This document has been produced as part of an eight-month technical assistance engagement between the National Resource Network and the City of Everett, MA. This report is a summary of our technical assistance.

Funded with $10 million from the U.S. Department of Housing and Urban Development (HUD), the National Resource Network (the Network) leverages the expertise, partnerships, and resources of the public and private sectors to help cities comprehensively tackle their most pressing challenges. The Network provides cities with customized tools and advice to build strategic partnerships, strengthen their economic competitiveness, and marshal public and private sector resources. The Network would like to thank the City of Everett and community stakeholders for their participation and active engagement throughout the process.

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A Message from Mayor DeMaria

The City of Everett is in the midst of an economic resurgence accompanied by many quality of life improvements for residents, including a citywide park renovation program, improved transit and active transportation amenities, new access to the waterfront, and a strong emphasis on community health, among so many more initiatives. As we experience an unprecedented rate of growth and development, we recognize the opportunities that go hand-in-hand with it. This economic growth will provide our residents with new career pathways, higher incomes, and an improved quality of life.

At the same time, I believe that we must take action now to ensure that all residents of Everett – those whose families have lived here for generations, those who are new to the city, our family and our friends – can afford to stay here. We are a strong, diverse, and close-knit community, and the character of our city is second to none.

As the revitalization of the city moves forward, we must devote particular care and effort towards increasing housing affordability for our residents. I know that many share my concerns about the rising cost of housing in Everett, because I have spoken about it with residents directly many times. The cost of housing here, both in terms of home sale prices and rental rates, has increased dramatically over the last several years and with a strong market, this trend will only continue.

It is incumbent upon us now, as a community, to enact affordable housing policy and implement programming that will ensure that our most vulnerable residents are not priced out of our vibrant city. By doing so, we join other municipalities across the country in proactively addressing the challenge of housing affordability.

This will not be an easy path, and it is not one that city government can proceed down alone. This must be a true community effort – one that involves both the public and private sectors and community members in a comprehensive way.

The plan on the pages that follow represents a blueprint for meeting the challenge of housing affordability through collaboration and innovative yet practical mechanisms. I hope that you will take the time to read it and send me your comments – together, we can make real progress in ensuring that Everett remains an inclusive, affordable, and welcoming community for everyone.

Sincerely,
Carlo DeMaria, Jr.
Mayor, City of Everett
Executive Summary

The City of Everett is in the midst of transformation.

Everett’s proximity to Boston, its attractive residential amenities, and its anticipated Encore Boston Harbor project, including a new casino and hotel, have led to a rapid increase in property values and real estate investment. Though beneficial from a fiscal standpoint, this rapid transformation has resulted in overcrowding, displacement pressure on low-to-moderate income households, and a diminishing supply of affordable housing for existing residents. As one of the most densely populated communities in Massachusetts, limited land availability hinders Everett’s ability to incorporate affordable housing directly into existing revitalization efforts. The city’s low vacancy rates put additional pressure on the demand for housing.

Simply put, Everett faces significant affordable housing challenges.

Everett must invest in affordable housing to build a city for everyone—long-time blue-collar Everett families and new arrivals alike. Affordable housing benefits the entire city and helps to stabilize individual neighborhoods. If Everett does not rise to this challenge, the city’s population will suffer—negative health impacts from overcrowding, involuntary displacement of families who have lived in Everett for decades, and increased traffic congestion as workers are forced to move out of the city they work in.

Mayor Carlo DeMaria, Jr. envisions an “Everett for everyone.” Having an Everett for everyone means building a city where seniors can age in place, families can rent apartments instead of bedrooms, and the city’s workforce can thrive.

*Everett for Everyone* outlines critical actions the City of Everett can implement over the next five years (2018–2023) to increase residents’ housing security and increase the city’s supply of affordable housing:

- Conducting Community Engagement
- Creating the Everett Housing Opportunity Fund (housing trust fund)
- Establishing Renter Relief & Protection Programming
- Creating Supportive Land Use Standards
- Preserving Existing Affordable Units
- Remediating and Redeveloping Brownfields
- Producing Affordable Housing
- Building Capacity for Implementation

The National Resource Network also provided recommendations to the City of Everett to align the City’s organizational structure, including staffing, roles, and resource utilization, to support more effective implementation.

This plan also outlines an iterative timeline for implementation of these critical actions. In the first year, the City will build a strong foundation for broader implementation. Actions in this first year include adding a staff person to lead the implementation of *Everett for Everyone*; beginning a community engagement process; taking steps to design and establish a housing trust fund; advancing key policy and zoning changes to protect residents, increase the overall housing supply, and facilitate the development of affordable housing; and establishing databases to track expiring subsidized units, brownfields, and potential sites for redevelopment. In the second year, Everett will strive to invest almost $300,000 into its newly created housing trust fund, and establish two new programs to alleviate displacement and preserve subsidized units. The City will also take additional

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1 Referred to throughout this document as the Everett Opportunity Housing Fund.
foundational steps toward housing production by identifying target brownfield sites for redevelopment and developing a new housing production plan with site-specific plans. In the third year, Everett will continue the new programming, making changes as needed to respond to shifting needs and to increase impact, and also introduce an additional program to incentivize the development of accessory dwelling units (ADUs) with affordability restrictions. By the fourth year, in addition to continuing the three new programs, Everett will be ready to design a Request for Proposals (RFP) asking developers to propose projects that leverage other funding sources and private capital to build new affordable housing units in a mixed-income project. In the fifth year, the City will expend up to $1.5 million on one or more selected projects. In addition, during the fifth year, Everett should reflect on progress to date and begin planning efforts for the next five-year plan, with an updated approach reflective of market conditions and the changing affordability landscape.

This plan cannot be implemented by city government alone. The City must tap into leadership from Everett’s residents, businesses, and anchor institutions to support this important work—keeping Everett affordable and accessible for everyone.
Background & Methodology

National Resource Network Intake and Assessment Process

In July 2016, the City of Everett, MA submitted a Request for Assistance (RFA) to the National Resource Network (the Network), which is working in partnership with MassDevelopment through the Massachusetts State Resource Network. The City sought help developing a comprehensive economic development strategy, motivated by the new Encore Boston Harbor project and anticipated economic transformation.

The City underwent a rigorous review process, including an intake call Mayor DeMaria and senior staff in August 2016 and multiday site visit to assess core challenges and opportunities in October 2016. The assessment demonstrated that Everett needed to address its changing market conditions—which were in part a result of its new economic development project. The Network project team proposed developing a comprehensive affordable housing plan to address the rapid increase in property values and real estate investment, and the City of Everett agreed to sign a memorandum of understanding.

Developing Everett for Everyone

Everett for Everyone was developed through a multi-phased process, in close collaboration with leaders in City government and local stakeholder representatives:

- **Background interviews with stakeholders.** The Network project team interviewed representatives from the City of Everett and stakeholders during a site visit on November 13–14, 2017 to gather updated information since the completion of the assessment visit in 2016. See Appendix A for complete list.

