

Production Plan 2023

HOUSING EVERETT



Prepared for:

The City of Everett

Everett, Massachusetts

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Community-Based Organizations

A special thanks to the many community-based organizations that played an integral role in this plan, enabling the team to connect with a broad cross-section of the community and work towards a plan that reflects the needs of the community.

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- Everett Haitian Community Center (EHCC)
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- Eliot Family Resource Center
- Housing Families
- Portal to Hope
- The Neighborhood Developers
- Cambridge Health Alliance & Youth Workers Network

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Glossary of Terms

Affordable Housing Terms

Affordable Housing: Housing that is deed restricted to cost no more than 30% of income for households meeting specific income thresholds. Typically, “Affordable Housing” is for low-income households, those at or below 80% of the area median income (AMI), but it can be reserved for those with lower or higher incomes. (See definitions for “low income,” “very low income,” and “extremely low income.”) For the purposes of this plan, Affordable Housing refers to housing for low-income households, defined below, unless otherwise specified. For owners, housing costs include principal, interest, property taxes, and hazard insurance. For renters, costs include rent and tenant-paid utilities (except telephone and cable).

Chapter 40B: Under the Massachusetts’ Comprehensive Permit law, enacted in 1969, in municipalities where less than 10% of the year-round housing is Affordable Housing, developers of low- and moderate-income housing can pursue expedited local review under the comprehensive permit process and request a limited waiver of local zoning. If their application is denied or approved with conditions that render it uneconomic, developers can appeal to the state to overturn the local decision if it is found unreasonable. (Chapter 774 of the Acts of 1969; M.G.L.c.40B§20-23)

Deed Restriction or Deed Rider: A legal mechanism that limits how a home can be used, who can live there, housing costs, and how the home can be transferred. This is the mechanism to ensure Affordable Housing is reserved for specific income groups at a price they can afford over a specified time period.

Housing Choice Vouchers (Section 8 Voucher Program): The primary federal rental assistance program, administered by local public housing agencies, provides vouchers to very-low-income households that cover a certain amount of rent for privately-owned rental units. The maximum value of a Housing Choice Voucher is the cost of the area moderate-priced unit standard minus 30% of the household’s income.

Massachusetts Rental Voucher Program (MRVP): A state-funded rental assistance program begun in 1992 that provides one of two kinds of vouchers: (1) The tenant-based voucher, known as mobile vouchers, can be used by income-eligible households to supplement the rent for any housing unit that meets the standards of the state sanitary code; (2) the project-based voucher is assigned to a specific housing unit or development in exchange for the owner renting these units to income-eligible tenants.

Alternative Housing Voucher Program (AHVP): A state voucher program offering rental assistance for people with a disability who are under 60. The AHVP program is designed to help people with disabilities live independently in housing they choose through mobile (tenant-based) rental vouchers.

Subsidy: A form of financial aid given by the government to reduce the costs of a service or good, like housing.

Subsidized Housing Inventory (SHI): In Massachusetts, the SHI is maintained by the MA Executive Office of Housing & Livable Communities (EOHLC) and used to measure each municipality’s supply of Affordable Housing for the purposes of Chapter 40B. The SHI includes all housing developed under Chapter 40B, including both Affordable Housing and market-rate units in rental developments, and other deed-restricted Affordable Housing, such as public housing, project-based vouchers, federal Low-Income Housing Tax Credit (LIHTC) projects, and many others.

Glossary of Terms

Income Terms

Area Median Income (AMI): A measure of income set by the federal government and used by housing programs to determine eligibility for deed-restricted Affordable Housing based on income and household size. In 2024, the AMI for the geographic area that includes Everett is \$148,900 for a four-person household (US Department of Housing & Urban Development).

Cost Burden: Paying more than 30% of income on housing. Paying more than 50% of income on housing is called severe cost burden. In Everett, more than 50% of households are cost burdened and about 25% are severely cost burdened (ACS, 2017-21).

Extremely-low-income Household: A household with income below 30% of AMI.

Household: The people living together in the same house. A household can be a family, roommates, or a person living alone. The people living together in the same house. A household can be a family, roommates, or a person living alone.

Income: Money earned from doing work or received from investments.

Income-Eligible Household: A household that meets the income requirements of a housing program; these are typically low-income households defined as having incomes at or below 80% of AMI. In Everett, that's \$117,250 for a 3-person household (US Department of Housing & Urban Development).

Local Median Income: The median income (the figure where half the households earn less and half the households earn more) in a municipality. The City of Everett's median income is \$71,150. For homeowners, the median is \$93,600; for renters, it is \$59,361 (ACS, 2017-21).

Low-Income Household: Generally speaking, a household with income below 80% of AMI, including very low-income and extremely-low-income households (also defined here). More specifically—in the context of other income thresholds, such as very-low income and extremely-low income—low-income refers to households with income between 50% and 80% of AMI.

Moderate-Income Household: A household with income between 80% and 110% of AMI, sometimes as high as 120% of AMI. Unlike low-income thresholds, defined by federal housing programs, the term “moderate income” can vary depending on the local housing program.

Very-low Income Household: A household with income between 30% and 50% of AMI.

Glossary of Terms

Development Terms

Inclusionary Zoning: A local zoning policy that requires or encourages developers of residential developments over a certain scale to include Affordable Housing or to make payments to the locality for development of such housing elsewhere. The policy typically offers incentives such as increased density, reduced parking requirements, or expedited permitting to offset the financial impacts of providing Affordable Housing.

Market-Rate Housing: Housing that sells or leases at the “going rate” on the free market.

Mixed-Income Housing Development: Development that includes housing affordable to households with different incomes, typically including market-rate housing and deed-restricted Affordable Housing for lower-income households.

Mixed-Use Development: Development that combines residential with commercial, office, industrial, institutional, or other uses.

Multifamily Housing: Buildings with more than one unit, such as apartment buildings, condominiums, townhouses, or duplexes. There is a wide range of multifamily housing that differs in scale and design.

Naturally Occurring Affordable Housing (NOAH): Housing that tends to be less expensive due to size, age, or other characteristics. NOAH is not protected by deed restrictions or other mechanisms, so these homes may become unaffordable at any time, depending on investment, the market, and other factors.

Single-Family Housing: A structure maintained and used as a single dwelling unit. Single-family housing is owned by a single owner, has no shared property or common walls, has private access to the street from the structure, and has only one set of utilities.

Introduction

About Everett

With a size of 3.6 square miles and 50,000 residents, Everett is a dense and lively community in Greater Boston, part of the Inner Core subregion. Located directly north of Charlestown (City of Boston) and Somerville across the Mystic River, Everett is about five miles north of downtown Boston. Everett is a city with a true mix of uses; it is home to both local and regional commercial centers; heavy and light industrial facilities; single and multi-family housing; and unique leisure activities, including Greater Boston's only casino, "Encore Boston Harbor".

Several bus routes connect Everett with neighboring communities, including Boston, Somerville, Revere, Medford, Malden, and Chelsea. Everett's regional connectivity is expected to increase with a planned Silver Line express bus extension that would connect the commuter rail station in Chelsea with Sullivan Station via Revere Beach Highway. Various current MBTA bus lines that run through Everett offer direct connections to Wellington, Malden Center, Sullivan, Haymarket, and Wonderland T stations and the Chelsea Commuter Rail stop.

The area now known as Everett was originally inhabited by the Naumkeag people and was settled by the English in 1630. The city was originally part of Charlestown (Boston) and Malden before incorporating as a standalone municipality in 1870.

Over the years, Everett has carved out their place as a unique city in the Boston region, boasting a mix of land uses that ranges from single-family homes and triple-deckers to heavy riverfront industrial. A hub of energy production, Everett was home to an oil refinery as early as the 1920s and began importing liquid natural gas (LNG) at the Everett Marine Terminal in the 1970s. Today, nearly all LNG imported into the US passes through this terminal.

While most of the commercial and recreational activity is geared towards supporting the local economy, there are regional draws including Costco, a membership-based big-box retailer, and the Encore Boston Harbor Casino, which opened to the public in 2019. There are current discussions about building a soccer stadium in Everett, which would be the new home for the Major League Soccer Team, The New England Revolution. The soccer stadium would build



on Everett's legacy as a local sports powerhouse, having hosted football games as far back as the 1900s. Even today, three players in the National Football League are graduates of Everett High School.

Industrial opportunities combined with orange line access of the early 20th century (which used to end just north of where the casino is today) meant Everett saw substantial growth in a short time, significantly growing in population by 1920. The boom was short-lived, as the American economy was reshaped by the Great Depression, housing policy changes post-World War II, and a national shift from a manufacturing economy to a service economy. Like nearly all other urban areas in the United States, Everett saw a population decline go alongside redlining patterns of redefining suburbia. In the late 1970s, even the orange line had been re-routed to Medford and Malden, surpassing Everett entirely and severely limiting transit opportunities for existing residents.

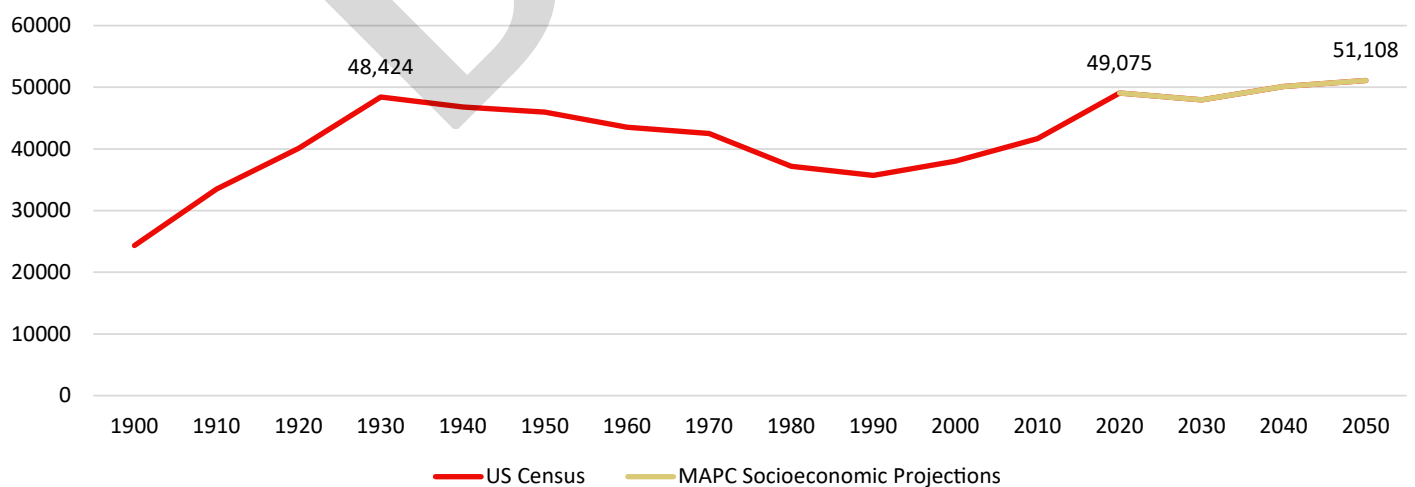
Population continued a slow decline until bottoming out in 1990 around 35,000 people. Everett has historically offered affordable housing options near jobs and attracted both new residents looking for lower housing costs and new immigrants arriving in Massachusetts. A more diverse population of people born in El Salvador, Brazil, and Haiti have been a

large part of Everett's population rebound over the last three decades. Today's population is almost the same as it was in 1930, just shy of 50,000 people, and is currently the highest it's ever been in Everett's history.

Today, Everett is going through the "growing pains" of a city experiencing rapid growth and development and increasing diversity among residents. The "old Everett," consists of residents who have been in the city since the mid-late 20th century (or sooner!). This subset of residents tend live in the historic housing stock of Everett: single-family and 2-3 family homes of working- and middle-class people who lived and raised families in Everett. Newer residents from the past three decades have diversified the area substantially and are typically part of one of two groups with distinct residential patterns in the city: the foreign-born persons and their families who have diversified the racial and cultural mosaic in Everett, often renting in the older multi-family homes that make up the majority of Everett's housing stock; and the young professionals who purchase a "starter home" in Everett or, more often, rent homes in new "luxury" apartment buildings.

Everett's municipal policy has been largely in favor of new housing production, noticeable both in the

Figure 1. Population change and population projections. Everett, 1900-2050



Source: US Decennial Census 1900-2020, MAPC Socioeconomic Projections

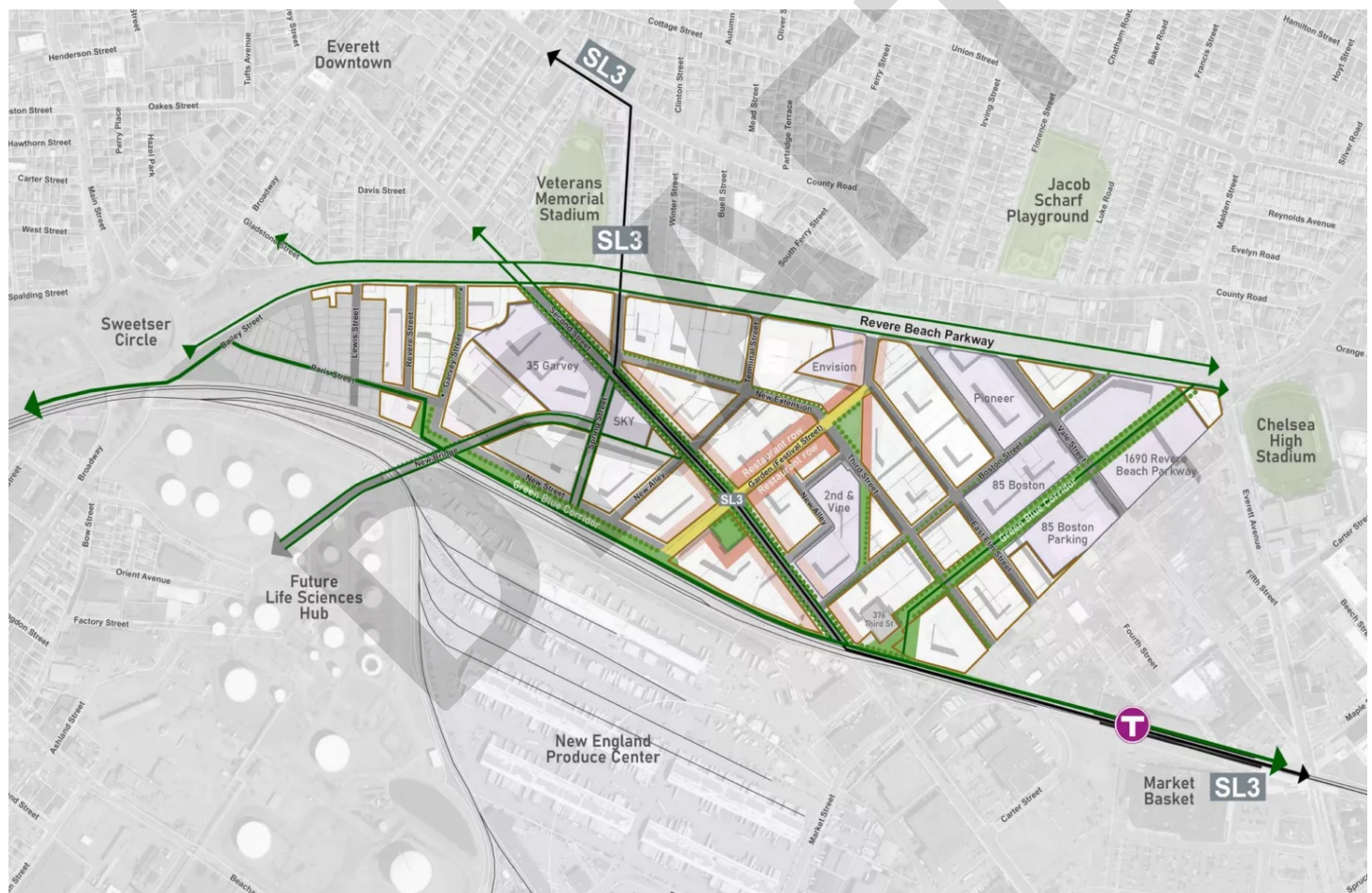
infill development that has occurred throughout the city and the production of many multi-family developments that are being built south of Revere Beach Parkway, in and around the “commercial triangle”: a 110-acre area bordered by Revere Beach Parkway, the MBTA commuter rail line, and the border with the city of Chelsea.

The transformation of the Commercial Triangle, with new apartment buildings currently under construction, aims to transform this part of southern Everett into a vibrant and livable area with modern

amenities. Everett’s “Tale of two cities” is apparent not just in demographic charts on paper but is a very real visual between old and new for those who live in the community.

In 2009, Everett became one of 26 Gateway Cities in the Commonwealth. These midsize urban centers anchor regional economies around the state, but the industry that once defined them has been shrinking. Gateway Cities continue to be an entry point for new immigrants to the United States, many of whom have made homes and strong communities in Everett.

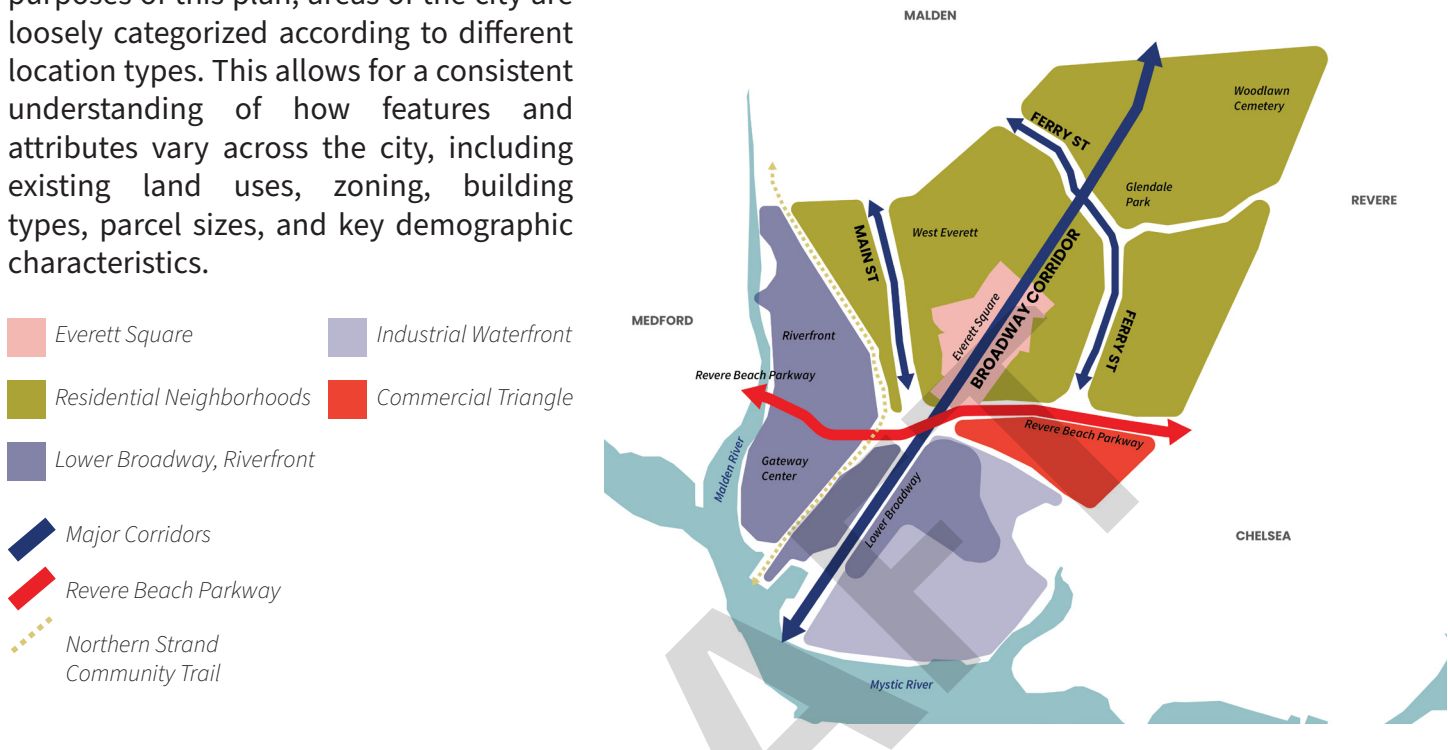
Map 1. Everett’s Commercial Triangle from the Commercial Triangle Neighborhood Plan



The Places that make up Everett

Everett consists of six wards and many neighborhoods. Though there are no formal neighborhood designations, for the purposes of this plan, areas of the city are loosely categorized according to different location types. This allows for a consistent understanding of how features and attributes vary across the city, including existing land uses, zoning, building types, parcel sizes, and key demographic characteristics.

Map 2. Everett Places Map



Corridors

Broadway, Ferry Street, Revere Beach Parkway (Massachusetts Route 16), Northern Strand Community Trail/ Abandoned Saugus Branch Railroad

Everett is defined and divided by its corridors. The corridor areas contain a mix of residential and commercial uses that serve surrounding neighborhoods.

The Broadway Corridor is the primary North/South connector in the City and contains a mix of residential and commercial uses, including some single-story buildings and parking lots. Higher density residential and mixed-use buildings tend to be clustered closely to Broadway street, while lower density mixed-use buildings and small multi-family are also clustered in the areas directly adjacent to the corridor.

The Ferry Street & Main Street Corridors are a smaller corridors that connect many of the residential neighborhoods in Everett. Two- and three-story buildings containing a mix of commercial and business uses can be found along the corridor. Residential uses in this area tend to be in mixed-use and small multi-family structures, such as duplexes or triple-deckers.

Revere Beach Parkway (Massachusetts Route 16) is the major East/West corridor in Everett that divides the fabric of the city between the Commercial Triangle and Everett Square and between the Riverfront and Gateway Center areas. The areas adjacent to the Parkway hold a mix of light industrial and commercial uses and often include single-story buildings and parking lots.

The Northern Strand Community Trail follows the abandoned route of the Saugus Branch Railroad. Though the community trail provides some bike and pedestrian connectivity along its path, the land of the former rail line clearly divides the River Front area from the neighborhoods of West Everett.

Everett Square



The historic center of Everett features a mix of commercial, residential, and institutional land uses along the Broadway Corridor. Many of the City's municipal buildings are located in Everett Square and there are a number of older properties suitable for redevelopment close to the main corridors of the City.

Residential Neighborhoods



These areas are predominantly residential, with a mix of uses found along corridors, sometimes also referred to as “North Everett” in this plan. Residential uses in these areas contain a mix of single family and 2-3 family homes. Higher density and mixed-use structures tend to be located closer to corridors. “Low” density for Everett is still relatively dense compared to many places. Even single-family homes tend to be located on smaller lots that are closer together.

Lower Broadway, Commercial Triangle, Riverfront Areas



The areas surrounding the Everett Waterfront contain mostly industrial, formerly industrial, and commercial uses on large parcels of land. Many parcels in these areas are undergoing redevelopment into new multi-family and mixed-use buildings. This area also includes the Encore Casino.



Industrial Waterfront



The areas along the Mysis River waterfront that contain active and former industrial lands that have not yet been treated or redeveloped, including the Exxon Mobile parcels.

Top: Photos by Alex Koppelman for MAPC
Bottom: Aerial Photo via Google Earth

Addressing Everett's Housing Challenges: The Everett Housing Production Plan

The “two Everetts” that are emerging from growth and development over the past three decades calls for a proactive housing strategy to address needs of existing residents and manage future growth.

What is a Housing Production Plan?

In Massachusetts, Housing Production Plans (HPPs) are plans that help municipalities better understand local housing needs and development constraints and opportunities and establish a vision for future housing development.

HPPs are typically drafted in accordance with Massachusetts General Law Chapter 40B, a state statute encouraging cities and towns to maintain a supply of Affordable Housing that amounts to 10% of their total year-round housing stock. For this purpose, Affordable Housing is housing eligible for inclusion on the Massachusetts Subsidized Housing Inventory (SHI), which includes housing that is deed restricted to be affordable to eligible low- and moderate-income residents without paying more than 30% of their annual household income, as well as market-rate units in mixed-income rental housing developments where 20-25% of units are Affordable Housing. This means the SHI is typically an overestimation of each municipality's Affordable Housing supply.

This plan includes several sections:



An assessment of housing needs based on demographic and housing data;



An outline of potential strategies to prevent and manage the impacts of displacement;



Goals for the future of housing in Everett;



Current housing tools and resources;



An analysis of development constraints and opportunities, including specific locations with opportunities for Affordable Housing development; and



Actions to grow the stock of Affordable Housing and better meet the community's housing needs

What is the Everett HPP?

The City of Everett worked with the Metropolitan Area Planning Council to undertake a community-driven planning process, beginning in June of 2023 and extending into Fall 2024, focused on developing an Affordable Housing strategy to meet the needs of the community. The Everett Housing Production Plan fulfills all requirements of a Housing Production Plan and is intended to exist in concert with the City's ongoing growth and development. The plan goes beyond looking simply at production. As MAPC met with Everett residents, it was clear that the plan needed to prepare the City for increased housing stability and preservation efforts, to ensure Everett residents are not priced out as new housing production occurs.

Community Engagement

MAPC and the City aimed to center the needs, experiences, and perspectives of community members in the planning process. While the Housing Production Plan includes an extensive technical analysis, people's lived experiences are not fully represented in quantitative or demographic data. The engagement process took place from June 2023 to August 2024 and reached over 300 individuals who live and work in Everett, who shared their stories and experiences with seeking or maintaining housing in Everett.

The project team began the engagement process by conducting **introductory conversations with community stakeholders, including municipal staff, community-based organizations (CBOs),** and developers. Through these conversations, the team developed a better understanding of the community and built relationships with community partners that would inform the community engagement strategy.

This process actively prioritized “meeting community members where they are” through an **Engagement Roadshow** model. This approach centered engagement around attending CBOs’ existing meetings and events, conducting pop-up engagement, and tabling at various community events. The team also partnered with cultural organizations to hold focus groups in languages like Spanish and Haitian Creole. While MAPC provided resources like question guides for these conversations, the CBO partners led those conversations in the language community members feel the most comfortable speaking and shared themes and takeaways back to MAPC.

The HPP was guided by an **Advisory Committee**, comprised of municipal staff and the leaders of community organizations. The advisory committee provided feedback and recommendations to ground the plan in committee members’ local knowledge and experience.

Lastly, after preparing preliminary goals and strategies, the team conducted two **Implementation Workshops**: one with municipal staff and housing experts and the other with CBOs. These workshops built community-wide agreement on which strategies should be prioritized, which are feasible, and how each should be implemented.

Through deep relationship building and meeting people where they are, MAPC and the City have built consensus on the needs and vision for housing at a community level. While planners can always deepen their community engagement efforts, the project team took a creative, relational approach that provides a solid starting point for implementing the plan. A more detailed description of engagement activities and a summary of results are included in Appendix B.



Data Sources & Analysis

A variety of quantitative data sources were used for this plan: the US Census, including Decennial Census, American Community Survey (ACS), and Comprehensive Housing Affordability Strategy (CHAS) data; City data; and real estate property and transaction databases. The City of Everett provided support in understanding the data estimates from ACS data. While this data can be less precise than decennial data because ACS data is based on sample size, ACS data offers information that’s not included in decennial census, allowing for more in-depth analysis into areas of interest. All sources for data are cited throughout this report, primarily in tables and figures. Unless otherwise stated, data appearing in text can be attributed to the 2017-2021 ACS. In some cases, data is pulled from other years due to data consistency or availability. Below is a brief explanation of the US Census data sources used for this plan.

- **Census of Population and Housing (decennial census):** Demographic and housing counts. This report uses data from the 2010 and 2020 Census.
- **American Community Source (ACS):** 5-year demographic and housing estimates for large and small geographic areas based on monthly surveys. Estimates are based on a small population sample, but results of each monthly survey are aggregated to provide a larger dataset. This plan primarily uses data from the 2017-2021 ACS survey, the most recent available data when this assessment began in the June, 2023. Following best practice, percentages are used in lieu of numbers for most estimates to avoid sharing numbers that may not be precise since they are based on a sample.
- **US HUD Comprehensive Housing Affordability Strategy Data (CHAS):** Custom tabulations of ACS data that demonstrate the extent of housing problems and housing need, particularly for low-income households. This plan uses the most recent available CHAS data from 2015-2019 and 2016-2020.

Context Communities¹

To understand the meaning of a given data point in Everett within the regional context, this plan uses “context communities.” Context communities were selected with assistance from the City using a point system to compare and contrast Everett to nearby municipalities. Context communities hold similarities to Everett in geography, urban fabric, population, housing stock and market, and demographics. The municipalities selected as context communities for this analysis are:

Malden	Chelsea	Somerville	Salem
Revere	Arlington	Boston	Lynn

¹ Please refer to Appendix A for additional information regarding the methodology used to select Context Communities for this plan.

Housing Affordability

What is Affordable Housing?

Housing affordability is of high importance to people and communities. For individuals, affordability can mean increased housing stability, reduced risk of homelessness, improved health and educational outcomes, and greater economic opportunity and mobility.

The word “affordable” can mean many different things to many different people. A home is generally considered “affordable” when a household spends no more than 30% of its monthly income on housing costs, like rent, mortgage payments, and utility costs. Planners, governments, and most housing assistance programs use a more specific definition of “Affordable Housing” to describe a home that is deed-restricted to be affordable (cost no more than 30% of monthly income) to households earning no more than 80% of the Area Median Income – that’s around \$91,200 for a one-person household or \$130,250 for a family of four in 2024.

Housing professionals often use the terms “moderate affordability” and “deeper affordability” to distinguish between different standards or “depths” of housing affordability. “Deeper Affordability” typically refers to homes that are affordable to households earning no more than 30% or 50% of the Area Median Income (about \$48,960 or \$81,600 for a family of four in 2024), while “Moderate Affordability” typically refers to a home that is affordable to a household earning no more than 60% to 80% of the Area Median Income (about \$97,920 to \$130,250 for a family of four in 2024). There are also many households that exceed these federal low-income thresholds but still struggle to afford market rate housing costs. Housing affordability targeted at this group, households earning between 80% and 120% of the Area Median Income, is often described as “workforce housing.”

Regional Submarkets

Relative housing affordability is an attribute of a housing market, embodying both supply and demand. Markets are local and regional, with housing costs affected by everything from jobs creation 20 miles away to the development of an individual building on a local block. The regional housing market plays a large role in Everett’s overall housing market, including population growth throughout Greater Boston and a lack of affordability in the inner core and surrounding suburbs. But local context, including demographic movement and real estate activity, determines to some degree how regional trends play out on a smaller scale; so different parts of the region, even different parts of a city like Everett, have different market dynamics.

To help understand these dynamics in Everett, this plan uses research on regional submarkets produced by MAPC as part of its regional plan, Metro Common 2050. The research analyzed data on 28 variables for each census tract in the region and grouped together tracts with similar variables into seven submarkets. Everett contains two of those submarkets, representing a variety of conditions, summarized here:

Submarket 2: High Density Urban, lower prices

Riverfront, Lower Broadway, Waterfront, Commercial Triangle, Everett Square

Density is the second highest in the region and getting higher. Submarket 2 areas are primarily concentrated in the region’s inner core, as well as in regional urban centers. This submarket has the highest share of renters of all submarkets, and roughly a tenth of its housing units are HUD subsidized, more than any other submarket. Submarket 2 also has high levels of foreclosure activity and the highest share of business buyer sales, with a rate of cash sales second only to Submarket 1. Despite its low costs, Submarket 2 has experienced the second greatest increase in home sale prices over the last two decades, after Submarket 1.

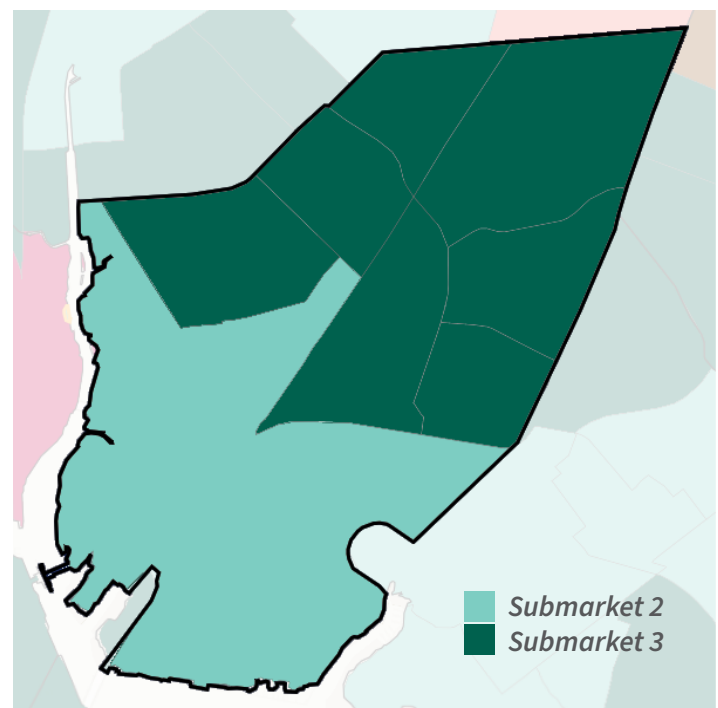
Submarket 3: Moderate Density Urban, moderate prices

North Everett, Glendale, West Everett

Most homes in Everett are found in Submarket 3 census tracts. Housing stock in this submarket is dominated by smaller multifamily homes, including the region's iconic triple-deckers. It also has the region's oldest housing stock—on average, three out of every four housing units in Submarket 3 were built in or before 1959. Home prices and rents are average for the region, but both have seen above average increases since 2000. Households are mostly low-to-moderate income and renters make up most of the residents.

Notably, these submarket classifications were published in 2021 and developed using ACS 5-year estimates for the years 2013-2017. In this time, Everett has experienced rapid changes in development patterns, significant real estate investment, and rising housing costs that may not be fully reflected in these submarket classifications. Throughout this plan, we will continue to examine the impact of growth and development in Everett and build an understanding of its relationship to the production of Affordable Housing in the city.

Map 3. MAPC Housing Submarkets



Please visit the [MAPC Housing Submarkets](#) website for additional information about the Housing Submarkets framework.



Housing Needs Assessment

Everett is a diverse city with a variety of housing needs. There is no summary of all conditions that does not compromise individual experiences in some way. Nonetheless, this assessment attempts to outline the housing needs and demand that represent Everett's population as a whole based on quantitative data analysis and qualitative information collected through public engagement. It aims to highlight the voices of those who experience the greatest challenges to securing affordable, safe, and adequate housing. Everett residents have aided the planning team in illuminating a portrait of their community: what stories are important, what dynamics may be misunderstood, and what elements were missing from the conversation.

At the widest level, this narrative can be summarized by the following statements, which provide an outline for this section of the plan:

- 1** Demand for housing in Everett is growing and there is a need for more rental and ownership options, housing suitable for families, and deeply affordable housing.
- 2** Everett has a significant supply of “middle” housing, however much of this stock is aging and there is a stark disparity in the condition, type, and cost of housing between “old” and “new” Everett².
- 3** Everett's supply of Affordable Housing does not adequately meet the current needs of the community.
 - There are an estimated 9,900 households in Everett eligible for Affordable Housing based on their income³, but Everett has just 926 units of Affordable Housing on the Subsidized Housing Inventory (SHI)⁴.
 - Median income in Everett is considerably lower than the Area Median Income used by HUD to determine eligibility for affordable housing, and as a result, the greatest share of income eligible households is among those who earn less 30% AMI and 50% AMI. Much of Everett's limited Affordable Housing stock is set aside for those who earn 80% AMI, preventing many in the community from accessing even the limited stock that is available.
- 4** Many households and others in Everett are vulnerable to displacement, and the inability to afford market-rate housing heightens concerns about displacement over time.
 - Half of all Everett residents are housing cost-burdened and nearly 70% of low-income households in Everett are housing cost-burdened.
 - When households lose the ability to control where they choose to live due to rising costs or formal removal from housing, displacement can occur.
 - Increasing investment in Everett can exacerbate existing instability from unaffordable housing leading to displacement.
 - Investor activity creates competition pressure in the housing market that makes it harder for potential homebuyers, particularly low-income homebuyers, to make purchases and for renters to avoid eviction or rent increases.

² “Middle Housing” refers to residential buildings (of various types) at a scale between single-family homes and large multifamily buildings.

³ Comprehensive Housing Affordability Strategy, 2015-2019 5-year estimates

⁴ Subsidized Housing Inventory, Executive Office of Housing and Livable Communities / EOHLC 2023

Demand for Housing in Everett

Population Growth

Everett's population has grown rapidly in the last ten years. While all context communities experienced population growth, Everett stands out. With a recorded population of 49,075 in the 2020 US Decennial Census, between 2010 and 2020, Everett saw the second largest percent increase in population among context communities (growing by nearly 18%), exceeded only by Revere⁵.

In the early 1900s, Everett saw rapid growth as a result of rail line connections to the City and opportunities for industrialization along the waterfront. By 1920, the land of Everett was mostly built up⁶. As a result, the city is now among the most densely populated in the region and has little open land for new development.

The post-war era saw a decline in population consistent with the patterns of redlining⁷ and suburbanization characteristic of many urbanized areas in the country and region at this time⁸. Everett saw the sharpest decline in population between 1970 and 1980. In 1975, the Charlestown Elevated (what was then the northbound extension of the orange line) was demolished and re-routed, running instead to Malden and no longer stopping in Everett⁹.

Since 1990, population growth has rebounded in Everett. That growth has been driven primarily by immigrant communities, with Brazil, El Salvador, and Haiti being the most common countries of origin¹⁰. Growth in Everett today is still driven by its growing diversity but may also be driven by regional growth patterns. As Boston, and neighboring Cambridge and Somerville alongside it, continue to become more and more expensive, Everett has historically been an affordable alternative for many people in the region who wish to remain close to Boston. But rising housing costs in Everett in recent years have made

Everett far less affordable and out of reach for many, including existing residents.

