energy efficiency guidelines can greatly reduce household utility bills. The installation of renewable energy sources, such as solar panels, can protect against energy price volatility. There are several state and federal programs that offer technical assistance, subsidies, and complete financing for renewable energy sources and energy saving home-upgrades. Everett already receives funding from HUD through the Community Development Block Grant (CDBG), which can be used to support this work among low- and moderate-income households.

Other resources include, but are not limited to: the Massachusetts Utility-Funded Low-Income Multi-Family Energy Retrofit Program, Mass Save Multi-Family Retrofit Program, Massachusetts Residential New Construction Program, the Massachusetts Department of Housing and Community Development's Weatherization Assistance Program, and the Commonwealth Solar Hot Water Program. A complete list of Massachusetts-specific renewable and energy efficiency retrofit incentives can be found on the Database of State Incentives for Renewable and Efficiency (DSIRE) website: <http://dsireusa.org/incentives/homeowner.cfm?state=MA&re=0&ee=0>.

Action Plan

- Host a forum to raise awareness amongst community residents of the financial benefits of energy efficiency and of available programs they can access

Strategy 4.2: Retrofit Public Housing to Meet High Energy Efficiency Standards

At the time of this writing, the City of Everett is applying for a Green Communities designation from the Department of Energy Resources. If approved, Everett would become eligible to apply for competitive grant funding for clean energy projects. The City may use such funding to complete energy projects, such as energy retrofits and renewable energy installations, on all municipally-owned property. The City should work with the Everett Housing Authority to apply Green Communities funding to public housing. Energy-saving measures that may be eligible for funding and appropriate for these units include upgrades to lighting, HVAC, and landscaping.

Action Plan

- If designated a Green Community, consider making funding available to the Everett Housing Authority to implement energy-saving measures

Strategy 4.3: Encourage Property Owners and Residents to Minimize In-Home Exposure to Irritants & Pollutants

Research shows that indoor environmental pollutants such as lead, pests, mold, secondhand smoke, and other irritants can lead to or exacerbate chronic health conditions and impair quality of life. The City can encourage property owners and residents to take steps to mitigate these hazards. For example, property owners can conduct risk assessments and lead abatement; adopt integrated pest management (IPM) techniques to reduce exposure to indoor and outdoor pests; and make use of drainage systems, insulating cold HVAC and plumbing components, or watertight and weather-tight sealing materials to prevent mold. To reduce indoor exposure to secondhand smoke, property owners should adopt smoke-free housing policies that prohibit smoking in the residence and preferably exclude smoking on the premises or, at least limit smoking to a designated outdoor smoking area a minimum of 25 feet away from the building.

Action Plan

- Hold a Smoke-Free Housing Policy Forum with the local housing authority, developers of subsidized private housing, and public health agencies
- Provide developers with weblinks to the following resources:
 - Environmental Protection Agency (EPA) Lead Resources, <http://www2.epa.gov/lead/protect-your-family>
 - MassHousing Get the Lead Out Loan Program, https://www.masshousing.com/portal/server.pt/community/home_owner_loans/228/get_the_lead_out
 - EPA IPM Fact Sheet, <http://www.epa.gov/opp00001/factsheets/ipm.htm>
 - EPA Mold Remediation, http://www.epa.gov/mold/mold_remediation.html or <http://www.epa.gov/mold/index.html>
 - DHCD Guidelines for Smoke-free Housing Policies, <http://www.mass.gov/hed/docs/dhcd/ph/publicnotices/14-08guidelines.pdf>
 - Massachusetts Tobacco Control Program, <http://www.mass.gov/eohhs/gov/departments/dph/programs/mtcp/tobacco-control-prevention-and-cessation.html>

Strategy 4.4: Site Housing to Reduce Exposure to Outdoor Pollutants

In Everett, much of the developable or redevelopable land is contaminated. Research shows that housing located on or near brownfields or air pollutants can have harmful impacts on residents. The state offers brownfield program incentives for redevelopment of contaminated property, and there are several techniques to reduce resident exposure to traffic emissions, a major contributor

to air pollution. These include the use of high-efficiency particulate air (HEPA) filtration in buildings, urban design that varies building sizes and shapes to promote air circulation, and use of vegetation and/or sound wall barriers.

Action Plan

- During review of housing proposals, review selected site for potential proximity to brownfields and high vehicular traffic corridors
- Provide developers with weblinks to the following resources:
 - MassDEP Resources,
<http://www.mass.gov/eea/agencies/massdep/cleanup/programs/>
 - MassDevelopment Brownfield Redevelopment Fund,
<http://www.massdevelopment.com/financing/specialty-loan-programs/brownfields-redevelopment-fund/>
 - Improving the Health of Near Highway Communities,
<http://sites.tufts.edu/cafeh/project-description/improving-the-health-of-near-highway-communities/>

Strategy 4.5: Align Housing Activities with Energize Everett

The City's Energize Everett program is aimed at creating healthy communities where all residents have access to nutritious food and exercise venues. As the city's housing stock is increased and in some case rehabbed, proximity to these amenities should be a priority. New development should be targeted to areas with markets or alternative food sources and parks or businesses like gym facilities. Additionally, efforts made through Energize Everett to attract these features to residential neighborhoods that currently lack them should coincide with housing rehabilitation efforts so that residents occupying existing housing stock benefit in multiple ways.