- **Assessment of affordable housing needs.** Working closely with the Planning and Development Department staff, the Network conducted an assessment of affordable housing conditions. The Network examined housing availability, affordable housing supply, and the City’s existing pipeline of projects. The Network also conducted an asset mapping exercise, specifically focused on affordable housing funding (local and federal); land and other assets; programs; and current and planned policies (including the inclusionary zoning policy); local data; financing mechanisms; and related procedures. In addition, the Network reviewed existing plans and strategy documents and production goals and objectives, and information from affordable housing providers (including the Everett Housing Authority and The Neighborhood Developers) to develop a thorough understanding of the needs of Everett residents and the relevant affordable housing strategies that could address these needs. The assessment highlighted the severity of the housing challenges in the city and identified gaps between need and existing strategy, policy, and financing.

  The Network presented findings from this assessment during its second site visit on March 12–14, 2018 (see Appendix B for the entire presentation).

- **Additional stakeholder interviews.** The Network conducted additional stakeholder interviews in March 2018 with community representatives. These interviews helped ground-truth the data and to incorporate anecdotal information into this plan.

- **Strategy development.** The Network team drafted the recommendations, incorporating the feedback received from City staff and Mayor DeMaria and accounting for the challenges described by community representatives. This plan includes recommendations on the following topics: Community Engagement, Everett Housing Opportunity Fund, Resident Relief and Protection Programming, Preservation
of Existing Affordable Stock, Supportive Land Use Standards, Brownfield Remediation and Redevelopment, and Affordable Housing Production. These strategies areas have been selected as the most urgent and effective actions to advance affordable housing in Everett, given the city’s specific challenges. However, the recommendations note ways the City can refine these recommendations with the broader Everett community before beginning implementation.

A Final Note

*Everett for Everyone* helps the City of Everett build a foundation for affordable housing production. However, this plan is not intended to be a housing production plan, focused solely on specific housing production goals or targets. The City of Everett needs to build its capacity and resources to support housing production, and once these foundational components have been implemented, the City of Everett can develop more specific production targets.
Existing Conditions: An Increasingly Unaffordable Everett

“Our neighbors are sleeping in the kitchen and renting out bedrooms to afford to stay here. We should be able to stay where we have lived for over forty years” – Local Stakeholder

Like communities across the country, rents in Everett have increased over the last 10 years, while wages have not kept pace. Household median income, adjusted for inflation, has decreased by 7 percent since 2000, while median gross rent has increased by 16 percent. See Figure 1. Some community representatives describe this situation as a “housing crisis.”

![Percent Change In Median Household Income vs Median Gross Rent in 2016 Dollars](image)

**Figure 1:** Change in Median Household Income vs. Median Gross Rent. Sources: Census 1990, Census 2000, American Community Survey 2010, American Community Survey 2016.

Massachusetts State Law 40B, requires every community in Massachusetts to ensure that 10 percent of communities’ total housing stock be subsidized units. The most recent American Community Survey (2012-2016) from 2016 reports that Everett has more than 16,000 housing units, and thus, would need more than 1,600 subsidized units to meet the state’s 10 percent requirement. Currently, Everett’s subsidized stock makes up 6 percent of the city’s total housing units (or about 1,000 units),\(^2\) so to meet the state requirement, Everett will need to produce about 600 additional units. As stipulated by the law, until Everett reaches 10 percent, developers proposing a project with a large share of affordable units (25 percent) may override the decisions of the local zoning board.

\(^2\) Local data, City of Everett Subsidized Housing Inventory as of March, 2018
However, this amount of subsidized housing is only a fraction of Everett’s need for affordable housing. A supply gaps analysis suggests that Everett does not have enough rental units priced for households earning 50 percent of area median income (AMI)\(^3\) or less. For those households, the city has 1,528 units affordable and available\(^4\) to this income level (compared with 3,150 households at this income level), or a gap of more than 1,600 units. See Figure 2. The majority of this gap, or more than 1,300 units, are for households earning 30 percent of AMI or less.\(^5\)

![2016 Renter Households vs. Affordable and Available Rental Units](image)

Figure 2: 2016 Renter Households vs. Affordable and Available Rental Units. Sources: American Community Survey 2016.

What happens when there isn’t enough housing priced for different income levels? Households often pay too much of their income on housing costs, such as rent, mortgages, and utilities. When a household pays more than 30 percent of their income on housing costs each month, they are considered “cost burdened.” In Everett, more than four in 10 households are cost-burdened.

Everett households are doubling up with friends or family, or renting bedrooms in unsafe, de facto boarding houses. Anecdotal input from community representatives suggests a connection between

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\(^3\) 50 percent of area median income in Everett in 2016 for a family of four is $49,050.

\(^4\) “Affordable” is defined as when a household pays less than 30 percent of their gross income on housing costs. A unit is considered “available” if it is occupied by a renter either at that income level, or at a lower income level, or is vacant.

\(^5\) 30 percent of area median income for a family of four in Everett is $29,450.
overcrowding and increased risk of eviction. As one representative explained, landlords investigate properties where utility usage has increased. When they discover additional renters who are not on the lease, all of tenants get evicted.

Another community stakeholder reported that an increasing number of families are renting bedrooms, because they can’t afford apartments in the city. According to the most recent American Community Survey, the median rent is nearly $1,300. However, interviews highlighted that rents may have increased significantly since those data were collected. To provide a snapshot of what a renter may be facing when seeking an apartment at any given time, the least expensive Craigslist listing for a two-bedroom in Everett was $2,310 per month (as of May 2018).

Another stakeholder who works with families facing homelessness explained additional challenges for households using rental assistance, such as Section 8 or Housing Choice Vouchers from the Everett Housing Authority. This stakeholder reported that households using rental assistance often cannot find property owners willing to accept their vouchers or the units do not pass minimum quality standards. The waitlist for vouchers from the Everett Housing Authority has 2,500 households on it, and these households’ current wait is nine years.

A body of research connects housing instability with negative health outcomes, such as poor nutrition, increased risk of depression, difficulty sleeping, and asthma, for both adults and children. Anecdotally, a representative from the Everett Community Health Partnership reported that persons experiencing housing insecurity and living in overcrowded conditions experience anxiety and feelings of helplessness.

The Everett Community Health Partnership also conducted a survey to assess the health and wellness of Everett residents in 2016 and 2017. One component of the survey assessed housing stability and change from the perspective of Everett residents. The study found that 40 percent of surveyed residents said that they will likely have to move in the next five years, and 34 percent of those individuals cited affordability as the most significant reason. Residents were also asked about their perception of change within Everett, including if changes will benefit them and their family. A majority of surveyed residents (72 percent) said housing is changing in Everett, and 63 percent of those residents don’t think this change will benefit them or their family.