Everett's population of just over 49,000 people is the largest in its history. This plan explores the impact of Everett's growth and development on the City's housing stock and the many housing stories of the people who now call Everett home.

Population Projections

Everett's population is projected to grow to 51,108 people by 2050, according to MAPC's Socioeconomic projections¹¹. The socioeconomic projections outline trends in the growth of the population based on births, deaths, households moving in and out of the region, and historical trends related to development and household formation. Patterns of economic growth have driven recent population growth, increasing regional demand for housing. Since the Great Recession of 2007-2009, the demand for new housing has altered the demographic and housing makeup of many cities and towns, including Everett. Projections are not official predictions, and they cannot account for all regional, national, and global events. In addition, local policy can impact, to a limited degree, the trajectory of population growth and demographic change in an individual city. Nonetheless, projections offer one relatively likely view of the future of Everett, and this plan will prepare Everett to meet housing need for that potential future.

Undercounting

Today's population count is most likely an underestimate given Everett is home to historically undercounted populations. Immigrants, communities of color, people who lack English proficiency, and children are typically undercounted during the

⁵ US Decennial Census, 2010 and 2020

⁶ City of Everett 2019 Open Space and Recreation Plan

⁷ Redlining refers to a discriminatory practice established in the 1920s and 1930s that consists of the systematic denial of services such as mortgages, insurance loans, and other financial services to residents of certain areas, based on their race or ethnicity. Under this practice, nearly all land in Everett was zoned as Class C and D areas, denying residents access to loans and other financing services and significantly impacting access to housing, homeownership, and other investment in the community.

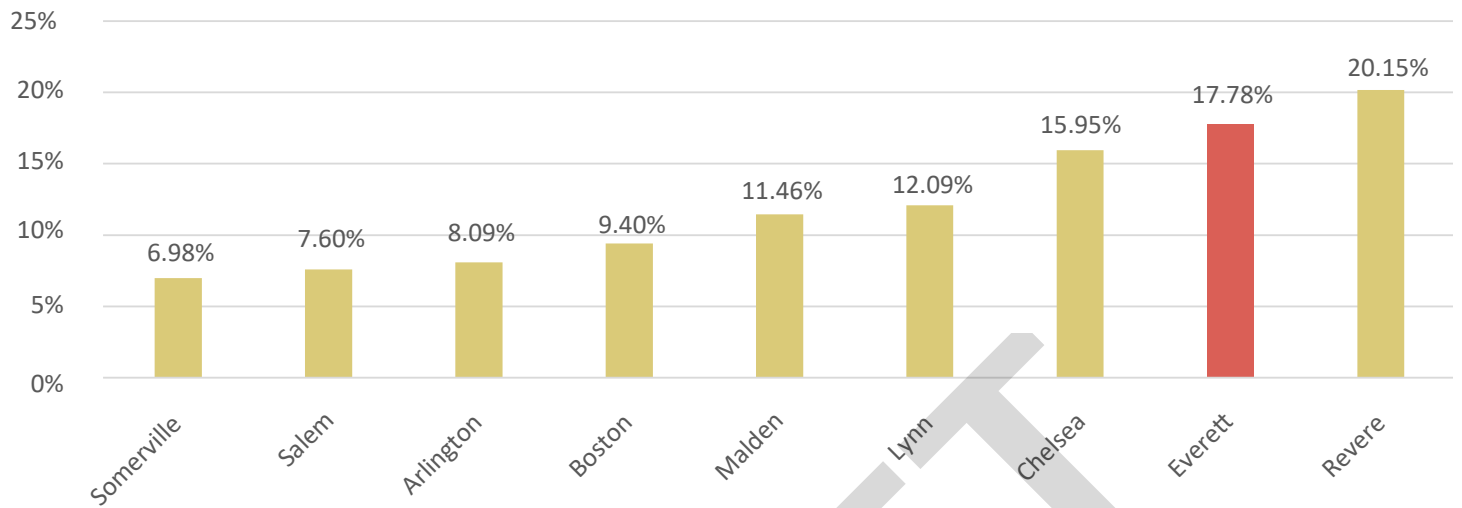
⁸ City of Everett 2019 Open Space and Recreation Plan

⁹ Belcher, Jonathan "Changes to Transit Service in the MBTA district 1964-2023", 17 December 2023

¹⁰ City of Everett 2019 Open Space and Recreation Plan

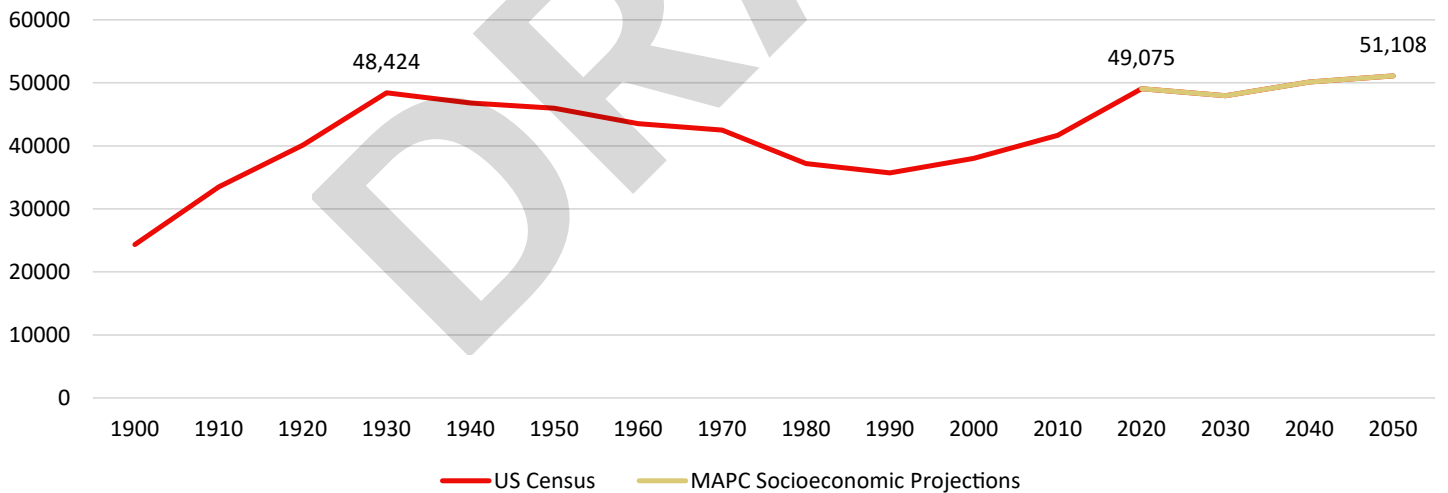
¹¹ MAPC Socioeconomic Growth Projections 2010 - 2050

Figure 2. Population change, Everett and context communities, 2010-2020



Source: US Decennial Census, 2010 and 2020

Figure 3. Population change and population projections, Everett, 1900-2050



Source: US Decennial Census 1900-2020, MAPC Socioeconomic Projections

decennial census ¹². For instance, the Census Bureau estimates that, nationwide, it undercounted the Black and Latinx populations by approximately 3.30% and 4.99% respectively, in the 2020 Census¹³. These baseline undercounts are carried forward in estimates produced annually by the American Community Survey and Population Estimates Program. Furthermore, the Census Bureau's annual population estimates are partly based on building permits, so these estimates will not account for an increase in overcrowding, the illegal subdivision of apartments, or the marketing of housing as having more bedrooms than it's built for (e.g., the conversion of living rooms to bedrooms). Members of the community expressed that these dynamics were common in Everett's housing, so there is likely some undercounting in the population for these reasons as well.

Household Projections

Household growth in Everett has occurred more slowly than population growth since 2010.

According to the US Census Bureau, households in Everett increased by 10.7% while the population increased by nearly 18% between 2010 and 2020. Most household growth in Everett is among renter-occupied households, which increased by approximately 14% between 2017 and 2021 compared to just 1.6% among owner-occupied households¹⁴. Additionally, a high share of both population and household growth is among multi-racial households¹⁵.

Population growth outpacing household growth indicates that household sizes are likely increasing.

Household size refers to the number of people who live in a housing unit. The overall average household size (for renters and owners combined) increased from 2.64 in 2010 to 2.83 in 2021¹⁶.

Figure 4. Population and household growth, Everett, 1990-2020



Source: U.S. Decennial Census (1990-2020)

¹² The prospect of including a citizenship question on the 2020 Decennial Census survey likely exacerbated undercounting by discouraging people fearing deportation and people who did not trust the government. Although the Supreme Court struck down the Trump administration's effort to include the question, the rhetoric surrounding it likely had a detrimental effect on census participation.

¹³ Census Bureau "Census Bureau Releases Estimates of Undercount and Overcount in the 2020 Census," May 12, 2022: <https://www.census.gov/newsroom/press-releases/2022/2020-census-estimates-of-undercount-and-overcount.html>

¹⁴ American Community Survey, 2013-2017 and 2017-2021 5-year estimates 8 City of Everett 2019 Open Space and Recreation Plan

¹⁵ US Decennial Census 2010, 2020, American Community Survey, 2013-2017 and 2017-2021 5-year estimates

¹⁶ American Community Survey, 2006-2010 and 2017-2021 5-year estimates

This trend was driven by significant increases in the size of renter-occupied households. The average size of owner-occupied households decreased by 0.7% percent in this time while the average size of renter-occupied households increased by nearly 15%¹⁷. Everett's average household size was the second highest among context communities, exceeded by only Chelsea¹⁸. As housing becomes more expensive, increases in household size likely also reflect more people cohabitating to pool resources to afford rising rents. These trends demonstrate a need for more housing affordable to Everett residents and a need for larger homes available to rent, as many who need larger homes likely cannot afford to purchase them.

Two- and three-person households are the most common household sizes in Everett among Family Households¹⁹. Among Non-Family Households²⁰, it is most common for people to live alone. Between 2010 and 2020, Everett saw an increase in all households with two or more people. While single-person households make up a large share of households in Everett, they were the only group to decrease between 2010 and 2020, though the decrease is within the margin of error. Growth among Family Households (13%) far outpaced growth among Non-family households (6%).

As the cost of housing in Everett increases, fewer people may be able to afford to live alone, choosing to live with a partner, roommate, or family member, or look for more affordable places to live.

Residents have expressed a need for housing suitable for families. An estimated 66% of all households in Everett are considered Family Households and 36% of all households are Family Households with Children²¹, the highest share among all context communities. Additionally, among Family Households with Children in Everett, nearly 45% are considered Other Family Households with Children²² – this may include single parents with children, children living with an alternative caregiver such as a grandparent or guardian, as well as multigenerational or combined family households. Between 2011 and 2021, Other Family households with children in Everett increased by more than 30%, while this household type decreased in almost all other context communities²³. Single-parent households face significant housing affordability challenges, often struggling to afford a two- or three-bedroom unit on a single income. A limited supply of housing suitable for families will likely continue to increase costs for this housing type and those who need it. The supply of housing suitable for families may also be impacted by overcrowding²⁴.

“I own my home with two apartments, my daughter and her family have to live with me because they can’t afford anything else” - Everett Community Member

“As a mom, I find it difficult to find even a 1-bedroom or studio that is affordable to me.”
- Everett Community Member

“[My housing goal is] finding a place to call “home” that is spacious enough for multiple family members”
- Focus Group Participant

17 American Community Survey, 2006-2010 and 2017-2021 5-year estimates

18 American Community Survey, 2017-2021 5-year estimates

19 US Decennial Census, 2010 and 2020.

20 According to the U.S. Census Bureau, a family household includes a householder and one or more people living in the same household who are related to the householder by birth, marriage, or adoption. A nonfamily household consists of a householder living alone (a one-person household) or where the householder shares the home only with people to whom he/she is not related (e.g., a roommate).

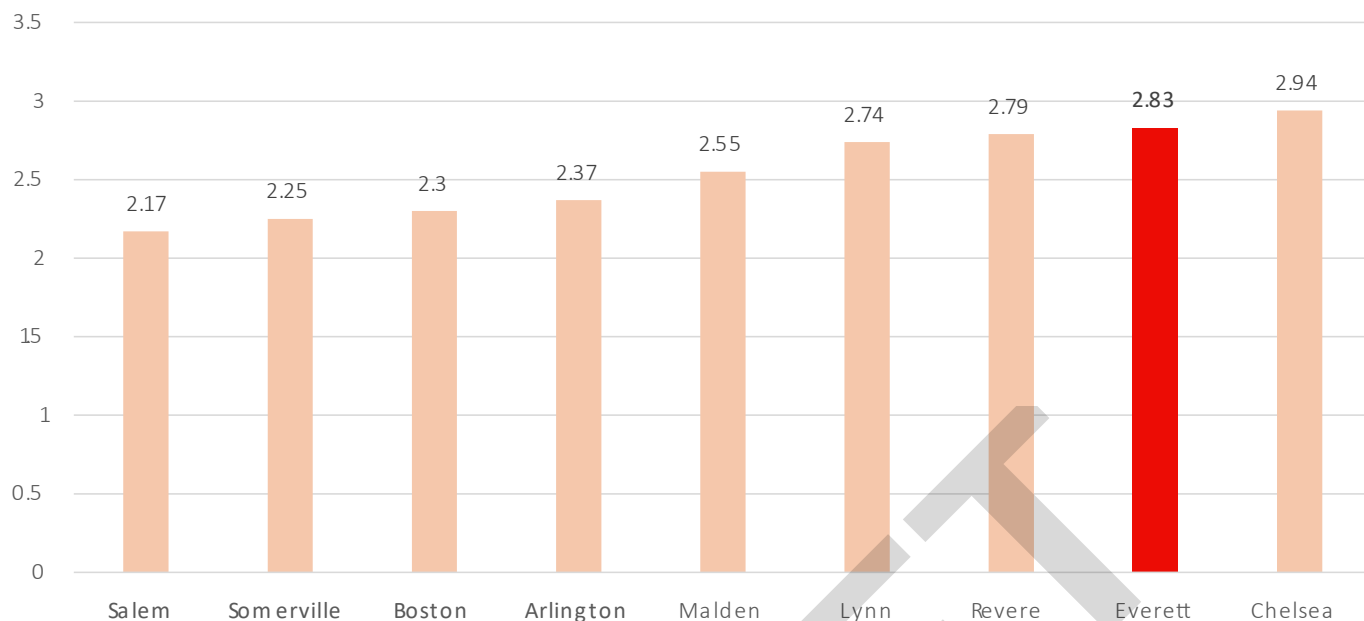
21 American Community Survey, 2017-2021 5-year estimates

22 Ibid

23 American Community Survey, 2006-2011 and 2017-2021 5-year estimates. Somerville, Chelsea, Salem, Arlington, Boston, Lynn, and Revere all showed a decrease in Other Family Households with Children between 2011 and 2021. Malden showed an estimated 4% increase.

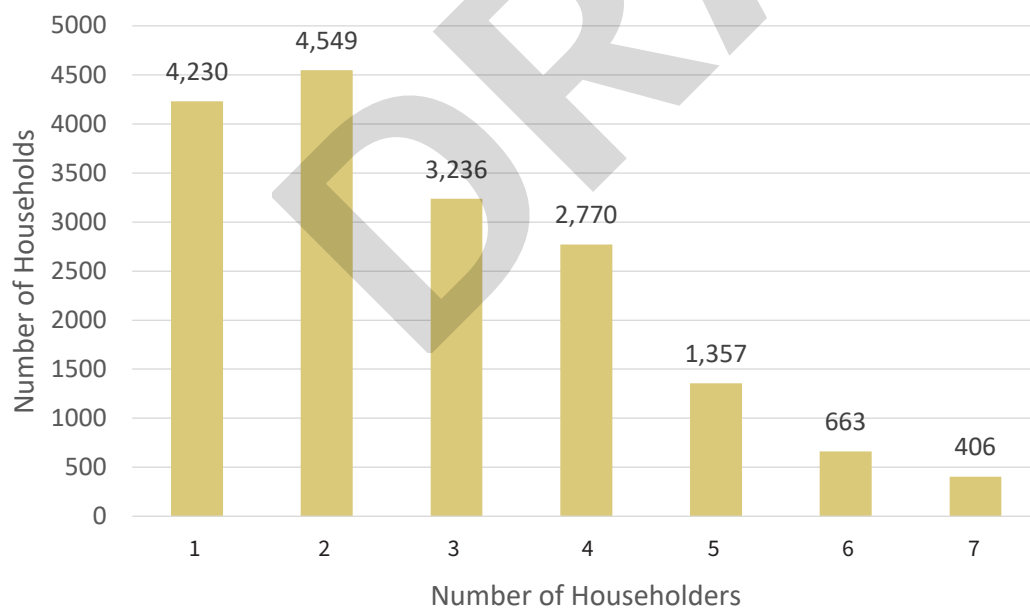
24 Overcrowding occurs when the number of people living in a dwelling unit exceeds its expected occupancy, commonly measured by the number of people per room. Overcrowding creates significant health and safety risks for residents and stresses the condition of existing housing stock and infrastructure.

Figure 5. Average household size, Everett and context communities, 2021



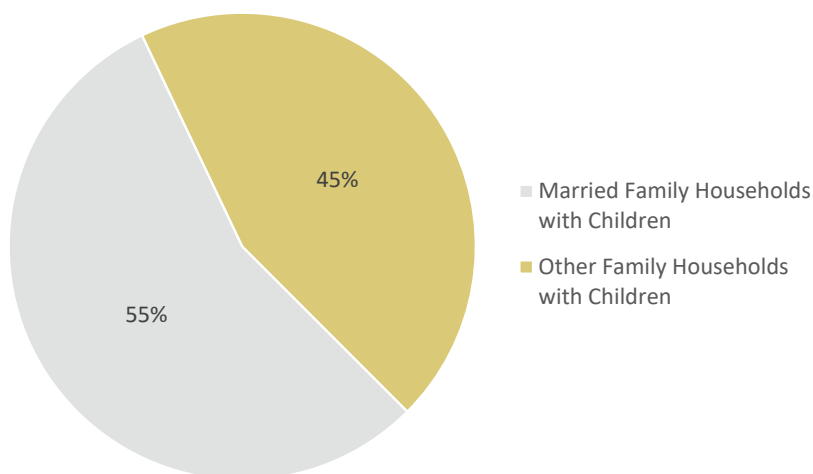
Source: American Community Survey 2017-2021 5-year estimates

Figure 6. Households by number of people per household, Everett, 2020



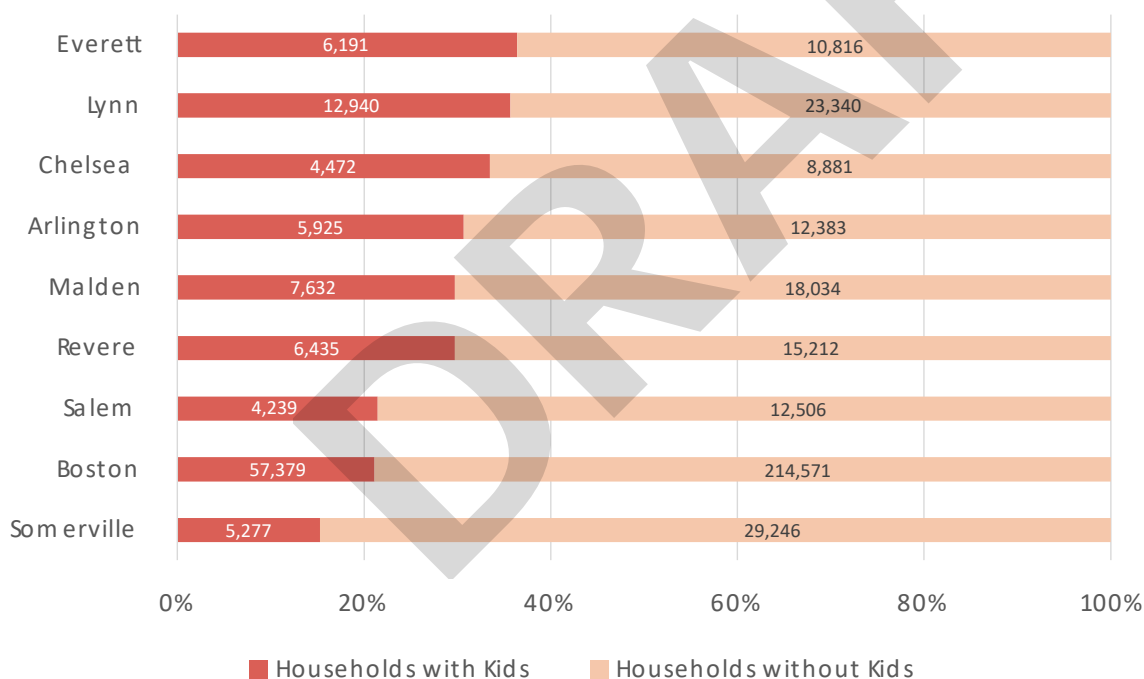
Source: US Decennial Census, 2020

Figure 7. Family Households with Children, Everett, 2021



Source: American Community Survey, 2017-2021 5-year estimates

Figure 8. Households with Children, Everett and context communities, 2021



Source: American Community Survey, 2017-2021 5-year estimates

23 American Community Survey, 2006-2011 and 2017-2021 5-year estimates. Somerville, Chelsea, Salem, Arlington, Boston, Lynn, and Revere all showed a decrease in Other Family Households with Children between 2011 and 2021. Malden showed an estimated 4% increase.

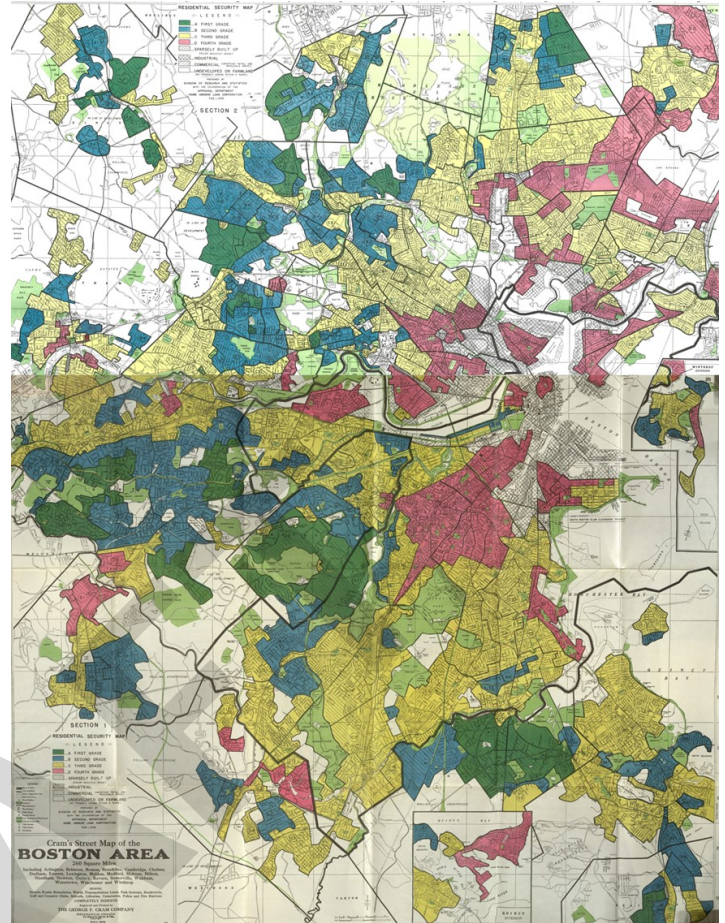
24 Overcrowding occurs when the number of people living in a dwelling unit exceeds its expected occupancy, commonly measured by the number of people per room. Overcrowding creates significant health and safety risks for residents and stresses the condition of existing housing stock and infrastructure.

Racial & Ethnic Composition

The racial and ethnic composition of a community is important to understand when evaluating housing needs and considering local housing policy because there is a strong link between racial equity and housing. The demographic makeup we observe in Everett today is shaped by a history of housing discrimination present throughout the nation. Communities across the Commonwealth and the country are segregated, reflecting clear disparities in wealth which often fall along racial lines. These inequities are in large part rooted in a practice called redlining that started in the 1930s and was once supported by the US government. For decades, many banks in the US denied mortgages to people in communities outlined in red ink on maps, mostly people of color in urban areas, preventing them from buying a home in the suburbs or neighborhoods where public resources were more abundant.

Areas deemed less desirable on redlining maps experienced decades of disinvestment that created poor urban conditions, shaping the land use patterns and socio-economic dynamics we see today. Everett was classified in redlining maps as C – Declining (yellow) and D – Hazardous (red). This classification and subsequent policy contribute to the historical population of immigrants and people of color in Everett. The areas of Everett south of Route 16 and along the Mystic Valley River where we see a concentration of current and former industrial uses are also shaped by redlining. Today these areas are attracting new investment like the Encore Casino and a boom in high-rise residential development. The City will need to think about ways to redress the impacts of historic housing discrimination like redlining and create fairness through the housing policy being considered today.

In this section, we'll look closely at Everett's racial and ethnic composition and how this relates to the City's housing stock.



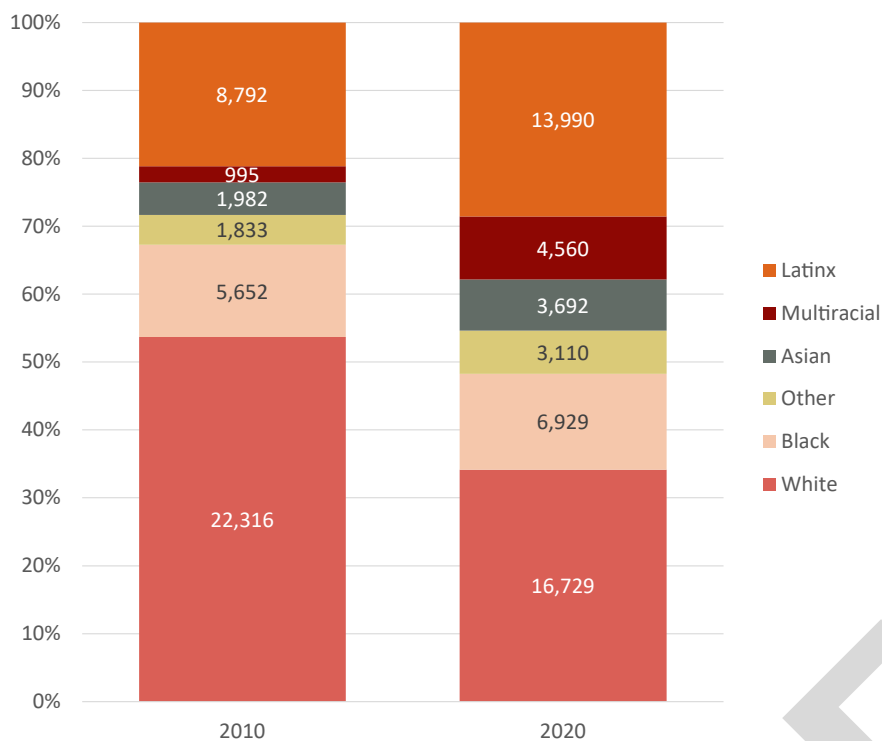
Redlining Map, Everett and Greater Boston

Everett has become more racially and ethnically diverse over the last several decades, but especially within the last 10 years. Among context communities, Everett is one of the most diverse²⁵. While the white population is still the largest single racial group in Everett, White residents make up only an estimated 34% of the population; Chelsea is the only context community with a smaller share of its population made up of White residents (around 20%)²⁶. Multiracial, Black, Indigenous, Asian, and Latino communities make up more than 65% of the population in Everett. Lynn has the most similar composition among context communities, though a much higher share of the population is made up of Latinx residents.

²⁵ US Decennial Census, 2020. Everett's population is 34% White, 29% Latinx, 14% Black, 7.5% Asian, 0.1% Native or Indigenous, 9.2% multiracial, and 6% other.

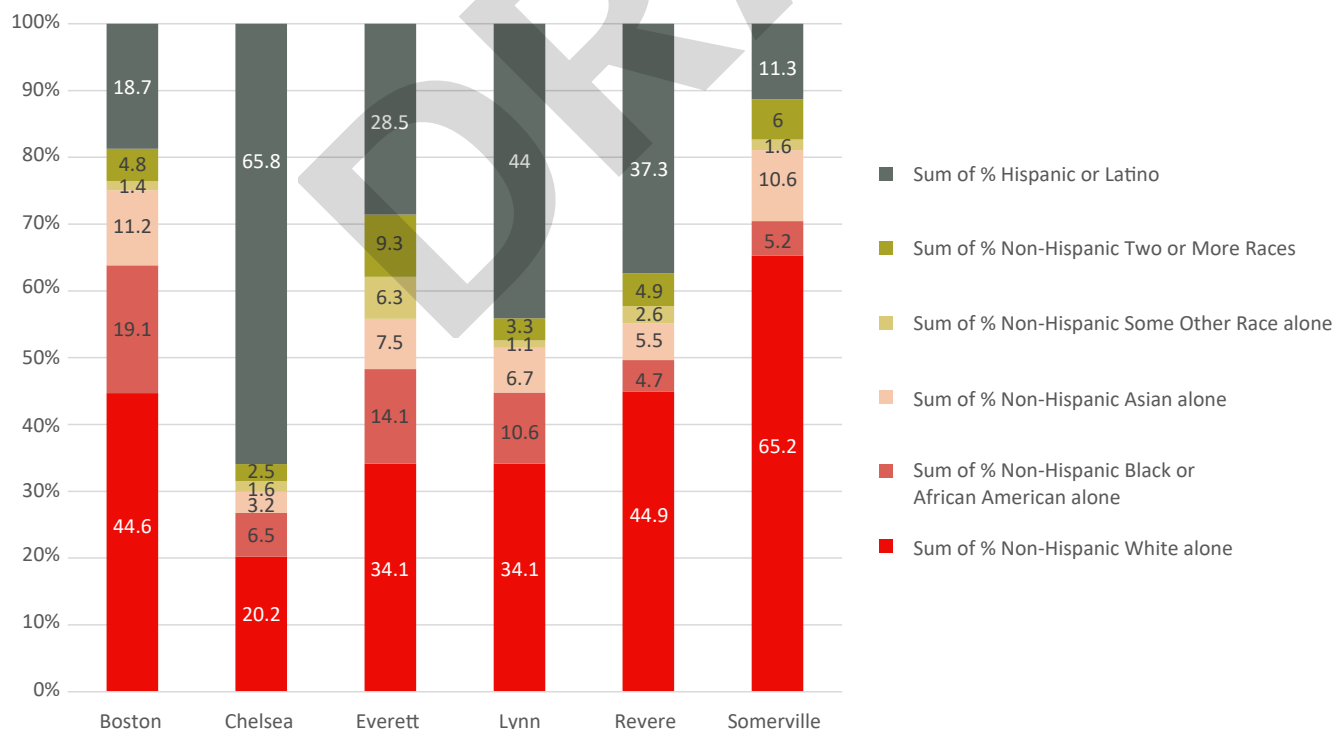
²⁶ Ibid.

Figure 9. Population by race and ethnicity, Everett, 2010-2020



Source: US Decennial Census, 2010 and 2020. Indigenous American, Alaska Native, Native Hawaiian, and Other Pacific Islander are not shown for visual clarity. These groups make up approximately 0.1% of Everett's population.

Figure 10. Population by Race, Everett and context communities, 2020



Source: US Decennial Census, 2010 and 2020. Indigenous American, Alaska Native, Native Hawaiian, and Other Pacific Islander are not shown for visual clarity. These groups make up approximately 0.1% of Everett's population.

Differences in race and ethnicity do not translate into demand for different types of housing. In some cases, family sizes might be larger and multigenerational living more of a cultural norm among people of color than white people, calling for multi-bedroom units and/or buildings with multiple units.

Additionally, increasing diversity in the City indicates a need for increasing language access for housing resources.

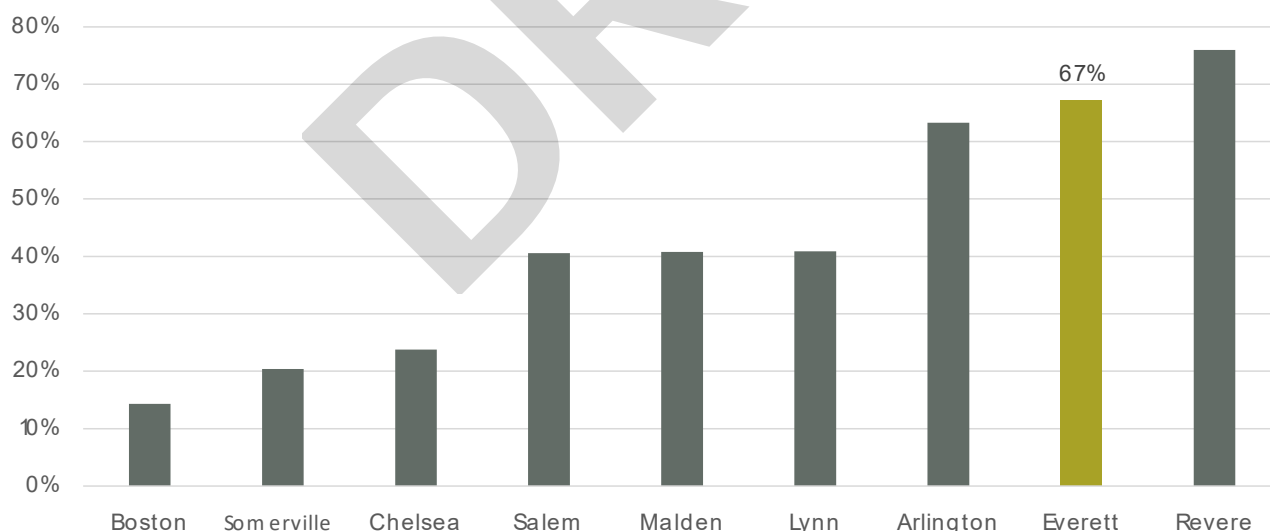
“Everett municipality and CBO’s should work extensively to locate and bring resources that are language accessible, like down-payment incentives for qualified individuals.”

- Focus Group Participant

Everett diverges from regional trends in racial income disparities that often dictate access to the housing market and shape housing demand. In Everett, the need for affordable housing choices cannot be drawn cleanly around racial or ethnic bounds. Median household incomes for Asian, Black, and Multiracial households in Everett (\$93,360, \$93,560, and \$74,515 respectively) exceed Everett’s median household income of \$71,510. Median household income for White and Latinx households are comparable, \$67,670 and \$67,940 respectively, and both fall below Everett’s median household income.

While Asian, Black, and Multiracial households may appear to fare better than White or Latinx households in Everett, it is important to take these differences into context. Median household income for all racial and ethnic groups in Everett still falls well below the Area Median Income (median income for greater Boston) and it is likely that all racial and ethnic groups in Everett contain households struggling to afford housing.

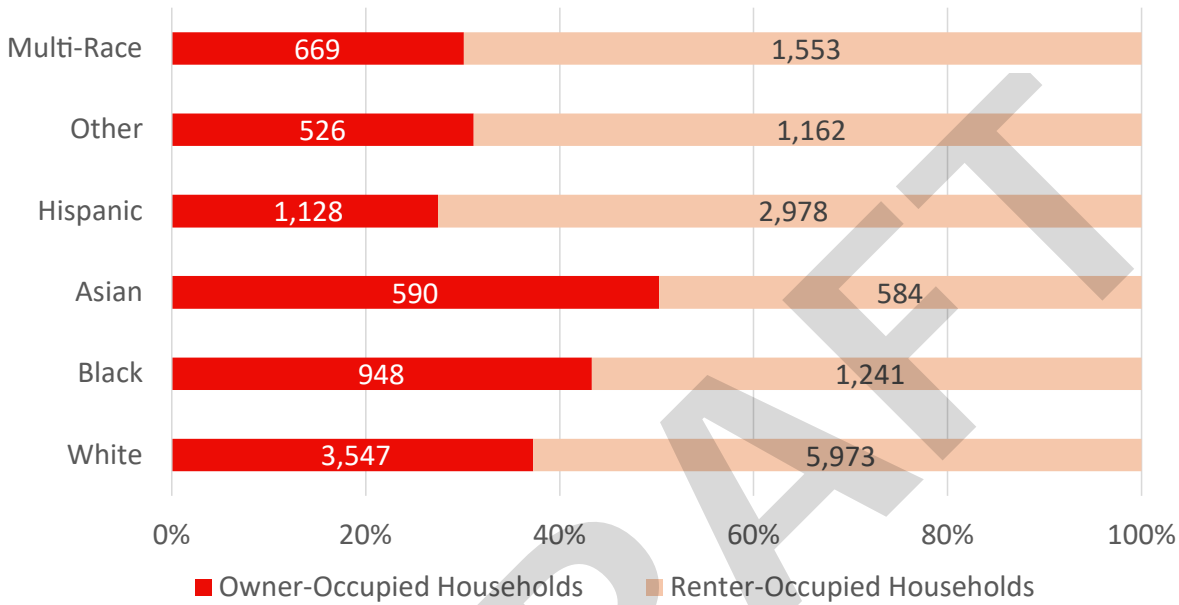
Figure 11. Percent Change in BIPOC population, Everett and context communities, 2010-2020



Source: US Decennial Census, 2010 and 2020, population includes Hispanic Latino, Black alone, Asian alone, Native American, Pacific Islander, multi-racial, and other.

While tenure rates are relatively similar across most racial and ethnic groups, Latinx households see the lowest rate of homeownership among racial groups in Everett²⁷.

Figure 12. Tenure by Race & Ethnicity, Everett 2021



Source: US Decennial Census, 2010 and 2020, population includes Hispanic Latino, Black alone, Asian alone, Native American, Pacific Islander, multi-racial, and other.

27 American Community Survey, 2017-2021 5-year estimates

Age Structure

Age is often a determinant of whether a new household is formed and what type of housing is demanded. In many cases, younger adults form new households and desire smaller housing options in which to live alone or larger multi-bedroom homes to occupy with roommates. As they age and form families, larger housing options tend to become more desirable. Eventually, as children in those families form their own households, parents no longer require large housing and may seek to downsize. As seniors age, they may then seek specialty housing, including housing accessible to people with disabilities. Desired housing through the age spectrum does not always align with available or affordable housing in a community.