Action Plan

- Establish ongoing communication with Energize Everett partners
- Work to connect housing activities with Energize Everett initiatives

Goal 5: Ensure Adequate Zoning Regulations & Policies to Advance Affordable Housing Development

Strategy 5.1: Continue Current Planning Initiatives that Advance Housing

Everett is currently involved in several planning initiatives that involve growing the housing inventory or addressing constraints that limit new housing development. With its consultants, the City should continue to move the Commercial Triangle Master Plan forward. It should also pursue adoption of zoning bylaws under consideration, such as that which would facilitate conversion of existing historic buildings to housing.

Action Plan

- Complete Commercial Triangle Master Plan with a focus on housing development opportunities
- Complete study of re-zoning to incentivize conversion of historic buildings to housing and adopt bylaw

Strategy 5.2: Undergo a Comprehensive Update to Zoning Ordinance

Everett's zoning ordinance was first adopted in 1922, and has not undergone a major revision since. Consequently, much of the code is in need of updating in order to ensure the City's regulatory framework fosters the type of land use and development that meets need and demand. The City should revise its zoning ordinance to encourage production of housing of a type and tenure and in locations recommended in this plan.

Action Plan

- Adopt zoning bylaws and amendments that makes it possible to develop a land use and housing environment that meets Everett needs and demand
- Present updated zoning ordinance in a clear and comprehensible format

Strategy 5.3: Create a Clear, Predictable Permitting Process for Priority Developments

The current process for project approval is neither clear nor predictable. This increases time and costs for developers and can impede new development. As the City works to update its zoning ordinance in the coming years, efforts should be made to streamline the project approval process so applicants can obtain building permits more efficiently. Some strategies to achieve this include consolidating multiple reviews into a single application, allowing applications requiring review and approvals from different bodies to be filed and heard concurrently, permitting more administrative staff approvals rather than planning board approvals, or standardizing common findings required for approval of land use decisions and deleting redundant findings.

Action Plan

- Adopt ordinance(s) that streamline the development process

Strategy 5.4: Amend Residential Zones to Incentivize Re-Use of Vacant Structures, Allow for Infill Development, and Utilize Everett's Historic Properties

A city as built out as Everett should facilitate the reuse of historic structures and the redevelopment of sites either vacant or whose buildings are vacant. Everett is currently considering adoption of an infill development zoning bylaw, an effective technique to capitalize on these key opportunities. The City should identify areas to encourage infill development,

establish criteria that these sites meet, and develop a zoning bylaw that would apply to areas that meet said criteria. The City should also consider whether the bylaw might incentivize a portion of units created through it to be affordable in perpetuity. The provision could require a special permit to ensure full compliance with DHCD's guidelines under the local action unit program to create units that will count on the SHI or to create workforce housing at a higher income level.

Action Plan

- Assess vacant structures and historic properties, and identify areas for infill development
- Establish criteria for sites to which an infill development zoning bylaw would apply
- Draft zoning bylaw to promote the reuse of historic properties and vacant structures

Strategy 5.5: Encourage Mixed-Use Development in Everett Square

Everett Square was a focus of the Lower Broadway District master plan visioning process begun in 2012. The area was identified as an opportunity to connect residents with amenities. The City should pursue this vision by providing incentives for upper-story housing above local businesses here. Everett should consider using CDBG funds for this purpose. Specifically, potential strategies include providing grants for façade and interior renovation to property owners who provide matching funds, issuing tax rebates to property owners that undertake upper-story housing renovation projects, or establishing a downtown tax increment financing district (TIF) to benefit developers undertaking building renovations that include upper-story housing.

Action Plan

- Earmark funds for incentivizing upper-story housing in Everett Square
- Establish programs to deliver funding to developers and property owners who undertake upper-story housing renovation projects

Strategy 5.6: Amend Parking Requirements for Multi-Family Developments

Current parking requirements for multi-family development are high: two parking spaces per dwelling unit in Apartment Districts and for one- and two-family housing. Meanwhile, 1 parking space is required for each 1-bedroom unit and 2 spaces for each 2-bedroom or larger unit in the Lower Broadway Economic Development District; nursing homes and rest homes require one space for every four beds; and publicly-assisted elderly and handicapped housing require 0.5 spaces per unit. In addition, tandem parking is not permitted anywhere in the city.

Lowering minimum parking requirements and allowing tandem parking would make multi-family development in appropriate transit-accessible locations more developer-friendly. The City should consider having different parking requirements for each unit size in Apartment Districts as in the Lower Broadway District. And in the Lower Broadway District, the City might consider reducing the 2-space requirement for 2-bedroom units to 1.5 spaces.

Action Plan

- Provide Planning Board with sample parking by-laws from other municipalities that could be applied to Everett
- Identify appropriate parking requirements and amend zoning as needed

Strategy 5.7: Adopt a Bylaw that Encourages Development of Affordable Housing with Accessible and Adaptable Designs

The City should consider adopting a zoning bylaw that would provide density bonuses to developers that include senior and/or handicap-accessible units as part of the overall unit mix. Moreover, community supportive housing services should be integrated into or connected with new development.