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6 American Community Survey 2016
7 This is not an official statistic or estimate, and should not be directly compared to ACS data, which includes rental subsidies to calculate median rent.
The Benefits of Inclusion
How will greater affordability benefit Everett? Affordable housing brings many benefits, such as new construction jobs, employee attraction and retention, and improved public health and safety, to the entire community, not just to those living in affordable housing. Cities around the country are making significant investments in affordable housing as local and regional housing challenges have worsened. Many of these cities rely on values such as diversity, inclusion and fairness to guide their investments in affordable housing.9

Building new units or rehabilitating existing units creates jobs in the construction field. Research by the National Association of Home Builders (NAHB) estimates that building 100 affordable housing units for families through the Low-Income Housing Tax Credit program can create more than 120 jobs, on average, during a project’s construction phase.10

A city with ample affordable housing is a great benefit to existing or prospective employers, who often cite the availability of affordable housing as an important factor in the attraction and retention of employees. A study by the Massachusetts Housing Partnership found that a lack of affordable housing ranked third, after lack of qualified candidates and salary, of the primary barriers to talent recruitment and retention in the Boston area.11

When a household can afford their homes without being cost-burdened, they have more disposable income to spend in the local economy. An investment in affordable housing will increase the buying power of low-income households and benefit the business community.12

Affordable housing also improves public health and safety. Research shows a clear connection between housing instability and poor health for both adults and children.13 Overcrowding poses public health risks as well, including increased fire hazards, which threatens the safety of people living in the overcrowded conditions and nearby properties.

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Everett for Everyone: A Five-Year Affordable Housing Plan
Recommendations

Overview
As part of developing Everett for Everyone, Everett City leadership suggested the following guiding vision:

*Everett is accessible and affordable to residents of all ages and incomes, and is a welcoming and inclusive place to work, raise a family, or age in place.*

There is no silver bullet to achieve this vision. However, through implementation of a multi-pronged approach and collaboration with public- and private-sector partners, Everett can become more affordable and accessible.

The following provides an overview of each section, followed by a timeline that compiles key actions from each section by year. Please note that funding levels cited throughout this document are baseline suggestions, not true costs for implementation. These costs will likely need to be adjusted based on further research and to reflect community priorities.

Community Engagement
Implementation focuses on community engagement first to better understand the needs among affected populations and develop more specific solutions together. Community engagement is a process to both consult and educate. To best serve the population affected, that population must be included in the program design process from the beginning, and their input integrated into operationalization of the plan. In addition to gathering and utilizing community input, community engagement serves as a process to build community support for developing affordable housing, and acknowledges and validates the experience of those living with housing insecurity.

Everett Housing Opportunity Fund
*Everett for Everyone* cannot be achieved without dedicated resources. Federal and state funding for affordable housing has declined over the last few decades. In response to declining resources and increasing need, many local communities have cultivated new sources of funding or are using other assets, such as land, for affordable housing. The City of Everett should follow suit, spearheading local investment by devoting more public resources to its urgent housing issues. The City should continue to work with partners, including businesses and developers to identify ways to support housing activities.

This plan’s primary recommendation is to establish the Everett Housing Opportunity Fund (EHOF), a housing trust fund, to help advance Everett’s vision of an accessible and affordable place to live. The Network recommends an annual investment of $20 per capita.14 As explained in the timeline beginning on page 15, the Network outlines a “ramp-up” model over a five-year period to allow the City to increase funding to this level. A number of sources can be used to capitalize the EHOF including general funds, linkage fees, and Community Preservation Act property tax revenue.

Renter Relief and Protection Programs
With limited resources and land for new development, production of affordable units could take several years to become available to local residents. However, residents in Everett are struggling to

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14 This level of investment similar to peer communities, such as Somerville, MA.
pay their housing costs now. To address this urgent need, the Network recommends the City allocate funding from the EHOF to Resident Relief and Protection Programs. Strengthening, expanding and promoting an existing emergency rental assistance program will help Everett residents avoid evictions from sudden spikes in rent, a large unexpected expense or temporary loss of income. In addition, the Network recommends the City develop and adopt protective policies to enhance renters’ rights, including increased outreach and education about these rights.

**Preservation of Existing Affordable Stock**

The Network recommends the City invest funds from the EHOF to protect its existing income-restricted housing supply through preservation. Preserving existing affordable housing can be more financially efficient than building new units; it protects past public investment, and helps prevent homelessness and displacement. The Network recommends the City develop a process to monitor its existing income-restricted supply and work with property owners to preserve units’ affordability restrictions that are scheduled to expire.

**Supportive Land Use Standards**

The recommendations in *Everett for Everyone* focus on addressing the most critical housing needs in the city, which primarily affect low-income households. However, there are some recommendations, like upzoning and allowing accessory dwelling units, that increase the city’s density and types of housing.

**Brownfield Remediation and Redevelopment**

Lack of land is Everett’s largest challenge for developing new affordable projects. Everett is “built out,” meaning it is largely developed and does not have many available parcels large enough for a tax-credit project. To help address this shortage of land, the Network recommends the City of Everett invest in brownfield remediation by incorporating remediation activities into the city’s list of capital improvement projects and then using these remediated sites for affordable housing development. These brownfields represent a valuable asset that should be cultivated to advance the City’s vision.

**Affordable Housing Production**

Recommendations for new affordable housing development appears last, because it will take time for Everett to organize the resources, staffing or other organizational considerations, and land to support development of new units. Several other actions need to be implemented before Everett can support an ongoing pipeline of affordable housing development. The Network recommends several foundational steps for Everett to take to position the City to work toward this pipeline, such as establishing an inventory of properties suitable for redevelopment. As the timeline suggests, most of these recommendations will be more appropriate in the latter half of the five-year timeframe. As a result, these recommendations are not as specific as the other recommendations in *Everett for Everyone*. The Network recommends working with partners, such as MAPC or a consultant, to develop more targeted neighborhood-based and site-specific plans once other recommendations have been implemented, such as establishing the Everett Opportunity Housing Fund and modifying existing land use standards.

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15 ChangeLabSolutions, “Preserving, Protecting and Expanding Affordable Housing: A Policy Toolkit for Public Health.” 2015. [https://www.changelabsolutions.org/sites/default/files/Preserving_Affordable_Housing-POLICY-TOOLKIT_FINAL_20150401.pdf](https://www.changelabsolutions.org/sites/default/files/Preserving_Affordable_Housing-POLICY-TOOLKIT_FINAL_20150401.pdf)

Timeline

Year 1 – June 2018 – May 2019

Community Engagement

- Plan and execute a public engagement process to introduce the plan, get input on design considerations for the Everett Housing Opportunity Fund, explain goals for Year 1, and seek community input on program design for Year 2
- Educate the public about the Community Preservation Act
- Recruit members for a resident-majority advisory council to oversee the activities of the Everett Opportunity Housing Fund

The Everett Opportunity Housing Fund

- Begin the process to design and establish the Everett Housing Opportunity Fund (EHOF)
- Complete Linkage Fees Feasibility Study and, if appropriate, propose ordinance for adoption as a dedicated source of revenue for the EHOF

Resident Relief and Protection Programs

- Research and draft legislation to increase renters’ rights

Preservation of Existing Subsidized Stock

- Establish a database tool to manage detailed inventory of subsidized properties and establish an early warning system
- Begin outreach to property owners with expiring affordable units to collect information to help inform incentive programs to be established in Year 2

Supportive Land Use Standards

- Introduce legislation to allow accessory dwelling units (ADUs)
- Conduct public awareness campaign to landlords about ADUs / opportunity to legally create additional units
- Review zoning laws and opportunities for upzoning to allow greater density along transit corridors and in target neighborhoods
- If necessary, hire consultants to evaluate and recommend specific zoning changes that support affordable housing