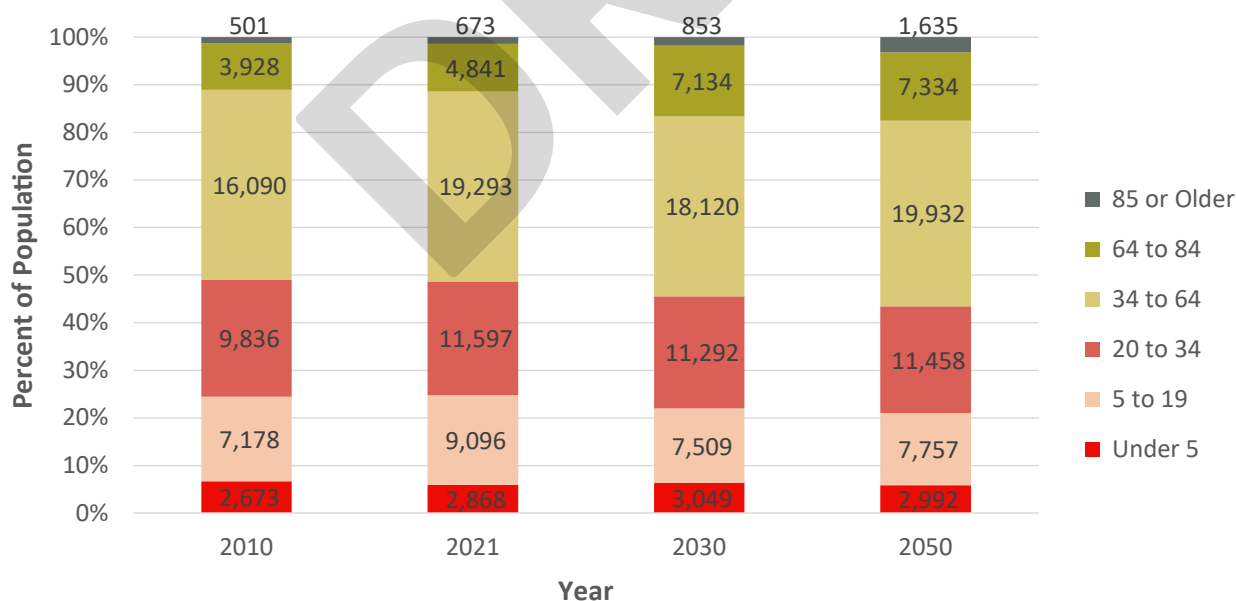
In Everett, an estimated 6% of residents are under the age of 5 and another 19% are aged 5 to 19. The largest cohorts are younger adults aged 20 to 34, comprising 24% of the population, and those aged 35 to 54, comprising another 30%. These groups are most likely to be families and are likely to prefer housing that is suitable for families, such as larger units with two or

three bedrooms or units located near schools, parks, and transit. Older adults aged 55 to 64 comprise 10% of the population, those 65 to 84 comprise another 7%, and those aged 85 or older comprise just 1.3% of the population. Everett's population is spread across all stages of life with a broad variety of housing needs. As the population continues to grow, the housing stock should grow across a diverse range of housing types to meet the varied needs of the Everett community.

Declining Vacancies

Higher demand for housing in Everett led to decreases in vacancies from 2011 to 2021. The total vacancy rate fell from approximately 7.5% in 2011 to 4.9% in 2021²⁸. Estimates of stable vacancy rates vary, but in general a stable rental vacancy rate is around 6%, while a stable ownership vacancy rate is around 3%. Without enough housing for people seeking homes, landlords and sellers can ask for increasingly high rents and prices, which advantages wealthier renters and buyers and encourages overcrowding among lower-income households.

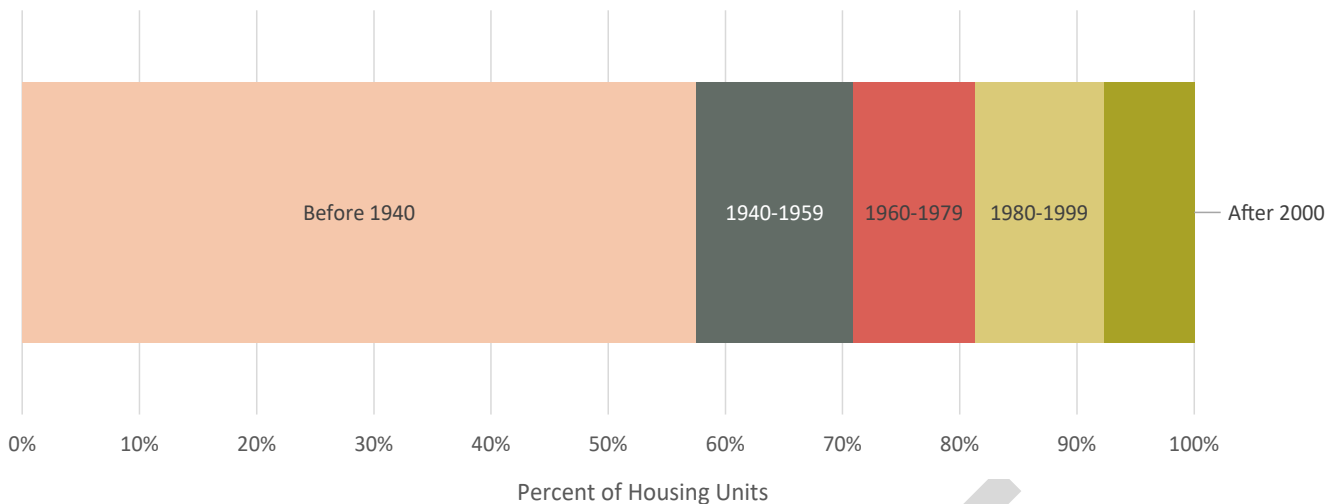
Figure 13. Population by Age, 2010-2050 (projected)



Source: American Community Survey, 2017-2021 5-year estimates; MAPC Socioeconomic Projections

²⁸ American Community Survey, 2007-2011 and 2017-2021 5-year estimates

Figure 14. Housing units by year of construction, Everett, 2021



Source: American Community Survey, 2017-2021 5-year estimates

Much of Everett's housing stock is aging and the new housing being produced differs significantly from the existing housing stock.

Everett's housing stock is split between the old and the new. Much of Everett's housing stock is growing older due to a long period of underinvestment in housing by the private for-profit market. In contrast, in recent years, Everett experienced significant development and growth, and a particular boom in the development of new market-rate housing, consisting mostly of mid- and high-rise multifamily development. However, because this new housing differs so drastically from the existing housing stock and the types of housing provided in the new stock are priced to meet the needs of higher income residents, the older stock becomes more important for "naturally occurring affordable housing²⁹." There is still tremendous upward pressure on housing costs throughout the city, incentivizing overcrowding at the lower end of the market and disincentivizing the maintenance of low-cost housing as competition for tenants becomes unnecessary. Older homes that

have been under-maintained are a public health and safety risk for their residents and the community.

Age of Housing Stock

The vast majority of Everett's housing is older. An estimated 57% of Everett's housing is in buildings built before World War II (1940), with another 25% built between 1940 and 1980. 7.6% of the existing housing stock was built since 2000³⁰.

Compared to more modern units, older housing units may not be code compliant, may have exposed lead paint, and are unlikely to be accessible for people with disabilities³¹. Older units may also lack heating and energy efficiencies (which add to monthly utility and maintenance costs for occupants) or require additional maintenance and repairs.

²⁹ Naturally occurring affordable housing (NOAH) is housing that is affordable in the market-place costing 30% of a household's income or relatively less than other housing. NOAH is often less costly because it is older or smaller in size. However the affordability of this type of housing is not protected and can change with the market.

³⁰ American Community Survey 2017-2021 5-year estimates

³¹ Lead paint, which is highly toxic and dangerous for children, was not banned until 1978. The Americans with Disabilities Act, which provides minimum accessibility requirements for multifamily buildings, was not passed until 1990.

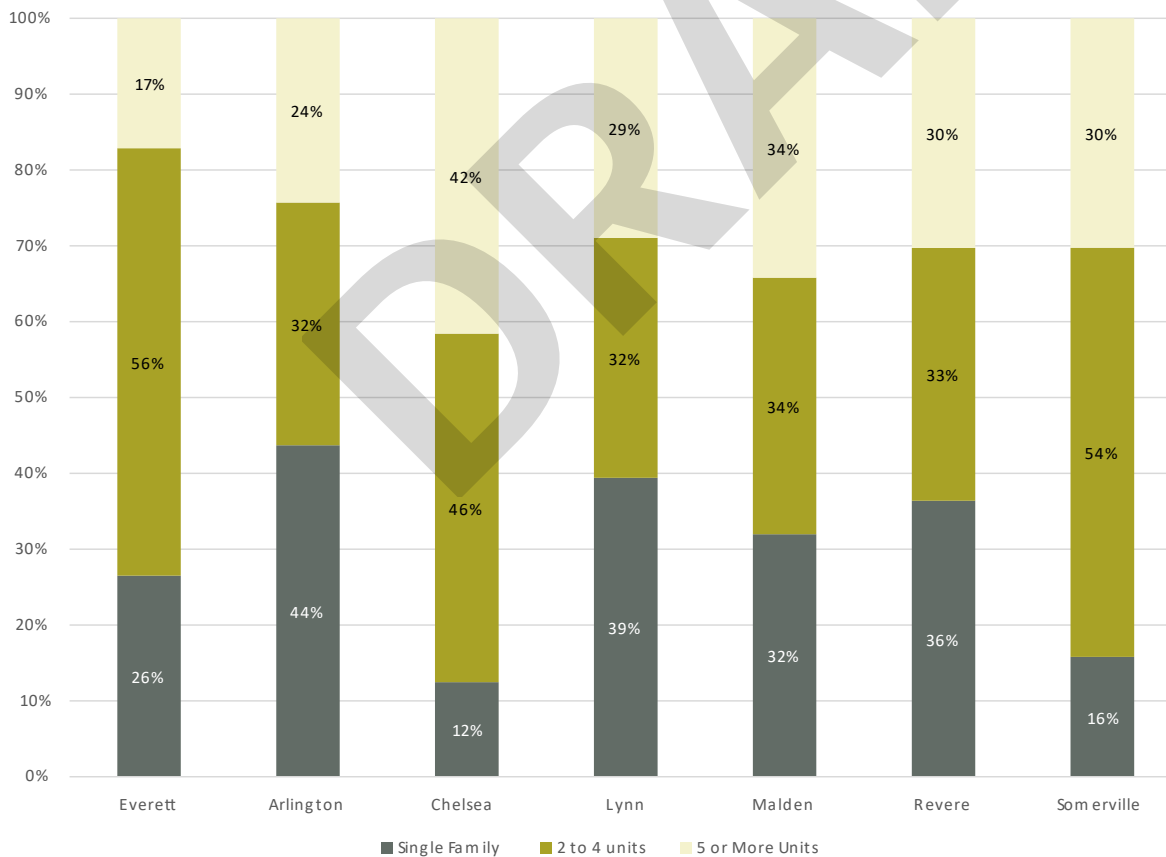
Housing Types

Everett contains a broad mix of housing types, including a significant supply of “middle” and small multifamily housing. Unlike many communities in the region, most of Everett’s roughly 18,000 total housing units are found in multifamily housing (buildings of two or more housing units). More than 50% of the housing supply is smaller “middle” multifamily housing (structures with two to four units)³², the highest share among context communities. Middle housing, sometimes called “missing middle” housing, refers to residential buildings (of various types) at a scale between single-family homes and large multifamily buildings. Middle housing and diverse housing options tend to accommodate a greater range of housing needs due to their smaller size and tendency to be relatively affordable in the marketplace. Among context communities, only Somerville (around 56%) and Chelsea (around 46%)

have similar shares of smaller multifamily housing. Both Chelsea and Somerville have higher shares of larger multifamily housing and smaller shares of single-family housing compared to Everett.

Much of Everett’s “middle” and small multi-family housing (buildings with 2-4 units, like duplexes or triple-deckers) is likely contained within the older and aging housing stock and care should be taken to ensure that this asset is maintained and preserved. Small multi-family tends to be more suitable for families, can accommodate larger unit sizes, and, in Everett, is generally located closer to parks, schools, and other daily goods and services. This middle housing stock provides density to many neighborhoods in the city that are unlikely to be redeveloped and it is the stock most likely to require maintenance and repairs or fall into disrepair and be lost if not properly maintained.

Figure 15. Housing units by units in building, Everett and Context Communities



Source: American Community Survey, 2017-2021 5-year estimates

³² American Community Survey 2017-2021 5-year estimates

Additionally, small multi-family housing is not the type of housing currently being built as a part of new development in the city. Housing of this type that is lost from the aging housing stock is unlikely to be replaced by current development trends, limiting the types of housing choices available to Everett residents. Speculative investment likely poses additional risks to Everett’s middle and small multifamily housing stock. Two- and three-family homes are often targeted by speculative investors who purchase homes with profit as the primary goal, rather than providing home or shelter. This type of speculation impacts both renters and those seeking to purchase homes in a community because investors

take properties off the market that could otherwise be sold to people intending to live in a home, and renters often suffer from investors buying their buildings and hiking up their rents, if not evicting them outright.

Everett’s older housing stock is also made up of many units with 2- or 3-bedroom units. This is a preferred unit size for many, especially those who have expressed a desire for family-sized housing units. Like the middle stock, this type of housing is unlikely to be replaced or grown through current development trends³³. As the supply of this housing type tightens, costs will likely continue to increase for larger unit sizes.

Figure 16. Housing units by units in building, Everett, 2022

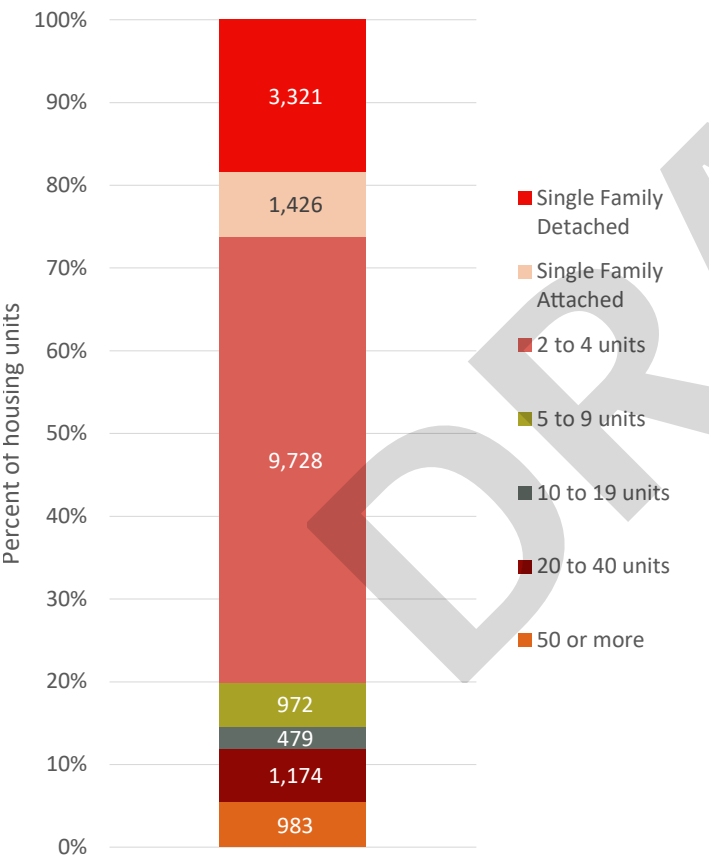
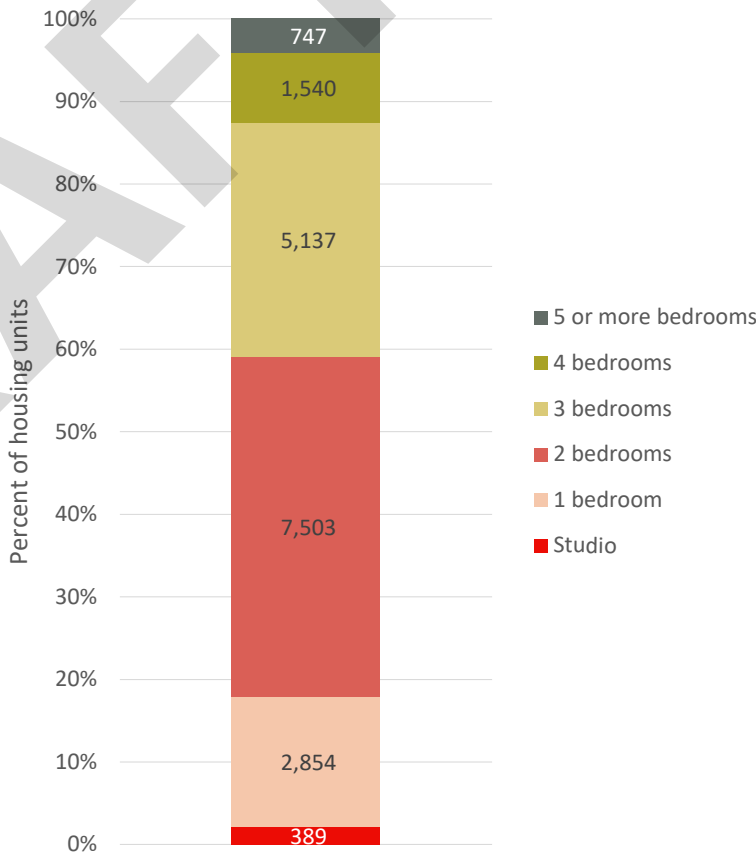


Figure 17. Housing Units by Number of Bedrooms, 2022



Source: American Community Survey, 2017-2021 5-year estimates

Source: American Community Survey, 2018-2022
Note: The margins of error for this data set are statistically significant and these values should be taken as estimates not absolutes.

33 Though larger units are not mutually exclusive with larger multi-family development, developers often do not willingly choose to include larger units as they limit the total number of units able to be developed within a project. Developers often need additional incentives or regulations to include larger unit sizes in these types of developments.

Changing Housing Types

Everett's housing stock is changing. Since 2010, Everett has seen significant development of new housing, increasing the total number of housing units in the city from 16,715 units in 2010 to an estimated 18,208 in 2020³⁴. New development in Everett is largely located in areas south of the Revere Beach Parkway and in the Commercial Triangle districts where upzoning has occurred and former industrial land is being redeveloped.

Everett permitted approximately 4,821 housing units between 2015 and 2022³⁵. About 12% of permitted units were deed-restricted affordable and the vast majority of those units were set aside for households earning 80% of the Area Median Income (AMI)³⁶. In interviews, developers described most new market-rate developments in the city as large, multifamily buildings (100+ units), consisting predominantly of 1-bedroom and studio units, with few 2- and 3-bedroom units.

Everett has seen a tremendous amount of development in recent years. While this housing production is meeting critical regional housing needs, **there remains a gap between the housing needs served by new development patterns in the city and the housing needs of many Everett residents.** Community members have shared that many people feel the new housing being constructed in the city is not for people like them. This new supply of housing feels unattainable for many residents, noting both the cost of housing and the lack of family-sized housing within new development.

Household Tenure

Most Everett households are renter households and the renter population in Everett continues to grow. 63% of households in Everett rent their homes, while 37% of households are homeowners³⁷. Most household growth in Everett was made up

of an increase in renter households between 2017 and 2021³⁸. Increased supply of rental housing and increased competition for limited homeownership opportunities is likely driving this pattern in Everett. While both owner and renter households occupy a mix of different housing types in Everett, differences in tenure can be seen across housing types. As is true in many communities, most of the single-family housing stock is owner-occupied. However, Everett has a relatively high share of renter-occupied single-family homes compared to most municipalities in the region³⁹. All other housing types in Everett are predominantly renter-occupied. Roughly 70% of small multi-family housing stock (buildings with 2-4 units) is renter-occupied, a higher share than overall rental tenure⁴⁰. While the small-multifamily stock serves both owner and renter households in Everett, it is more likely to be renter-occupied housing. Furthermore, around 85% of larger multifamily housing (buildings with 5 or more units) is renter-occupied and only 15% of larger multifamily housing is owner-occupied⁴¹.

Overcrowding

Insufficient housing supply in response to increased demand leads to rising housing costs, which in turn can lead to overcrowding, defined as more than one person per room by the US Department of Housing & Urban Development. (Overcrowding relates to the number of people living in a housing unit, not the density of units in a building). Unmet demand for living space can drive young adults to live with parents longer, seniors to live in housing with their children when they otherwise might live independently, families to share individual housing units, and room-sharing arrangements. Overcrowding is more common in high-cost housing markets, and disproportionately impacts lower-income households, people of color, and immigrant households. Overcrowded households significantly impact quality of life for their residents and, when widespread, lead to poorer public health outcomes⁴².

³⁴ US Decennial Census, 2010 and 2020

³⁵ Data provided by municipality to MAPC Metropolitan Mayors Coalition Housing Task Force

³⁶ Ibid

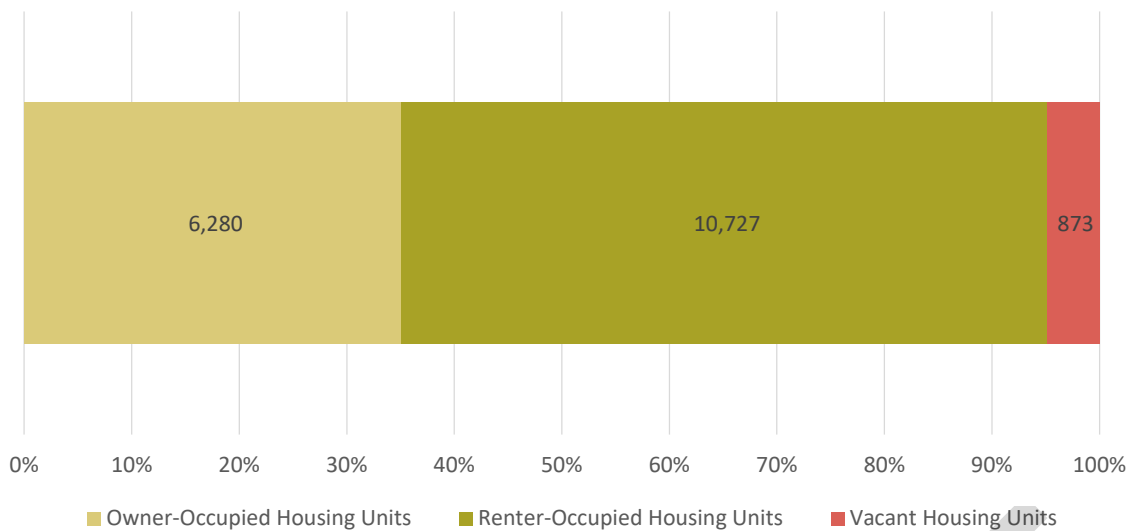
³⁷ American Community Survey 2017-2021 5-year estimates

³⁸ American Community Survey 2012-2017, 2017-2021, 5-year estimates

³⁹ American Community Survey, 2017-2021 5-year estimates. Approximately 65% of single-family households are owner-occupied, 35% are renter-occupied.

⁴⁰ Ibid

Figure 18. Housing Tenure, Everett, 2021



Source: American Community Survey 2017-2021 5-year estimates

Overcrowding may be practiced by homeowners or rental households, sometimes without a landlord's knowledge or sometimes with their tacit acknowledgment. Some landlords also convert non-bedroom living spaces into makeshift bedrooms or illegally subdivided apartments to increase occupancy and thereby rents, which also results in overcrowding.

During public outreach for this plan, Everett residents and service providers described housing overcrowding as a common occurrence in the city. An estimated 895 homes (5.5% of homes) in Everett are overcrowded using the federal definition. This is almost certainly an underestimate, given that most overcrowding happens without official acknowledgment by landlords or tenants. In 2015, 4.3% of homes were overcrowded according to estimates⁴³. Between 2015 and 2020, the share of overcrowded homes in Everett increased more rapidly than the total housing supply.

While overcrowding is always a concern for health and safety, it was an especially dangerous circumstance during the COVID-19 pandemic. Studies show that housing overcrowding is a driver of the virus's spread. Transmission increases with more people in a home (particularly essential workers and others coming and going, interfacing with those outside the home),

less room to isolate, and more time spent together in the same space, breathing recycled air. Because many people of color and immigrants in Everett have low incomes and are more likely to live in overcrowded conditions—as well as experience other circumstances that put them at risk, such as exposure at work—these residents also disproportionately contracted and died of COVID-19.

Condition of Housing

Numerous physical conditions of housing affect the health and safety of households in their homes. These include the presence of mold; rodent and insect infestations; cleanliness of common interior and exterior areas; condition of the walls and roof; condition of the kitchen systems, plumbing, electrical, and temperature control systems; presence of lead paint; quality of workmanship on repairs; and more. Unfortunately, very little reliable data exists measuring these conditions in housing.

The Census Bureau only measures two variables related to housing conditions: completeness of kitchen facilities and completeness of plumbing facilities. In Everett, these datasets carry high margins of error and the estimates available are not reliable year-over-year.

41 American Community Survey, 2017-2021 5-year estimates. Approximately 65% of single-family households are owner-occupied, 35% are renter-occupied.

42 US Department of Health and Human Services "Social Determinants of Health Literature Summaries: Housing Instability"

43 Comprehensive Housing Affordability Strategy, 2016-2020 and 2011-2015 5-year estimates

Many residents cannot afford market-rate housing in Everett.

Housing is a fundamental need for all people. In most American cities, that need is met (or not) by the private housing market, where independent housing providers charge the maximum price a buyer or renter in that housing market is willing to pay. The rent or sales price is determined by a multitude of factors, including the regional housing market, the incomes of prospective buyers/renters in the market, the condition of the housing, the location of the housing, the rents and prices of nearby housing, and the idiosyncrasies of any given landlord or home-seller. Everett has grown and changed significantly in recent years, and with that growth comes increased competition for housing and increased housing costs for residents to remain in the community. Many households in Everett cannot afford these market rates; the choice for many Everett households is to pay proportionally more for housing than is financially sustainable or to leave the community.

In nearly every community conversation, the cost of housing was raised as a primary concern for Everett residents. Many in the community expressed that market rents are out of scale with the incomes of most residents. In multiple focus groups, many residents shared that they spend more than 45% to 50% of their income on rent.

“My sister just found out she is pregnant. She’s currently couch surfing between my mom’s studio apartment and me, but I use housing vouchers, so she can’t move in with me. She makes too much to qualify for Affordable Housing, but not enough to afford market rent.”

“I work for the City of Cambridge and grew up there. I can’t afford to live there anymore, so I’m looking to buy in Everett. My daughter and her family (including a child) lives with me right now because they can’t afford it either.”

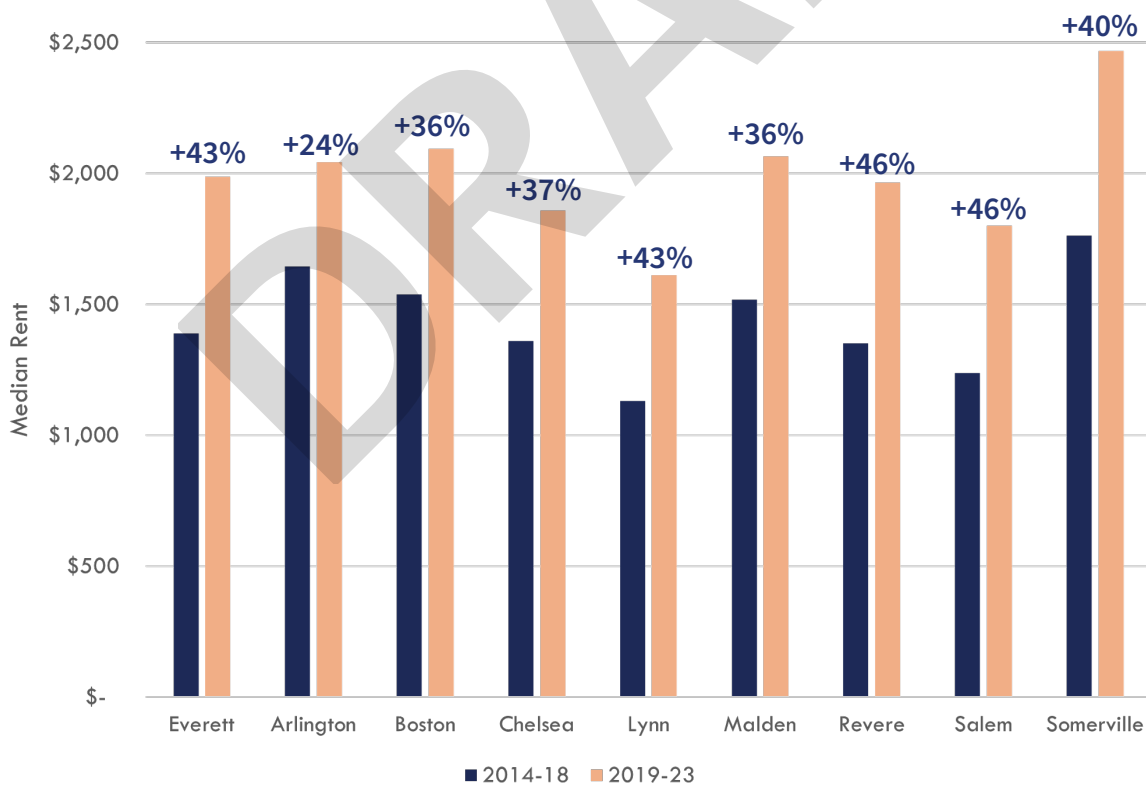
Market Rents

Because Everett has many households who rent, trends in rental costs are a critical component of understanding housing affordability in Everett. The rental market is complex and rents are influenced by many factors including time of year, type and condition of housing, market demand, and neighborhood change, among others. Because of this complex landscape, rents are often a difficult metric to capture. This plan uses two measures to understand rental trends in Everett.

The first is data collected by the American Community Survey. This data is useful for understanding general trends and relative change over time, but tends to lag behind real-time costs. The figure below shows that overall median rents in Everett increased by an estimated 43% between 2018 and 2023, similar

to trends in Lynn, Revere, Salem, and Somerville. According to ACS 5-year estimates for 2023, median rent in Everett was higher than that of Lynn, Salem, Revere, and Chelsea and lower than rent in Malden, Boston, Arlington, and Somerville⁴⁴.

Figure 19. Gross Median Rent in Everett and Context Communities, 2018-2023



Source: American Community Survey, 5-year estimates, 2014-2018, 2019-2023

⁴⁴ American Community Survey, 2018-2023, 5-year estimates

The second source available is the Metro Boston Rental Listings Database, developed by MAPC. The Rental Listings Database is a comprehensive database of point-level market value rental listings, based on data collected from various online platforms including Craigslist and Padmapper. This data is updated monthly and offers a more current picture of real rental costs that households would encounter in today's marketplace.

Table 1: Median rental listings by bedroom count, Everett, 2018-2024

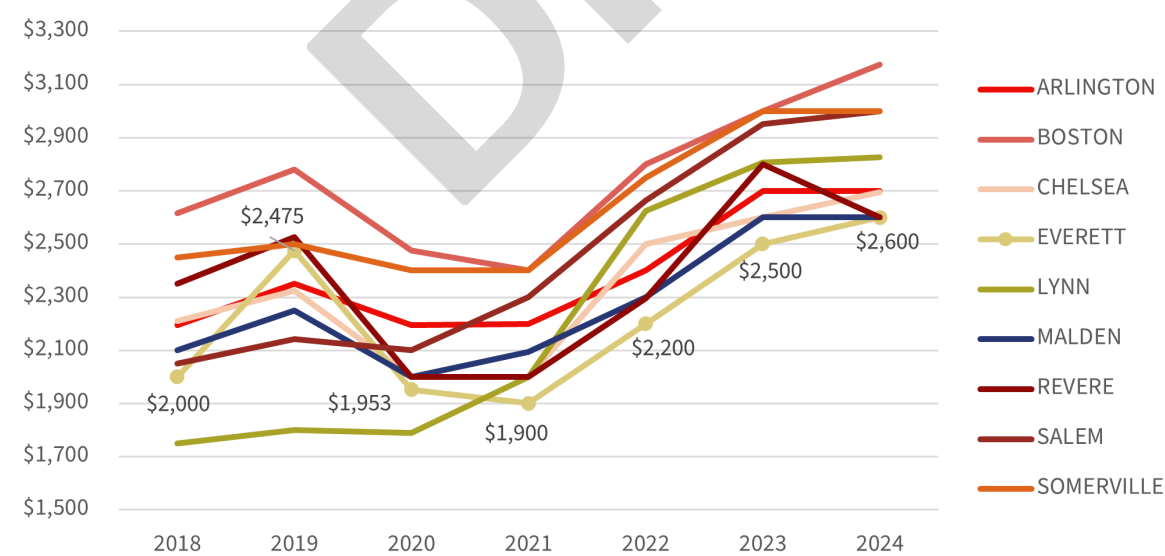
	Studio	1-bedroom	2-bedroom	3-bedroom
2018	\$2,000	\$2,000	\$2,000	\$2,250
2019	\$2,050	\$2,176	\$2,475	\$2,475
2020	\$1,900	\$1,600	\$1,953	\$2,300
2021	\$1,400	\$1,600	\$1,900	\$2,700
2022	\$1,875	\$1,695	\$2,200	\$2,800
2023	\$2,125	\$1,900	\$2,500	\$3,000
2024	\$1,650	\$2,100	\$2,600	\$3,200

Source: MAPC Rental Listings Database

Rental Listings data from 2018 to 2024 suggest that median rents in Everett are relatively low compared to most context communities. In 2020 and subsequent years, the COVID-19 pandemic had a significant impact on rental markets across the region and in Everett. These impacts manifested differently in different communities and the rebound of rents in 2021 and 2022 were not consistent across all communities. This volatility is clearly seen in the figure below, showing the drastic change in median rents across all context communities from 2018 (pre-pandemic) through 2020 and beyond.

In Everett, median rents for 1- and 2-bedroom units only increased back to pre-pandemic prices in 2023 and 2024. Median rents for 3-bedroom units in Everett did not experience as severe of a decrease in 2020, have continued to increase over time, and are comparable to many context communities. Median rents for studio units saw a high level of volatility throughout the pandemic and are now second highest among context communities. Preliminary analysis of trends for 2023 and 2024 suggests that median rents have continued to increase across all units types in Everett.

Figure 20. Median 2-Bedroom Rents in Everett and Context Communities, 2018-2024



Source: MAPC Metro Boston Rental Listings Database

Sales Prices

As housing regionally becomes more expensive, people are more likely to seek housing in more affordable locations. For many years, Everett was considered relatively affordable compared to neighboring Boston, Cambridge, and Somerville. While the median home price in Everett is still considerably lower than the average home price in places like Boston or Somerville, increased competition for a limited supply of homes has led to a significant increase in homes sales prices since 2011.

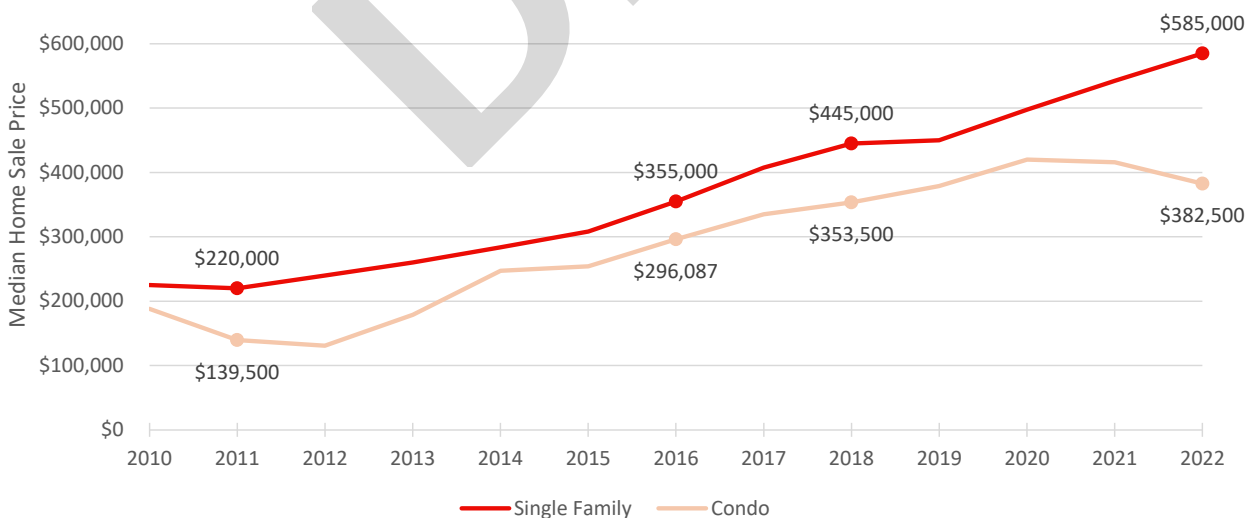
Between 2011 and 2022, the median home sale price of a single-family home in Everett more than doubled, increasing from an estimated median sale price of \$220,000 in 2011 to a median sale price of \$585,000 in 2022. For context, the median sales price in Massachusetts in 2011 was \$274,000, increasing to \$530,000 in 2022. In other words, in 2011, median home prices in Everett were lower than the median in Massachusetts and in 2022, median home prices now exceed the median for Massachusetts by more than \$50,000. Among the many factors influencing home

sale prices, lower interest rates in 2020 in response to the COVID-19 pandemic resulted in large increases in for-sale prices across the region.

Between 2010 and 2022, the increase in home sale prices for single-family homes in Everett far outpaced that of condominiums. Median condominium sale prices have declined since 2020, while sales prices for single-family homes continue to increase. Additionally, condominium sales now make up a much larger share of home sales compared to single-family homes.