Action Plan

- Encourage accessible and adaptable units in new private development
- Study potential for a senior housing bylaw that would provide density bonuses to developers that include accessible and adaptable units in new developments
- Integrate or connect community supportive housing services in new development

Strategy 5.8: Analyze Waterfront Industrial Zoning to Identify Areas Appropriate for Mixed-Use or Multi-Family Development, and Potentially Re-Zone

Everett is largely built out, but there are large swaths of underutilized land along the waterfront. These parcels are currently zoned for commercial or industrial land uses. The City should assess them for potential rezoning to allow for mixed-use development and/or multi-family housing.

Action Plan

- Analyze commercial/industrial land identified as vacant or underutilized along the waterfront for potential to redevelop as housing
- Rezone to permit housing development on appropriate sites

Strategy 5.9: Adopt an Inclusionary Zoning Bylaw

Inclusionary zoning is an effective and predictable way to increase affordable housing stock. It is especially important to leverage larger market-rate projects that might be proposed for Apartment Districts or the Lower Broadway District. The bylaw can include an in-lieu payment that reflects the price of affordable housing development and land availability in Everett. Inclusionary zoning would also ensure that any new market-rate development will not adversely affect the City's SHI percentage.

Action Plan

- Host public forums to inform Everett residents about the need for affordable housing and the effectiveness of inclusionary housing practices as a strategy to produce it
- Review sample bylaws in similar community types
- Consider what incentives can be provided to private housing developers who will include affordable units
- Adopt an inclusionary zoning bylaw

Goal 6: Build Community Awareness of Housing Issues & Activities, & Engage Community Development Partners

As this plan indicates, Everett's housing supply must change and grow in order to address urgent housing needs. Towards that end, it is important that the City build broad agreement that affordable and accessible housing issues will be a strong focus, and time and resources will be directed to address them. In order to pursue such an agenda, both City staff and volunteers and residents must be involved and kept aware of housing issues and activities.

Strategy 6.1: Guide Local Housing Activities by Coordinating with Minority Populations & Ensure Language Equity in Process

Everett is a diverse city with significant and growing minority populations, including low-income residents. The City should engage members of these populations and facilitate discussion to better understand their housing needs and demands. This must include providing translation and interpretation services for those residents for whom English is a second language.

Action Plan

- Do community outreach prior to housing-related public forums to increase the likelihood of a diverse audience
- Hold an annual housing forum to discuss progress toward housing goals and obtain information on ongoing issues

Strategy 6.2: Hold Regular Informational Sessions with Local Boards and Commissions About the Housing Development Process and Mechanisms to Advance Housing Goals

In order to raise awareness of Everett's housing needs and garner the necessary support to address them, the City should hold regular informational forums with local board and commission members about the housing development process and strategies to advance housing goals. Such educational opportunities will increase understanding of what's involved in building and diversifying Everett's housing stock. Moreover, these sessions will increase communication and build consensus around action plans.

Action Plan

- Disseminate information to all city boards, commissions, departments, and elected officials about housing needs and demand in Everett, housing goals, strategies to achieve them, and the housing development process
- Hold quarterly all land-use board meetings

Strategy 6.3: Partner with Housing and Community Development Organizations to Advocate for and Advance Affordable Housing Development

At the visioning meeting for this HPP, attendees noted a need for organizational bodies to advocate for affordable housing, establish strategies to address need, and provide oversight of implementation. In response, the City should coordinate with existing groups like One Everett and La Comunidad.

Action Plan

- Host a forum for community groups to identify potential partner organizations
- Conduct outreach to organization leaders to gauge interest in working with the City
- Establish partnerships with community groups to advance affordable housing goals

Goal 7: Improve Existing & Build New Infrastructure to Facilitate Housing Development

Strategy 7.1: Continue to Advance Roadway Improvements and Address Congestion

The City is aware of roadway insufficiencies and traffic issues at key transportation nodes, such as Santilli Circle on Route 16. Efforts should be made to improve roadways and address congestion in order to facilitate new development and accommodate additional users of this infrastructure. Towards that end, the City should work with state transportation authorities and developers to acquire funding for roadway improvements and to ensure that new development does not further burden the existing roadway network, particularly already congested areas.

Action Plan

- Continue to work with state transportation authorities to allocate funds for roadway improvements along Route 16, particularly through the Transportation Improvement Program
- Require developers to mitigate potential roadway and traffic impacts resulting from new development as part of the development permitting process

Strategy 7.2: Increase Transit Opportunity and Access to Sites with Development Potential

Much of Everett's developable land is currently inaccessible by public transit. As these sites are developed, the City should work with the Massachusetts Bay Transit Authority (MBTA) to take steps to improve nearby transit opportunity. This would likely include re-routing key bus lines to within a 1/4-mile walkshed of new housing and mixed-use developments. In addition, improving pedestrian connectivity and implementing bike lanes will create much-needed links to bus stops.