Brownfield Remediation and Redevelopment

- Establish a database tool to manage detailed inventory of existing brownfield properties
- Seek environmental review funding from Federal and State sources

Affordable Housing Production

- Establish a database tool to manage a detailed inventory of potential sites for redevelopment
Year 2 – June 2019 – May 2020

Community Engagement

- Plan and execute a public engagement process to share updates from Year 1, plans for programs in Year 2, and seek community input on program design for Year 3
- Establish a resident-majority advisory council to oversee the activities of the Housing Fund

The Everett Opportunity Housing Fund

- Aim to invest at least $292,580 into Everett Housing Opportunity Fund from City funds and other revenue sources
- Introduce legislation for Everett to adopt the Community Preservation Act
- Expend $150,000 on programming (see suggested uses below)
- Set aside $142,580 towards housing production

Resident Relief and Protection Programs

- Establish a program to benefit Everett’s most vulnerable renters with $25,000 from the Housing Opportunity Fund and begin accepting applications

Preservation of Existing Subsidized Stock

- Establish incentive program with $125,000 from Housing Opportunity Fund for landlords in exchange for extended affordability and begin accepting applications

Supportive Land Use Standards

- Implement zoning changes that support affordable housing and increasing overall housing stock
- Continue to educate landlords on ADU option, collect information from landlords to inform an affordable ADU construction loan program to be established in Year 3

Brownfield Remediation and Redevelopment

- Review inventory, identify target properties for redevelopment to include affordable housing
- Communicate with property owners to determine their intentions and interest in selling or redeveloping to include affordable housing
- Collect information on resident desires for re-use of targeted brownfield sites
- Update database with resident-informed higher and best uses for target properties
- Seek environmental remediation funding from Federal and State sources for targeted sites
- Add remediation funding to Capital Improvement Plan for targeted sites

Affordable Housing Production

- Apply for funding from MassDevelopment to undergo another Housing Production Plan (HPP) planning process in 2019 or 2020, after the Everett Opportunity Housing Trust Fund has been established, to help create more specific place-based development plans
Year 3 – June 2020 – May 2021

Community Engagement
- Plan and execute a public engagement process to share updates from Year 2, plans for programs in Year 3, and seek community input on program design for Year 4

The Everett Opportunity Housing Fund
- Aim to invest at least $525,160 into Everett Housing Opportunity Fund from City funds and other revenue sources
- Expend $250,000 on programming
- Set aside $275,160 for housing production

Resident Relief and Protection Programs
- Continue programming at similar funding level

Preservation of Existing Subsidized Stock
- Continue programming at similar funding level

Supportive Land Use Standards
- Establish affordable ADU rehab program with $100,000 from Housing Opportunity Fund for landlords and begin accepting applications

Brownfield Remediation and Redevelopment
- Communicate with property owners to determine their intentions and interest in selling or redeveloping to include affordable housing
- Seek environmental remediation funding from Federal and State sources for targeted sites

Affordable Housing Production
- Consider inventory of City-owned property for possible redevelopment to include affordable housing
Year 4 – June 2021 – May 2022

Community Engagement

- Plan and execute a public engagement process to share updates from Year 3, plans for programs in Year 4, and seek community input on program design for Year 5

The Everett Opportunity Housing Fund

- Aim to invest at least $757,740 into Everett Housing Opportunity Fund from City funds and other revenue sources
- Expend $250,000 on existing programming
- Set aside $507,740 for housing production

Resident Relief and Protection Programs

- Continue programming at similar funding level

Preservation of Existing Subsidized Stock

- Continue programming at similar funding level

Supportive Land Use Standards

- Continue programming at similar funding level

Brownfield Remediation and Redevelopment

- Communicate with property owners to determine their intentions and interest in selling or redeveloping to include affordable housing
- Seek environmental remediation funding from Federal and State sources for targeted sites

Affordable Housing Production

- Design and issue RFP for new construction, review applicants and conduct underwriting analysis
Year 5 – June 2022 – May 2023

Community Engagement

- Plan and execute a public engagement process to share updates from Year 4, plans for programs in Year 5, and seek community input on the next 5-Year Plan

The Everett Opportunity Housing Fund

- Aim to invest at least $990,320 into Everett Housing Opportunity Fund from City funds and other revenue sources
- Expend $250,000 on programming
- Expend $1,500,000 on housing production for new units
- Set aside $165,800 for following year

Resident Relief and Protection Programs

- Continue programming at similar funding level

Preservation of Existing Subsidized Stock

- Continue programming at similar funding level

Supply Supportive Land Use Standards

- Continue programming at similar funding level

Brownfield Remediation and Redevelopment

- Include use of a remediated brownfield as priority criteria in RFP
- Facilitate communication between owners interested in selling or redeveloping with affordable housing and affordable redevelopers

Affordable Housing Production

- Expend up to $1,500,000 in Everett Opportunity Housing Fund dollars on selected project(s) to build new affordable housing units
Community Engagement

“Inclusionary zoning doesn’t do anything for people struggling to pay rent right now.” – Local Stakeholder

Interviews conducted by the Network suggested that some local stakeholders in Everett feel that there’s limited community engagement on increasing rents and the overall need for affordable housing, and that the City should play a more active role in engaging residents on these issues. Meaningful community engagement is critical to gain community support, and to design and implement successful programs and policies.17

Recommendations

The Network recommends the City of Everett conduct an active and equitable community engagement18 19 effort to support the finalization, program design and implementation of the recommendations in Everett for Everyone.

Some actions, especially those related to internal staffing and procedures, can be pursued and implemented in the first year and will likely not need the direct involvement of the general public. However, decisions about programs that directly support and protect residents should be designed with the input of the public, in particular those affected by the challenge of cost-burden, overcrowding and housing insecurity.

The Network also recommends creating an advisory council, made up of at least 51 percent of low and moderate-income Everett residents, to provide year-round input on the activities of the Everett Opportunity Housing Fund. The advisory council will also help inform the design and implementation of community engagement efforts to ensure those efforts are effective and represent the priorities of community members.

People most affected by the issue often have the most difficulty in participating in community engagement activities, like attending meetings, so efforts must be made intentionally and affirmatively to include these voices at the table. For example, meetings should be held in the evening, at an easily accessible location where people will be comfortable, and child care should be provided (or the meeting can incorporate child-friendly activities). To ensure a diverse audience attends, the Network recommends partnership with community organizations who will bring members of their community and can advise on the best modalities to reach their constituents. Representatives of partner organizations should be incorporated into the planning and facilitation of each meeting. Marketing the meeting requires proactive outreach to social organizations and even canvassing door-to-door especially among historically underrepresented populations.