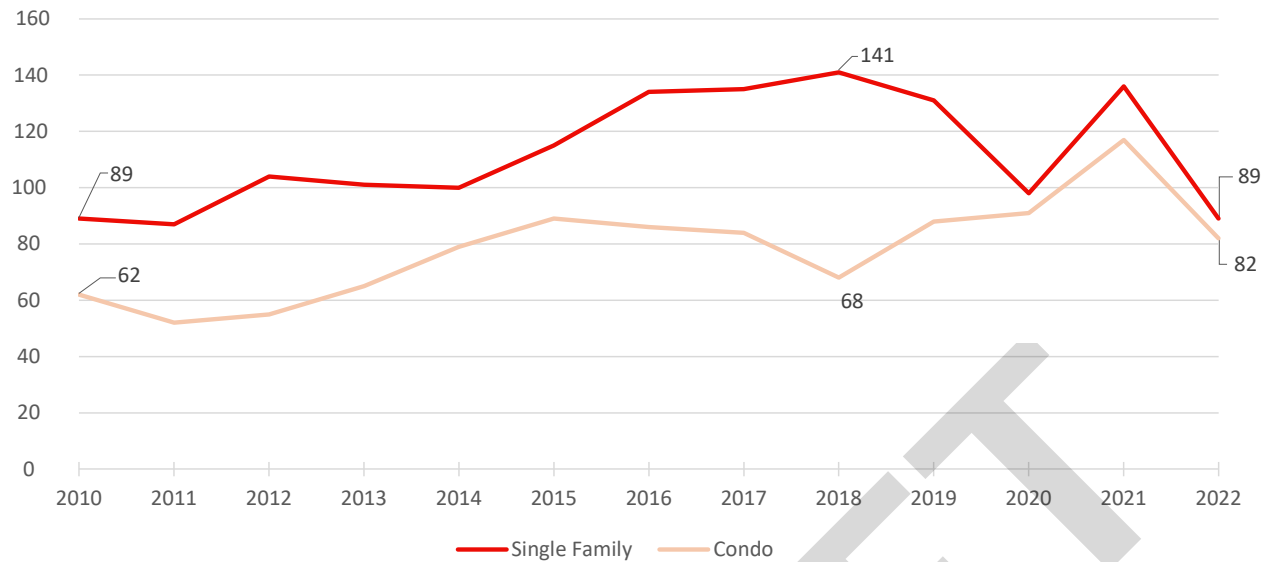
In response to the economic downturn associated with the COVID-19 pandemic, the Federal Reserve lowered interest rates in 2020. In many communities, lowered interest rates resulted in an increase in buyers seeking to purchase homes and the competition among a large pool of homebuyers caused many to pay over asking price, driving up sale prices significantly.

Figure 21. Median sales price for single-family homes and condominiums, Everett, 2010-2022



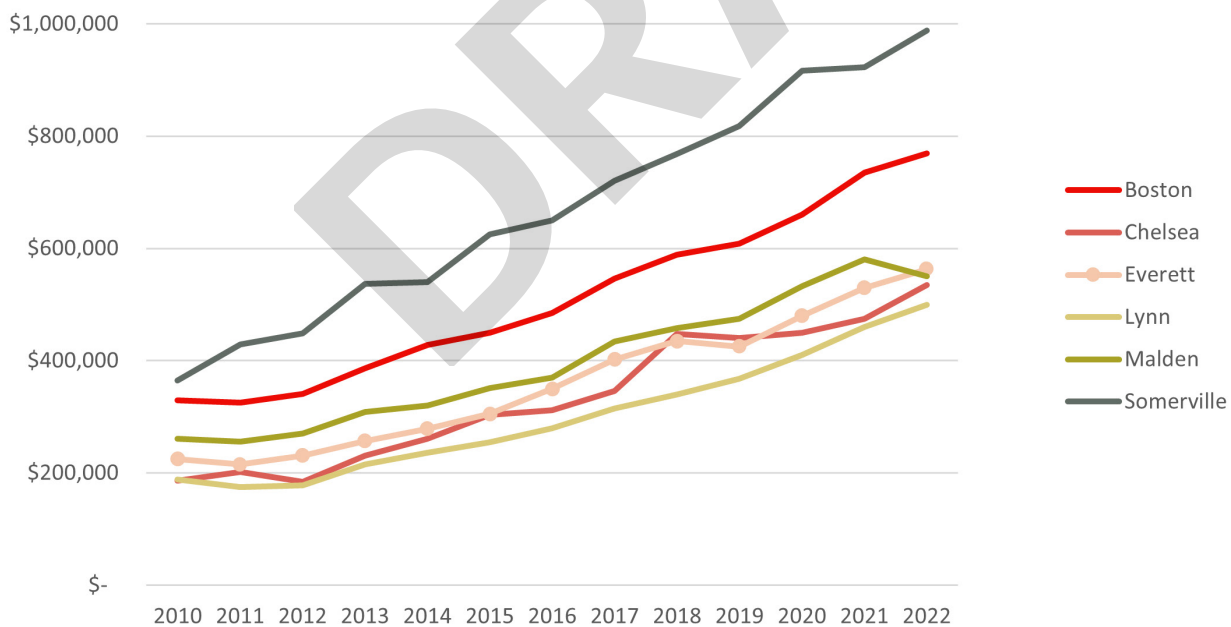
Source: The Warren Group, 2010-2022

Figure 22. Count of Sales for single-family homes and condominiums in Everett 2010-2022



Source: The Warren Group, 2010-2022

Figure 23. Median sale price for single family home, Everett and Context Communities, 2010-2022



Source: The Warren Group, 2010-2022. Revere and Salem are not shown in this figure for visual clarity but are the Context Communities that most closely match Everett in both real value and growth trends.

When compared to context communities, home prices in Everett have generally followed increases seen in regional trends. In 2022, the median sales price for a single-family home in Everett was lower than prices in Somerville, Boston, Salem, and Revere, and higher than in Malden, Chelsea, and Lynn⁴⁵. While home sale prices in Everett remain lower than in many other communities, most Everett households cannot afford to purchase a home in Everett.

Homeownership is a long-term goal for many Everett residents to create greater housing stability and be able to remain in the community. In engagement for this plan, community members cited a variety of barriers to accessing homeownership including the cost of buying a home in Everett, struggling to save enough for a downpayment, issues with credit, and a lack of resources and education for first-time or first-generation homebuyers.

“I wanted to buy a house, but it was difficult to find a single-family home. I ended up in a smaller condo.”

“Is there a way for homebuyer programs to serve more people? There are a lot of people who don’t qualify for a traditional loan.”

“We need to start thinking about community ownership to keep people here.”

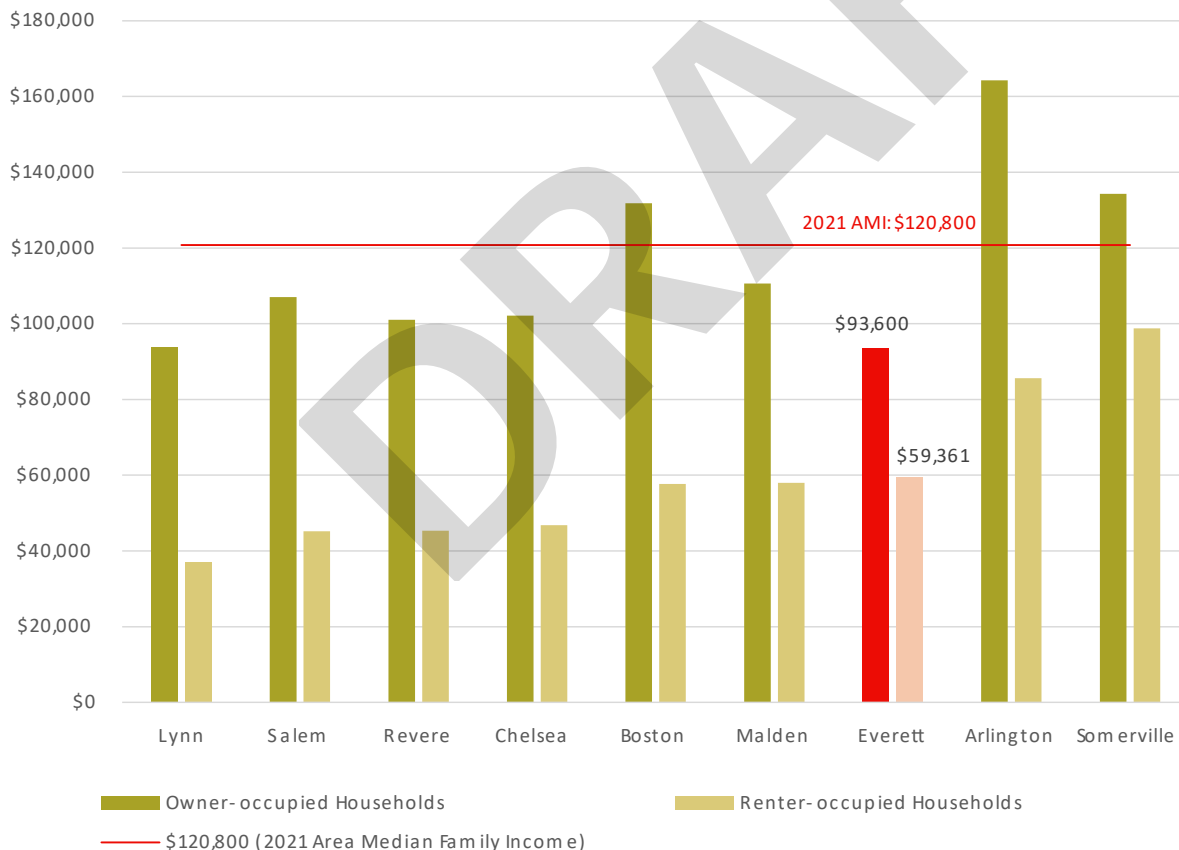
⁴⁵ The Warren Group, 2022

Income

Median household income in Everett is much lower than the Area Median Income. Area Median Income, or AMI, is the standard used to determine eligibility for most housing assistance programs, including deed-restricted affordable housing units and various voucher programs. In communities like Everett where the local median income is drastically lower than the AMI, many household incomes fall well below 80% of the AMI and are only eligible for housing at deeper levels of affordability. In 2021, Everett's median household income of \$71,150 was roughly 80% of the Massachusetts median household income of \$89,026 and roughly half of the Area Median Income of \$120,800⁴⁶. For context, the median income in Everett is most similar to median income in Salem and Revere, but considerably lower than median income in Boston, Somerville, and Arlington⁴⁷.

There is an income disparity between homeowners and renters in Everett, though the gap is smaller in Everett than most context communities. Everett's median homeowner household income of \$93,600 is more than \$30,000 more than the median renter household income of \$59,361. This disparity is most similar to the gap in Somerville and much narrower than that of other context communities. Notably, median homeowner income in Everett is much lower than in other communities with similar renter incomes (median renter income is most comparable to Boston and Malden, while median homeowner income is the lowest among context communities, including Lynn, Revere, and Chelsea)⁴⁸.

Figure 25. Median household income by tenure, Everett and context communities, 2021



Source: American Community Survey, 2017-2021 5-year estimates

⁴⁶ American Community Survey 2017-2021 5-year estimates, HUD Income Limits FY2021

⁴⁷ According to American Community Survey 2017-2021 5-year estimates, median household income is estimated as \$72,884 in Salem, \$73,041 in Revere, \$81,744 in Boston, \$108,896 in Somerville, and \$125,701 in Arlington.

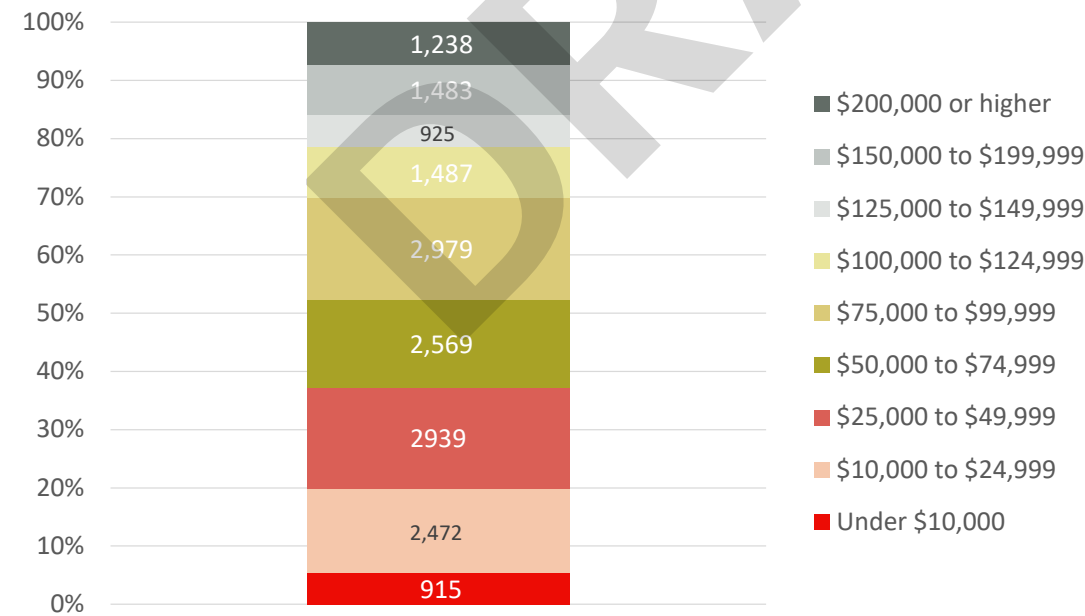
⁴⁸ American Community Survey 2017-2021 5-year estimates

The distribution of incomes in Everett shows the prevalence of households with incomes so low that no current market-rate housing options would ever be affordable. More than half of Everett households have an income of less than \$75,000 and about one in five Everett households has an income of less than \$25,000. Household incomes in Everett show that market-rate housing is likely unaffordable for many in the community and there is a strong need for deeply affordable deed-restricted Affordable Housing.



Aerial view of Everett, facing South
Photo by Alex Koppelman for MAPC

Figure 26. Median household income by tenure, Everett and context communities, 2021



Source: American Community Survey, 2017-2021 5-year estimates

Housing Cost Burden

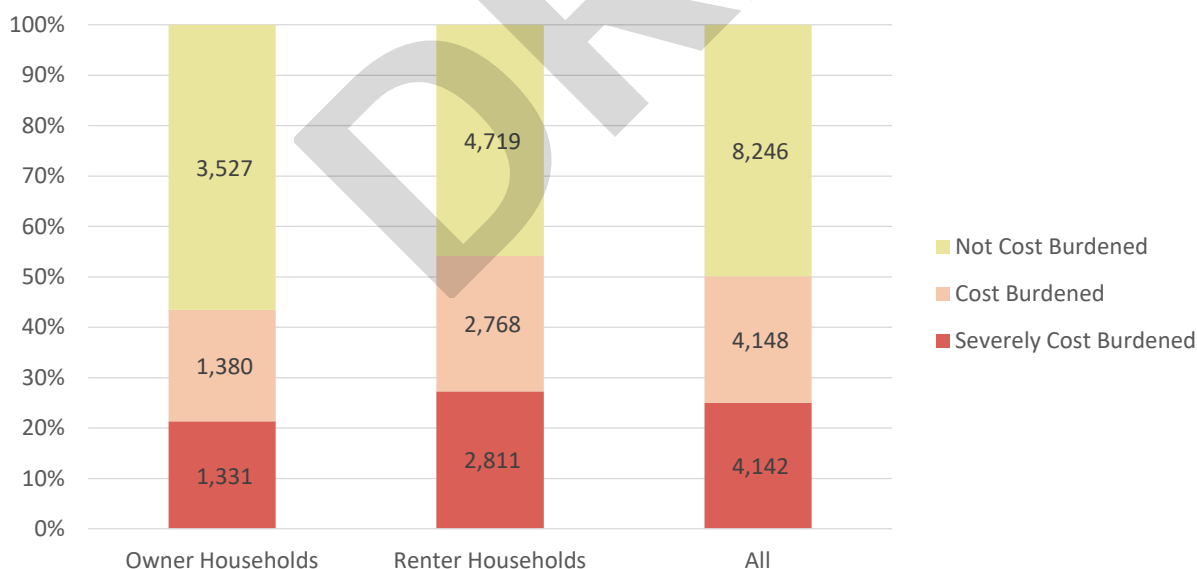
About half of all Everett households are housing cost burdened. Per federal standards, a household is considered housing cost burdened when it pays 30% or more of its income on housing (including utilities), whether that be homeownership costs, like a mortgage or taxes, or rent. A household is considered severely cost burdened when it pays more than half its income towards housing costs. Cost-burdened households often must make hard financial choices, such as delaying the payment of non-housing bills or foregoing food or healthcare.

Roughly half of Everett's cost-burdened households pay between 30% and 50% of their income for housing costs and the other half, roughly 25% of all households, pays more than half of their income on housing. **While both renters and homeowners experience cost burden in Everett, renters are more likely to experience housing cost burden.** An estimated 54% of renters are housing cost burdened

and 43% of owner households are housing cost burdened; roughly 50% of cost burdened households in both groups are severely housing cost burdened⁴⁹.

Many compounding factors impact housing stability for renter households. Broadly speaking, tenants have few protections from fluctuations in housing costs and other factors limiting housing stability. Renters are both more likely to experience housing cost burden and more likely to see increased housing costs compared to homeowners (rents increase with much greater scale and frequency than traditional mortgage payments). Additionally, renters are more likely to have lower incomes and lower-income households have fewer resources to manage rapid changes in housing costs. These compounding factors indicate both cost burden and tenure status as key risk factors for residential displacement in Everett.

Figure 27. Housing cost burden by tenure, Everett, 2021



Source: American Community Survey, 2017-2021 5-year estimates

⁴⁹ Comprehensive Housing Affordability Strategy, 2015-2019 5-year estimates

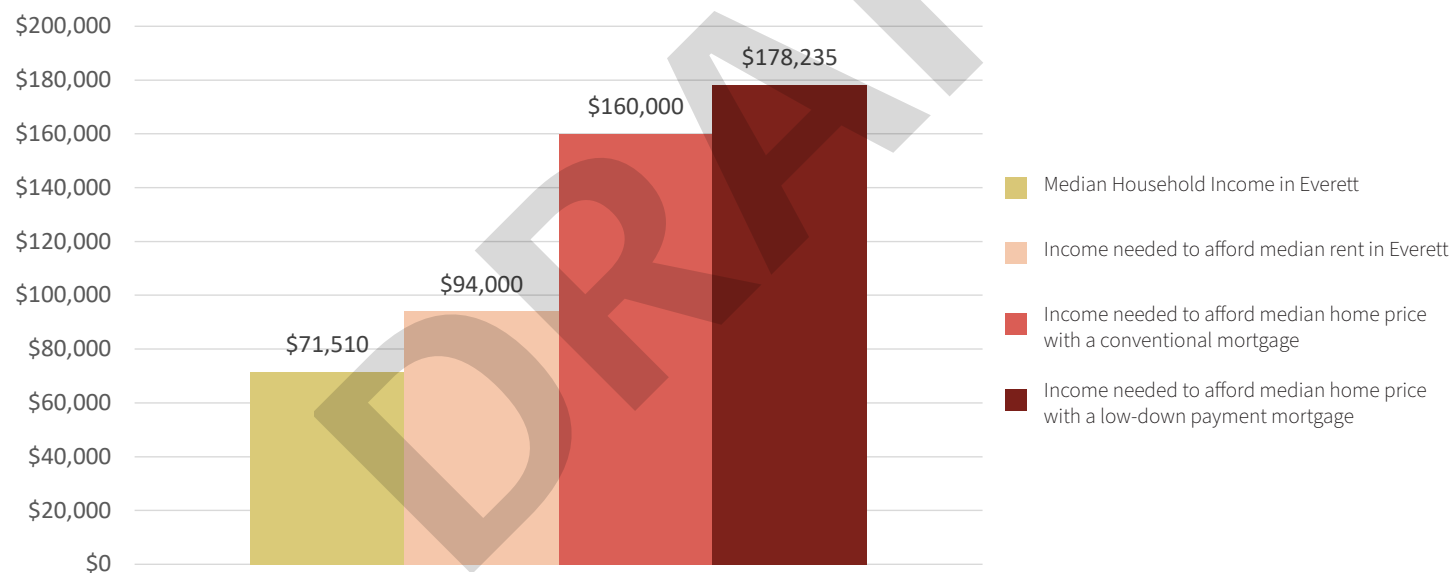
Affordability Gap

There is a significant gap between the income needed to pay the median housing costs in Everett and the median income of Everett residents. In order to not be cost-burdened, a household must spend less than 30% of its monthly income on housing costs. For the median Everett household, that affordability threshold is about \$1,800 per month⁵⁰. To pay the median rent of \$2,200 plus utilities, a household would need a pre-tax income of \$94,000⁵¹, or roughly \$23,000 more than Everett's median household income of roughly \$71,150.

The income needed to affordably purchase a home depends on numerous factors, including the mortgage. Assuming a 30-year fixed-rate mortgage

with a 7.5% interest rate and a conventional down payment of 20%, a household in Everett would need an income of \$160,000 to affordably purchase a home at the median price of \$585,000⁵². This income is roughly \$90,000 more than the median income in Everett⁵³. This ownership scenario also assumes the purchasing household has \$117,000 available for the down payment. If the purchasing household took out a low-down payment mortgage, such as a federally-insured Federal Housing Administration (FHA) mortgage, the down payment for the median Everett home would be \$17,550, but monthly mortgage payments would be greater, requiring an annual income of \$178,235 to be affordable⁵⁴, or \$107,000 more than the median Everett income⁵⁵.

Figure 28. Housing Affordability Gap, Everett



Source: American Community Survey, 2017-2021 5-year estimates; MAPC Rental Listings Database, 2022 fourth quarter; The Warren Group 2022; MAPC Calculations. The affordability calculation budgets \$150 per month on utilities. Calculations assume that to afford a home, households do not pay more than 30% of monthly income towards housing costs.

⁵⁰ American Community Survey 2017-2021 5-year estimates, MAPC calculations

⁵¹ MAPC Rental Listings Database, 2022 fourth quarter; American Community Survey, 2017-2021 5-year estimates; MAPC calculations. The affordability calculation budgets \$150 per month on utilities. Calculations assume that to afford a home, households do not pay more than 30% of monthly income towards housing costs.

⁵² The Warren Group, 2022; MAPC calculations. The affordability calculation budgets \$150 per month for utilities, \$1000 annually for insurance, and assumes property taxes at a rate of \$11.78 per \$100,000 of assessed values, where the assessed value is equal to home price. Calculations assume that to afford a home, households do not pay more than 30% of monthly income towards housing costs.

⁵³ American Community Survey 2017-2021 5-year estimates, MAPC calculations

⁵⁴ The Warren Group, 2022; American Community Survey, 2013-2017 5-year estimates; MAPC calculations. The affordability calculation budgets \$150 per month for utilities, \$1000 annually for insurance, and assumes property taxes at a rate of \$11.78 per \$100,000 of assessed values, where the assessed value is equal to home price. The affordability calculation assumes an additional \$450 per month for mortgage insurance for a low-down payment mortgage.

⁵⁵ American Community Survey 2017-2021 5-year estimates, MAPC calculations

Everett's current supply of Affordable Housing does not sufficiently meet the present need.

While some homes on the open housing market in Everett may be relatively inexpensive when compared to other communities in Greater Boston, they cost more than many Everett residents can afford. Moreover, these homes may become more expensive as the housing market tightens. Likewise, some renters in market-rate housing receive rent subsidies through vouchers, but if market-rate housing costs rise quickly, those voucher holders are unlikely to find housing they can afford even with the subsidy.

Only deed-restricted Affordable Housing, which must be rented or sold to income-eligible households at a regionally affordable rate, is protected from market changes. This Affordable Housing (with a capital A and capital H) is treated differently than other forms of housing in the market and must cost no more than 30% of a household's income. Everett's Affordable Housing stock is not large enough to meet current local need. As the market changes and housing costs rise, this discrepancy will be felt more acutely.

Subsidized Housing Inventory

Everett has a limited supply of affordable housing.

In 2023, the state's Subsidized Housing Inventory (SHI) showed that Everett has only 819 SHI units of Affordable Housing, representing just 4.51% of the City's housing supply (EOHLC 2023). The SHI is a list of deed-restricted Affordable Housing units maintained by the state's Executive Office of Housing and Livable Communities (EOHLC), though it also includes market-rate units in some mixed-income rental developments. It does not count housing rented with vouchers or unsubsidized housing that happens to be inexpensive (sometimes called "naturally occurring affordable housing").

The state sets a target of at least 10% of housing units to be on the SHI for each municipality. If less than 10% of a city's total housing stock is on the SHI, MGL Chapter 40B allows developers of mixed-income housing to override local zoning through a comprehensive permit process if at least 20-25% of units in the project are Affordable Housing. In addition to falling well below the state's 10% threshold, **Everett's SHI represents both the smallest share of affordable housing units and the lowest count of affordable units compared to context communities.**

Despite the adoption of an Inclusionary Housing policy and an increase in development in recent years, there has been little increase in the number of Affordable Housing units available in Everett. Everett's SHI declined from 7.81% in 2011 to 4.51% in 2023⁵⁶. Some units have been lost to expiring deed-restrictions and, as of 2023, there have been no additions to the SHI since the previous HPP in 2018.

Among other factors limiting the development of Affordable Housing in Everett, many sites suitable for new development are located south of the Revere Beach Parkway, in locations with former industrial uses. Everett's Inclusionary Housing Ordinance automatically reduces the inclusionary requirement for developments on sites with Activity and Use Limitations (AULs) from 15% of units to just 5% of units. This promotes financial feasibility and offsets the remediation costs of development on these sites but limits the City's capacity to capitalize on this development to generate affordable housing units.

While permitted projects do not equate to units built, the increase in permitted affordable units in recent years does show improvement. Between 2010 and 2017, Everett permitted no new units of Affordable Housing but, according to data provided by the City to the Metropolitan Mayors Coalition Housing Task Force, Everett permitted 565 units of Deed-restricted Affordable Housing between 2018 and 2022. Of the

⁵⁶ The Boston Indicators, 2023 Greater Boston Housing Report Card

⁵⁷ Data provided by the City of Everett to the Metropolitan Mayors Coalition Housing Task Force, 2018-2022

deed-restricted Affordable units permitted between 2018 and 2022, the vast majority of those units were permitted via the City's Inclusionary Housing Policy, requiring that units be affordable to households earning 80% of the Area Median Income⁵⁷. Although the SHI does not make a distinction about the depth

of Affordable Housing units (whether it is affordable to a household earning 80% AMI versus 30% AMI), to meet the present needs of the community the supply of affordable housing should reflect the real economic needs of the community.

Table 2. Subsidized Housing Inventory, Everett and context communities, 2023

Municipality	Total Housing Units	Subsidized Housing Inventory	% SHI
Everett	18,177	926	5.09%
Arlington	20,400	1,299	6.37%
Boston	299,238	57,443	19.20%
Chelsea	14,521	2,416	16.64%
Lynn	36,699	4,307	11.74%
Malden	27,676	2,594	9.37%
Revere	24,459	1,728	7.06%
Salem	20,235	2,065	10.21%
Somerville	36,167	3,236	8.95%

Source: Executive Office of Housing and Livable Communities (EOHLC) 2023

Low-Income Households in Everett

More than 60% of all households in Everett are eligible for Affordable Housing based on their income. An estimated 9,950 Everett households (62% of all Everett households) qualify as low-income under the federal definition, with 25% of households defined as extremely low-income.⁵⁸

The US Department of Housing & Urban Development defines income status for Everett households by measuring income against the Area Median Income (AMI) for households in the greater Boston region (from Plymouth County to southern New Hampshire)

and accounting for the number of people in each household. Low-income status is 80-50% of AMI or less, very low-income status is 50-30% of AMI, and extremely-low-income status is 30% of AMI or less; refer to households with incomes at 80% of AMI or less. Based on the latter meaning, a one-person household in Everett in 2023 is low income if they earn \$82,950 or less per year; for a four-person household, that low-income threshold is \$118,450 or less⁵⁹. Low-income households are eligible for housing assistance, such as deed-restricted Affordable Housing and housing vouchers.⁶⁰

⁵⁸ Comprehensive Housing Affordability Strategy data, 2015-2019 5-year estimates

⁵⁹ US Department of Housing & Urban Development, 2023. Eligibility is different based on household size.

⁶⁰ Moderate Income is 80-100% of AMI and middle and high-income is 120% of AMI and above.

The greatest need for Affordable Housing in Everett is for deeply affordable housing, or housing that is affordable to those earning less than 30% or 50% of the Area Median Income. An estimated 27% of Low-Income Households in Everett earn 50% AMI or less and more than 40% of low-income households earn 30% AMI or less. Because most low-income households in Everett are considered Extremely Low or Very Low-income households (those earning less than 30% or 50% of the AMI), even units deed-restricted to households earning 80% AMI remain unaffordable and inaccessible for many Everett households in need.

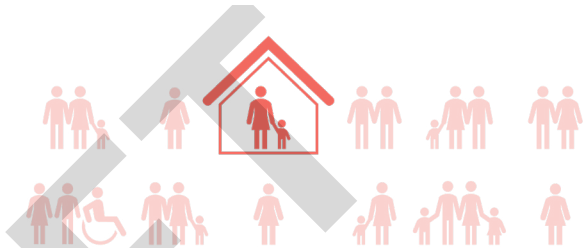
Affordable Housing & Low-Income Residents

Everett’s supply of deed-restricted Affordable Housing units can only provide housing for one in every twelve eligible local households. Everett has approximately 9,950 low-income households who could potentially qualify for deed-restricted Affordable Housing units. The remaining households must find their housing on the open housing market. Given the number of eligible households in Everett, even meeting the state’s minimum SHI threshold of 10% would not come close to meeting the real needs of the community.

Households that aren’t living in deed-restricted Affordable Housing and do not have a housing voucher either live in low-cost private housing (that is typically older and sometimes in poor condition or poorly maintained) and/or they simply pay more than they can afford for housing. In Everett, 69% of low-income households (regardless of tenure) are housing cost burdened; 57% of that group is severely housing cost burdened⁶¹.

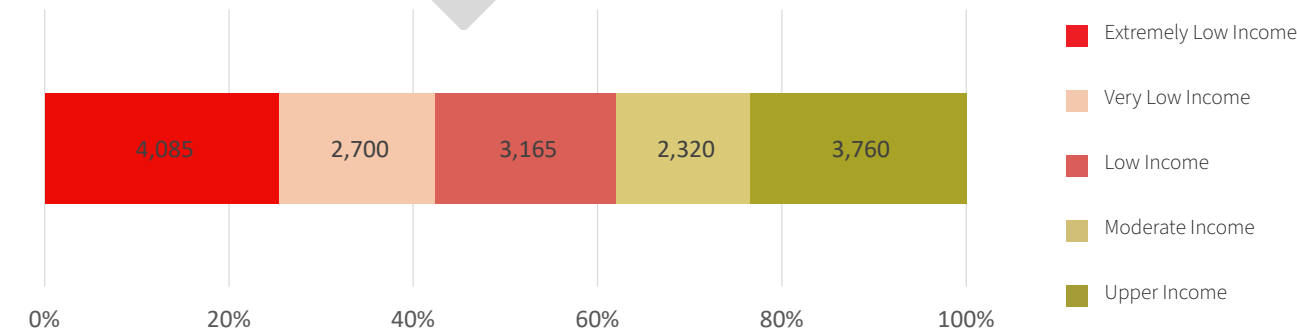
Figure 31. Affordable Housing gap, Everett 2023

There is just **1 unit of Affordable Housing for every 12 eligible households** in Everett.



Source: Comprehensive Housing Affordability Strategy, 2015-2019 5-year estimates, EOHLC Subsidized Housing Inventory 2023

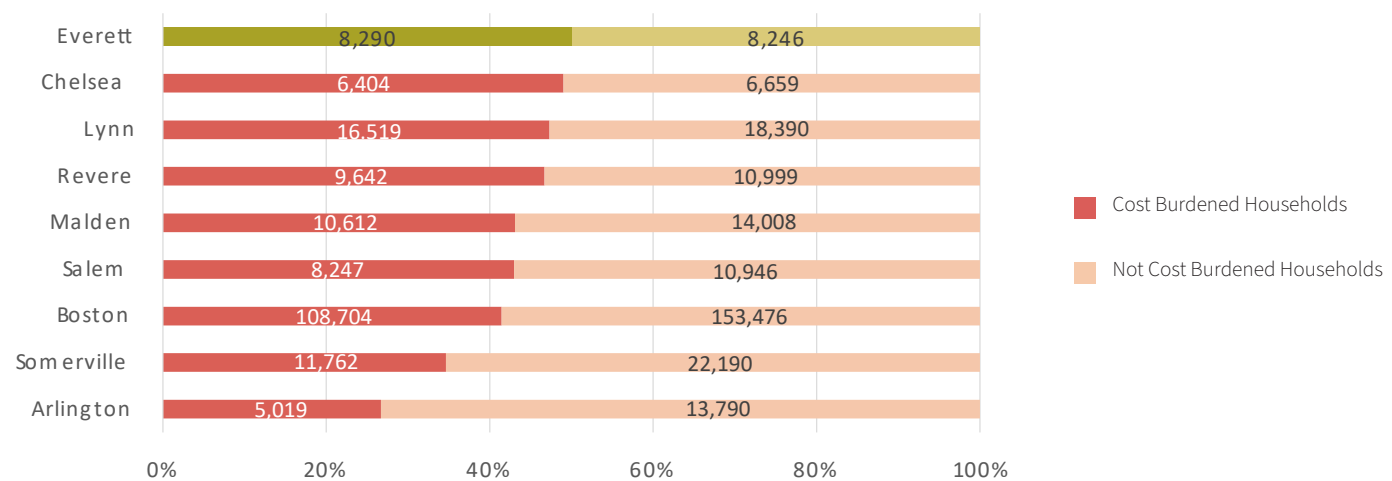
Figure 29. Households by income status, Everett, 2019



Source: Comprehensive Housing Affordability Strategy, 2015-2019 5-year estimates

⁶¹ Comprehensive Housing Affordability Strategy data, 2016-2020 5-year estimates

Figure 30. Percent of low-income households that are cost-burdened, Everett and context communities, 2020



Source: Comprehensive Housing Affordability Strategy data, 2016-2020 5-year estimates

Expiring Affordability

Since 2017, Everett has lost an estimated 242 units of deed-restricted affordable housing as a result of expiring affordability⁶². When deed restrictions expire, the units can be converted to market-rate rentals or sales. The City of Everett can try to maintain these affordability restrictions through negotiation with Affordable Housing property owners and additional subsidies, but property owners are typically free to convert units to market-rates without state intervention.

Expiring affordability creates a significant risk of displacement for Everett households. Though Everett is expected to bring a number of new Affordable Housing units online in the coming years, the impact of the loss of Affordable Housing cannot be overlooked. With an already constrained supply of Affordable Housing and a tremendous amount of community need, residents who lose their housing as a result of these expirations are unlikely to find similar or comparable homes in Everett. As a result, residents face a high risk of being displaced and forced to leave

Table 3. Affordable Housing Expirations 2017-2023

Development Name	Unit Type	Units	Affordability Expiration
Everett Square Plaza	Rental	131	2019
Glendale Court	Rental	29	2018
Everett HOR Program	Ownership	32	5/26/2019
Whitney-Lorenti House	Rental	50	2022
Total		242	

Source: EOHLC Subsidized Housing Inventory 2017, 2021, 2023

62 EOHLC Subsidized Housing Inventory 2017, 2021, 2023

Rental Vouchers

The Everett Housing Authority administers three primary forms of rental vouchers to Everett residents: Section 8 vouchers, the Massachusetts Rental Voucher Program (MRVP), and Alternative Housing Voucher Program (AHVP).

In 2023, the Everett Housing Authority serves 374 Section 8 voucher holders currently under lease; 227 in Everett and 147 outside of Everett⁶³. The current wait time is estimated to be 8-10 years from the date of application. There are additional Section 8 voucher holders that are administered in Everett through other agencies.

The Everett Housing Authority is allotted 52 MRVP vouchers through EOHLC⁶⁴. The EHA currently has 46 voucher holders under lease (21 in Everett and 25 outside of Everett)⁶⁵. To access these vouchers, applicants must go through a centralized waitlist through CHAMP. This waitlist fluctuates regularly, and the wait time is difficult to estimate but may be around 5 years depending upon the availability of vouchers.

The Everett Housing Authority currently has 2 voucher holders under lease in Everett through the Alternative Housing Voucher Program (AHVP)⁶⁶. EHA has been awarded 10 additional vouchers that will soon become available to applicants from the centralized CHAMP waitlist⁶⁷.

⁶³ Information provided by Everett Housing Authority, January 2024

⁶⁴ Ibid

⁶⁵ Ibid

⁶⁶ Ibid

⁶⁷ Ibid



Preventing & Managing Displacement

Displacement generally refers to residents being forced out or unable to stay in their homes or neighborhood. It can be a one-time event and a process that happens over time, driven by many factors such as the cost and supply of housing available in a community. To better understand displacement risks in Everett, we'll highlight concerns we heard from the community around displacement, leverage data to understand risk factors for displacement, and outline potential strategies to prevent and manage the impacts of displacement in the community.

What is residential displacement?

Displacement has several definitions and many connotations depending on context and experience. MAPC developed definitions of displacement that allow us to organize the concerns and experiences of community members so that the changes they experience can be understood systematically.



Household or Individual Displacement

An involuntary household move due to factors outside of the household's control, such as being unable to afford a significant increase in rent, an eviction, or foreclosure.



Neighborhood Displacement

A concentration or pattern of displacement of vulnerable households, including income-poor or working-class people and people of color. Neighborhood level displacement can also reflect the loss of cultural assets, like local businesses, or loss of access to community supports, like childcare.

Displacement is a major housing concern for the City of Everett.