Action Plan

- Coordinate with the MBTA to improve transit accessibility to sites that have attracted developer interest
- Develop a bicycle and pedestrian network plan with a focus on connectivity between priority develop sites and the nearest bus stops

Strategy 7.3: Continue to Improve Stormwater Infrastructure and Ensure Compliance with Stormwater Regulations

Stormwater infrastructure is critically important to maintaining water quality in Everett. When not properly addressed, stormwater runoff is widely recognized as a significant source of water pollution. When it rains, stormwater runoff washes over impervious surfaces (such as roads and roofs), carrying pollutants such as phosphorus, nitrogen, oil and grease, and pathogens either directly or via stormwater pipes into bodies of water. Water quality impairment associated with polluted stormwater runoff can adversely affect public health and recreation. A combination of rainfall variability, inefficient water use, high water demand, lack of stormwater recharge, and transportation of water and wastewater across watershed boundaries can result in the following impacts:

- Lower water table
- Lower streamflows
- Water bans
- Degraded water quality
- Blocked fish passage and fish kills
- Loss of wetlands
- Degraded aesthetics
- Impaired recreation
- Insufficient quantity of water for smart growth and development

The Commonwealth of Massachusetts Department of Environmental Protection enforces the Massachusetts Stormwater Policy, updated in 2008. The City should ensure compliance with those regulations, particularly in relation to all site preparation, construction, redevelopment, and on-going operations at industrial, commercial, institutional, residential subdivision, and roadway

projects. There are a few exceptions to these rules. It is critical to water protection that stormwater is regulated and controlled locally.

Action Plan

- Ensure that the Departments of City Services, Inspectional Services, and Community Development work together to ensure that state stormwater policies are being followed and that current projects are in compliance with all laws
- Develop a policy to address review of new projects to ensure compliance with stormwater rules and regulations and mitigation of stormwater issues

Strategy 7.4: Coordinate with State Agencies and Developers to Remove Barriers to Brownfield Redevelopment

Much of Everett's developable land is contaminated due to the city's industrial history. In order to build the housing inventory and meet needs and demand, this constraint must be addressed. Often, site cleanup is a prohibitive cost for developers. The City should coordinate with them as well as state agencies to remove barriers to brownfield redevelopment, including site, legal, funding, and remediation issues. Massachusetts has several brownfields programs offering incentives for cleanup and redevelopment, including MassDEP's Waste Site Cleanup Program, MassDevelopment's Brownfields Redevelopment Fund, BDC Capital's Brownfields Redevelopment Access to Capital (BRAC) Program, the Massachusetts Department of Revenue's Brownfields Tax Credit Program, and the Executive Office of Housing & Economic Development (EOHED)'s MassWorks Infrastructure Program. Information about these and other programs can be found here: <http://www.mass.gov/eea/agencies/massdep/cleanup/programs/#2>.

Action Plan

- Assess cleanup costs and activities required for redevelopment of available sites
- Apply for state funding programs to assist with these endeavors
- Work with developers to support cleanup activities

Goal 8: Leverage New Funding Sources for Affordable Housing Development

Strategy 8.1: Consider Adopting the Community Preservation Act

The Massachusetts Community Preservation Act (CPA) is a smart growth tool that allows communities to create a local Community Preservation Fund for affordable housing, open space protection, and historic preservation. Community preservation funds are raised through a tax surcharge no more than 3% of the tax levy against real property, which can only be adopted through a town or citywide ballot referendum. Of monies raised, at least 10% must go to affordable housing initiatives. More than 155 municipalities in the Commonwealth have adopted

CPA. Successfully advocating for and adopting CPA would provide Everett with additional revenue to help achieve more affordable housing through property acquisition, rehabilitation, preservation, and other strategies.

Action Plan

- Develop and distribute materials about the benefits of CPA and successes in other communities
- Once adequate support has been raised, vote to adopt CPA in Everett

Strategy 8.2: Consider Establishing an Affordable Housing Trust Fund

If Everett sees an increase in local funding sources from HOME, inclusionary zoning, CPA, developer's fees, or other sources, it would be beneficial to establish a municipal affordable housing trust fund by vote. A local housing trust allows municipalities to collect funds for local initiatives to create and preserve affordable housing. Such initiatives can include providing financial support for affordable housing development, rehabilitation, conversion, or recertification, or creating low-income homeownership or rehabilitation programs.

Action Plan²⁰

- Establish a municipal task force to evaluate whether a housing trust is in Everett's best interest
- Envision objectives and goals for the housing trust
- Determine the membership of the board and the powers it will have
- Clarify the relationship of the trust and board of trustees to other municipal and private entities
- Engage municipal officials and stakeholders to educate them on the benefits of a trust and to gain political support
- Seek adoption through a favorable vote by the City legislative body
- Create an action plan and budget

Strategy 8.3: Apply for Federal and State Funding to Support Affordable Housing Production

The City should seek competitive federal and state funds available for affordable housing initiatives. The MassWorks Infrastructure Program through the MA Executive Office of Housing and Economic Development, for example, provides assistance to municipalities supporting mixed-use projects with an emphasis on multi-family or small lot single-family residential development. Planning Assistance Toward Housing (PATH) funding through DHCD is available to assist municipalities to identify and implement strategies that will increase the production of multi-family housing. In addition, the City should explore opportunities to apply for funding jointly with non-

²⁰ "Municipal Affordable Housing Trust Guidebook," Massachusetts Housing Partnership, November 2009.

profits with overlapping interests, such as community development corporations or other non-profit housing developers.