The Network recommends the City hold a series of meetings instead of just one, to allow for more active participation. The first meeting should introduce the topic and explain the draft plan in accessible language, invite attendees to share their experiences and concerns, and explain the community engagement objectives and process. The Network recommends transparent

communication about the intended level of engagement – given that this plan provides specific recommendations, the appropriate level of engagement will likely be level three, or “involve”, see graphic below. This level “works with the public throughout the process to ensure that public concerns and aspirations are consistently understood and considered.” The promise to the community is that “we will work with you to ensure that your concerns and aspirations are directly reflected in the alternatives developed and we will provide feedback on how public input influenced the decision.” A representative of the community should share that the purpose of the meetings is to acknowledge the need for affordable housing, share the City’s plan, request input on the plan, request input on the design of the programs and policies focused on resident relief and protection, and seek interested community members to join the advisory board for the new housing trust fund, the EHOF.

The second meeting should be similar to the first meeting, but with a deeper dive into the program design topic, collecting ideas and input with a focus on the resident relief and protection program. The third meeting should be focused on decision-making, while providing a recap of the first two meeting for those new to the process. A fourth meeting should share the final document with decisions made, how community input influenced those decisions, and next steps. Interpreters and translated documents should be provided. Each meeting should include time for attendees to socialize, interact, and provide input. If possible, meetings should be recorded and posted online along with online surveys to collect feedback from those who are unable to attend in person.

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<td>To provide the public with balanced and objective information to assist them in understanding the problem, alternatives, opportunities and/or solutions.</td>
<td>To obtain public feedback on analysis, alternatives and/or decisions.</td>
<td>To work directly with the public throughout the process to ensure that public concerns and aspirations are consistently understood and considered.</td>
<td>To partner with the public in each aspect of the decision including the development of alternatives and the identification of the preferred solution.</td>
<td>To place final decision making in the hands of the public.</td>
</tr>
<tr>
<td>We will keep you informed.</td>
<td>We will keep you informed.</td>
<td>We will work with you to ensure that your concerns and aspirations are directly reflected in the alternatives developed and provide feedback on how public input influenced the decision.</td>
<td>We will work together with you to formulate solutions and incorporate your advice and recommendations into the decisions to the maximum extent possible.</td>
<td>We will implement what you decide.</td>
</tr>
</tbody>
</table>

*Figure 3: International Association of Public Participation Spectrum of Engagement Chart*
Everett Opportunity Housing Fund

Everett currently has limited resources available for housing and community development activities. The City of Everett does not receive any direct allocations from the U.S. Department of Housing and Urban Development; instead, the City receives funds from federal projects through the State of Massachusetts. In 2017, Everett received $825,000 in Community Development Block Grant (CDBG) funds, and City staff anticipate a similar level of funding in 2018. Of this amount, City staff report that $150,000–$200,000 will go to affordable housing efforts including a homeowner rehab program and intake for a homebuyer assistance program administered primarily by the North Suburban Consortium. As a mini-entitlement community, Everett does not receive any HOME funds directly.20

To finance the housing gap within Everett, the City needs to establish new dedicated sources of revenue for affordable housing. Based on the State mandate, Everett’s supply gap is about 600 units. Assuming the City of Everett invests the maximum allowable HOME subsidy per unit,21 developing more than 600 rental units totals more than $89 million. The need is even larger, about 1,600 units, if the gap is based on need, or the difference between the number of low income households and renter units affordable at each income level. The public cost based on the maximum HOME subsidy totals more than $233 million. Evidently more resources are required to begin to invest in affordable housing.

Recommendations

The Network recommends the City of Everett establish a housing trust fund, which could be called the Everett Opportunity Housing Fund. This Fund will be established to help low-income residents access affordable housing, and by extension, greater opportunity. This investment helps to share Everett’s new prosperity with the most vulnerable households and ensure that they too have the opportunity to be healthy, safe, and stable.

Housing trust funds are used in 870 other communities in the United States to make affordable housing investments. Despite what the name suggests, housing trust funds may expend most or all of their revenues in a given year. One way that communities award their funds is through an annual Request for Proposals (RFP), soliciting proposals for one or more programs.

The Network recommends that Everett invest at least $990,320 toward affordable housing annually beginning in 2023. This estimate is based on population projections22 for Everett and a per-capita investment of twenty dollars.23

The Network assumes that the City of Everett will slowly increase (or “ramp up”) to this amount over time according to the following schedule:

- $60,000 in Year 1 (2018 – 2019)
- $292,580 in Year 2 (2019 – 2020)
- $525,160 in Year 3 (2020 – 2021)
- $757,740 in Year 4 (2021 – 2022)

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20 Everett residents do have access to participate in a regional program for first time homebuyers for down-payment assistance that is funded with HOME dollars through the North Suburban Consortium.
21 $144,050 for studio/efficiency apartment.
22 MAPC, in their Strong Region model, predicts a population of 49,516 in Everett in 2023.
23 This level of investment is similar to peer communities, such as Somerville, MA.
Funding after Year 5 should be increased to keep pace with growth in population at the same per-capita rate of $20 (at a minimum). However, the City should revisit the per-capita rate in future planning efforts and increase it based on local goals and needs. At the culmination of the five-year planning period, total contributions will total more than $2.6 million.

The EHOF could be funded through the Community Preservation Act (a property tax with a small match from the state), linkage fees (which Everett is currently studying), excise taxes, payment in lieu as part of its inclusionary zoning, developer impact fees, document recording fees, and condominium conversion fees. The Network recommends the City also contribute some amount of general funds to the EHOF to fill any gaps from other revenue sources to meet its annual funding goals (as stated above). The City may need to contribute more general funds in the early years of the EHOF, as it can take time to establish dedicated funding sources. This early investment of general funds will also demonstrate the City’s commitment to increasing housing affordability and leadership as the City asks residents to pay a new property tax and businesses to pay linkage fees or other taxes.

The EHOF can fund a range of activities and provide different types of financing tools. For instance, the EHOF could provide loans or grants for affordable housing development, emergency rental assistance, or financial incentives for property owners to preserve affordability. Specific activities for the EHOF should be decided with the input of the broader Everett community, including those most affected by housing instability. Everett for Everyone offers recommendations for programming, but the specifics of each programs should be shaped by collaboration between the City and other key stakeholders.

To administer the EHOF, the City will need to develop the application guidelines and review process, define eligible applicants and eligible activities, determine income affordability requirements, and establish priorities for fund. When considering income affordability requirements, the Network suggests prioritizing applicants with projects targeting persons earning no more than 60 percent of the area median income (AMI) to respond to the gap in affordable units at this income level. In addition, the Network recommends alignment with other subsidies such as LIHTC, CDBG, and HOME to best leverage other funding sources.

The Network advises that the City of Everett request technical assistance from the Center for Community Change as it establishes the EHOF to ensure current best practices are used in the formation, administration, and execution of the Fund.

As funds gradually ramp up, the Network recommends Everett also gradually ramp up programming, beginning with establishing new programs for resident relief and preservation while building up resources and capacity to support a larger affordable housing production project.

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25 More information available at https://housingtrustfundproject.org/our-project/technical-assistance/
Resident Relief and Protection Programs

With limited resources and land for new development, production of affordable units could take several years to become available to local residents. However, residents in Everett are struggling to pay their housing costs now. Some actions that the City can take in the short-term will support the struggling residents and reduce the risk of displacement.

Recommendations

The Network recommends the City of Everett dedicate funds to assist current residents at risk of displacement, with a special priority for long-time Everett residents.