Throughout a broad range of community conversations for this plan, many residents expressed concerns about displacement in their community. Those concerns are highlighted in the following three themes:

- Increasing Housing Costs
- Development Pressure & Limited Housing Choices
- Overcrowding

Increasing Housing Costs

More than any other issue, residents expressed over and over again that the cost of housing in Everett creates significant challenges for them and their neighbors. Many people shared challenges of finding housing that is affordable to them, homes with enough space for families, and challenges remaining in their homes directly related to rapidly increasing rental costs. Residents also highlighted challenges for younger adults to stay in Everett and barriers for senior adults on fixed incomes. Even affordable housing is often still too expensive for many residents and choices for deeply affordable homes are even more limited. Residents also shared that the cost of homeownership in Everett is far out of reach for many households and families.

“Other apartments in Everett are not affordable on a social security income. Nearly all money was going to rent and it was impossible to afford anything else. Feel like St. Therese has given my life back.” – St. Therese Focus Group Participant

“We would like to see funding for housing emergencies to prevent families from getting evicted and displaced and alleviate the burdens of high rent costs.” – Focus Group Participant

“As a mom, I find it difficult to find even a 1-bedroom or studio that is affordable to me” – Resident

“My sister just found out she is pregnant. She’s currently couch surfing between my mom’s studio apartment and me, but I use housing vouchers, so she can’t move in with me. She makes too much to qualify for Affordable Housing, but not enough to afford market rent.” – Resident

Development Pressure & Limited Housing Choices

Many residents expressed feelings of anxiety around new development in the City. Community members often shared that they don't feel the homes in new developments are for them or are simply out of reach financially. Most new development in the City is found in large, multi-family buildings outside of the neighborhoods where people have historically lived in Everett. Throughout the planning process, residents expressed that as they see continued growth and change in their community, they do not see homes for themselves being created or preserved. Some residents also shared stories of building sales or conversions resulting in rapid rent increases or non-renewal of leases, de facto forcing current residents out of those homes.

"My landlord decided to sell the property, and the new landlord would not renew my lease."

– St. Therese Focus Group Participant

"Children do not see the new housing in Everett as something that's being built for them or much opportunity to live in Everett as they grow older in general." – Youth Workers Network

"I wanted to buy a house, but it was difficult to find a single-family home. I ended up getting a smaller condo." – Resident

Overcrowding

To avoid displacement and remain in their community, many residents shared stories of "doubling-up" - staying with friends and family when they are unable to remain in their current home or are struggling to secure housing. "Doubling-up" is a common band-aid approach for residents to temporarily mitigate displacement pressures. Municipal staff also shared health and safety concerns related to overcrowding, suggesting this is likely a common strategy for households in Everett. The prevalence of this practice in the Everett community is a strong indicator that many households are already feeling displacement pressures and are highly vulnerable to displacement.

"A challenge is finding a place to call "home" that is spacious enough for multiple family members"

– Focus Group Participant

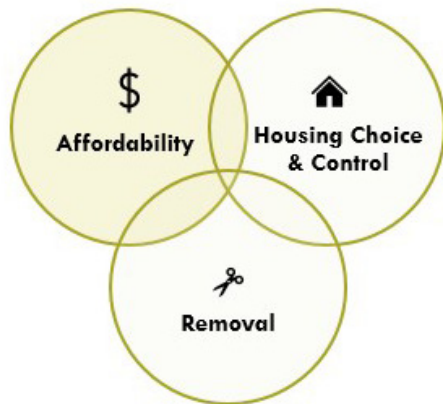
"I own my home with two apartments. My daughter and her family have to live with me because they can't afford anything else." – Resident

"My daughter and her family (including a child) lives with me right now because they can't afford it either." – Resident

What makes people vulnerable to displacement?

Many Everett residents shared the challenges of finding and staying in housing that is affordable and meets their needs. We looked at a variety of data indicators to expand upon community experiences and investigate what factors might be creating the conditions that lead to this type of neighborhood change.

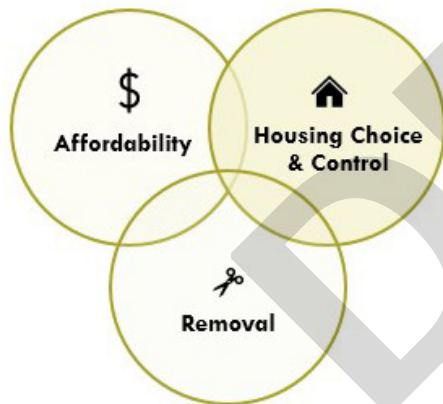
The most common factors that lead to residential displacement are affordability, lack of control over housing, and removal. Historical and current policies and programs have created racial inequities, where people of color and people with lower incomes have less access to wealth and legal services and greater chances of discrimination. These racist systemic barriers heighten the risk of displacement when households face any of these conditions (affordability, removal, lack of control).



Affordability

Affordability factors that contribute to displacement include paying more than 30% of monthly income on monthly housing costs (cost burden), overcrowding, unattainable homeownership, and informal evictions from rent hikes.

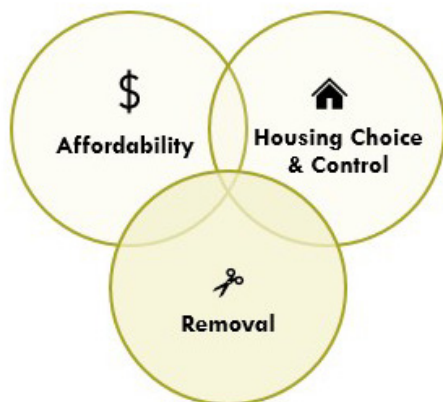
- Rents creating cost-burden
- Overcrowding
- Informal Evictions as a result of rent increases



Housing Choice & Control

Renters experience a lack of control over housing and housing insecurity with barriers to homeownership (either financial or discriminatory), housing discrimination, limited tenant protections, and corporate landlord activity.

- Housing Discrimination
- Limited Tenant Protections
- Limited access to homeownership due to cost



Removal

Removal encompasses formal and informal evictions, foreclosures, and speculative property investment that forces tenants to leave what might have been “naturally occurring affordable housing.”

- Evictions
- Foreclosures
- Sale of Property

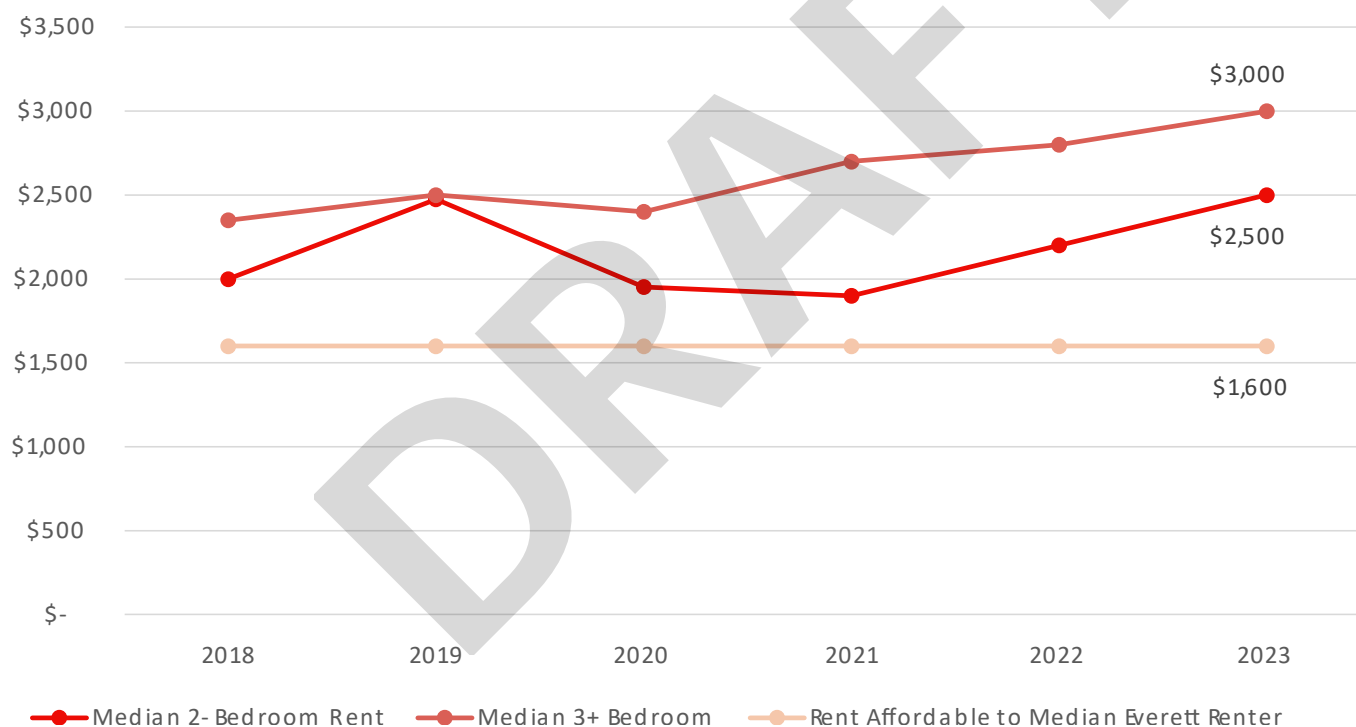
Affordability

Housing Affordability is a key risk factor for neighborhood and household level displacement. Affordability has a direct impact on who can live in a community and who may be forced to leave.

Renters are particularly more vulnerable to displacement in all communities, but this is particularly true in Everett due to the high percentage of renters and prevalence of other displacement factors. Housing costs in Everett, particularly rents, are high compared to what most households can

afford based on their income⁶⁸. Residents reported struggling while looking for affordable family size units (3 bedrooms or larger) and their challenges are reflected in the data. Half of apartments on the market with two or more bedrooms are unaffordable to more than half of Everett Renters. While median rents have increased significantly in recent years, incomes (and by extension what residents can afford) have not increased by nearly the same margin, exacerbating affordability issues.

Figure 32. Increase in Median Rents compared to Rent Affordable to the Median Everett Renter



Source: MAPC Rental Listings Database, ACS 5-Year Estimates 2017-2021

68 MAPC Rental Listings Database, ACS 5-Year Estimates 2017-2021

Figure 33. Share of Cost-Burdened Households by Tenure



Source: American Community Survey, 2017-2021 5-year estimates

Unaffordable rents result in households spending more of their monthly income on housing costs – a condition called housing cost burden. More than 50% of renters in Everett experience cost burden (spending more than 30%) or severe cost burden (spending more than 50%), and over 8,000 households in Everett experience cost burden regardless of housing tenure⁶⁹.

The supply of affordable housing in Everett is constrained and growing slowly, making it challenging to avoid cost-burden. Since 2017, Everett has lost an estimated 242 units of Affordable Housing as a result of expiring deed-restrictions that ensure affordability⁷⁰. Another 62 units are currently set to expire before 2030 if no extensions are procured. With an already constrained supply of Affordable Housing and a tremendous amount of community need, residents who lose their housing as a result of these expirations are unlikely to find comparable homes

in Everett. Residents reported having to stay in the apartments of friends and families when unable to find affordable housing options. For residents of deed-restricted affordable housing or using a rental voucher, letting friends and family sleep on the couch or in a spare room can jeopardize their unit—a risk they are often willing to take to avoid loved ones having no roof over their heads.

Securing a housing voucher is a challenge across the region; the waiting list for the Common Housing Application for Massachusetts Programs (CHAMP) is often around five years long⁷¹. Households bearing cost-burden and housing instability while waiting for a chance to use a voucher then face bureaucratic and market challenges once that chance arrives, as well as often illegal discrimination. For households with undocumented members, the voucher is not an option.

“I’ve lived in Everett for 10 years and have been on the Affordable Housing list for 5 years. I don’t know when I’ll get off the list” - Resident

69 ACS 5-Year Estimates 2017-2021

70 Subsidized Housing Inventory, EOHLC 2017-2023

71 Because CHAMP is a centralized waitlist, the wait time is difficult to estimate because it can change daily. The Everett Housing Authority estimates that wait time may be around 5 years depending upon availability of vouchers, though residents also shared stories of waiting much longer.

How the HPP can help:

Challenge	Shortage of Affordable Housing <ul style="list-style-type: none"> • High Rents • Overcrowding • Gap between local incomes and subsidized rent costs
Opportunities	<p>1.4 Strengthen the Affordable Housing Trust Improve Everett's local capacity to fund and support affordable housing development.</p> <p>3.4 Municipal Rental Assistance Vouchers Shorten wait lists for MRVP and Section 8 vouchers and direct assistance to households who may not qualify for other housing assistance programs because of household type or immigration status.</p> <p>2.1 Strengthen Inclusionary Zoning Ensure that new development increases the supply of affordable housing so that more residents are able to access the benefits of that development.</p> <p>2.2 Preservation of Existing Affordable and Public Housing Ensure there is quality housing for all income levels by maintaining a supply of housing that is difficult to reproduce.</p>

Housing Choice & Control

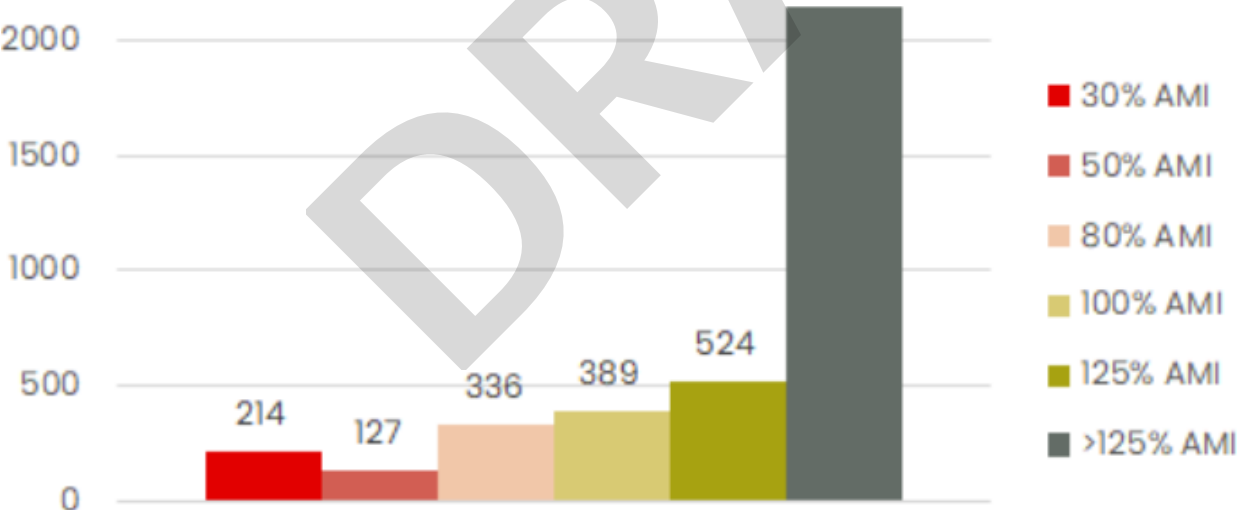
Housing Choice

When people have many choices for where to live, it is much easier to find housing that meets household needs; moves are less consequential and often do not require leaving the community or neighborhood. On the other hand, when housing options are extremely limited or there is high demand for the existing supply of homes, it can be much harder to find a home that meets household needs like unit type, location, or rent that is affordable.

Everett has experienced an increase in new development in the last five years. Everett permitted more than 4,800 units of housing between 2015 and 2022⁷². Most of those units are market rate rental units located in large, multi-family buildings. Most new units being developed are studio and 1-bedroom

units. A common displacement narrative is that market rate development drives up housing costs. While research on the relationship between new market-rate development and existing market and “naturally occurring affordable housing” has shown that this is not true, it has also shown that broader market pressures that drive up rental housing prices are not mitigated by new developments^{73 74}. Housing development is essential to solving the housing crisis, particularly the development of affordable and family-size units as residents observed during the community engagement process. Appropriate policies and guardrails, such as inclusionary zoning, are essential to turning housing development into anti-displacement strategies that increase housing choice for residents of all incomes.

Figure 34. Home Purchases (2011 to 2022) by 2023 Household Income Affordability



Source: Warren Group, MAPC Analysis
Note: Sale price is adjusted for inflation, allowing to see if a property were on the market today, would a low-income household be able to afford it)

72 Metropolitan Mayors Coalition Housing Task Force Production Tracking Data; permitting data provided to MAPC by municipalities.
73 Vicki Been, Ingrid Ellen, and Katherine Oregan, “Supply Skepticism: Housing Supply and Affordability,” Housing Policy Debate 29 (January 2, 2019): 25–40, <https://doi.org/10.1080/10511482.2018.1476899>.
74 Anthony Damiano and Chris Frenier, “Build Baby Build? Housing Submarkets and the Effects of New Construction on Existing Rents,” Center for Urban and Regional Affairs Working Paper, University of Minnesota, 2020, <https://www.tonydamiano.com/project/new-con/bbb-wp.pdf>.

Control of Housing

Control over one's housing is a form of housing stability. Those with greater levels of control (like homeowners compared to renters, for example) often see less frequent and less severe increases in housing costs, reducing the risk of household displacement. Low levels of housing control are characterized by a lack of protections to stay in one's home, such as being forced to move when a rental building is sold or forced out as a result of rapid, unregulated increases in rent.

Renters are more vulnerable to displacement because they do not have the same control over their housing that a homeowner does. One strategy to decrease neighborhood vulnerability to displacement is to expand homeownership. Residents expressed during engagement sessions that this too is challenging. Over the last 10 years, a household would need to make more than 125% of the Area Median Income (\$186,000) to afford almost 60% of homes sold in Everett⁷⁵.

Further complicating the market for homeownership is the role of speculative investors. 21% of home sales in Everett are to buyers who are investors, defined by MAPC as buyers investing in multiple properties or with large portfolios of properties or as LLCs. Investors bought 23% of all two-families sold from 2004 to 2019 and 37% of three-families sold. This trend presents multiple vulnerabilities for displacement as it not only makes it harder for potential homebuyers to compete with corporate landlords for homeownership opportunities, but it also increases the number of tenants who must negotiate with landlords who will likely prioritize profits over housing stability. MAPC's Homes for Profit report found that investors across the MAPC region are particularly active in housing markets characterized by dense multi-family housing types and higher shares of residents of color. In Everett, 74% of housing structures have 2 or more units, 59% are two and three-family structures and 66% of residents are people of color. This barrier to homeownership is both a displacement pressure and widens the racial wealth gap.

How the HPP can help:

Challenge	Barriers to Housing Choice and Control <ul style="list-style-type: none"> • Homeownership is unaffordable • Speculative Investment increases development pressure on the community
Opportunities	<p>3.2 Strengthen First-time Homebuyer programs Increase resources to open access to homeownership for more households and enable long-term wealth building for the community.</p> <p>3.1 "Good Landlord" Incentives Educate landlords to work with Section 8 voucher holders and provide tax incentives for landlords that offer homes to renters with lower incomes at below market rents.</p> <p>Condo Conversion Monitoring Monitor conversions in the City and direct resources to community members who may be vulnerable to displacement in the event of a building sale.</p> <p>1.3 Office of Housing Stability Centralize resources to hear and address tenant harassment complaints and share information with residents about their rights as tenants.</p>

⁷⁵ MAPC Analysis of Warren Group Data

Removal

Removal encompasses formal and informal evictions, foreclosures, and speculative property investment that forces tenants to leave what might have been “naturally occurring affordable housing.”

Evictions

In 2023, landlords filed for 179 evictions. While only 11.5% of landlords went before a judge without legal counsel, 100% of tenants represented themselves⁷⁶. This was true for 96% of all tenants facing evictions across Massachusetts in 2023. In 74 of those cases, a judge issued an execution of the eviction. Data from the trial court counts formal evictions but there is no way to count how many informal evictions from landlord intimidation or rent hikes caused tenants to leave their housing.

Investor Activity

Another source of instability that speculative investors bring to the housing market is flipping. In MAPC’s Homes for Profit report, flips are defined as a sale of a property within two years of purchase. From 2002-2021, 7% of Everett home sales were flips (compared to the statewide rate of 8%), totaling 604 properties where a homeowner either left within two years or tenants faced the uncertainty of a new landlord or non-renewal of their lease. Flips often coincide with an increase in sale prices, pushing homeownership further and further from lower-income residents.

How the HPP can help:

Challenge	Residents forced from homes <ul style="list-style-type: none">• Evictions• Property “flips”
Opportunities	3.3 Tenant Protection Ordinance Balance the scales for tenants to have more rights to their homes. 3.6 Eviction Sealing Prevent homelessness and help households find a new home after an eviction without the risk of discrimination. 3.5 Community Ownership Models Build resident power and ownership with a Community Land Trust or similar vehicle

⁷⁶ Massachusetts Trial Court Data and Research (2023)



HPP Goals

Based on the housing needs of the community demonstrated through both community experiences shared during engagement and the housing needs assessment, this plan proposes the following goals for the future of housing in Everett:



Goal 1: Deeply Affordable Housing

Expand the supply of deeply Affordable Housing in Everett to better meet the needs of the community. Deeply Affordable Housing is deed-restricted for households with incomes that are less than 50% or 30% of the Area Median Income (AMI) which is \$47,000 and \$28,200 for single-person households⁷⁷.

Why have we identified this goal?

While Everett needs more Affordable Housing it is critical to focus on creating more units that Everett residents can access. Accomplishing this goal will require supporting mission-based developers and other ways to deepen the affordability levels of units.

Data

There is a significant need for deeply Affordable Housing in Everett. Eligibility for Affordable Housing is based on the Area Median income (\$120,000 in 2021)⁷⁸ but the local median income in Everett is much lower at \$71,000 per year. More than 60% of all Everett households are eligible for Affordable Housing based on their income⁷⁹. Of these households, 40% have incomes less than 30% of the AMI and can only access units that are deeply Affordable⁸⁰.

Everett has a limited supply of Affordable Housing, especially deeply Affordable Housing. There are only 819 units of Affordable Housing on Everett's Subsidized Housing Inventory (SHI)⁸¹. Most Affordable Housing units permitted in recent years are deed-restricted for households earning 80% of the AMI and are out of reach to many Everett residents in need of Affordable Housing⁸².

Community Engagement

- Everett residents struggle to bear the rising cost of housing, especially rent. Community members shared they are unable to afford the increases that landlords are able to demand in the current housing market. Many community members shared that rent increases of as little as \$100 were untenable for their financial situations.
- Residents of new deeply Affordable Housing, like the St. Therese Development by the Neighborhood Developers, feel that more housing like this is needed in Everett. Prior to being selected for an apartment at St. Therese, many residents were unable to afford rent for the units they found on the market. One resident shared that she spent her entire Social Security income on rent, while going to food pantries to feed her family. Other St. Therese residents shared similar experiences.

⁷⁷ HUD income limits FY 2021. Affordable Housing units are made available to households at different income levels depending on how deeply affordable they are. Households with lower income levels are able to access deeply affordable housing. Income eligibility is based on the Area Median Income and varies based on household size.

⁷⁸ American Community Survey, 2017-2021 5-year estimates, HUD Income Limits FY 2021

⁷⁹ Comprehensive Housing Affordability Strategy (CHAS), 2016-2020 5-year estimates

⁸⁰ Ibid

⁸¹ NOTE: this figure will be updated. New affordable housing units are not listed on the SHI.

⁸² Municipal permitting data provided to the Metropolitan Mayors Coalition Housing Task Force, 2015-2022



Goal 2: Anti-Displacement

Mitigate community and household level displacement while working to affirmatively further fair housing access. Strengthen housing stability and protection measures for vulnerable households, particularly renters, cost burdened low-income households, and people facing discrimination based on race/ethnicity or other biases.

Why have we identified this goal?

Data analysis and engagement with vulnerable Everett residents shows that people currently living in Affordable Housing and households financially strained by market-rate housing face imminent displacement threats. The broader Everett community also runs the risk of being priced out of the city overtime because of limited protections, speculative investment, and rising housing prices.

Data

Household-level Displacement Threats

Expiring deed-restrictions: Since 2017, Everett has lost an estimated 242 units of Affordable Housing as a result of expiring deed-restrictions that ensure affordability⁸³. Another 62 units are currently set to expire before 2030 if no extensions are procured. With an already constrained supply of Affordable Housing and a tremendous amount of community need, residents who lose their housing as a result of these expirations are unlikely to find comparable homes in Everett.

Cost Burdened low-income households: An estimated 8,290 households in Everett are cost-burdened by housing⁸⁴. Nearly 70% of Everett's 9,950 low-income households are cost burdened by housing⁸⁵. For low-income households, especially those that are already housing cost burdened, rapid increases in housing costs are not only a displacement risk; these households are also the most vulnerable to experiencing homelessness if they lose access to their current housing.

Overcrowding: An estimated 895 homes (5.5% of homes) in Everett are overcrowded using the federal definition. This is almost certainly an underestimate, given that most overcrowding happens without official acknowledgment by landlords or tenants. In 2015, 4.3% of homes were overcrowded according to estimates⁸⁶. Between 2015 and 2020, the share of overcrowded homes in Everett increased more rapidly than the total housing supply.

Legal Representation: Data concerning evictions is limited but from the information available, it is clear that renters facing this threat are ill-equipped. In Everett, all 167 renter households who went before a judge in 2023 facing an eviction for non-payment had no legal representation while only 11% of landlords did not have legal representation.

83 EOHLC Subsidized Housing Inventory 2017, 2021, 2023

84 American Community Survey, 2017-2021 5-year estimates

85 Comprehensive Housing Affordability Strategy, 2015-2019 5-year estimates

86 Comprehensive Housing Affordability Strategy, 2016-2020 and 2011-2015 5-year estimates

87 American Community Survey, 2017-2021 5-year estimates

88 Comprehensive Housing Affordability Strategy, 2016-2020 5-year estimates

Data

Community Level Displacement Threats

More than 60% of Everett households rent their home⁸⁷. Renters in Everett are more likely to be cost-burdened by housing and more than 50% of all renter households experience housing cost burden⁸⁸. With few existing protections, renters are the most vulnerable to rapid increases in housing costs and unit turnover. While tenure rates are relatively similar across most racial and ethnic groups, Latinx households see the lowest rate of homeownership among racial groups in Everett. Around 75% of Latinx households rent their home, a considerably higher share compared to all households in Everett. Asian, Black, and White households see the highest rates of homeownership among Everett households.

Speculative Investment: Buying a home in Everett is increasingly more difficult because of rising home prices and speculative investment that exacerbates this problem. Since 2011, 20% of single-family and condominium purchases in Everett were made by investors. Renters living in properties managed by corporate landlords often face difficulties requesting their housing units are maintained and have little power to negotiate rent increases. While investment in Everett's housing stock is important, the speculative investment market is motivated by making profit, not making affordable housing options. Homebuyers at all income levels are disadvantaged by having to compete with investors who have the resources to purchase in cash or make multiple purchases at once with financing.

Community Engagement

- In one focus group alone, hosted by La Comunidad, the majority of participants reported spending more than 45% of their incomes on housing.
- Community members that identify with Protected Classes⁸⁹, such as familial status, expressed challenges with finding housing. A few community members identified having a low credit score as a

⁸⁷ American Community Survey, 2017-2021 5-year estimates

⁸⁸ Comprehensive Housing Affordability Strategy, 2016-2020 5-year estimates

⁸⁹ The Fair Housing Act protects people from discrimination when they are renting or buying a home, getting a mortgage, seeking housing assistance, or engaging in other housing-related activities. A "protected class" is a group that is considered protected from discrimination, including discrimination based on Race, Color, National Origin, Religion, Sex (including gender identity and sexual orientation), Familial Status, and Disability. (Source: U.S. Department of Housing and Urban Development)



Goal 3: Align benefits of new development with the needs of the community

Encourage new development to meet resident housing needs and capitalize on the abundance of new development to provide community benefits.

Why have we identified this goal?

Everett is experiencing a boom in development that presents opportunities to bring community benefits to the city like affordable housing, community facilities, and green space. But there's also a stark contrast between new and existing development. New development is generally not affordable for most Everett residents, and it doesn't accommodate a range of household needs and preferences. The City should focus on capitalizing on new development as well as better aligning this development with the needs of the community.

Data

Everett is experiencing a boom in housing development. Between 2015 and 2022, the City of Everett permitted more than 4,800 new units of housing. New developments bring opportunities to better meet community needs and market-rate developments should provide a benefit to the community.

Market rate housing is unaffordable for many Everett households. In 2022, the median rent for a 2-bedroom unit in Everett was approximately \$2,200⁹⁰. To afford the median rent without cost-burden, a household would need an annual income of around \$94,000, more than \$20,000 higher than the median income in Everett⁹¹. The cost of homeownership is even further out of reach for the average Everett household. In 2022, the median sale price for a single-family home in Everett was \$585,000⁹². To afford the median home sale price, a household would need a downpayment of \$117,000 and an annual income of at least \$160,000, about \$90,000 dollars more than the median household income in Everett.

Based on interviews with developers and analysis of permitting data provided by the City, **most new developments are made up of studio and one bedroom housing units** with few options for larger unit types.

Most households in Everett are family households (about 66% of all households) and more than 35% of all households are households with children. Everett has the highest share of family households and households with children compared to Context Communities.

Around 45% of family households with children in Everett are considered “other family households,” this includes single parent households and children living with an alternative caregiver, like a guardian, grandparent, or other relative.

Between 2011 and 2021, Other Family households with children in Everett increased by more than 30%, while this household type decreased in almost all other Context Communities⁹³. Single parent households face significant housing affordability challenges, often struggling to afford a two- or three-bedroom unit on a single income. Through our community engagement, we heard from many expecting parents who could not afford the types of homes they were looking for, even studios or single bedrooms for some.

A limited supply of housing suitable for families will likely continue to increase costs for this housing type and those who need it. The supply of housing suitable for families may also be impacted by overcrowding⁹⁴.

⁹⁰ MAPC Rental Listings Database

⁹¹ American Community Survey, 2017-2021 5-year estimates, MAPC calculations

⁹² The Warren Group, 2022

⁹³ American Community Survey, 2006-2011 and 2017-2021 5-year estimates. Somerville, Chelsea, Salem, Arlington, Boston, Lynn, and Revere all showed a decrease in Other Family Households with Children between 2011 and 2021. Malden showed an estimated 4% increase.

⁹⁴ Overcrowding occurs when the number of people living in a dwelling unit exceeds its expected occupancy, commonly measured by the number of people per room. Overcrowding creates significant health and safety risks for residents and stresses the condition of existing housing stock and infrastructure.

Data

Nearly 70% of Elderly Non-Family households experience housing cost burden⁹⁵. While this household type makes up a comparatively small section of total households, this group likely experiences a particular need for Affordable Housing.

Everett has a significant supply of small multifamily housing, but much of the housing stock is aging.

More than half of all households in Everett live in a building with 2-4 units and about 57% of Everett's existing housing stock was built before 1940. Smaller multifamily housing tends to accommodate a wide variety of housing needs due to its scale, location, ability to house larger family-sized units, and relative affordability in the marketplace. Compared to more modern units, older housing units may not be code compliant, may have exposed lead paint, and are unlikely to be accessible for people with disabilities⁹⁶. Older units may also lack heating and energy efficiencies (which add to monthly utility and maintenance costs for occupants) or require additional maintenance and repairs.

Community Engagement

- Community members would like to see more 3–4-bedroom homes being built to accommodate families with children. Residents shared this through both our digital engagement activity and focus group discussions.
- Those who are able to afford a home in Everett have had to lower their criteria and expectations. Community members shared stories of looking for a single-family home, but only being able to afford a condo, or otherwise compromising on what they wanted in a home in order to afford staying in the community.
- Everett residents are eager for support and resources related to purchasing homes in the community, including financial literacy courses, first-time homebuyer counseling, and other services.

⁹⁵ Comprehensive Housing Affordability Strategy (CHAS), 2015-2019 5-year estimates

⁹⁶ Lead paint, which is highly toxic and dangerous for children, was not banned until 1978. The Americans with Disabilities Act, which provides minimum accessibility requirements for multifamily buildings, was not passed until 1990.



Goal 4: Expand and centralize municipal resources for efficient and equitable distribution to those with the greatest housing needs

Expand municipal resources with external funding and centralize resources and programs. Foster collaboration within the City and between the City and community-based organizations (CBOs) so they may direct resources to those with the greatest housing needs. Empower CBOs to educate the public on housing issues, increase language access, and create infrastructure for community voices to drive decision making processes.

Why have we identified this goal?

Everett has a strong network of CBOs that have earned the trust of the public and represent some of the most vulnerable residents of the city. Supporting collaboration between these CBOs and centralizing housing and related programs will ensure they are accessible to those that need them the most.

Data findings

Everett is a diverse community. While the white population is still the largest single racial group in Everett, White residents make up only an estimated 34% of the population. Everett is home to strong Brazilian, Latinx, Haitian, and Nepali communities, among others, and the city's diversity has grown significantly since 2010. BIPOC populations in Everett increased by an estimated 67% between 2010 and 2020.

Community Partners:

Everett Community Growers (ECG)

Everett Haitian Community Center (EHCC)

Greater Boston Nepali Community (GBNC)

La Comunidad

Eliot Family Resource Center

Housing Families

Portal to Hope

The Neighborhood Developers

Cambridge Health Alliance Everett Youth Workers Network

Bread of Life

Community Engagement

The Everett community has an active network of community-based organizations. Throughout the planning process, MAPC has engaged with a broad range of CBOs serving the Everett community. This resource network is likely to benefit from collaboration between groups and better connections to municipal partners with decision making power.

- Community-based organizations are providing services to their constituent communities. For example, the Everett Haitian Community Center holds a community resource day every month. Connecting with these existing distribution channels is a powerful way to ensure housing resources are disseminated among the Everett community.
- Building on the momentum developed through this HPP, these relationships can become two-way, reciprocal channels to gather input from energized community members, in addition to sharing out information. Long-term relationship building and continued engagement can foster a sense of mutual trust in a changing and diversifying community.

The City has many programs and resources with a broad array of funding sources to support the housing needs of residents, but these tools live within an ecosystem that may be difficult for many residents to navigate and utilize.



Everett's Housing Toolkit

The Housing Toolkit describes the array of municipal and community capacity, resources, programs, and policies currently available to meet Affordable Housing needs in Everett. This section is divided into four categories:

- **Municipal Capacity**
- **Policy Tools for Affordable Housing**
- **Housing Resources & Programs for Residents**
- **Community Based Organizations**

Each section describes the current tools available to the City as well as noting areas identified in the HPP for growth and capacity building to support the production of Affordable Housing. Additional detail about previous planning context is highlighted in Appendix G.

DRAFT

Municipal Capacity

Department of Planning & Development (DPD)

The DPD is responsible for planning for future development through zoning and neighborhood development and oversees the permitting of new developments in the City. The work of the department spans a wide variety of community and development needs and requires coordination with many other City departments including the Mayor's Office, City Council, the Department of Transportation and Mobility, the Inspectional Services Department, the Planning Board, the Zoning Board of Appeals, the Department of Health & Human Services, Community Development and Housing, and a variety of Community Based Organizations. Staff capacity has increased in recent years and the department recently added an Affordable Housing Coordinator role in response to the continued increase in need for Affordable Housing in Everett.

Further coordination of municipal capacity, organization, and coordination are discussed in the Strategies section of this plan.

Everett Housing Authority (EHA)

Established in 1947, the mission of the EHA is to provide quality housing opportunities for the citizens of Everett in need, to provide Affordable Housing in good repair, and to be good stewards of the public funds and trust. The Everett Housing Authority administers Section 8, MRVP, and AHVP vouchers to Everett residents and oversees approximately 550 units of public housing across 6 sites in Everett.

What is a housing voucher?

Broadly speaking, a housing voucher is a form of government subsidy that can be used to reduce the cost of housing to make it more affordable for households with lower incomes. Most vouchers allow households to pay a fixed portion of their monthly income towards housing costs, typically around 30%, and the remainder of the rent is paid by a government agency (depending on which agency administers the voucher).

Because the demand for housing assistance is so high in Massachusetts, there is a long waiting list for many voucher programs. This means that even eligible households may face a significant waiting period before securing a housing voucher.

Massachusetts Rental Voucher Program (MRVP)

MRVP is a state program offering rental assistance in the form of vouchers to low-income families.

Alternative Housing Voucher Program (AHVP)

AHVP is a state voucher program offering rental assistance for people with a disability who are under 60.

Section 8 Housing Choice Voucher Program (HCVP)

Section 8 Vouchers help low-income families, the elderly, and people with disabilities pay for housing. The Section 8 voucher program is administered by the federal Department of Housing and Urban Development (HUD) and local public housing agencies (PHAs).

Residential Assistance for Families in Transition (RAFT)

The RAFT program provides up to \$7,000 per household within a 12-month period to help households keep their current housing or to move. Unlike vouchers, which can only cover rent and utilities, RAFT can be used cover overdue rent, utilities, moving costs, and mortgage costs.