Action Plan

- Identify and apply for additional federal, State, and local funds
- Allocate funding to select affordable housing projects

Implementation Strategies

Table 21: City of Everett Housing Implementation Plan, 2015-2020				
	Responsible Entities			
	Lead	Support	Time Frame	Page #
Goal 1: Achieve Affordable Housing Production & Preservation Goals				
Strategy 1.1: Achieve annual housing production goals	Mayor's Office	Planning Department	Ongoing	49
Strategy 1.2: Advance affordable housing development on priority sites	City Council, Planning Board, Zoning Board of Appeals	Planning Department	Ongoing	50
Strategy 1.3: Monitor and preserve existing affordable units	Mayor's Office	Planning Department	Ongoing	50
Strategy 1.4: Procure consulting services to assist with managing the City's SHI	Planning Department	Purchasing Department	Near Term	51
Strategy 1.5: Ensure staff capacity to advance goals and coordinate internal working groups and external stakeholders	Planning Department	Mayor's Office	Near Term	51
Strategy 1.6: Annually monitor housing production plan progress and amend strategies as needed	Planning Department	City Council, Planning Board, DHCD, HUD	Ongoing	52
Goal 2: Direct Funding & Programs to Address Unmet Need				
Strategy 2.1: Work to maintain CDBG and HOME funding, and ensure Housing Rehabilitation Program is meeting housing needs	Planning Department	Mayor's Office, State Representatives, U.S. Senators	Ongoing	52
Strategy 2.2: Expand mechanisms to allow Everett's seniors to age in place and to better serve persons with disabilities	Planning Department	Council on Aging, SHINE Program, Mystic Valley Elder Services, Metropolitan Boston Housing Partnership, Office of Human Services	Mid-Term	53
homeownership opportunities by providing or promoting available resources to renters and first-time buyers	Planning Department	Local realtors, MassHousing, Massachusetts Housing Partnership	Near Term	53
Goal 3: Minimize the Displacement of Lower-Income Everett Households and Businesses				
Strategy 3.1: Adopt a condominium conversion ordinance	Municipal Council	Planning Department	Mid-Term	54
Strategy 3.2: Provide tenant rental assistance in event of emergencies	Planning Department	Metropolitan Boston Housing Partnership	Mid-Term	55
Strategy 3.3: Adopt a one-for-one affordable housing replacement ordinance	Municipal Council	Planning Department	Mid-Term	55

Goal 4: Promote Healthy Housing & Living				
Strategy 4.1: Connect homeowners and renters to energy efficiency/renewable energy programs and incentives	Planning Department	MassSAVE	Near Term	56
Strategy 4.2: Retrofit public housing to meet high energy efficiency standards	Planning Department, Housing Authority	DHCD	Long Term	56
Strategy 4.3: Encourage property owners and residents to minimize in-home exposure to irritants and pollutants	Planning Department, Housing Authority	MassSAVE	Near Term	57
Strategy 4.4: Site housing to reduce exposure to outdoor pollutants	Planning Department	Planning Board	Ongoing	57
Strategy 4.5: Align housing activities with Energize Everett	Planning Department	Energize Everett	Ongoing	58
Goal 5: Ensure Adequate Zoning Regulations & Policies to Advance Housing Development				
Strategy 5.1: Continue current planning initiatives that advance housing	Planning Department	Planning Board, Municipal Council	Ongoing	58
Strategy 5.2: Undergo comprehensive update to zoning ordinance	Planning Board, City Council	Planning Department	Long Term	59
Strategy 5.3: Create a clear, predictable permitting process for priority developments	Planning Board, Mayor's Office	Planning Department	Mid-Term	59
Strategy 5.4: Amend residential zones to incentivize re-use of vacant structures, allow for infill development, and utilize Everett's historic properties	Planning Board, City Council	Planning Department	Long Term	59
Strategy 5.5: Encourage mixed-use development in Everett Square	Planning Board	Planning Department	Mid-Term	60
Strategy 5.6: Amend parking requirements for multi-family developments	Planning Board, City Council	Planning Department	Mid-Term	60
Strategy 5.7: Adopt a bylaw that encourages development of affordable housing with accessible and adaptable designs	Planning Department	Boston Center for Independent Living, Metropolitan Boston Housing Partnership, Office of Human Services	Mid-Term	61
Strategy 5.8: Analyze waterfront industrial zoning to identify areas appropriate for mixed-use or multi-family development, and potentially re-zone	Planning Board	Planning Department	Long Term	61
Strategy 5.9: Adopt an inclusionary zoning bylaw	Planning Board, City Council	Planning Department	Mid-Term	61