Renters

Both of the City’s CDBG funded housing programs support homeowners and residents interested in becoming homeowners. Property tax abatement primarily benefits homeowners, while renters continue to struggle with rising rents. For these reasons, to expand existing rental assistance to serve more households in need, the Network recommends the City of Everett allocate at least $25,000 annually toward programming that will benefit Everett’s most vulnerable renters, beginning in Year 2 (2019-2020).

Anecdotal evidence suggests that some residents with a Section 8 voucher are unable to access units, largely because market rents currently exceed what HUD allows (or Fair Market Rent). One way to address this challenge is through a program that provides bridge funding. The Network recommends studying the financial feasibility of this type of program, including examining the average gap and number of affected voucher holders. For instance, if the entire $25,000 allocation was used to provide a $1,200 bridge financing per household, it could prevent the displacement of 20 vulnerable families annually (assuming a gap of $100 per month).

Another way to use this funding is to provide direct financial support to low-income renters facing eviction and displacement by expanding the existing program currently operated through the Office of Constituent Services. Assuming a 3-month rental assistance grant of $3,000, $25,000 could prevent eight vulnerable families from losing their current home.

The Network also recommends that Everett adopt and enforce policies that protect vulnerable residents. The Network recommends the City of Everett develop and adopt an ordinance that creates the basis for “just cause evictions,” and requires a 90-day-notice to tenants if their lease will not be renewed due to an intention to sell the property. The Network recommends the City research other policies that may benefit residents such as a notice for rent increases, guidelines for general lease termination, and right-of-first refusal; along with the work that would be required for such policies to be successful.

Homeowners

To protect vulnerable homeowners, the Network recommends the City take steps to promote and encourage residents that qualify to participate in State programs that offer exception or deferral of property taxes for seniors, persons with disabilities, and veterans.

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26 Based on interviews with stakeholders
Preservation of Existing Affordable Stock

Over the past four years, almost 300 subsidized units have expired, which exceeds the number of new affordable units built.\(^{28}\) Any new units will be offset by additional expiring units, making it difficult for the City to increase its overall supply and meet the state’s 10 percent requirement.

Recommendations

The Network recommends the City develop an early warning system, which is an internal process that tracks income-restricted units and assesses their risk of loss. The goal of this system is to help the City identify upcoming expiring units and enable strategic outreach to property owners. The City should meet with the owner of any expiring affordable units at least six months prior to expiration to negotiate an agreement if possible for extending affordability.

To support preservation, Everett should establish a preservation incentive program using $125,000 from the EHOF to provide no-interest rehabilitation loans in exchange for an extended period of affordability, beginning in Year 2 (2019 – 2020). For example, if funds are used to target mid-size properties with 10–20 units with loans of $25,000, $125,000 can extend affordability for 50–100 units per year. The Network recommends Everett collect information from landlords to determine what size loan would be enticing before deciding loan terms.

Another incentive that the City could offer in exchange for preserving affordability is reduced local property taxes.\(^{29}\) If the owner is set on selling the property, the City should work with the owner to see if they are willing to sell it to an affordable developer or other mission-driven owner.

As Everett gains additional capacity and resources to support development, there will be opportunities for the City to facilitate acquisition and rehabilitation of expiring affordable properties as another method of preservation. The City can incentivize this by providing local dollars to match federal funds, facilitate communication between sellers and nonprofit developer buyers, and other actions as necessary.\(^{30}\)

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\(^{28}\) Based on comparison of Subsidized Inventory Report 2017 with the Subsidized Inventory Report 2013

\(^{29}\) ChangeLabSolutions, “Preserving, Protecting and Expanding Affordable Housing: A Policy Toolkit for Public Health.” 2015. [https://www.changelabsolutions.org/sites/default/files/Preserving_Affordable_Housing-POLICY-TOOLKIT_FINAL_20150401.pdf](https://www.changelabsolutions.org/sites/default/files/Preserving_Affordable_Housing-POLICY-TOOLKIT_FINAL_20150401.pdf)

Supportive Land Use Standards

Anecdotal evidence suggests more families in Everett are renting rooms instead of apartments, because they simply can’t afford to pay the security deposit, first and last months’ rent on an apartment, which totals $3,894 (based on the 2016 median rent of $1,298). This amount is likely much higher now that rents have increased.

Data from the City’s Inspectional Services Department validates this need. Between February 2017 and February 2018, 128 illegal apartments were identified, mainly improperly finished basements and attics. Research has shown overcrowding has negative impacts for those living in such conditions, especially for children’s health and wellbeing, and increased risk of fire hazards to those living in the units and nearby.

Recommendations

Overcrowding is a critical challenge in Everett, and the Network recommends urgent action to alleviate this unsafe situation for those people living in it.

The Network recommends changing the current zoning to allow accessory dwelling units (ADUs). HUD defines accessory dwelling units (ADUs) as a habitable living unit added to, created within, or detached from a single-family dwelling that provides the basic requirements for living, sleeping, eating, cooking, and sanitation. Everett currently has a challenge with illegal apartments, many of which are in basements or attics, and are not safe as a primary residence. Allowing ADUs will provide a legal option for landlords to capitalize on the high demand for affordable housing. This will decrease the number of illegal apartment units and be safer for people living in these units. ADUs may also provide an opportunity for low-income homeowners to create a new source of revenue to help pay off their own mortgage and reduce their cost-burdens.

To help increase the subsidized housing inventory, the City should establish a grant program for property owners to build ADUs with affordability restrictions, using $100,000 of Housing Opportunity Funds annually, beginning in Year 3 (2020-2021). For example, with a grant cap of $5,000, $100,000 can be leveraged to develop 20 new affordable units. The Network recommends Everett collect information from potential program participants to determine what size grant would be enticing before finalizing program design. To support this effort, the Network recommends the City establish a partnership with one or more financial institutions to provide a low-interest loan program for recipients of the award.

The Network recommends the City of Everett examine current height restrictions in commercial districts and along transit corridors, to identify opportunities for upzoning. A significant portion of Everett is currently zoned for single-family dwellings. The City may want to upzone those areas to allow higher density, albeit context-sensitive, residential uses, like duplexes or fourplexes.

The Network recommends zoning changes allow for mixed-use development in the business district to combine housing with ground floor retail. Not only will this add housing units, but this will also add a residential population to commercial areas, which translates into foot traffic for local businesses.

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34Everett Draft Zoning Map, http://everettma.maps.arcgis.com/home/webmap/viewer.html?webmap=e3ec08de1a1f46f9a0c03e8055d82ff0
and a more active and interesting urban landscape. Parking requirements should be reduced or eliminated for mixed-use developments along transit corridors.
Brownfield Remediation and Redevelopment

Lack of land is Everett’s largest challenge for developing new affordable projects. According to data from the U.S. Environment Protection Agency, Everett has at least 12 brownfield sites within its boundaries. Remediating brownfields would help address Everett’s land shortage and return unused assets back to productive uses.