Table 4. Housing Authority Properties

Property	Units	Description
Golden Age Circle	(39) One-Bedroom Units	Golden Age Circle was built in 1958, is comprised of three (3) separate, one-story buildings and represents the oldest elderly units in our inventory. Two (2) units are fully HP/Wheelchair accessible.
North Everett/Whittier Drive	(120) One-Bedroom Units	The North Everett site was developed in 1960 and consists of thirteen (13) two-story, eight-unit walk-up garden style buildings and four (4) one-story, four unit bungalow style buildings. There is also a separate community center with laundry and kitchen facilities as well as meeting and recreational areas.
Glendale Towers/381 Ferry St	(120) One-Bedroom Units	Glendale Towers was built in 1970 and is a twelve (12) story high-rise, elevator-serviced building. There are twelve units per floor on floors two through eleven. The first floor is comprised of the lobby area and mechanical rooms and the community room and laundry facilities are located on the twelfth (penthouse) floor.
Russell Street Neighborhood	(167) Two-Bedroom Units (101) Three-Bedroom Units (268) Units Total	The site consists of sixty-three (63) four-unit townhouse style buildings and eight (8) duplex style buildings. The site comprises a major portion of Russell Street, a portion of Gledhill Avenue, and all of Veterans Avenue and Drives A and B. The site also houses the maintenance department's main operations (17 Drive A). The buildings were first occupied in 1950. Thirteen (13) units are full HP/Wheelchair accessible.
Duncan/Winthrop Roads	(37) Two-Bedroom Units (23) Three-Bedroom Units (60) Units Total	The site consists of fifteen (15) four unit, townhouse style buildings and was first occupied in 1952-53. The site includes a portion of Duncan and Winthrop Roads and two buildings on Elm Street. Three (3) units are full HP/Wheelchair accessible.
Cherry Street Neighborhood	(41) Two-Bedroom Units (23) Three-Bedroom Units (64) Units Total	The site consists of thirteen (13) four unit, townhouse style buildings and two (2) six unit, townhouse style buildings and was first occupied in 1955. The site comprises a portion of Cherry Street, all of Roads A and B, and one building on Woodlawn Street. Three (3) units are full HP/Wheelchair accessible.

Source: Everett Housing Authority

Table 5. Public Housing & Alternative Housing Voucher Program (AHVP) Income Limits

Number of Persons	
1	\$82,950
2	\$94,800
3	\$106,650
4	\$118,450
5	\$127,950
6	\$137,450
7	\$146,900
8	\$156,400

Effective 5/15/2023-5/15/2025

Public housing differs from deed-restricted Affordable Housing in the way that rents are set and the types of development suitable for each affordability type. In public housing, both state and federal, the rent is set based on adjusted household income (between 30% to 32% of adjusted income), regardless of what a household's income is relative to the Area Median Income. In deed-restricted Affordable Housing, rents are set based on a percent of "fair market rent" determined by HUD relative to the Area Median Income. Deed-restricted Affordable Housing is present in a variety of different development types, including luxury apartment buildings and mixed income developments, whereas public housing is found in dedicated buildings that are 100% public housing.

Office of Human Services & Department of Health

The Office of Human Services helps Everett residents with many types of assistance. The main purpose of the office is information and referral. The staff is well informed about the different programs that would be helpful to residents. Services related to housing include Legal Services, Emergency Fuel & Shelter Assistance, Rental Assistance, and referrals to various agencies.

Affordable Housing Trust (AHT)

The AHT was established by the City Council in 2021 to "support developers and government entities in the acquisition, construction, rehabilitation and modification of Affordable and accessible housing for low-income and moderate-income households, and finance support services that assist low- and moderate-income households in obtaining and maintaining Affordable Housing."

The Trust is currently chaired by Councilor Stephanie Martins and does not have an appointed Board. There are currently no dedicated funding sources for the AHT. The Strategies section of this plan discusses opportunities to better utilize the AHT for the production of Affordable Housing in Everett.

North Suburban Consortium (NSC)

The North Suburban Consortium (NSC) is a group of eight communities that collectively apply for and administer federal HOME funds. The NSC is composed of Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, and Winthrop, and is led by Malden.

Regional Municipal Partners: Chelsea, Malden, Revere

The City of Everett has a number of important regional partners in Chelsea, Malden, and Revere. While the municipalities have collaborated on issues including flood resilience, transit, and digital equity, beyond the NSC, Everett has not had formal collaboration on housing initiatives with neighboring municipalities. Many Community Based Organizations serve residents in Everett and across these municipalities; there may be untapped potential to pool resources and leverage relationships with organizations that serve residents of both communities.

Policy Tools for Affordable Housing

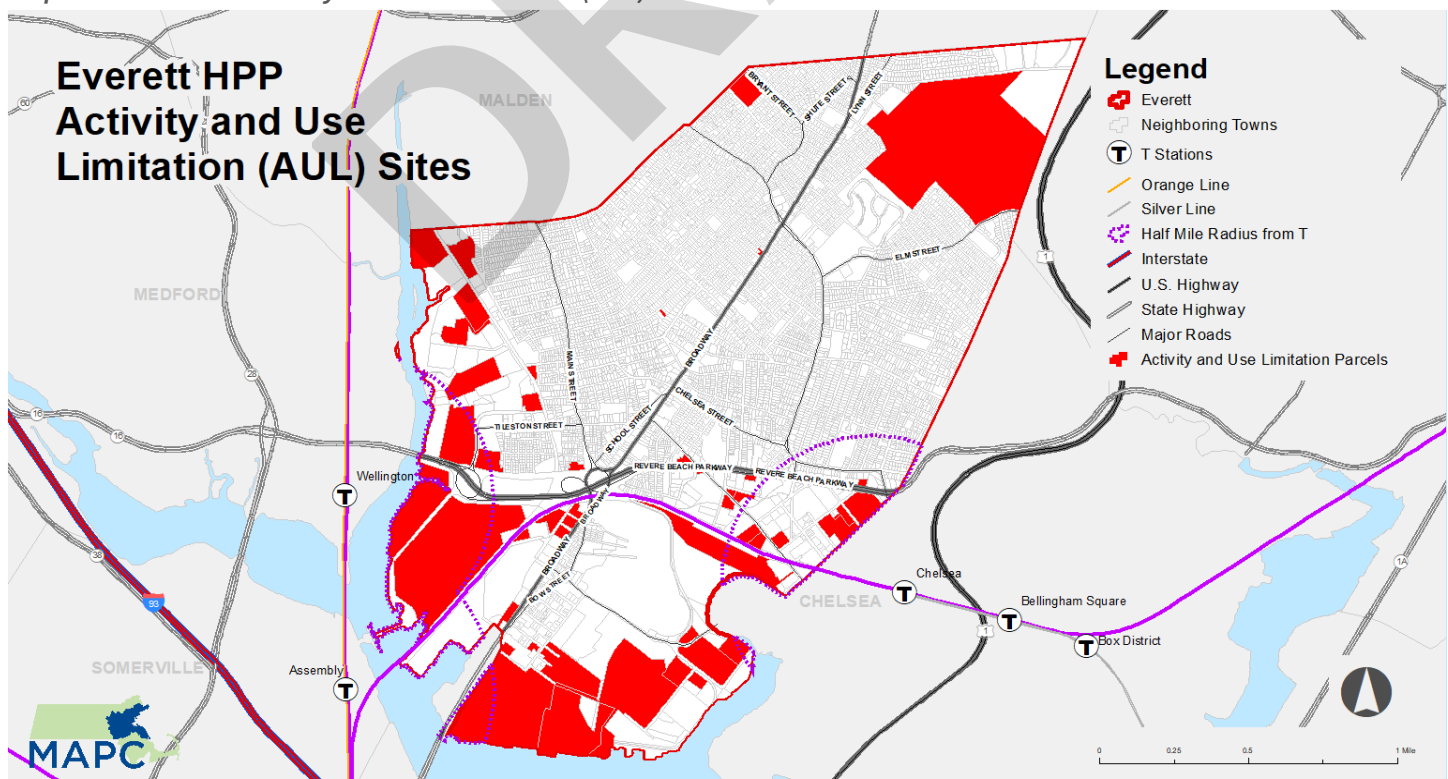
Inclusionary Zoning Ordinance

First established in 2016 and updated in 2021, Everett's Inclusionary Zoning Ordinance requires that all developments resulting in 10 or more new units must provide a minimum of 15% of units to be deed-restricted Affordable to those making 80% or less of the Area Median Income (AMI).

- The ordinance includes an optional Density Bonus and dimensional relief in exchange for the provision of additional Affordable Housing units, granted through Special Permit at the discretion of the Planning Board.
- The Planning Board may reduce the requirement to 10% for project sites that require environmental remediation or are located within a FEMA flood district.
- The Planning Board may reduce the requirement to 10% of units for sites with a recorded Activity and Use Limitation (AUL).
- The ordinance allows for on-site or off-site production of units at the discretion of the Planning Board and does not include a codified option for fee-in-lieu.

Because of Everett's industrial history, AULs are quite common. The map below shows the prevalence of AULs, particularly on sites south of Revere Beach Parkway. While this exemption encourages development in general by offsetting the costs of developing on parcels that may need remediation or other site treatment, it also significantly limits the number of Affordable Housing units that are possible through the Inclusionary Zoning policy on many of the more developable parcels in the City. AULs can also be related to other uses, such as areas along the Riverfront and the cemetery.

Map 2. Everett HPP Activity and Use Limitation (AUL) Sites



Linkage Fee Ordinance

Adopted in 2020, the Linkage Fee Ordinance is intended to ensure that new developments within the City bear a proportional or reasonable share of the cost of developing new, expanded, or redeveloped Affordable Housing within the City. All fees collected are deposited into the **Affordable Housing Linkage Fee Revolving Fund**, invested by the Chief Financial Officer, to be expended under the direction of the Mayor for the construction or rehabilitation of Affordable Housing within the City of Everett.

- All new developments with one or more residential units pay \$1,000 per unit unless the project provides a minimum of 15% of units as Affordable Housing.
- For new construction of all other uses totaling >15,000sf gross floor area, the fee is \$2.00 per square foot of gross floor area, up to 30,000 square feet; \$3.00 per square foot of gross floor area between 30,000-60,000sf; \$4.00 per square foot of gross floor area above 60,000sf.

Due to lack of staff capacity, the City has struggled to ensure on-time payments from developers. To date, the City has collected approximately \$357,000 in Linkage Fees. While this figure is quite low, only 10% of the total Linkage Fee amount is due to be issued a Certificate of Occupancy. The remaining 90% is paid over a term of 3 to 7 years, depending on when the agreement was entered into. The City anticipates significant additional payments in the coming years. At the time of writing, no funds have been expended from the Linkage Fee account. The City's first funding commitment for Affordable Housing has been executed for the 25 Garvey Street development. The project is currently awaiting additional financing from the Commonwealth.

Transportation Demand Management (TDM) Ordinance

The City of Everett's Transportation Demand Management Ordinance (Section 35 of the Zoning Appendix, adopted in 2021), is designed to make it easier and more predictable for private development to manage its transportation impacts and make a growing range of travel options available to a development's future residents, business tenants, and customers. The Ordinance streamlines development review by relying less on variances and making the review process faster. It also asks developers to make contributions to managing their impacts (similar to programs in other Boston-area communities). The TDM Ordinance applies to developments containing at least one of the following:

- 10 or more units of residential uses other than single-family detached dwellings
- 10 or more Hotel Rooms
- 10 or more School Classrooms
- 10,000 gross square feet or more of Commercial square footage, which may include office, retail, or restaurants

A transportation management association (TMA) works in partnership with the City's Planning and Development office to ensure developments manage transportation impacts and fulfill their requirements. This specialized TDM review allows the City to take a closer look at parking requirements and transit access on a site-by-site basis, and there are examples of residential developments where parking requirements were waived to support a better overall design and unit mix. This is a good tool for ensuring one-size-fits-all parking requirements do not hinder the feasibility and practicality of residential developments, particularly when Affordable Housing is included.

Additional information about the TDM Ordinance process and requirements can be found through the City's [TDM Applicant's User Guide](#).



Photo by Alex Koppelman for MAPC

Gateway City Designation

Everett is a designated Gateway City. Gateway Cities are communities that have historically been home to industry, offering good jobs and a “gateway” to the “American Dream” for residents. Manufacturing and industrial jobs that once anchored gateway cities have slowly disappeared over the past several decades, leaving these communities with few economic resources and a variety socio-economic challenges. Gateway Cities are eligible for and, in some cases, receive preferential funding through a variety of programs and grants related to housing production, including:

Housing Development Incentive Program (HDIP)

HDIP provides Gateway Cities with a tool to develop market rate housing while increasing residential growth, expanding diversity of housing stock, supporting economic development, and promoting neighborhood stabilization in designated areas.

HousingWorks Infrastructure Grants

At EOHLC’s discretion, up to 15% of HousingWorks Infrastructure Program funds will be set aside for Gateway Cities. This program offers grants to municipalities and other public entities for a variety of infrastructure related activities to support and unlock housing opportunities.

Commonwealth Builder

MassHousing makes grants or forgivable subordinate construction loans to eligible projects that provide deed-restricted affordable homeownership units.

MassHousing Gateway Housing Rehabilitation Program (GHRP)

Grant funds may be used for the rehabilitation of blighted 1-4 unit residential properties and buildings that are suitable for conversion to 1-4 unit residential use. Funding is offered to emerging developers, nonprofits and municipalities to create new affordable homebuyer opportunities or to assist small landlords and homeowners struggling with major property repairs.

Housing Choice Community

As a state-designated [Housing Choice](#) Community, Everett receives exclusive access to Housing Choice Grants and preferential treatment for many state grant and capital funding programs including State Revolving Fund for Water and Sewer infrastructure, MassWorks, HousingWorks, Complete Streets, MassDOT capital projects, and PARC and LAND grants. The Housing Choice designation is designed to reward communities who are planning for housing and permitting new housing developments to help meet local, regional, and state housing production goals.

MBTA Communities (Section 3A)

Section 3A requires MBTA Communities to have at least one district of reasonable size in which multifamily housing is allowable by right. Everett is considered a “Rapid Transit Community” because of its proximity to the Silver Line. Everett’s MBTA Communities district is located in the Commercial Triangle District and, at the time of writing for this plan, has adopted zoning in an effort to comply with the requirements put forth by EOHLC. EOHLC is still reviewing the district for compliance. Assuming Everett’s district will be reviewed and deemed compliant at some point, it is important that the City maintain compliance as many state grants that support future housing development are contingent on this.



New housing developments in the Commercial Triangle, photo by Alex Koppelman for MAPC

Housing Resources & Programs for Residents

The City of Everett currently provides several programs related to housing affordability and promotes a number of state programs to support residents' housing goals. The bulk of these programs support homeowners with lower incomes or landlords of low-income rental housing, as well as a significant number of resources for first-time homebuyers. Although renters make up the vast majority of Everett households, there are limited housing resources for renters in Everett.

For Property Owners

- **Everett Housing Rehabilitation Program:** Financial assistance up to \$40,000 for low- to moderate-income homeowners in Everett towards cost of work and technical assistance to undertake renovations and home repairs, including de-leading.
- **MassHousing “Get the Lead Out” Program:** Low and no interest financing to help homeowners, investor owners, and non-profits to remove lead paint from their properties.
- **MassHousing Affordable Home Improvement Loan Program:** An affordable loan (5% Amortized, 15-years) from MassHousing to finance general, non-luxury improvements to a primary residence for income qualified residents.

For First-Time Homebuyers

- **North Suburban Consortium (NSC) First Time Homebuyers Down Payment Assistance Loans:** Down payment assistance up to \$7,500 for income qualified residents.
- **Everett First Time Homebuyer Program (Temporary, supported by ARPA Funds):** Up to \$20,000 of down payment assistance for income qualified first-time homebuyers. Administered through the Everett Planning Department.
- **MassHousing Down Payment Assistance Program:** Down payment assistance of 10% of a home purchase price, up to \$50,000
- **MassDREAMS Down Payment Assistance Program:** Down payment assistance equal to 5% of the purchase price and applicable closing cost assistance as needed for low- and moderate-income households (those earning up to 100% AMI).

For Renters

- **Workforce Housing:** MassHousing maintains “Workforce” housing units for those who cannot afford market rents but earn too much to qualify for low-income housing. Importantly, none of the developments are in Everett, though there are some in neighboring Chelsea and Revere.
- **Residential Assistance for Families in Transition (RAFT):** provides up to \$7,000 per 12-month period so your family can stay in your current home or move to a new one. You may use the money for rent, utilities, moving costs, and mortgage payments. In Everett, RAFT is administered by [Metro Housing Boston](#), with assistance from a variety of Community Based Organizations to connect and direct residents to resources.
- **City of Everett Rental Assistance Program:** provides a one-time payment of \$2,000 to income eligible residents to help with arrears up to \$2,000, current rent, and/or future rent obligations. The assistance is provided directly to the landlord on behalf of the tenant.

Community Based Organizations

The Everett community is served by a wide array of non-profit and community-based organizations that directly and indirectly impact housing stability in the community. Strategies to leverage the existing community networks and resources to direct resources to residents are discussed further in the Strategies & Recommendations section of this plan. The project team collaborated with community partners who hosted the team at community events and facilitated focus groups in a variety of languages including Spanish and Haitian Creole.

Table 6. Community Based Organizations

Everett Community Growers (ECG)	ECG is a justice organization dedicated to ensuring everyone in the Everett community has fair access to better food and health opportunities. They create and run community gardens, mentor youth in workforce skills, push for better city policies, and actively engage the community
Everett Haitian Community Center (EHCC)	The Everett Haitian Community Center (EHCC) is a non-profit organization in Greater Boston that supports Haitian immigrant and marginalized communities through its holistic programs and services. Programs such as Emerging Bright Stars Academy and Project RISE (Resilient Immigrants Striving for Equity) aim to remove barriers to fair housing, employment, education, and essential services.
Greater Boston Nepali Community (GBNC)	The Greater Boston Nepali Community (GBNC) addresses social issues affecting local Nepali residents by connecting them to resources such as healthcare, housing, and legal aid. Additionally, GBNC advocates for Nepalese Americans' equal access to opportunities and hosts regular celebratory events and cultural programs.
La Comunidad	La Comunidad Inc. (LCI) is a non-profit organization that empowers the Latino-American immigrant community in Everett to become self-sufficient in areas like jobs, leadership, and community involvement. They center around immigration support services and adult education, including ESL and citizenship courses.
Eliot Family Resource Center	The Eliot Family Resource Center (FRC) is a chapter of the Massachusetts Family Resource Centers network located in Everett. They offer various support services for residents of all ages, including housing assistance, education support, legal help, and youth engagement activities. They specialize in providing counseling and support for families experiencing truancy, absenteeism, special education needs, and behavioral issues.
Housing Families	Housing Families works to ensure everyone has equal opportunities for stable housing to promote well-being. They connect with communities, families, and individuals across the Greater Boston area to offer wraparound support for housing. This includes providing temporary and permanent housing, accessible food supplies, counseling, legal aid, and youth programs.
Portal to Hope	Portal to Hope is a non-profit organization dedicated to supporting victims of domestic violence, sexual assault, and stalking crimes. They offer a variety of services, including recovery support, housing and job assistance, legal aid, youth programs, and community education in the Greater Boston area.
The Neighborhood Developers	The Neighborhood Developers work in Chelsea, Revere, and Everett to encourage diverse housing opportunities, building neighborhoods with stable communities. They empower local leaders to improve their neighborhoods, provide learning opportunities about community issues, and offer services to find affordable rental apartments for tenants. Their Financial Opportunity Center assists residents in finding employment, managing finances, and creating a secure financial plan.
Cambridge Health Alliance (CHA) Everett Youth Workers Network	The Cambridge Health Alliance (CHA) provides primary care, specialized care, and mental health services across Boston's metro-north communities, including Everett. Their Community Health Youth Initiatives (CHYI) were created to improve community health through civic engagement programs, including the Career Pathways Program, Teens in Everett Against Substance Abuse, Photovoice, and Mental Health Ambassadors Program.
Bread of Life	The Bread of Life is a non-profit, faith-based food security organization based in Malden, Massachusetts. With support from volunteers and partner organizations, they provide food for financially struggling or disadvantaged individuals of all ages in the metro-north Boston area.



Development Constraints & Opportunities

Development Targets

Under M.G.L. Chapter 40B, a Housing Production Plan must set a development target for new housing, particularly new Affordable Housing. HPP development targets are typically calculated such that achieving the target would help achieve “safe harbor” from Chapter 40B Comprehensive Permit developments. To achieve safe harbor, a community must have 10% of its housing on the Subsidized Housing Inventory (SHI) or make incremental progress toward that goal. Units can be counted on the SHI when they are deed-restricted Affordable Housing or when they are market rate but are part of a development in which at least 25% of units are deed-restricted Affordable Housing rental units (typically built through the Chapter 40B Comprehensive Permit process). It is important to note that the 10% threshold set by the State does not correlate specifically to local housing need, and Everett needs much more than 10% of their housing stock to be Affordable to address current and future housing affordability needs, as demonstrated in this plan.

Everett presently has 926 SHI units, or 5.09% of its total housing stock (18,177) as counted in the 2020 US Census. A detailed list of Everett’s Subsidized Housing Inventory is provided in Appendix D. Everett would need a total of 1,818 to meet Chapter 40B’s 10% threshold, or 892 more SHI units than there are today. Furthermore, when the 2030 Census is taken and the figures are released, the state will recalculate the SHI percentage based on the new number of year-round housing units in Everett. Based on the City’s permitting data, there have been approximately 5,167 net new housing units permitted in Everett between 2020 and 2023, bringing its estimated total housing stock to 23,344 units. Once the state determines the new SHI percentages, Everett would need roughly

1,400 additional SHI units beyond what exists today to achieve the 10% threshold.

To meet a development target of 900 to 1,400 new SHI units over the next five years, Everett would need to produce between 180 and 280 new SHI units each year. Because of the existing built conditions in Everett, development alone is unlikely to meet these ambitious development targets. In addition to new Affordable Housing development, it is important that the City explore other mechanisms, like those noted in the Strategies and Recommendations chapter, to subsidize or otherwise create additional Affordable Housing choices for residents.

While the requirements of Chapter 40B provide one path to establish production targets for Affordable Housing, and indeed these targets are ambitious, it is arguably more important to consider Affordable Housing production in the context of community needs in Everett. Even compliance with the 10% SHI threshold would not provide enough units to meet Affordable Housing needs in Everett, nor do the standards for SHI units necessarily reflect the community’s needs for housing based on local household incomes. **More than 60% of Everett Households, more than 9,600 households, are eligible for Affordable Housing based on their income and likely struggle to afford housing in Everett⁹⁷.** Further, more than half of low-income households in Everett have incomes at or below 50% of the Area Median Income. SHI units restricted to just 80% of the Area Median Income are out of reach for most Everett households struggling to afford housing in the community. In addition to production overall, Affordable Housing production targets for Everett should place high priority on deepening the affordability of those units.

⁹⁷Comprehensive Housing Affordability Strategy (CHAS), 5-year estimates, 2015-2019

Development Constraints & Opportunity Sites

To identify opportunities for Affordable Housing Development, this plan first considers areas in the City that may be most suitable for development or most likely to see new development occur in the coming years. Municipal planning and growth goals were used in concert with a data driven development suitability analysis developed by MAPC to identify areas likely to see continued development and redevelopment, including opportunities for transformational development that should strongly consider community impacts and community needs in their priorities for development.

Multi-family Suitability Analysis

This suitability analysis, produced by MAPC, was developed to guide decision making when drafting zoning that complies with the Multifamily Housing for MBTA Communities regulations from EOHLC. As a result, it also offers insights into general development suitability for Affordable Housing development. The algorithm considers how many units could be placed on a parcel at a gross density of at least 15 dwelling units per acre and a number of other factors including transportation access and sustainability factors⁹⁸. The model provides each parcel with a “Suitability Score” between 0 and 100, with 100 being the most suitable. Essentially, it answers the question “which parcels are best suited to build multifamily housing.” Like any data tool, it is limited by a particular set of inputs and assumptions. While it does not paint a complete picture of development opportunities, it provides a good starting point for areas to consider.

In general, this analysis shows similar findings to the constraints outlined further in this chapter: **Everett has limited land that is considered highly suitable for development or redevelopment and the areas of the Commercial Triangle and other former industrial parcels south of Revere Beach Parkway are highlighted as the most suitable for multifamily housing development.**

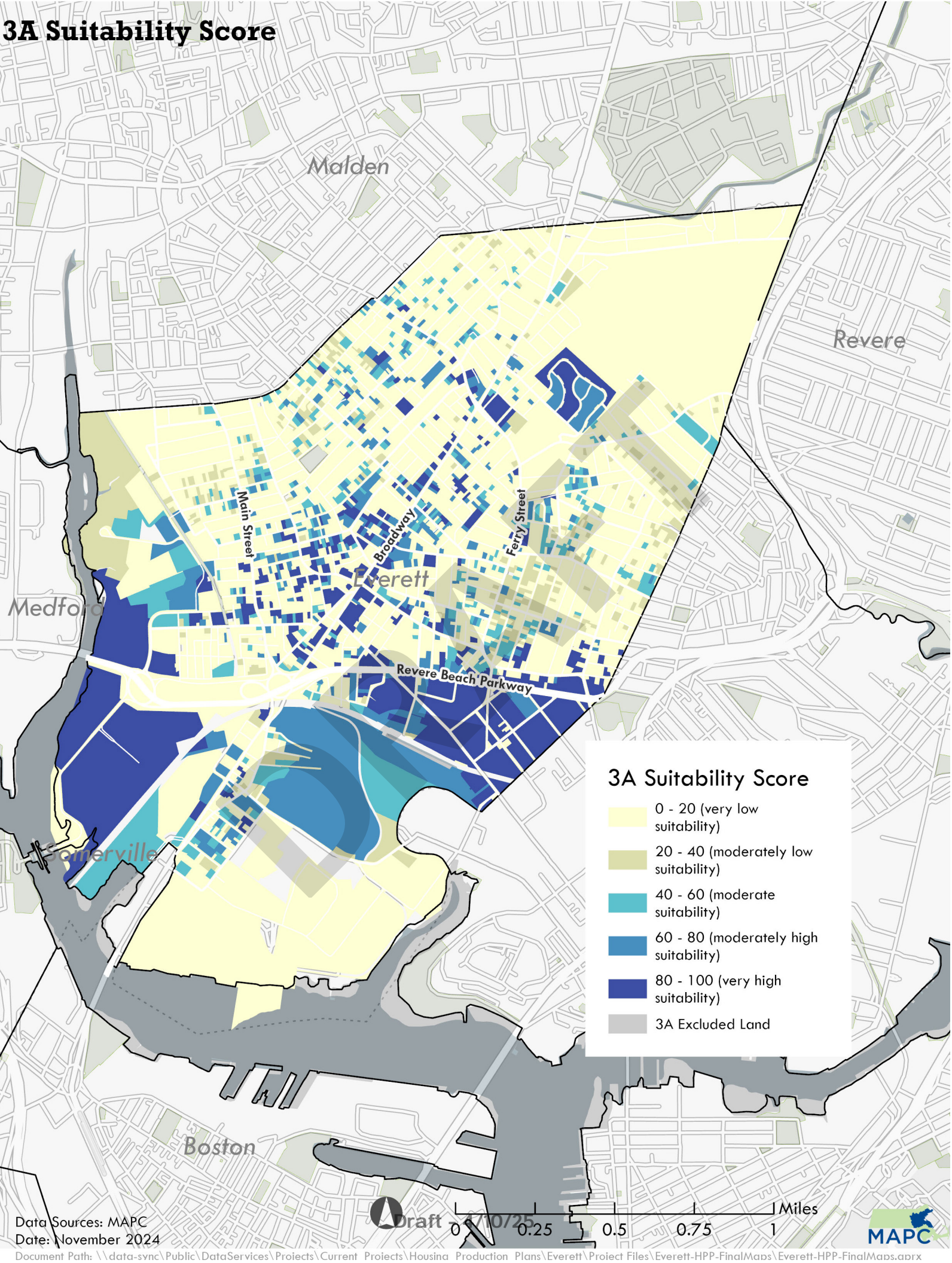
The City has prioritized these areas for new development of housing in recent years. Given that future opportunities for development are likely to be limited in Everett, it is important to prioritize the community’s Affordable Housing needs when and where development is happening.



*New multifamily housing construction in Everett
Photos by Alex Koppelman for MAPC*

⁹⁸ Additional documentation is available at <https://www.mapc.org/planning101/3a-district-suitability-analysis-tool/>

3A Suitability Score



3A Suitability Score

- 0 - 20 (very low suitability)
- 20 - 40 (moderately low suitability)
- 40 - 60 (moderate suitability)
- 60 - 80 (moderately high suitability)
- 80 - 100 (very high suitability)
- 3A Excluded Land

Development Constraints

To understand opportunities to increase the supply of Affordable Housing, it is important to assess the constraints to housing development that exist in the city. The City of Everett has both challenges and strengths for the development of Affordable Housing that span geography, environment, zoning, and local politics.



Because of the dense existing condition in most neighborhoods, there is little vacant land, particularly larger parcels or collections of smaller parcels suitable for traditional multi-family and Affordable Housing development.

The land that is available tends to be located on sites with active or former industrial uses that require significant site and remediation work.



The areas the City most likely to see new development are also the areas with the highest flood risk.

In areas with high land costs or limited land availability, a common strategy for enabling Affordable Housing development is to leverage municipally owned land to sell or transfer it to a developer for Affordable Housing. The City of Everett has very little municipally owned land.



The City is physically divided by major car infrastructure, cutting off most areas of new development from the neighborhoods where people have historically lived in Everett. The increasing divide between newly developed places and existing neighborhoods has led to community feelings of resentment and often results in a lack of support for new development in the community.

In areas with high land costs or limited land availability, a common strategy for enabling Affordable Housing development is to leverage municipally owned land to sell or transfer it to a developer for Affordable Housing. The City of Everett has very little municipally owned land.



Existing Built Condition

The City has a densely built existing fabric with an aging housing stock. **Because of the dense existing condition in most neighborhoods, there is little vacant land, particularly larger parcels or collections of smaller parcels suitable for traditional multi-family and Affordable Housing development.** As a result, most new development in Everett is likely to happen through redevelopment of existing parcels. Land acquisition, demolition, and unique or challenging site conditions can all be cost-prohibitive factors for Affordable Housing development. Affordable Housing projects, especially projects aiming for deeper levels of affordability, are likely to require some contribution of local resources to pencil out.

The land that is available tends to be located on sites with active or former industrial uses that require significant site and remediation work. This work can be prohibitively costly for Affordable Housing development and careful consideration is needed regarding the health impacts of locating housing development on sites of this kind. Additionally, parcels with Activity and Use Limitations (AULs) have more limited Inclusionary Zoning requirements. Although this encourages development by creating offsets for the higher costs of developing on these parcels, this policy significantly limits the number of Affordable units that can be created through Inclusionary Zoning on the parcels most likely to see new development in Everett.



Aerial photos of typical housing typologies in Everett.

Photo credit: Alex Koppelman

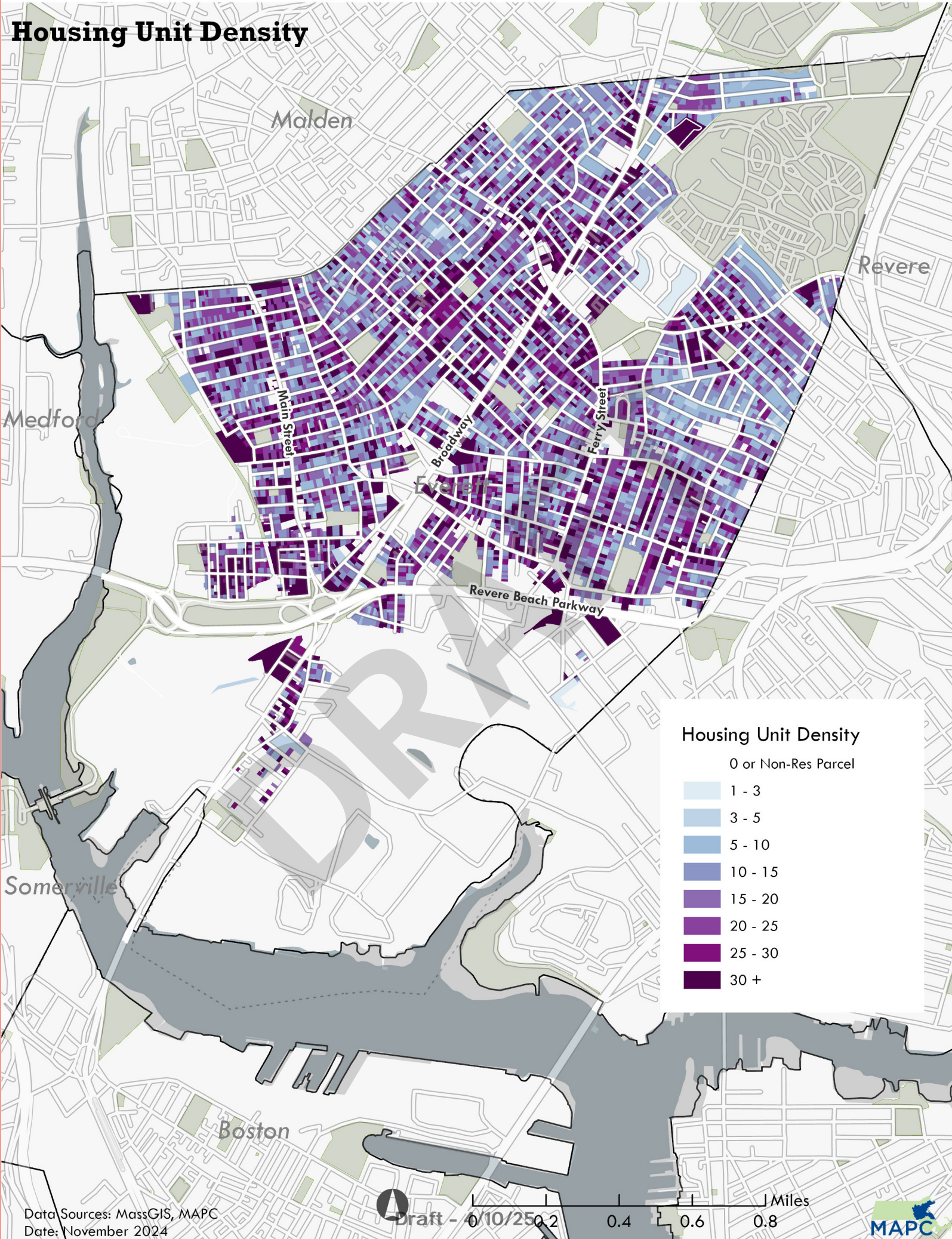
What is an Activity and Use Limitation?

In Massachusetts, an Activity and Use Limitation (AUL) is a legal document that “identifies activities and uses of the property that may and may not occur, as well as the property owner’s obligation and maintenance conditions that must be followed to ensure the safe use of the property.” These limitations are primarily related to releases of oil or other hazardous material. The AULs are filed with the City Clerk and prior to recommending any site for redevelopment, considerations should be given as to if there is an active AUL on a proposed parcel.

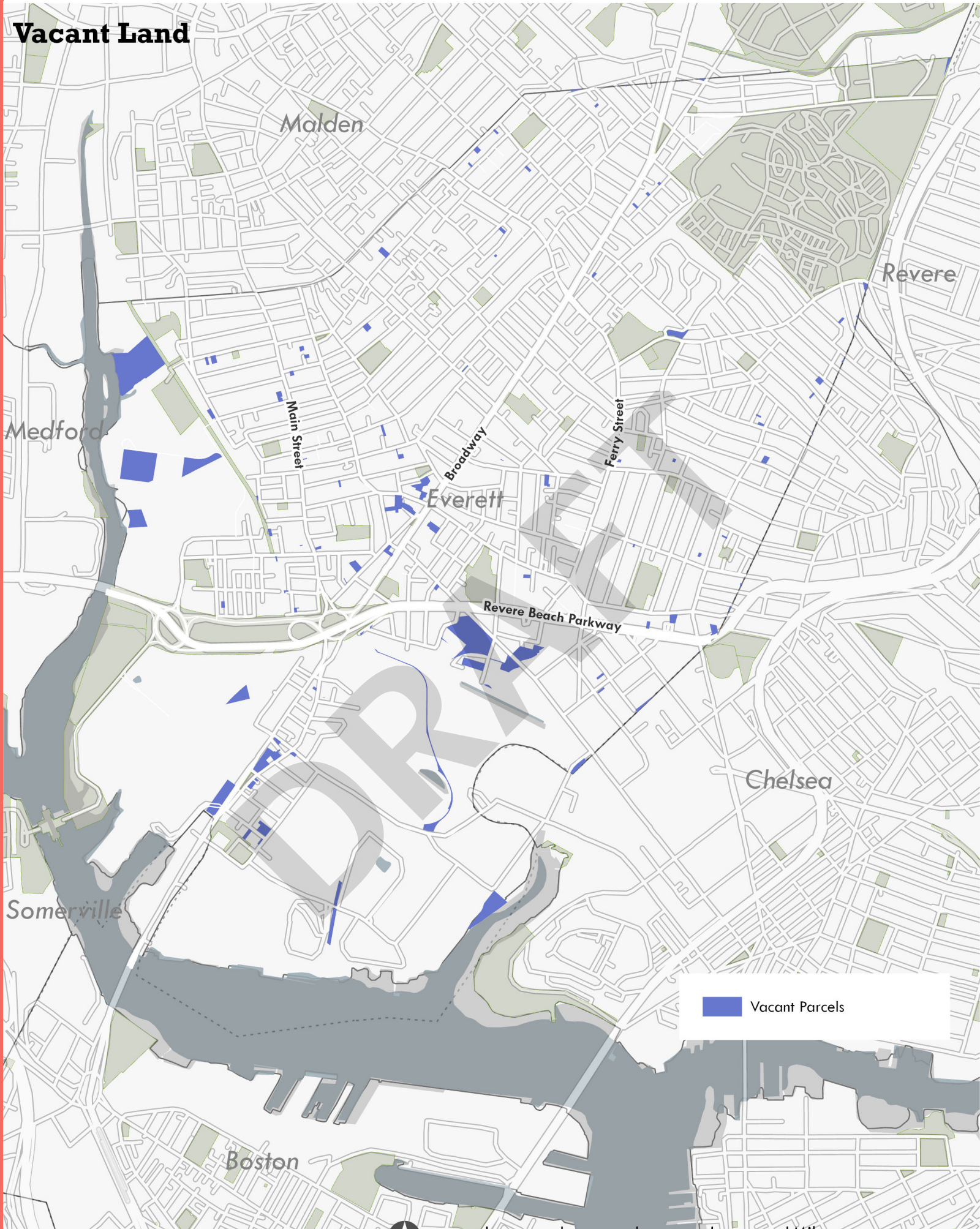
What is a Brownfield Site?