Goal 6: Build Community Awareness of Housing Issues & Activities, & Engage Community Development Partners				
Strategy 6.1: Guide local housing activities by coordinating with minority populations and ensure language equity in process	Human Services	Planning Department	Ongoing	62
Strategy 6.2: Hold regular informational sessions with local boards and commissions about the housing development process and mechanisms to advance housing goals	Planning Department	City of Everett Boards and Commissions	Ongoing	62
Strategy 6.3: Partner with housing and community development organizations to advocate for and advance affordable housing development	Planning Department	The Neighborhood Developers, The Community Builders, Everett Housing Authority, other non-profit organizations	Ongoing	63
Goal 7: Improve Existing & Build New Infrastructure to Facilitate Housing Development				
Strategy 7.1: Continue to advance roadway improvements and address congestion	Engineering and Department of Public Services	Planning Department	Ongoing	63
Strategy 7.2: Increase transit opportunity and access to sites with development potential	Mayor's Office	MAPC, CTPS, MBTA, Planning Department	Long Term	64
Strategy 7.3: Continue to improve stormwater infrastructure and ensure compliance with stormwater regulations	Engineering and Department of Public Services	Planning Department	Ongoing	64
Strategy 7.4: Coordinate with state agencies and developers to remove barriers to brownfield redevelopment	Mayor's Office	Brownfields Advisory Group, Massachusetts Department of Environmental Protection, Brownfields Group	Ongoing	65
Goal 8: Leverage New Funding Sources for Affordable Housing Development				
Strategy 8.1: Consider adopting the Community Preservation Act	City Council	Planning Department, Assessor's Office	Long Term	65
Strategy 8.2: Consider establishing an Affordable Housing Trust Fund	City Council	Planning Department	Mid-Term	66
Strategy 8.3: Apply for federal and state funding to support affordable housing production	Planning Department	Affordable housing developers	Ongoing	66

Appendices

Appendix A

DHCD Affirmative Fair Housing Marketing Guidelines

The Commonwealth of Massachusetts has a compelling interest in creating fair and open access to affordable housing and promoting compliance with state and federal civil rights obligations. Therefore, all housing with state subsidy or housing for inclusion on the SHI shall have an Affirmative Fair Housing Marketing Plan. To that end, DHCD has prepared and published comprehensive guidelines that all agencies follow in resident selection for affordable housing units.

In particular, the local preference allowable categories are specified:

- *Current Residents.* A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- *Municipal Employees.* Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- *Employees of Local Businesses.* Employees of businesses located in the municipality.
- *Households with Children.* Households with children attending the locality's schools.

These were revised on June 25, 2008, removing the formerly listed allowable preference category, "Family of Current Residents."

The full guidelines can be found here: <http://www.mass.gov/hed/docs/dhcd/hd/fair/afhmp.pdf>.

Appendix B

Subsidized Housing Inventory

DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT CH40B SUBSIDIZED HOUSING INVENTORY							
Everett							
DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
939	n/a	Russell St./Veterans Ave./Gledhill Ave.	Rental	268	Perp	No	DHCD
940	n/a	Duncan/Winthrop/Elm. Rd.	Rental	60	Perp	No	DHCD
941	n/a	Cherry/Woodlawn St.	Rental	64	Perp	No	DHCD
942	Glendale Towers	381 Ferry Street	Rental	120	Perp	No	DHCD
943	Golden Age Circle	Union Street	Rental	39	Perp	No	DHCD
944	North Everett Development	Lynn/McKinley/Proctor/Shute/Whittier	Rental	120	Perp	No	DHCD
945	Everett Square Plaza	142 School St.	Rental	131	2019	No	MassHousing
946	Glendale Court	740 Broadway	Rental	29	2018	No	MassHousing
947	Hancock Street	19 Hancock St.	Rental	34	11/18/2029	No	DHCD
949	The Norwood SRO	76 Norwood St.	Rental	28	10/26/2026	No	MHP
							DHCD
							DHCD
950	Everett Co-op Apartments	Tileston Street	Ownership	3	2020	No	DHCD
951	Whitney-Lorenti House	11-25 Summer Street	Rental	50	2022	No	HUD
952	Main Street	66 Main Street	Rental	77	Perp	No	DHCD
							HUD
4275	DDS Group Homes	Confidential	Rental	1	N/A	No	DDS
5446	School Street	School Street	Ownership	30	2015	No	DHCD
5714	Everett HOR Program	Lewis Street	Ownership	2	2015	No	DHCD
5715	Everett HOR Program	Chelsea Street	Ownership	32	05/26/19	No	DHCD
7168	Everett HOR Program	Cazenove Place	Ownership	4	2015	No	DHCD
7361	Everett HOR Program	Vernal Street	Ownership	1	2015	No	DHCD
7362	Everett HOR Program	Wyllis Ave.	Ownership	2	2015	No	DHCD
7363	Everett HOR Program	Kinsman Street	Ownership	2	2015	No	DHCD
7364	Everett HOR Program	Hadley Court	Ownership	1	2015	No	DHCD
7365	Everett HOR Program	94 Woodlawn Street	Ownership	2	2015	No	DHCD
7366	Everett HOR Program	Baldwin Ave.	Ownership	1	2015	No	DHCD
7367	Everett HOR Program	Vine Street	Ownership	3	2015	No	DHCD