This is a common approach that other communities have used to support new affordable housing development. For instance, Lawrence, Massachusetts, redeveloped a former mill into 102 units of mixed-income housing. While there are some concerns about developing housing on former brownfield sites, with proper assessment and remediation, safe and affordable housing can be an excellent use of these sites.

Recommendations

The Network recommends the City of Everett invest directly in the remediation of brownfield sites using local (via the CIP), state, and federal resources. The Network recommends Everett identify potential state funding available for brownfield remediation and discuss this opportunity with representatives of MassDevelopment. In 2017, MassDevelopment provided funds from the Brownfield Redevelopment Fund for 12 projects, totaling more than $45 million.

The Network recommends the City update its Capital Improvement Plan (CIP) to include the acquisition and remediation of a portion of current brownfield sites, due to the dire lack of land in Everett, and to allow Everett to reactivate a significant portion of the City’s currently unusable land.

A key first step is creating an inventory of existing brownfield sites. The inventory could include detailed information about the property, zoning, usage history, owner, current use if any, cost for acquisition, estimated cost of remediation if known, and possible higher and best uses for the site given the surrounding neighborhood. This inventory will help identify priorities for redevelopment. The Network recommends that any redevelopment on remediated brownfield sites require a specific number of affordable units, above and beyond the inclusionary zoning ordinance, on the site (via a stipulation in the ownership agreement).

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35 For more information about this example, see www.housingfinance.com/news/developer-to-turn-massachusetts-mill-into-affordable-housing_o


37 https://www.massdevelopment.com/what-we-offer/financing/grants/#brownfields
Affordable Housing Production

The most recent American Community Survey (2012-2016) from 2016 reports that Everett has more than 16,000 housing units, and thus, would need more than 1,600 subsidized units to meet the state’s 10 percent requirement. Currently, Everett’s subsidized stock makes up 6 percent of the city’s total housing units (or about 1,000 units). As stipulated by the law, until Everett reaches 10 percent, developers proposing a project with a large share of affordable units (25 percent) may override the decisions of the local zoning board.

To meet the state requirement, Everett would need to produce about 600 additional units. However, this amount of subsidized housing is only a fraction of the Everett’s need for affordable housing. A supply gaps analysis suggests that Everett does not have enough rental units priced for households earning 50 percent of area median income (AMI) or less, see Figure 2. For those households, the city has 1,528 units affordable and available to this income level (compared with 3,150 households at this income level), or a gap of more than 1,600 units. The majority of this gap, or more than 1,300 units, are for households earning 30 percent of AMI or less.

In addition to addressing a pressing need among cost-burdened households, the entire community of Everett will benefit from the development of new affordable housing. It will benefit construction workers who need jobs, employers who need workforce housing to attract and retain talent, and local businesses who need a customer base. Everett will be safer, healthier, and more inclusive.

Recommendations

Several preceding actions prime the City of Everett to produce more affordable housing: to inventory vacant properties, invest in brownfield remediation to unlock additional land, leverage existing assets, and amass capital in the EHOF.

One key step to facilitate affordable housing production is establishing and maintaining a thorough inventory of properties with potential for redevelopment, including all vacant buildings and lots, underutilized land such as surface parking lots and strip mall-style shopping areas, brownfields, to name a few. In this inventory, the City should collect information about the property, owner, current use, and begin to develop site-specific plans for redevelopment and how affordability will be incorporated into new development.

The Network recommends the City apply for funding from MassDevelopment to undergo another housing production planning process in 2019 or 2020, after the EHOF has been established, to help create more specific place-based development plans. The previously created inventory of properties will be useful to inform more concrete development recommendations during this planning process.

The City should leverage its own property, including land and other publicly controlled assets, to the fullest extent possible for affordable housing development. When the high school is redeveloped, the Network recommends that a portion of the residential component is dedicated as affordable housing. In a mixed-use project, it is possible to combine market rate housing units, affordable housing units, and commercial or even light industrial uses in the same project. This type of development is recommended to support an urban, walkable City, especially along transit routes.

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38 Local data, City of Everett Subsidized Housing Inventory as of March, 2018
39 50 percent of AMI in Everett in 2016 for a family of four is $49,050
40 “Affordable” is defined as when a household pays less than 30% of their gross income on housing costs. A unit is considered "available" if it is occupied by a renter either at that income level, or at a lower income level, or is vacant.
41 30 percent of AMI in Everett in 2016 for a family of four is $29,450
addition to including affordable units in the redeveloped high school, the City should evaluate other City properties and facilities for redevelopment potential in the next 5 to 10 years, and incorporate affordable housing into those plans.

The City can also create incentives to facilitate development of affordable housing, both in market-rate development and among nonprofits. Incentives in use by other communities include a local sales tax rebate for affordable developers\(^\text{42}\), expedited processing time for projects with a share of affordable units in them, or relaxed parking standard (often when close proximity to transit).

By Year 5 (2022-2023), the EHOF will have $1.5 million to support a major construction project and leverage private investment by issuing a request for proposals (RFP) that aligns with the Low Income Housing Tax Credit (LIHTC) program. Additional capacity, either as permanent staff or through a consultant, will be critical for the City to develop the appropriate strategies to deploy the EHOF dollars efficiently.

Funding that drives development into target areas can help leverage other sources of funding or public investments. For this reason, the City should prioritize housing production within the target neighborhoods for development in its 2013 Everett Housing Production Plan. Target neighborhoods from that plan include Everett Square, Commercial Triangle, Lower Broadway, and River Green (see Figure 4 below).

Figure 4: Map depicting four housing focus areas, Everett Housing Production Plan 2013
Conclusion

With successful implementation of this plan, Everett will make a significant impact in the lives of local residents and leverage private investment to maximize its limited public dollars. Community engagement efforts will help inform program design and improve public support for affordable housing. Resident relief programming can help prevent displacement of dozens of families, while protective policies will assist more than 10,000 renter households that live in Everett. Preservation of existing affordable housing can prevent 200 to 400 units from expiring in the next five years. Allowing accessory dwelling units (ADUs) can create hundreds of legal additional housing units in Everett, and a grant program to incentivize affordable ADUs could assist in creating 40 to 80 new affordable units. Leveraging the EHOF for new construction or rehabilitation can lead to the development of one or more major construction projects that can include a mix of affordable and market-rate units.\(^{43}\)

Through this process, the City will greatly improve its capacity to respond to this important issue, positioning itself to be even more effective in the decades to come.