According to the Environment Protection Agency (EPA), a brownfield is “a property, the expansion, redevelopment, or reuse of which may be complicated by the presence or potential presence of a hazardous substance, pollutant, or contaminant.” Brownfield sites require significant site work and remediation to be redeveloped. While there are some funding sources available specifically for brownfield redevelopment and clean-up, this work can make Affordable Housing development viable. Additionally, care and consideration should be taken to ensure the health and safety of when locating housing development on former industrial sites.

Housing Unit Density



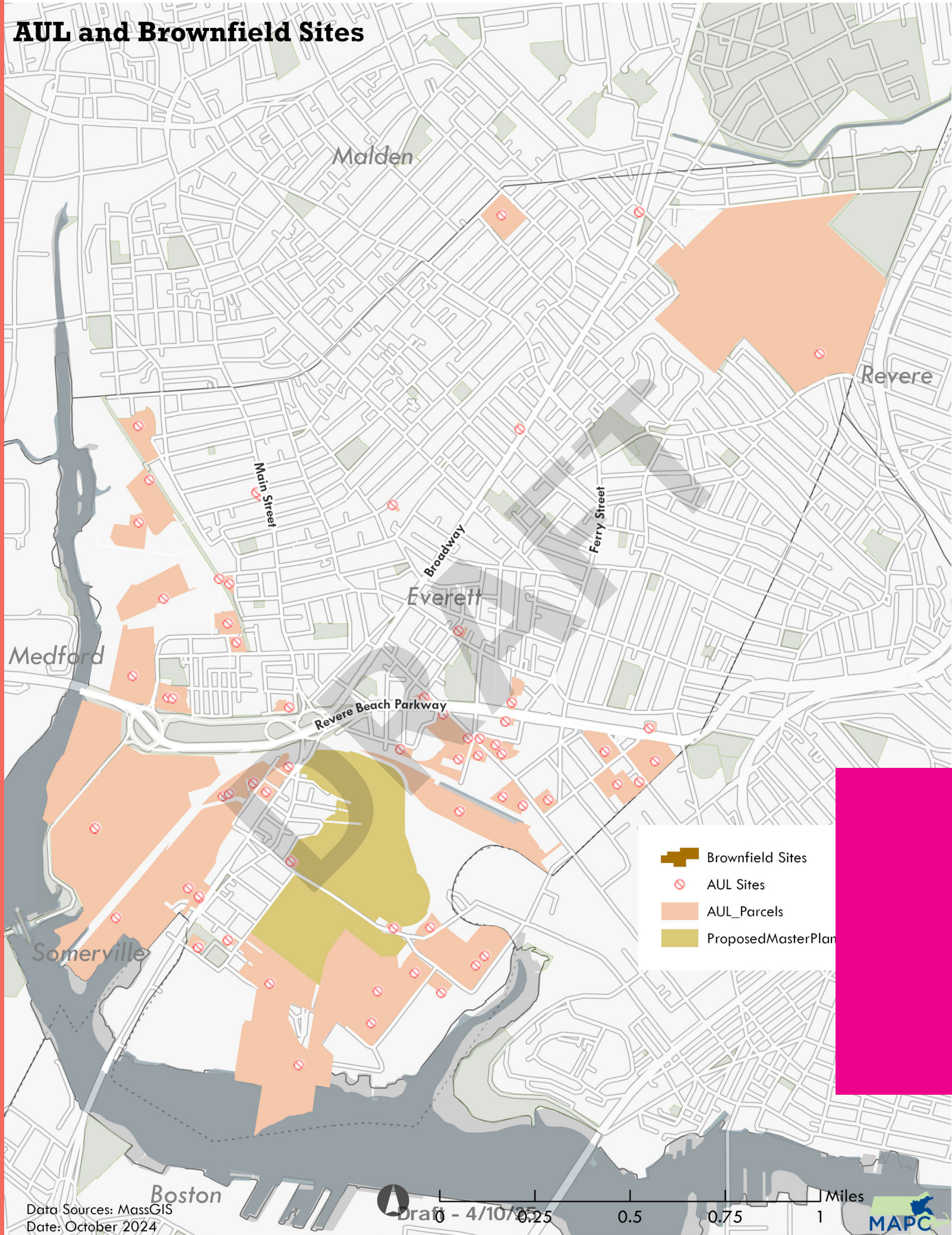
Vacant Land



 Vacant Parcels



AUL and Brownfield Sites



Data Sources: MassGIS
Date: October 2024

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Climate Resilience & Public Health Considerations

When identifying areas for new housing development, particularly Affordable Housing, resilience to the impacts of a changing climate must be strongly considered. Two major climate considerations in Everett are flooding and heat impacts.

Flooding

Everett's primary climate risk is flooding. The Massachusetts Coast Flood Risk Model shown in Map 7 highlights the areas of the City most likely to experience flooding. **Importantly, the areas with the highest flood risk are also the areas of the City most likely to see new development.**

Given the decades of industrial use on many of these parcels, there are additional community health impacts for flooding risks in Everett. As new development continues to occur, it is critical to consider flooding impacts in the mitigation and remediation of these sites to ensure that the development of these parcels does not create long-term public health risks for the Everett community and the region as a whole.

Urban Heat

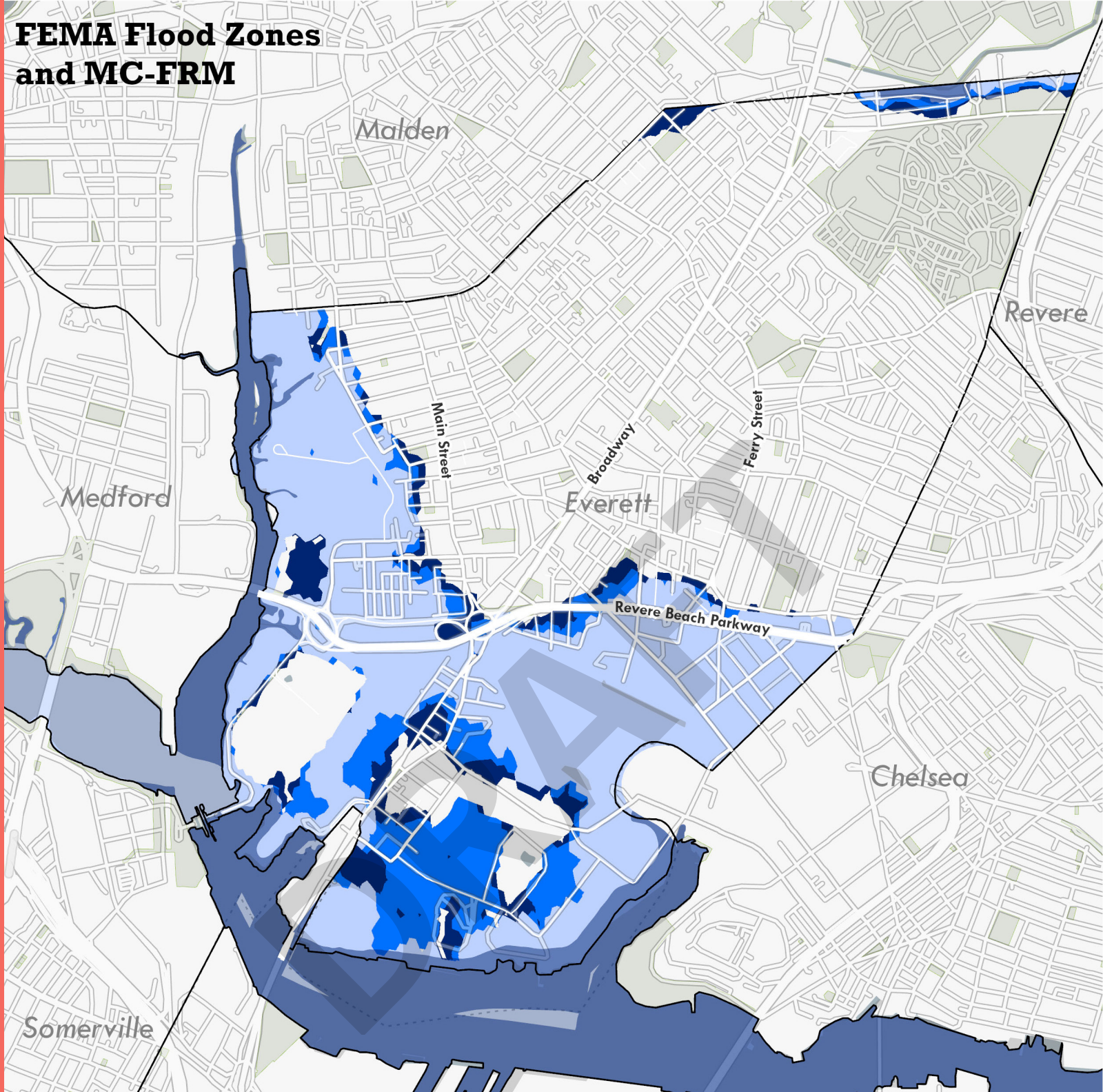
Everett has limited open space and tree cover. Particularly in the areas seeing high levels of development activity, access to green space is very limited and expanses of impervious surfaces (like parking lots, roadways, and other paved areas) dominate the built condition. Limited tree cover and impervious surfaces can increase heat island effect and contribute to flooding risk. Equity of access to green space should be considered in the siting of new developments, particularly in the neighborhoods south of Revere Beach Parkway and particularly for Affordable Housing.

What is the Heat Island effect?

According to the EPA, heat islands are urbanized areas that experience higher temperatures than outlying areas. Structures such as buildings, roads, and other infrastructure absorb and re-emit the sun's heat more than natural landscapes such as forests and water bodies. Urban areas, where these structures are highly concentrated and greenery is limited, become "islands" of higher temperatures relative to outlying areas.

For more information, visit:
<https://www.epa.gov/heatislands>

FEMA Flood Zones and MC-FRM



Massachusetts Coast Flood Risk Model (MC-FRM) 0.1% Annual Exceedance Probability

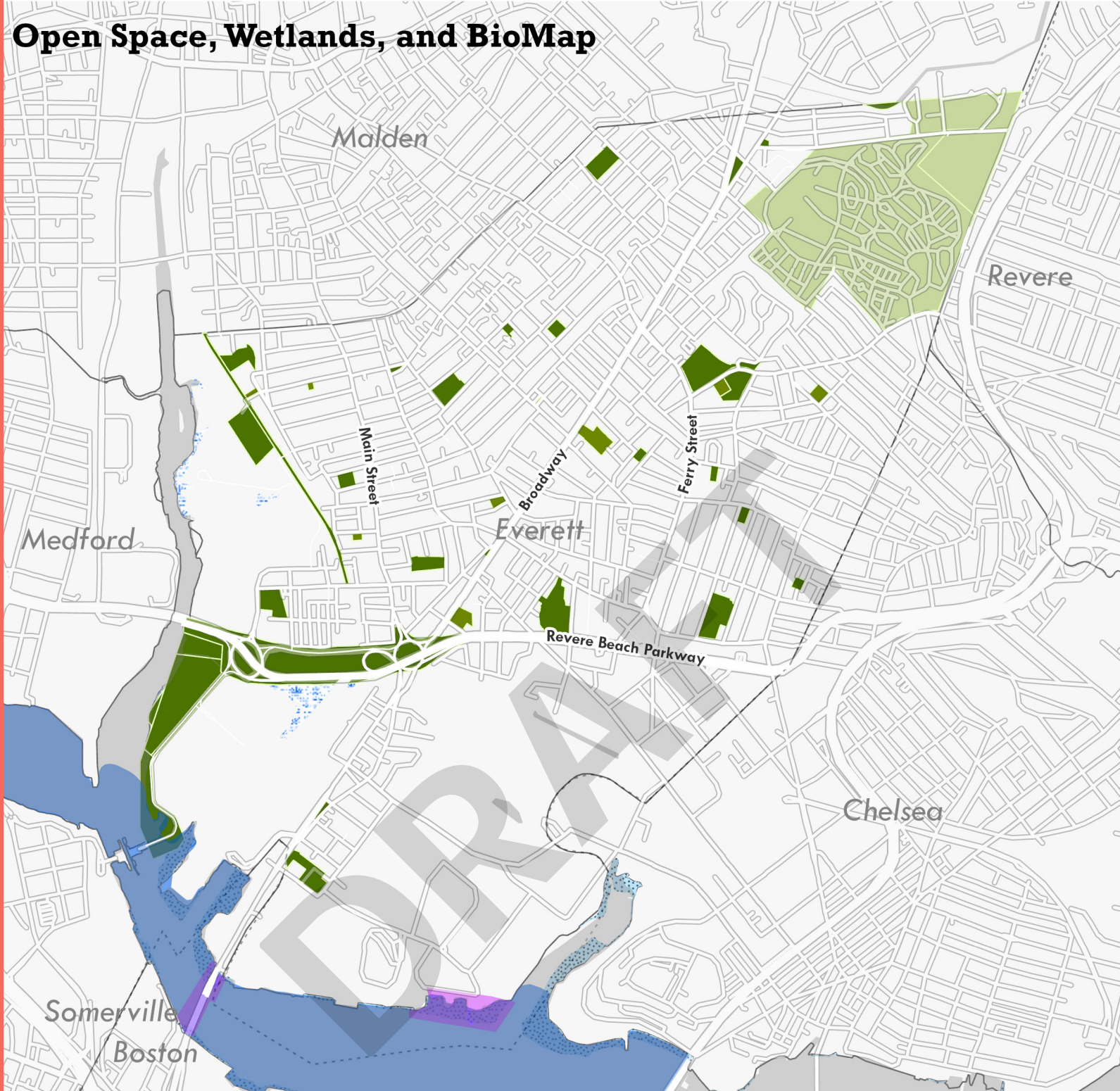
- MA 0.1 Percent Storm Exceedance Probability 2030
- MA 0.1 Percent Storm Exceedance Probability 2050
- MA 0.1 Percent Storm Exceedance Probability 2070

FEMA National Flood Hazard Layer

- A: 1% Annual Chance of Flooding, no BFE;
- AE: 1% Annual Chance of Flooding, with BFE;
- AH: 1% Annual Chance of 1-3ft Ponding, with BFE; AO: 1% Annual Chance of 1-3ft Sheet Flow Flooding, with Depth
- VE: High Risk Coastal Area



Open Space, Wetlands, and BioMap



BioMap Core Habitat Components

- Priority Natural Communities Core
- Rare Species Core
- Aquatic Core
- Wetland Core
- Forest Core
- Vernal Pool Core

Protected and Recreational OpenSpace

- Perpetuity
- Limited
- Cemetery

DEP Wetland Areas

- Marsh/Bog
- Wooded marsh
- Cranberry Bog
- Salt Marsh
- Reservoir (with PWSID)
- Tidal Flats

Data Sources: MassGIS

Draft - 4/16/25



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Municipally Owned Land

In areas with high land costs or limited land availability, a common strategy for enabling Affordable Housing development is to leverage municipally owned land to sell or transfer it to a developer for Affordable Housing. The City of Everett has very little municipally owned land and many of the properties that the City owns are current or former school buildings. Strains on school system capacity create competing priorities for many of the City's resources, including publicly owned lands, and at times create adversarial political dynamics when seeking to leverage publicly owned land for Affordable Housing in the City.

Land Use

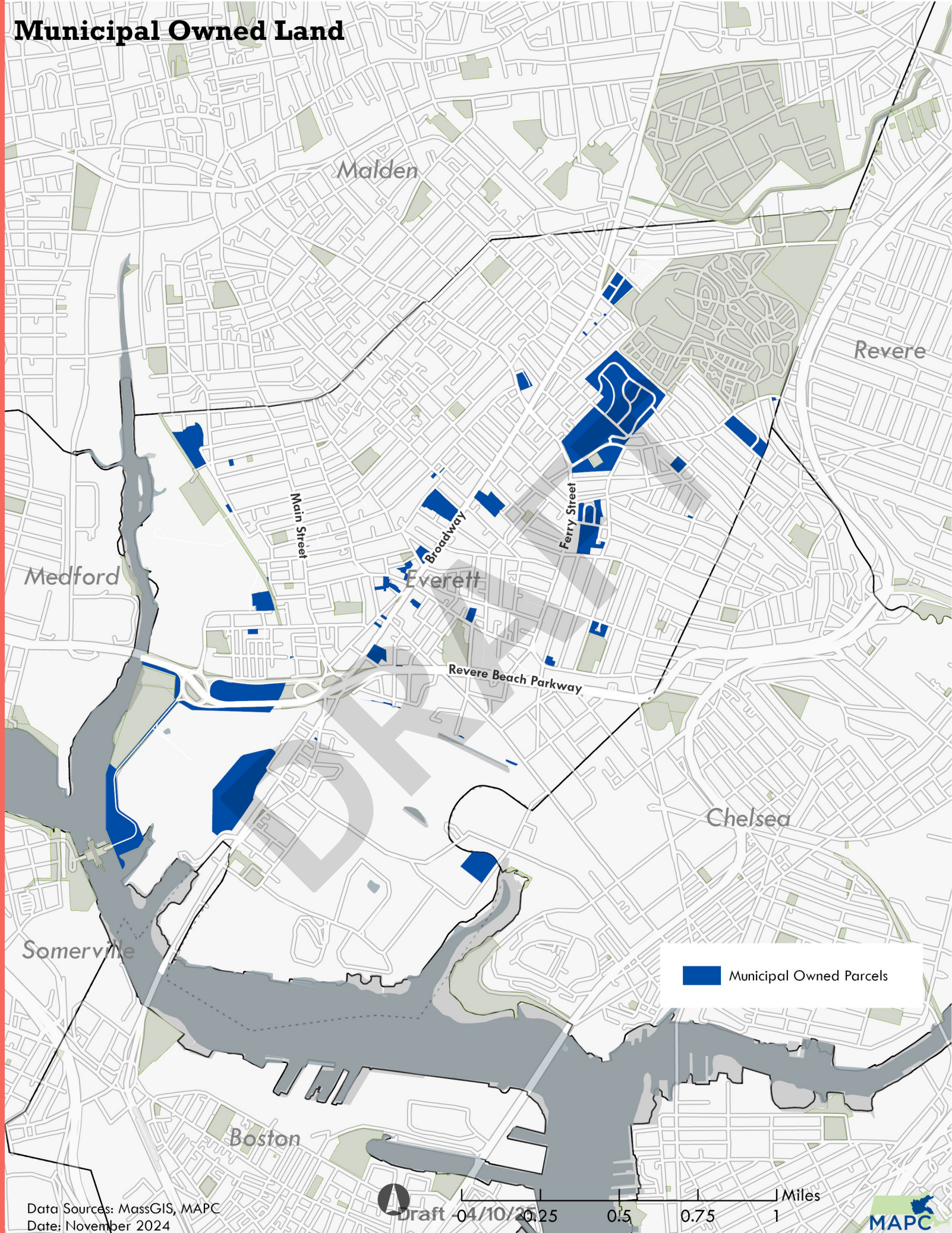
Everett's Land Use map paints a clear picture of neighborhood development patterns in the city. The map of uses shows the clear divide between the more residential and mixed used neighborhoods and areas with current or former industrial uses. This division of uses is reinforced by major car infrastructure and old rail lines that create physical barriers between the neighborhoods to the north and industrial areas to the south.

Everett is an increasingly desirable place to live in the Greater Boston region. The City is home to many strong immigrant and cultural communities and has long been thought of as a more affordable landing place close to the economic center of Boston. As the City continues to see its population grow, there is an increased demand for housing.

To meet the housing needs of a growing population and to address the regional housing crisis, the City of Everett has encouraged and supported the permitting and development of new multifamily housing. The vast majority of large-scale development in recent years is sited in the Commercial Triangle and areas south of the Revere Beach Parkway, largely because these areas contain larger parcels with better redevelopment potential compared to the densely built residential fabric of north Everett. While this has encouraged and created needed housing production, the physical divisions of the City by major roadways and old rail infrastructure cut off most areas of new development from the neighborhoods where people

have historically lived in Everett. The increasing divide between newly developed places and existing neighborhoods has led to community feelings of resentment and often results in a lack of support for new development in the community.

Municipal Owned Land



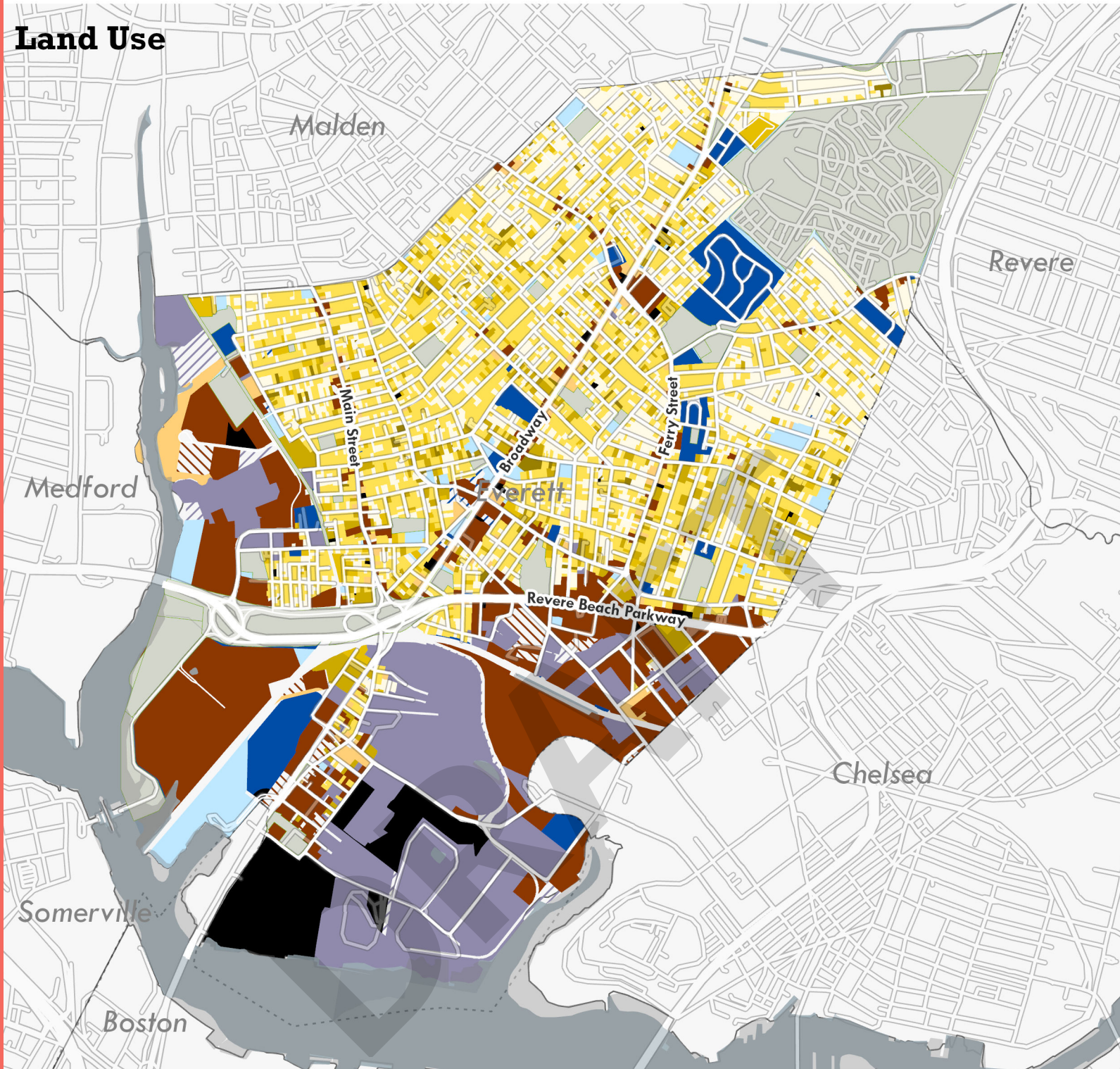
Data Sources: MassGIS, MAPC
Date: November 2024

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Land Use



Residential

- Single Family Residence
- Two or Three Family Residences
- Condominium
- Apartments with Four or more units
- Group Quarters
- Residential Other
- Residential Vacant

Mixed Use

- Mixed Use
- Mixed Use - Commercial
- Mixed Use - Industrial
- Mixed Use - Open Space
- Mixed Use - Public

Commercial

- Commercial
- Commercial Vacant

Industrial

- Industrial
- Industrial Vacant

Public or Exempt

- Federal State or Municipal
- Institutional or Exempt; Tax Exempt Other
- Municipal Vacant
- Institutional or Exempt Vacant

- Unknown
- Water Body
- Open Space

Data Sources: MAPC, MassGIS

Date: October 2024

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Draft - 4/10/25



0

0.15

0.3

0.6 Miles



Zoning & Development

Everett's Zoning is, by and large, quite permissive of multifamily housing and the zoning itself does not create many additional barriers to affordable housing development. In recent years, the City has encouraged new development in the Commercial Triangle and Lower Broadway districts through a variety of zoning incentives and planning investments, including using the Commercial Triangle zoning to comply with the MBTA Communities Act.

Multifamily & Mixed-Use Districts

Everett has a number of districts that allow and encourage multifamily housing and mixed-use development, including the Commercial Triangle Economic Development District (CTEDD), Riverfront Overlay District (RFOD), and Lower Broadway Economic Development District (LBEDD). The ongoing zoning recodification process addresses long standing issues with the practical implementation of these zoning districts, including the introduction of Land Use and Dimensional tables that aim to create clearer navigation of the City's zoning standards.

Commercial Triangle Economic Development District (CTEDD)

Adopted in 2018, the Commercial Triangle is approximately ninety-seven (97) acres in size roughly bounded by Revere Beach Parkway to the north; the City of Chelsea to the east; the MBTA line to the south; and Revere Street to the west. It encourages the conversion of existing industrial uses to a diverse range of land uses, including residential development, to promote economic development through the creation of a high-density, mixed-use neighborhood.

The City of Everett intends to use this district to comply with the MBTA Communities Act. In the City's proposed Zoning Recodification, this district is referred to as Mixed Use Waterfront. The proposed zoning would allow for buildings up to 150 feet in height as of right and 280 feet in height with a Special Permit.

Dwelling & Apartment Districts

Everett's Dwelling and Apartment districts are somewhat restrictive to development. Everett has a unique supply of housing that contains many two and three family dwellings, duplexes and triple-deckers, that are a historic and preferred typology within the City. Many of these homes were built before 1940 and were not subject to the same zoning rules and regulations present today. At the time of writing, the City is undergoing a zoning recodification that aims, among other goals, to right-size zoning and better allow for the dense, small multi-family typologies found in Everett today.

Parking

Parking requirements are a persistent barrier throughout Everett's zoning. In all districts, one- and two-family dwellings and Multifamily dwellings must provide 2 off-street parking spaces per dwelling unit. Parking is one of the major cost factors for any multi-family housing development and requires valuable land or floor area be given over to parking rather than additional homes or commercial spaces. Structured parking, while more spatially efficient, can significantly increase construction costs and may change the construction type of the project altogether. Without relief from parking requirements, parking often becomes the primary limiting factor for the type and number of dwellings that are possible on any given parcel.

Table 7. Comparison of existing Dwelling and Apartment districts to the proposed R-1 Neighborhood Residential and R-2 Urban Residential districts

Dimensional Requirements	Dwelling District	Apartment District	Proposed R-1 Neighborhood Residential	Proposed R-2 Urban Residential
Min. Lot Size	Single Family: 5,500sf Two Family: 7,000sf	4,000sf plus 1,000sf per unit up to ten units and 500sf per unit for all units in excess of ten	3,750 sf (3,000sf by SP)	3,750 sf (3,000sf by SP)
Min. Lot Width	50 ft	40ft + 5 ft per unit up to 70ft	35 ft	40 ft
Min. Lot area per dwelling unit	(see above)	(see above)	1,250sf (1,000sf by SP)	400 sf (150sf by SP)
Front Yard Setback	20 ft min	20 ft min	12 ft min	12 ft min 20 ft max
Side Yard Setback	4 ft min	10 ft min (up to 45ft in height) 12ft min (over 45ft in height)	4 ft min	4 ft min
Rear Yard Setbacks	25 ft min	25 ft min	20 ft min	7 ft min
Max. Floor Area Ratio (FAR)	--	--	1.5 (3.0 by SP)	3.0 (3.5 by SP)
Building Height	45 ft max. (3 stories)	60 ft max. (4 stories)	40 ft max.	55 ft max. (65 ft by SP)

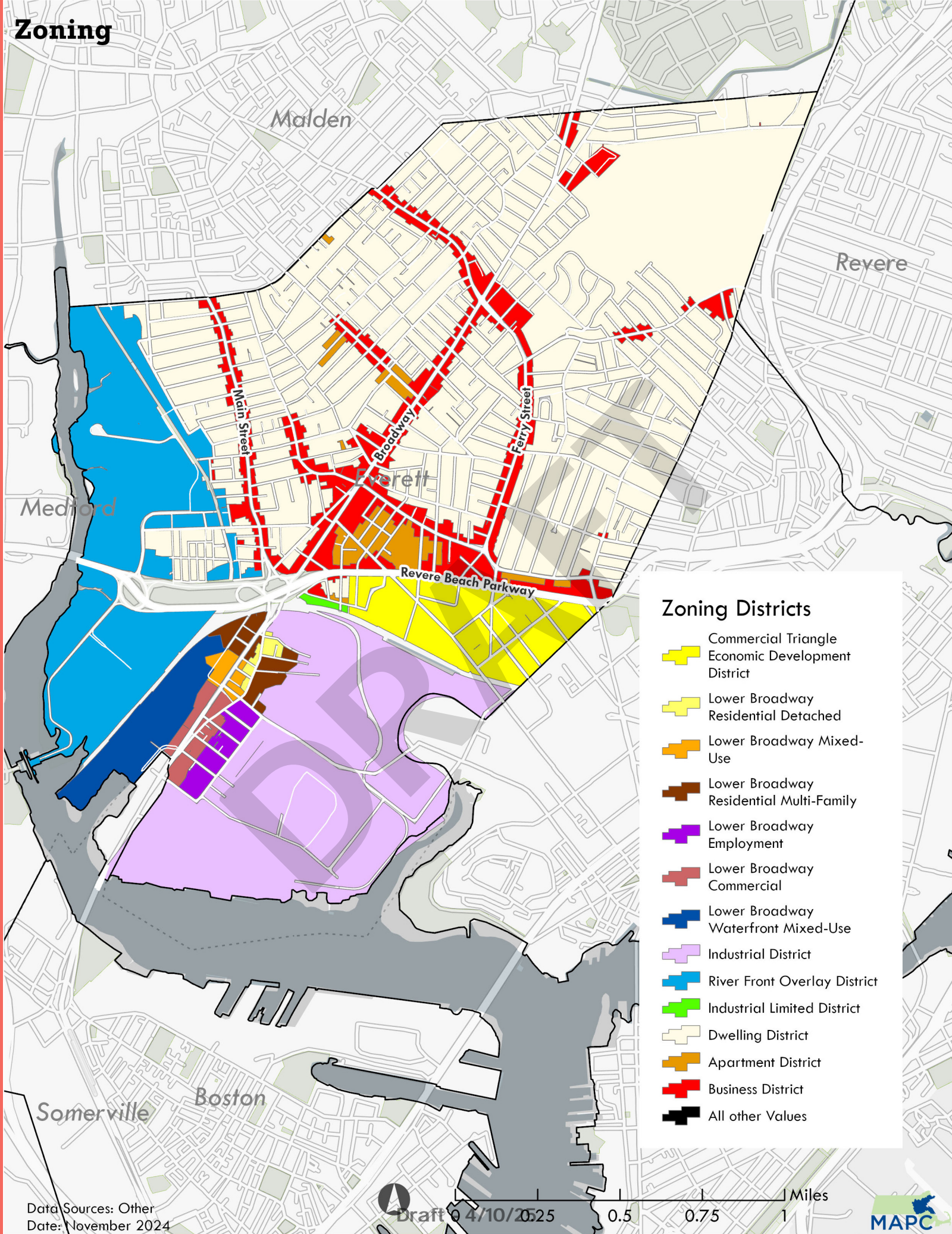
*SP indicates "Special Permit"

Transportation Demand Management (TDM)

The TDM ordinance, adopted in 2021, is designed to make it easier and more predictable for private development to manage its transportation impacts and make a growing range of travel options available to a development's future residents, tenants, and customers. One of the most important opportunities the TDM provides is a negotiation of parking requirements. Developments are often able to reduce parking requirements to more accurately reflect project needs and improve development feasibility in exchange for providing other community benefits, such as complete streets and infrastructure improvements. While the TDM is a functional and beneficial solution in the short term, in the long term, the City needs improved public transit infrastructure and reduced parking requirements to best support and enable new Affordable Housing development.

More information about the TDM can be found in the [TDM Ordinance User Guide](#)

Zoning



Data Sources: Other
Date: November 2024

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Transportation & Mobility

New housing development should be strategically located to promote and encourage walkability and access to public transportation as reliable mobility options. Siting new development with access to public transit options decreases reliance on personal vehicle use, reduces parking demands, and limits traffic impacts of new development.

Public Transit

MBTA Bus Connectivity

Everett is well served by MBTA Bus routes along its major corridors of Broadway, Main Street, and Ferry Street. Mixed use and higher density housing in Everett's residential neighborhoods tends to be clustered around these corridors. Notably, the Commercial Triangle area, where most new development is likely to occur, lacks direct bus connections to the rest of the City.

Rapid Transit Connections

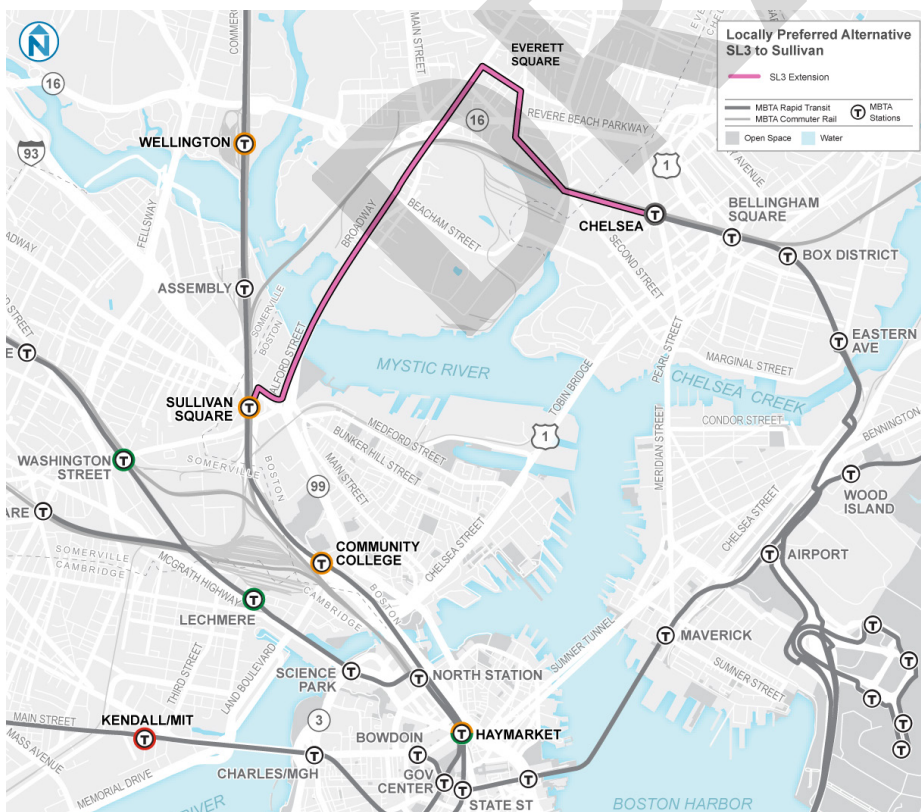
For its proximity to Boston, Everett uniquely lacks access to rapid transit connections like the Commuter Rail or Bus Rapid Transit (Silver Line). Everett permitted more than 5,000 new housing units between 2015 and 2023. Everett needs improved access to rapid transit for residents to realize the full benefits and opportunities of new development.

Silver Line Extension

In 2024, the MBTA proposed an extension of the Silver Line, connecting through Everett to Sullivan Square Station. The proposed extension would connect from the existing Chelsea station, through parts of the Commercial Triangle area, into Everett Square, and on to Sullivan Square Station. The extension would provide improved access and opportunities for residents in the area.