939	n/a	Russell St./Veterans Ave./Gledhill Ave.	Rental	268	Perp	No	DHCD
940	n/a	Duncan/Winthrop/Elm. Rd.	Rental	60	Perp	No	DHCD
941	n/a	Cherry/Woodlawn St.	Rental	64	Perp	No	DHCD
942	Glendale Towers	381 Ferry Street	Rental	120	Perp	No	DHCD
943	Golden Age Circle	Union Street	Rental	39	Perp	No	DHCD
944	North Everett Development	Lynn/McKinley/Proctor/Shute/Whittier	Rental	120	Perp	No	DHCD
945	Everett Square Plaza	142 School St.	Rental	131	2019	No	MassHousing
946	Glendale Court	740 Broadway	Rental	29	2018	No	MassHousing
947	Hancock Street	19 Hancock St.	Rental	34	11/18/2029	No	DHCD
949	The Norwood SRO	76 Norwood St.	Rental	28	10/26/2026	No	MHP DHCD DHCD
950	Everett Co-op Apartments	Tileston Street	Ownership	3	2020	No	DHCD
951	Whitney-Lorenti House	11-25 Summer Street	Rental	50	2022	No	HUD
7382	Everett HOR Program	Elsie Street	Ownership	3	2015	No	DHCD
7383	Everett HOR Program	Francis Street	Ownership	1	2015	No	DHCD
7384	Everett HOR Program	Shute Street	Ownership	3	2015	No	DHCD
7385	Everett HOR Program	Irving Street	Ownership	1	2015	No	DHCD
7386	Everett HOR Program	Stevenson Street	Ownership	1	2015	No	DHCD
7387	Everett HOR Program	Springvale Street	Ownership	1	2015	No	DHCD
7388	Everett HOR Program	Bailey Street	Ownership	3	2015	No	DHCD
7389	Everett HOR Program	Arlington Street	Ownership	2	2015	No	DHCD
7390	Everett HOR Program	Bucknam Street	Ownership	1	2015	No	DHCD
7391	Everett HOR Program	Woodlawn Ave.	Ownership	2	2015	No	DHCD
7392	Everett HOR Program	Adams Street	Ownership	3	2015	No	DHCD
7393	Everett HOR Program	Fuller Street	Ownership	2	2015	No	DHCD
7394	Everett HOR Program	Freeman Ave.	Ownership	1	2015	No	DHCD
7395	Everett HOR Program	Elsie Street	Ownership	1	2015	No	DHCD

7396	Everett HOR Program	Walnut	Ownership	2	2015	No	DHCD
7397	Everett HOR Program	Bell Rock Street	Ownership	1	2015	No	DHCD
7398	Everett HOR Program	Floyd Street	Ownership	3	2015	No	DHCD
7399	Everett HOR Program	Wilbur Street	Ownership	2	2015	No	DHCD
7400	Everett HOR Program	Lewis Street	Ownership	2	2015	No	DHCD
7401	Everett HOR Program	Swam Street	Ownership	2	2015	No	DHCD
7402	Everett HOR Program	Bradford Street	Ownership	2	2015	No	DHCD
7403	Everett HOR Program	Bell Rock Street	Ownership	1	2015	No	DHCD
7404	Everett HOR Program	Waverly Street	Ownership	2	2015	No	DHCD
7405	Everett HOR Program	Oliver Street	Ownership	2	2015	No	DHCD
7406	Everett HOR Program	Bryant Street	Ownership	1	2015	No	DHCD
7407	Everett HOR Program	Everett Street	Ownership	1	2015	No	DHCD
7408	Everett HOR Program	Cleveland Ave.	Ownership	2	2015	No	DHCD
7410	Everett HOR Program	Ferry Street	Ownership	1	2015	No	DHCD
7411	Everett HOR Program	Hadley Court	Ownership	1	2015	No	DHCD
7412	Everett HOR Program	Bradford Street	Ownership	1	2015	No	DHCD
7413	Everett HOR Program	Belmont Street	Ownership	2	2015	No	DHCD
7414	Everett HOR Program	Springvale Ave.	Ownership	1	2015	No	DHCD
7415	Everett HOR Program	Hadley Court	Ownership	1	2015	No	DHCD
7416	Everett HOR Program	Rock Valley	Ownership	2	2015	No	DHCD
7417	Everett HOR Program	Chelsea Street	Ownership	1	2015	No	DHCD
7418	Everett HOR Program	Malden Street	Ownership	2	2015	No	DHCD
7419	Everett HOR Program	Foster Street	Ownership	1	2015	No	DHCD
7420	Everett HOR Program	Malden Street	Ownership	2	2015	No	DHCD
7421	Everett HOR Program	Lawrence Street	Ownership	1	2015	No	DHCD
7422	Everett HOR Program	Arlington Street	Ownership	2	2015	No	DHCD
7423	Everett HOR Program	Chelseaa Street	Ownership	2	2015	No	DHCD
7424	Everett HOR Program	Chatham Road	Ownership	2	2015	No	DHCD