\(^{43}\) Given widely varying levels of leverage, it is difficult to estimate how many affordable units may be produced through a new construction project.
Sources and Further Reading


Appendix

A: List of Individuals Interviewed
B: Planning for Prosperity: Positioning for an Affordable Everett
Appendix A:
List of Individuals Interviewed for the Production of Everett for Everyone, in order of date interview conducted:

- Mayor Carlo DeMaria, Jr., Mayor, City of Everett
- Kevin O’Donnell, Chief of Staff, City of Everett
- Catherine Rollins Denisi, Deputy Chief of Staff and Director of Policy, City of Everett
- Tony Sousa, Executive Director of Planning and Development Department, City of Everett
- Michael Vivaldi, Senior Planner, City of Everett
- Dr. Omar Easy, Director, Office of Organizational Assessment, City of Everett
- James Soper, Director of Inspectional Services and Building Commissioner, City of Everett
- Eric Demas, Chief Financial Officer, City of Everett
- Jennie Peterson, Director of Employment, Encore Boston Harbor
- Aaron Wasserman, Director of Real Estate, The Neighborhood Developers
- Steve Supino, Executive Director of Human Services and Health, City of Everett
- Keith Slattery, Housing Attorney, City of Everett
- Richard Matos-Haile, Housing Resource Coordinator, Action for Boston Community Development (ABCD)
- Kathleen O’Brien, Director, Everett Community Health Partnership
- Reverend Myrlande DesRosiers, Director, Eben-Ezer Family and Children Services Inc. (also known as the Everett Haitian Family and Children Community Center)
- Phillip Bronder-Giroux, Everett Public Schools
Planning for Prosperity: Positioning for an Affordable Everett

March 12, 2018
A Need for Equitable Development

Reimagined Square

- Relocated memorial and fountain
- Shared space prioritizes pedestrians
- European-style stone caustic plaza with tables and chairs
- Clear walkway framed by double row of trees
- Grass panels that invite active use
- Flexible plaza for café tables and special events
Building on Strong Leadership & Vision

“These are our friends, neighbors, and relatives. That means we must actively work to remain an affordable place to live for all of our residents”
Our Approach to Build a Plan

- Collaborative – developed in partnership with you and your staff
- Responsive to current conditions and unmet housing need
- Built upon past planning efforts
- Driving toward your vision for Everett
- Inclusive of community voices
- Narrowly focused on the most important strategies to move Everett forward
- Specific steps for implementation
Our Timeline

- October – Signed the MOU, planned first visit
- November – First site visit, introductions
- December – Reviewed city-provided materials
- January – Pulled data on current conditions
- February – Worked closely with Catherine & Tony to create matrix of existing and planned tools
- March – Second site visit, share & revise opportunities for action, connect with community members, PDD organizational assessment
- April – Propose draft plan to leadership and community members for input
- May – Finalize and deliver plan, closeout memo

Our Team

- Hara Wright-Smith, Director
- Chris Kizzie, Director
- Laura Searfoss, Program Director
- Tina Dudley, Associate
Observations so far

• Everett needs more affordable housing, and not just for seniors, but also for households with children
• The need in Everett surpasses the State requirement for subsidized housing
  – Based on State requirements, the gap is 608 units
  – Based on need, the gap in Everett is 1,622 units
• Expiring units and increasing need means the gap is growing, not closing
• This has a significant impact on what Everett will look like in the future
Rents are Soaring and People are Struggling

Change in Median Household Income vs Median Gross Rent

High demand causes overcrowding

- Landlords incentivized to rent out illegal extra apartments due to high demand, fire risk
- 128 Illegal apartments found from 2/21/17 through 2/20/18, right, are well distributed throughout the city of Everett
Over 4 in 10 Households are Cost-Burdened

- Moderately Cost Burdened = Paying more than 30% of gross income on housing costs
- Severely Cost Burdened = Paying more than 50% of gross income on housing costs

Cost Burden by Income Level

- Extremely Low Income (<30% AMI): 69% Severely Cost Burdened, 16% Moderately Cost Burdened
- Very Low Income (31%-50% AMI): 37% Severely Cost Burdened, 46% Moderately Cost Burdened
- Low Income (51%-80% AMI): 19% Severely Cost Burdened, 43% Moderately Cost Burdened
- Moderate Income (81%-120% AMI): 4% Severely Cost Burdened, 31% Moderately Cost Burdened
- High Income (>120% AMI): 1% Severely Cost Burdened, 6% Moderately Cost Burdened

Source: ACS 2016
Households have less resources for other necessities
Adding new units: Opportunities for Action

- Relieve overcrowding pressure by allowing and regulating accessory dwelling units (ADUs)
- Leverage undeveloped land by remediating brownfields in exchange for affordable units (above and beyond inclusionary zoning)
- Establish an advanced notice period for nonprofit developers to bid on properties at default auction
Housing insecurity increased 20% since 2000

- Housing insecure = low-income (households earning 80% or less of AMI) who pay more than 50% of their gross income on housing costs

Source: ACS 2010, ACS 2016, 2000 IPUMS
Increased risk of homelessness

- Housing insecure households are often one paycheck or unexpected expense away from eviction
Minimize displacement:
Opportunities for Action

- Preserve existing affordable housing with a formal monitoring and outreach program
- Protect vulnerable homeowners with property tax increase caps
Supply Gap based on Need

- For everyone to have a unit they could afford, we would need 1,622 units, which could cost up to an estimated $431 million.
Generating new revenue: Opportunities for Action

• Position Everett to maintain Housing Choice Designation to allow access to grants and technical assistance from the state
• Explore new streams of revenue that can be used to build the Affordable Housing Trust
Focus on families too:
Opportunities for Action

• Add a priority to existing programs, such as the housing rehab program, that includes a priority for applicants with children

• Introduce incentives for developers to build apartments with more bedrooms to accommodate families
To Recap: The data

1. Rent is soaring, wages are not
2. Affordable housing supply is declining, need increasing
3. More households are cost-burdened and housing insecure
4. We need affordable housing for residents of all ages
To Recap: Opportunities for Action

1. Accessory dwelling units (ADUs)
2. Remediating brownfields
3. Advanced notice for nonprofit developers for default auction
4. Preserve units with formal monitoring and outreach program
5. Property tax increase caps for vulnerable households
6. Housing Choice Designation
7. Explore new streams of revenue
8. Prioritize families with children
9. Incentivize development of larger units
What’s Next?

• Continue to explore opportunities for action based on your vision, priorities and current conditions in Everett

• Share and get feedback on ideas from City staff and stakeholders, including community representatives

• Prioritize opportunities for action, create a timeline for the next 5 years

• Present a draft plan for your feedback in late April or early May

• Revise and finalize the plan by the end of May
Appendix

• Slide to share upon request:
  – Change in supply gap 2000 - 2016
Increasing Competition for Affordable Housing

<table>
<thead>
<tr>
<th>Year</th>
<th>Extremely low-income renters (0–30% AMI)</th>
<th>Very low-income renters (0–50% AMI)</th>
<th>Low-income renters (0–80% AMI)</th>
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<tbody>
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<td>2000</td>
<td>31.6</td>
<td>63.7</td>
<td>99.5</td>
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<tr>
<td>2010</td>
<td>31.1</td>
<td>45.9</td>
<td>89.4</td>
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<tr>
<td>2016</td>
<td>37.3</td>
<td>48.5</td>
<td>80.1</td>
</tr>
</tbody>
</table>

Frequent moving disrupts learning

• To find better housing, some families may move frequently, which research has shown is disruptive and has negative impacts on educational outcomes.
2000-2016, Less Seniors, More Children

- Both seniors and households with children are housing insecure at the same rate: 1 in 5
- Senior population declined 14%
- Children population (under 19) increased 27%

Source: Census 2000, ACS 2016
Public health problems

• Limited options trap residents into unsafe situations, where tenants may be reluctant to report unhealthy housing conditions like mold.