7425	Everett HOR Program	Chelseaa Street	Ownership	1	2015	No	DHCD
7426	Everett HOR Program	Cottage Street	Ownership	2	2015	No	DHCD
7427	Everett HOR Program	Chatham Road	Ownership	2	2015	No	DHCD
7428	Everett HOR Program	Francis Street	Ownership	2	2015	No	DHCD
7429	Everett HOR Program	Liberty Street	Ownership	2	2015	No	DHCD
7430	Everett HOR Program	Baker Road	Ownership	1	2015	No	DHCD
7431	Everett HOR Program	Clay Ave.	Ownership	2	2015	No	DHCD
7432	Everett HOR Program	Montrose Street	Ownership	1	2015	No	DHCD
7433	Everett HOR Program	Garland Street	Ownership	1	2015	No	DHCD
7434	Everett HOR Program	Alfred Court	Ownership	1	2015	No	DHCD
7435	Everett HOR Program	Heath Street	Ownership	1	2015	No	DHCD
7436	Everett HOR Program	Prescott Street	Ownership	2	2015	No	DHCD
7437	Everett HOR Program	Main Street	Ownership	3	2015	No	DHCD
7438	Everett HOR Program	Tileston Street	Ownership	2	2015	No	DHCD
7439	Everett HOR Program	High Street	Ownership	2	2015	No	DHCD
7440	Everett HOR Program	Waverly Ave.	Ownership	2	2015	No	DHCD
7441	Everett HOR Program	Woodville Street	Ownership	1	2015	No	DHCD
7442	Everett HOR Program	Pleasant View	Ownership	1	2015	No	DHCD
7443	Everett HOR Program	Main Street	Ownership	2	2015	No	DHCD
7444	Everett HOR Program	Baldwin Ave.	Ownership	2	2015	No	DHCD
7445	Everett HOR Program	Waters Ave.	Ownership	2	2015	No	DHCD
7446	Everett HOR Program	Wellington Ave.	Ownership	2	2015	No	DHCD
7447	Everett HOR Program	Plymouth Street	Ownership	2	2015	No	DHCD
7448	Everett HOR Program	Alfred Street	Ownership	1	2015	No	DHCD
7449	Everett HOR Program	Preston Street	Ownership	2	2015	No	DHCD
7450	Everett HOR Program	Appleton Terrace	Ownership	1	2015	No	DHCD
7451	Everett HOR Program	Ferry Street	Ownership	2	2015	No	DHCD
7452	Everett HOR Program	Carlson Street	Ownership	1	2015	No	DHCD

7453	Everett HOR Program	Laurel Street	Ownership	2	2015	No	DHCD
7454	Everett HOR Program	Harley Ave.	Ownership	2	2015	No	DHCD
7455	Everett HOR Program	Winter Street	Ownership	2	2015	No	DHCD
7456	Everett HOR Program	Warren Street	Ownership	2	2015	No	DHCD
7457	Everett HOR Program	Oakes Street	Ownership	2	2015	No	DHCD
7458	Everett HOR Program	Lexington Street	Ownership	1	2015	No	DHCD
7459	Everett HOR Program	Garland Street	Ownership	3	2015	No	DHCD
7460	Everett HOR Program	Glendale Street	Ownership	1	2015	No	DHCD
7461	Everett HOR Program	Ferry Street	Ownership	2	2015	No	DHCD
7462	Everett HOR Program	Sammet Street	Ownership	2	2015	No	DHCD
7463	Everett HOR Program	Ferry Street	Ownership	2	2015	No	DHCD
7464	Everett HOR Program	Waters Ave.	Ownership	2	2015	No	DHCD
7465	Everett HOR Program	Belmont Street	Ownership	1	2015	No	DHCD
7466	Everett HOR Program	Sprinvale Ave.	Ownership	2	2015	No	DHCD
7467	Everett HOR Program	Cleveland Ave.	Ownership	2	2015	No	DHCD
7468	Everett HOR Program	Albert Park	Ownership	2	2015	No	DHCD
7469	Everett HOR Program	Raymond Street	Ownership	1	2015	No	DHCD
7470	Everett HOR Program	Waverly Street	Ownership	1	2015	No	DHCD
7471	Everett HOR Program	Jackson Ave.	Ownership	1	2015	No	DHCD
7472	Everett HOR Program	Cleveland Ave.	Ownership	1	2015	No	DHCD
7473	Everett HOR Program	Henry Street	Ownership	3	2015	No	DHCD
7474	Everett HOR Program	Bryant Street	Ownership	1	2015	No	DHCD
7475	Everett HOR Program	Cleveland Ave.	Ownership	2	2015	No	DHCD
7476	Everett HOR Program	Lewis Street	Ownership	2	2015	No	DHCD
7477	Everett HOR Program	Perry Place	Ownership	1	2015	No	DHCD
7478	Everett HOR Program	Cottage Street	Ownership	2	2015	No	DHCD
7479	Everett HOR Program	Fairmount Street	Ownership	1	2015	No	DHCD
7480	Everett HOR Program	Prescott Street	Ownership	1	2015	No	DHCD

7481	Everett HOR Program	Kinsman Street	Ownership	1	2015	No	DHCD
7482	Everett HOR Program	Clarence Street	Ownership	2	2015	No	DHCD
7483	Everett HOR Program	Ferry Street	Ownership	1	2015	No	DHCD
9081	DMH Group Homes	Confidential	Rental	16	N/A		DMH
Everett Totals				1,314	Census 2010 Year Round Housing Units		16,691
					Percent Subsidized		7.87%

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This data is derived from information provided to the Department of Housing and Community Development (DHCD) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Appendix C

Maps