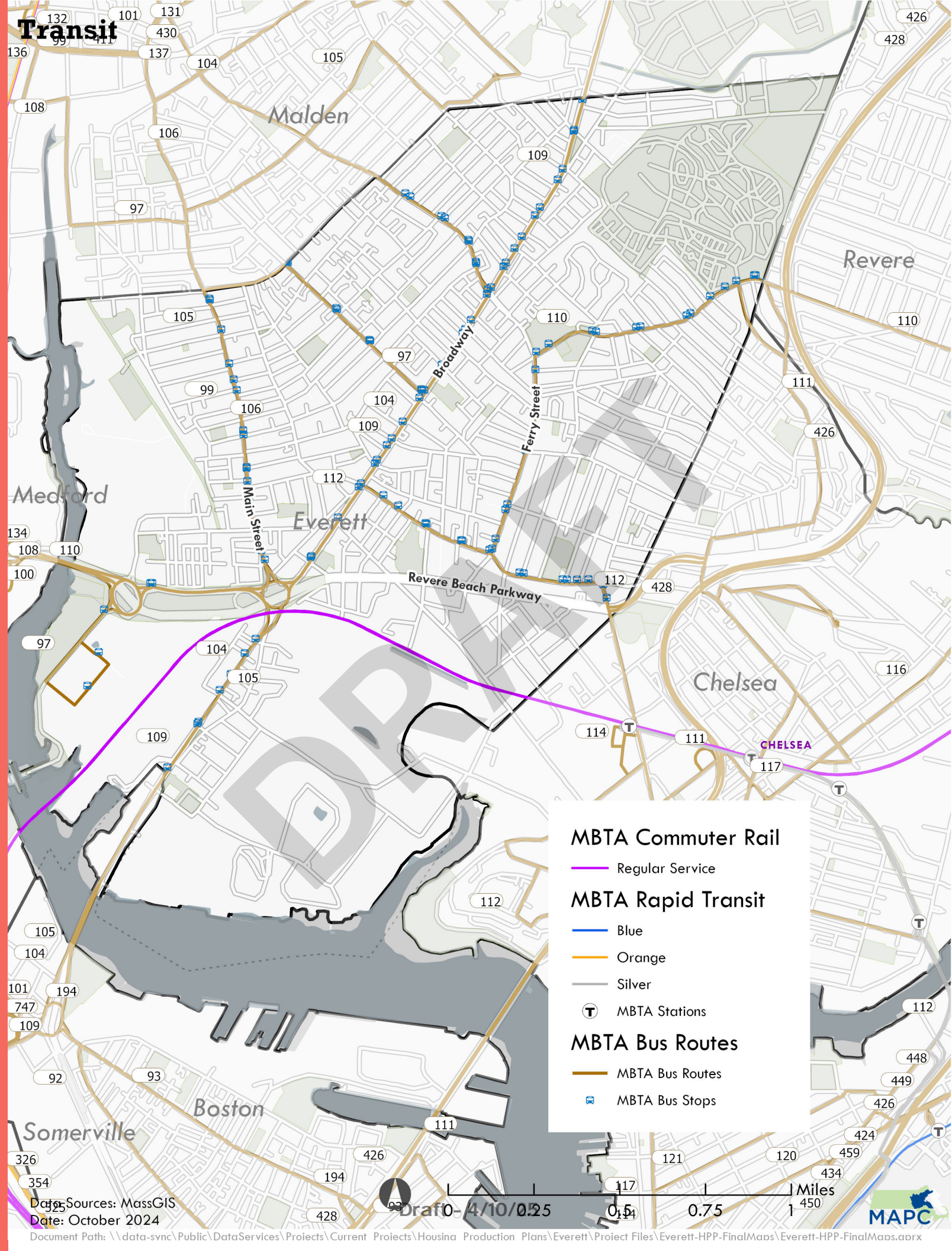
With increased opportunity comes anticipated development pressure and potential for increased risk of residential displacement. In the neighborhoods immediately surrounding the planned extension, the City should prioritize Affordable Housing and implement other tools to prevent residential displacement as result of this needed transit infrastructure.

Map 13. Proposed Silver Line Extension



More information about tools and strategies to limit residential displacement risks can be found in the Preventing and Mitigating Displacement and Strategies and Recommendations sections of this plan.

Source: [Massachusetts Bay Transportation Authority \(MBTA\)](#)



MBTA Commuter Rail

Regular Service

MBTA Rapid Transit

Blue

Orange

Silver

MBTA Stations

MBTA Bus Routes

MBTA Bus Routes

MBTA Bus Stops

Development Opportunity Sites

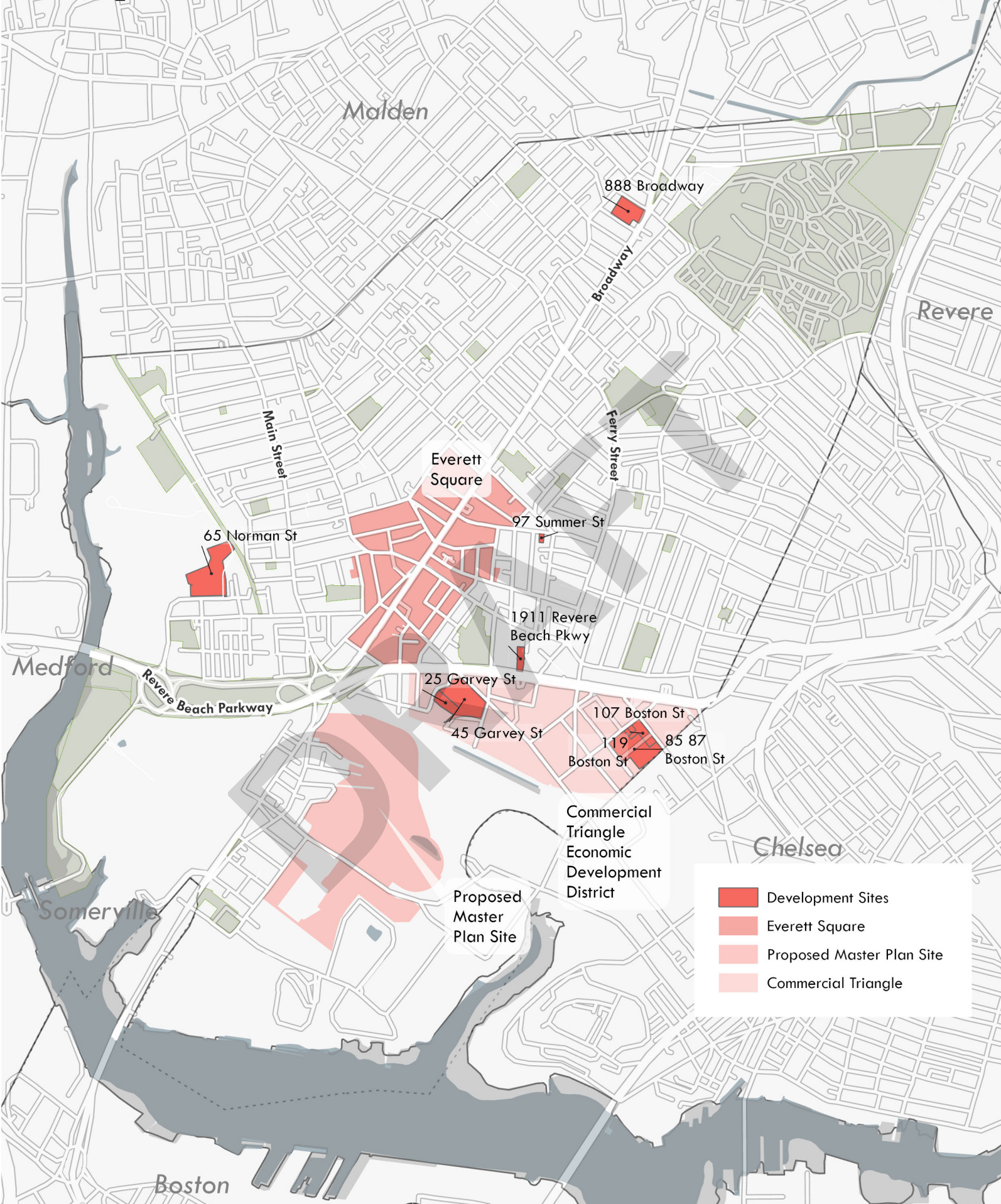
Opportunity Sites in this plan are identified in several categories. First, we identified larger areas of the City likely to see continued development in the coming years and thus Affordable Housing should be a priority consideration for new development. Second, we highlight a number of parcels and projects that are underway or nearing completion but not yet counted towards Everett's SHI. Third, we identify a number of other priority sites as potential opportunities for Affordable Housing development. Given the strong need and limited existing supply, Affordable Housing – particularly deeply Affordable Housing – should be a priority consideration for all new housing development in the City.

Areas for Consideration

This section outlines development goals and considerations for larger areas of the City likely to see continued development in the coming years and thus Affordable Housing should be a priority consideration for new development.

- Everett Square & Broadway Corridor
- Main Street & Ferry Street Corridor
- Commercial Triangle & Proposed Silver Line Extension Area
- Lower Broadway & Former Exxon Mobile Parcels

Development Sites



- Development Sites
- Everett Square
- Proposed Master Plan Site
- Commercial Triangle



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Everett Square & Broadway Corridor

Everett Square is the historic city center, centrally located with access to many municipal services (like City Hall and the Perlin Library), community resources (like the Eliot Family Resource Center and the Everett Community Growers' Community Farm), and public transit. It is also home to many local restaurants and businesses. Many of the City's historic properties are in this area and the Broadway Corridor acts as the North/South connector from Everett Square to the rest of the City.

Development Goals & Considerations:

- Everett Square and Broadway Corridor are priority areas for mixed-use development that is walkable to public transit and presents excellent opportunities for affordable housing and workforce housing in Everett.
- As the City continues to encourage the growth of a lively and active Everett Square, care and consideration should be given to development in this area to ensure that displacement is prevented or mitigated for residents and local businesses.
- Utilizing strategies in earlier sections of this chapter, the City should work with the Affordable Housing Trust to identify opportunities to increase and deepen affordability in mixed-use developments in this area – ensuring that all Everett residents are able to enjoy the benefits of a developing Everett Square.

Main Street & Ferry Street Corridors

The Main Street and Ferry Street Corridors provide opportunities to cluster infill scale and mixed-use development around corridors well served by the MBTA bus network. Affordable Housing should be prioritized for new development along these existing, mixed-use corridors.

Development Goals & Considerations:

- In the proposed Zoning Recodification, parcels directly abutting these corridors would be considered B1 Neighborhood or B2 Business and allow for up to 40 to 65 feet of building height (3 to 5 stories), respectively.
- Both corridors have underutilized properties, including older single-story commercial buildings and parking lots. These sites may have development potential for mid-size mixed-use projects.
- Depending on the size of parcels and unit count potential, Affordable Housing may require creative financing strategies to achieve smaller scale projects.
- Main Street corridor enjoys continuous sidewalks but there is little planting or tree cover along the street. Development along these corridors should consider urban design elements such as trees, plantings, and pervious pavers that contribute to the pedestrian experience and mitigate heat impacts.
- Much of these corridors is already densely development with small multi-family typologies. Care should be taken to preserve and encourage continued housing of this type along these corridors.
- Consider pairing new housing with needed neighborhood uses, such as childcare or small groceries, to encourage walkability for everyday goods and services.

Commercial Triangle & Proposed Silver Line Extension Area

The Commercial Triangle Economic Development District (CTEDD) is located to the South of Revere Beach Parkway and north of the existing rail lines that separate the Exxon Mobile parcels from the rest of the City. Many of the parcels in this area hold current or former light industrial uses.

In 2018, the City Council adopted overlay zoning intended to foster a dense, mixed-use neighborhood to meet the needs of a growth in the City. Since the adoption of that zoning, the City has seen dramatic development in this area and, given the range of development constraints in the City, it is reasonable to assume that development will continue in this area.

The proposed route for the Silver Line extension passes from Chelsea, directly through the Commercial Triangle, into Everett Square before moving towards Boston and Sullivan Square Station.

Development Goals & Considerations:

- The Commercial Triangle offers opportunities for a scale of dense, mixed-use development that can likely support both Inclusionary Zoning requirements for Affordable Housing and dedicated Affordable Housing developments (in which all the units are affordable).
- The Commercial Triangle currently lacks the sidewalk and bus connectivity found in most Everett neighborhoods. Improving pedestrian connections between the Commercial Triangle area and residential neighborhoods north of the Parkway should continue to be a development priority.
- The proposed Silver Line extension provides opportunities for growth and is likely to see continued development clustered around new bus rapid transit stops. Affordable Housing and housing stability resources for existing residents must be a priority for both municipal policy and new development in this area. The City may consider additional inclusionary requirements or provision of community benefits for development proposals in this area.
- The divide created by the Revere Beach Parkway cuts off current and future residents of this neighborhood from Everett's limited open space resources. To promote equitable access to open space in neighborhoods where Affordable Housing is a priority to serve vulnerable households in Everett, development priorities should also include public realm improvements, like street trees, plantings, and adequate sidewalks, and access to public green spaces more generally.



Photos of existing conditions in the Commercial Triangle,
Source: Alex Koppelman for MAPC

Lower Broadway & Former Exxon Mobile Parcels

The parcels that make up the former Exxon Mobile site in Everett present a unique opportunity for transformational, neighborhood-scale development. The development of these sites should be strongly aligned with the needs of the community in meeting housing needs, creating community assets, and providing community benefits.

Development Goals & Considerations:

- The proposed Zoning Recodification classifies this area as the “Everett Docklands Innovation District (EDID).” Importantly, the recodification would permit development in this area through a Master Plan Special Permit across the whole Development Site rather than by individual lots.
- The City should seek community input around priorities for development in this area. This planning process has identified community priorities around deeply Affordable Housing, housing suitable for families, and access to open space that should be strongly considered in any Master Plan proposal for these parcels. The City and Planning Board should work with CBOs and Implementation Committee throughout the planning and permitting phases for these parcels to identify and prioritize community needs and benefits.
- There is a strong need for mixed income housing in future development of this neighborhood to provide access to the benefits of new development, such as access to transit and new jobs, to a broader cross-section of the community.
- These parcels require extensive brownfield mitigation and the potential health impacts of locating new housing on a former industrial site are not to be understated. It is critical that the property owners and developers along with City, state, and federal regulating authorities work carefully to ensure that current public health threats are mitigated properly and future impacts of flooding do not create additional public health impacts for Everett and the surrounding communities in the region. New homes should be located on the safest parts of the properties closest to existing transportation infrastructure and away from more intense industrial uses.
- The scale of these sites as well as the sitework required indicate that the development of this area will be a long-term project for the City that stretches beyond the horizon of this plan. Future Housing Production Plans should evaluate the status of this development relative to Affordable Housing needs in the City.

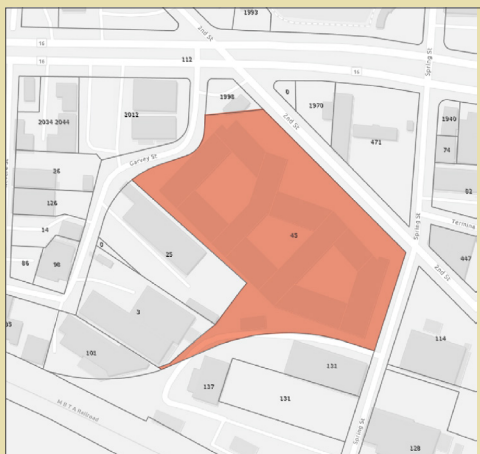


*Aerial view of Everett facing south towards industrial waterfront area.
Source: Alex Koppelman for MAPC*

Projects Underway & Nearing Completion

Development in Everett in recent years is predominantly large, multi-family buildings on former industrial sites in the Commercial Triangle and areas south of Revere Beach Parkway. Projects of this type in Everett typically increase the supply of affordable housing through units required by the

Inclusionary Zoning Ordinance. While a number of these developments are already complete and counted in the SHI, there are a number of projects that are underway and nearing completion that the City anticipates adding to the affordable housing supply in the near future.



484 Second Street “The Anthem”

23 Affordable units, 450 total units

Affordability Type: Inclusionary Zoning, 80% AMI

Parcel Area: 4.68 acres

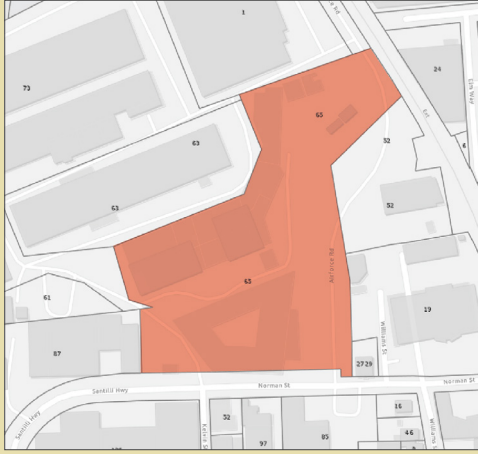
Previous Land Use: Warehouse

Status: Under Construction, expected completion 2024

Developer: Greystar

Development Type: Rental, Mid-rise Multifamily (4 to 6 stories)





65 Norman Street "Artemas"

59 Affordable units, 396 total units

Affordability Type: Inclusionary Zoning, 80% AMI

Parcel Area: 6.27 acres

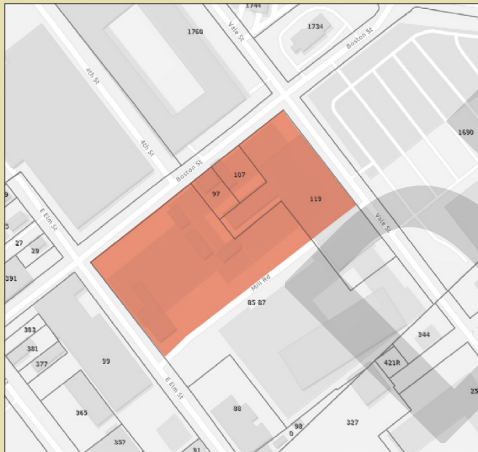
Previous Land Use: Warehouse

Status: Under Construction, expected completion 2024



Developer: Lennar Multifamily Communities

Development Type: Rental, Mid-rise Multifamily (4 to 6 stories)



102 Mill Road "The Maxwell"

29 Affordable units, 330 total units

Affordability Type: Inclusionary Zoning, 80% AMI

Parcel Area: 3 acres

Previous Land Use: Warehouse

Status: Under Construction, expected completion 2024

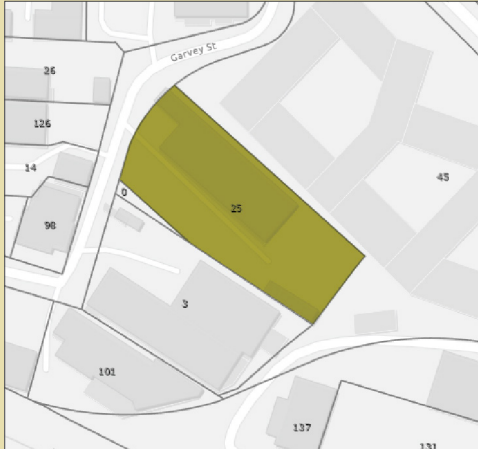


Developer: Greystar

Development Type: Rental, Mid-rise Multifamily (4 to 6 stories)

In Planning & Opportunity Sites

A second category of opportunity sites include parcels being actively planned for affordable housing development and parcels with significant opportunities for affordable housing. While many of the projects are mixed-income developments, the sites outlined below highlight opportunities to support greater numbers of affordable housing units and deeply affordable housing.



25 Garvey Street

125 Affordable units, 125 total units

Affordability: 17 homes at <30% AMI, 107 homes at <60% AMI

Parcel Area: 1.27 acres

Previous Land Use: Light Industrial

Current Zoning: Commercial Triangle Economic Development District

Proposed Zoning: Mixed Use Waterfront

Status: Permitted/In Development, construction expected to begin 2024

Developer: The Neighborhood Developers

Development Type: Rental, Mid-Rise Multifamily (4 to 6 stories)





97 Summer Street

97 Summer is a small parcel owned by the City of Everett. The parcel is currently vacant and presents opportunities for infill or small-scale multifamily development that may be suitable to prioritize for Affordable Homeownership opportunities.

Parcel Area: 0.18 acres

Current Land Use: Vacant Parcel, City Owned

Current Zoning: Dwelling District

Proposed Zoning: R1- Neighborhood Residential

Status: Planning

Developer: TBD

Development Type: Infill / Affordable Homeownership



1911 Revere Beach Parkway

This parcel is a potential opportunity site that was previously permitted in 2022 as a market rate project with 110-150 total units, including some Inclusionary housing units, but the project was never built. The City aims to encourage development on this site, particularly affordable housing.

Parcel Area: 0.74 acres

Current Land Use: Warehouse

Current Zoning: Business District

Proposed Zoning: B2 - Business

Status: Planning (previously permitted)

Developer: TBD

Development Type: Rental, Mid-Rise Multifamily (4 to 6 stories)



888 Broadway Former Pope John High School

888 Broadway is a municipally owned site at the north end of the Broadway corridor. The site houses the former Pope John High School and the property was acquired by the City in 2019 with the intent to create Affordable Housing on the site. There was one previous disposition attempt in 2021-2022 that was unsuccessful as a result of ongoing need for additional education spaces in the City. Affordable Housing remains a priority for this parcel.

Parcel Area: 2.44 acres

Current Land Use: Private Educational (Permanently Closed)

Current Zoning: Dwelling District

Proposed Zoning: B1 – Neighborhood Business

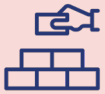
Status: Potential

Development Type: Disposition



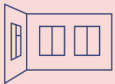
Strategies & Recommendations

The strategies and recommendations developed for this Housing Production Plan prioritize actionable steps the City and the community can take to meet the Goals of this plan and improve access to housing opportunities, particularly affordable housing, in Everett. The strategies are organized into three “Action Areas” and identify key decisionmakers and short- and long-term action items to progress each strategy. Engagement for this plan included two implementation workshops, one with community-based organizations and community members and one with municipal staff and housing professionals. These workshops informed both the priority and feasibility noted with each strategy.



Action Area 1: Relationship & Capacity Building

Recommendations focus on relationship and capacity building, laying an organizational foundation and creating relationship infrastructure to enable more robust policy and planning responses to meet Affordable Housing needs in Everett. Strengthening partnerships between the City and community-based organizations (CBOs) and supporting opportunities for CBOs to be involved in municipal decision-making will ensure Everett residents who have historically been left out of planning decisions have a seat at the table.



Action Area 2: Zoning & Development

Zoning and development processes frame up the structure and walls that support and shape Affordable Housing development in the City. Recommendations focus on systematic interventions to the City’s zoning and development policies to facilitate the creation of affordable housing that is more in line with the needs of the community.



Action Area 3: Policies, Programs, and Resources

Recommendations focus on relationship and capacity building, laying an organizational foundation and creating relationship infrastructure to enable more robust policy and planning responses to meet Affordable Housing needs in Everett. Strengthening partnerships between the City and community-based organizations (CBOs) and supporting opportunities for CBOs to be involved in municipal decision-making will ensure Everett residents who have historically been left out of planning decisions have a seat at the table.

Housing Production Plan Goals Summary

The Strategy Index outlines how each of the strategies across each of the three action areas fits in to the goals set out at the beginning of this plan. Those goals are summarized below:



Goal 1: Deeply Affordable Housing

Expand the supply of deeply Affordable Housing in Everett to better meet the needs of the community.



Goal 2: Anti-Displacement

Mitigate community and household level displacement while working to affirmatively further fair housing access. Strengthen housing stability and protection measures for vulnerable households, particularly renters, cost burdened low-income households, and people facing discrimination based on race/ethnicity or other biases.



Goal 3: Align benefits of new development with the needs of the community

Encourage new development to meet resident housing needs and capitalize on the abundance of new development to provide community benefits.



Goal 4: Expand and centralize municipal resources for efficient and equitable distribution to those with the greatest housing needs

Expand municipal resources with external funding and centralize resources and programs. Foster collaboration within the City and between the City and community-based organizations (CBOs) so they may direct resources to those with the greatest housing needs. Empower CBOs to educate the public on housing issues, increase language access, and create infrastructure for community voices to drive decision making processes.

Strategy Index

1	Relationship & Capacity Building	Who?	G1	G2	G3	G4
1.1	Convene an Implementation Committee	City Staff, CBOs			X	X
1.2	Build relationships to continue two-way dialogue between CBOs and Municipal Staff	City Staff, CBOs			X	X
1.3	Coordinate and centralize Municipal Staff capacity and work on housing	City Staff, Department of Planning & Development, Affordable Housing Coordinator, Department of Health and Human Services		X	X	X
1.4	Strengthen and utilize the Affordable Housing Trust	AHTF, City Council, City Staff (including Affordable Housing Coordinator), Mayor's Office	X	X	X	X
1.5	Build relationships with Community Development Corporations and other mission driven developers	Department of Planning & Development, Affordable Housing Coordinator, Affordable Housing Trust	X		X	
2	Zoning & Development	Who?				
2.1	Strengthen the Inclusionary Zoning Ordinance	Department of Planning and Development, Planning Board, City Council	X	X	X	
2.2	Leverage existing municipal resources to support Affordable Housing	City Staff, Mayor's Office, Affordable Housing Trust	X	X	X	X
2.3	Incorporate equity impact measures for new development	Department of Planning & Development, Planning Board, City Council	X	X	X	
2.4	Update and clarify Zoning & Development Processes	Department of Planning & Development, Planning Board, City Council	X		X	
3	Policies, Programs, and Resources	Who?				
3.1	Create and implement a "Good Landlord" tax incentive policy	City Council, Assessor's Office, Affordable Housing Coordinator	X	X		X
3.2	Strengthen First Time Homebuyer Programs	Department of Planning & Development, Affordable Housing Coordinator, Mayor's Office		X	X	X
3.3	Create and enact a Tenant Protection Ordinance	City Council, CBOs, City Staff		X	X	X
3.4	Establish a Municipal Rental Assistance Voucher	Department of Planning & Development (Affordable Housing Coordinator), Mayor's Office, Everett Housing Authority	X	X	X	X
3.5	Explore and support models of Community Ownership, like a Community Land Trust or Limited-Equity Cooperative	Affordable Housing Trust, CBOs, Department of Planning & Development		X	X	
3.6	Advocate for the housing needs of Everett residents in state level policies	Mayor's Office, City Council, CBOs	X	X	X	X



Action Area 1: Relationship & Capacity Building

There are many people and organizations in Everett working on many ways to improve housing outcomes in the community. Despite the range of work already ongoing, often the people, groups, organizations, or city departments doing that work are not effectively communicating and coordinating with one another. Action Area 1 focuses on relationship and capacity building, laying a foundation and creating the organizational infrastructure to enable more robust policy and planning responses to meet Affordable Housing needs in Everett.

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High Priority (High Impact, High Feasibility)

1.1 Convene an Implementation Committee to support taking actions on housing policies and programs in Everett.

Creating accountability measures for the implementation of a plan is key to ensuring change. Too often, planners develop extensive roadmaps to achieve a community's vision, only for the plan to go unread. In Everett, many stakeholders are eager to see change through. Community-based organizations (CBOs) have been particularly vocal and supportive of the City taking pro-housing measures, as many of these organizations see the need for housing affordability first-hand in the services they provide to community members.

The city should continue convening the CBOs who have taken part in the HPP planning process—and other stakeholders in Everett's housing landscape—to form an Implementation Committee. This Implementation Committee can help City staff take the steps outlined in the HPP, whether through further community engagement, advocacy, or other actions required to make the community's vision for housing a reality. The Implementation Committee can also serve as a roundtable for the CBOs and city service providers to regularly communicate their work, challenges and opportunities, and ways to strengthen collaboration outside of plan implementation.

Who: City Staff (Department of Planning & Development should be the lead convener, with all City departments who oversee housing policies/funding or provide housing services participating on the committee), CBOs

Implementation: A roadmap for launching an Implementation Committee has been developed by two interns in Mayor DeMaria's 2024 Youth Summer Jobs Program. This roadmap can be found in Appendix E. City staff have reviewed and provided feedback on this Implementation Committee roadmap. They should plan to launch the Implementation Committee shortly after the adoption of the HPP.

Short Term / Enabling:

- Confirm Implementation Committee membership. This should include representatives from CBOs that have already taken part in the HPP planning process, as well as decision makers who will be responsible for enacting various recommendations in the plan.
- Integrate Implementation Committee management and staffing into the role description of the City's Affordable Housing Coordinator.
- Reach agreement on an Action Plan for the Implementation Committee based on members' roles, interests, and capacity to support on actions.

Future Considerations / Long Term:

- Develop a Planning Academy to expand opportunities for public participation in housing and planning more broadly.

The Implementation Committee model leverages the “grasstop” stakeholders who have the relationships, knowledge, and capacity to participate in such planning efforts. To expand access to participation, cities and towns across the United States have created Planning Academies to inform community members on how planning processes work and create avenues for members of the public to advocate for their neighborhoods and communities. The City of [Philadelphia's Citizens Planning Institute](#) is one example of this sort of planning academy.



High Priority (High Impact, High Feasibility)

1.2 Build relational infrastructure to continue two-way dialogue between CBOs and Municipal Staff

For most of the policy and programmatic recommendations in this plan to be implemented, City staff will need to conduct further community engagement. Whether it's testing the nuances of an Inclusionary Zoning ordinance update or getting the word out about a First-time Homebuyer Program, housing policies and programs should be based on experiences of the community members they intend to serve. Many community-based organizations (CBOs) are already convening and sharing resources with community members who are most-highly impacted by housing policy.

Staff in the Everett Planning Department, in particular the Affordable Housing Coordinator, should build relationships with CBO staff and leaders. These should be two-way relationships built on a shared understanding that all parties are invested in supporting the needs of the Everett community, especially those most at risk of displacement or with the highest housing needs. While this does not need to be a formal process, it should be a clear and established responsibility in the Affordable Housing Coordinator's role.

Once strong relationships are formed between City staff and CBOs, these connections can be leveraged for two-way communication and support when working on housing policies, programs, or new residential or mixed-use developments. As policies or decisions to implement this plan come before City Council or the Planning Board, City staff can coordinate with CBOs to ensure they are aware of these decision points and equipped to show support.

Furthermore, having an established communication channel with CBOs can ensure community members are aware of City staff's work to create more affordable housing in Everett. This will bolster the relationship between the City and members of the public at-large. This may take place through the sharing of resources and programs the City creates, as well as the intake and implementation of feedback that CBOs can share with City staff.

Implementation:

The community engagement process for this Housing Production Plan has resulted in a number of relationships with Everett CBOs. City staff will continue to nurture those relationships through informal and formal channels (such as the Implementation Committee – see Strategy 1.1).

Short Term / Enabling:

- Continue to build awareness of the HPP among the public using the digestible HPP summary developed by the summer interns (see Appendix section #). The Affordable Housing Coordinator can use this as a communication tool in outreach to CBOs and the broader public.
- Integrate relationship building with CBOs as a core component of the Affordable Housing Coordinator's role. This should include dedicated time to attend meetings with CBOs, table at events, and other outreach or communications.
- Develop a protocol for engaging CBOs in support of housing measures and Affordable Housing



High Priority (High Impact, Moderate Feasibility)

1.3 Coordinate and centralize municipal staff capacity and work on housing

Through the planning process, City staff and community members identified staff capacity and coordination as a key barrier to more robust planning and policy for Affordable Housing. Municipal staff capacity is limited and as a result, residents' housing needs are met across multiple departments and municipal staff. Improved communication and coordination between departments and considerations for consolidating or centralizing the City's housing work within one department are needed to improve resident access to existing services and resources. Coordination can and should also be used to daylight gaps in existing programs and resources.

Implementation:

Developing municipal capacity will take time and should be an ongoing priority for years to come. This plan outlines both short term and long-term considerations for implementation.

Example: Somerville Office of Housing Stability

The Office of Housing Stability (OHS) works to prevent and manage residential displacement and rehouse those without stable housing. The Office provides a variety of different services to residents, including:

- Financial Assistance
- Case Management
- Housing Search
- Emergency Shelter
- Legal Services & Tenant Organizing
- Tenant Rights Outreach & Education
- Advice, information, and workshops for Somerville tenants, landlords, and advocates
- Anti-displacement policy advocacy

For more information, visit the [Office of Housing Stability Website](#)

Short Term / Enabling:

- Develop the Housing Department within the Department of Planning & Development
 - Support ongoing work of the Affordable Housing Coordinator role
 - Identify other municipal departments and divisions working on Housing, such as the Department of Health and Human Services and Everett Housing Authority
 - Coordinate regularly to identify overlaps and gaps in services
 - Centralize municipal Housing resources for residents
 - Consider organizing municipal housing functions within one department
 - Identify capacity building opportunities through use of the Affordable Housing Trust Fund
- Ongoing: Identify gaps in current staff capacity, municipal programs and services, and identify resources to strategically grow municipal capacity.

Future Considerations / Long Term:

- Establish an Office of Housing Stability
- Conduct a Fair Housing Assessment



High Priority (High Impact, High Feasibility)

1.4 Strengthen and utilize the Affordable Housing Trust

During implementation workshops held with community-based organizations and municipal stakeholders, the existing Affordable Housing Trust was identified as an underutilized tool with high potential to facilitate the production of Affordable Housing in Everett.

An Affordable Housing Trust Fund (AHTF) is a municipal entity that creates and preserves affordable housing. AHTFs can leverage municipal resources to support affordable housing development projects through acquisition, construction, or preservation and can be strong advocates for affordable housing projects and policy changes.

Everett's Affordable Housing Trust Fund was [established by the City Council in 2021](#) to “support developers and government entities in the acquisition, construction, rehabilitation and modification of Affordable and accessible housing for low-income and moderate-income households, and finance support services that assist low- and moderate-income households in obtaining and maintaining Affordable Housing.” At the time of writing, the Trust is chaired by Councilor Stephanie Martins and has not expended or directed any funds for Affordable Housing projects.

The HPP process identified key challenges that currently limit the potential of the AHTF:

1. The Trust does not yet have an appointed board of trustees nor defined processes for use of funds
2. The Trust does not currently have any dedicated funding sources
3. Because the Trust is still relatively new, there is little community knowledge of or municipal trust in its efficacy

The action plan below outlines strategies to alleviate those challenges and better utilize the City's existing tools to create and preserve Affordable Housing.

Examples:

- [Lynn Affordable Housing Trust](#)
- [Salem Affordable Housing Trust](#)

Affordable Housing Trust Implementation

Priority Action Plan	Who?	When?
<p>Appoint a Board: At the time of writing, Everett's Affordable Housing Trust does not have an appointed board. The City Council should work with the community through the CBO network to appoint a board that reflects experience in Affordable Housing and knowledge of community needs. During an Implementation Workshop, it was noted that the City could consider the ARPA Housing Task Force as potential candidates for the board. People who also commonly sit on an Affordable Housing Trust include local mission driven developers, housing authority members, planning board members, and local leaders and community-based organizations.</p> <p>In many communities, the Affordable Housing Coordinator acts as a liaison to coordinate between the AHT and the Department of Planning and Development.</p>	City Council, CBOs	Short term
Build municipal buy-in and improve visibility to create community support.	AHT Board, Department of Planning & Development (Affordable Housing Coordinator)	Short term
<p>Establish clear guidelines for the use of land and funds: To build trust and set expectations, the board should work with the City to establish clear guidelines and protocols for how the AHT will utilize and disperse land and funds. Clear processes are needed for Affordable Housing developers and the City to effectively work through the AHT to create Affordable Housing.</p> <p>Example: The Lynn Affordable Housing Trust</p>	AHT Board, Department of Planning & Development (Affordable Housing Coordinator)	Short term
<p>Identify and allocate potential funding sources: Affordable Housing Trusts present a means by which municipalities can more nimbly leverage local funds and land to enable incentivize Affordable Housing development. Common funding sources for Affordable Housing Trusts include Linkage Fees, payments in-lieu of units through inclusionary zoning, and Community Preservation Act (CPA) funds. In Everett, the most promising funding sources are Linkage Fee funds (already earmarked for the creation and preservation of affordable housing) and Casino Impact fees.</p>	Mayor's Office, City Staff (including DPD), AHT	Short term / Ongoing
<p>Create an Action Plan for the Affordable Housing Trust: Seek grant funds for a consultant to work with the AHT, City of Everett, and the community to establish a priority action plan for the Affordable Housing Trust. The goal of a plan like this is to build capacity, identify priorities, and foster trust and communication.</p>	AHT Board, Affordable Housing Coordinator	Short to Mid-term
Plan for and utilize identified funding and resources.	AHT Board, Affordable Housing Coordinator	Mid- to Long term



Moderate Priority (Moderate Impact, High Feasibility)

1.5 Continue to build relationships with Community Development Corporations and other mission-driven developers to expand and accelerate the creation of Affordable Housing in Everett.

Continue to foster relationships with community development corporations to create deeply affordable housing.

To further the development of affordable and deeply affordable housing in Everett, the City should continue to build relationships with community development corporations and other mission-driven developers. The City should continue to work with these organizations to understand the challenges and resources needed to support the development of deeply affordable in Everett. These types of relationships are crucial to leveraging both an effective Affordable Housing Trust and disposition of publicly owned land for affordable housing.

Who:

Department of Planning & Development, Affordable Housing Trust

Short term/Enabling Actions:

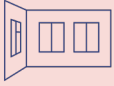
- Networking and outreach to other Affordable Housing Developers in the region to gauge potential interest and better understand current challenges or barriers to affordable housing development in Everett.
- Build and maintain relationships; this may take the form of regular meetings with the Department of Planning and Development to discuss development opportunities and challenges or facilitating connections to the Affordable Housing Trust and CBOs.

Future Considerations:

- Leverage relationships to encourage the disposition of publicly owned land for affordable housing.
- Leverage city housing funds as “gap funding” financing to ensure Affordable Housing developments can be successful and timely.

Example: City of Boston [Welcome Home, Boston Initiative](#)

The City of Boston designated \$58 million in American Rescue Plan (ARPA) funding to fast track the production of affordable homes through the Welcome Home, Boston Initiative. The initiative leverages the City’s inventory of City-owned parcels through a series of RFPs and the provision of financial and technical support to fast-track affordable housing development through a scattered site approach. The City engaged in targeted outreach to smaller development teams, especially BIPOC development teams, to support broader diversity of teams submitting to the RFPs. The RFP criteria used were established through public input, which prioritized opportunities for larger family-sized units and affordable homeownership.



Action Area 2: Zoning & Development

As the City establishes a strong foundation of relationships and organizational capacity for creating and preserving affordable housing, it can frame up the structure and walls that support and shape Affordable Housing development in the City. Action Area 2 focuses on systematic interventions to the City's zoning and development policies to facilitate the creation of affordable housing that is more in line with the needs of the community.

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High Priority (High Impact, High Feasibility) - In Progress

2.1 Strengthen the Inclusionary Zoning policy

Amend the inclusionary zoning ordinance to prioritize deeper affordability and family-sized housing units.

During engagement for this project, community members expressed that most affordable units in Everett, deed-restricted to 80% AMI, are still out of reach for many Everett residents. Many expressed a need for housing affordable to households earning as little as 30% AMI. During the planning process, the City amended the Inclusionary Zoning Ordinance to allow an additional option for developers to provide deeper affordability. Developments may now choose to provide either 15% of units at 80% AMI (or 10% of units through discretionary reduction by the Planning Board) or 10% of units at 60% AMI (or 7% of units through discretionary reduction by the Planning Board). The City should continue to monitor the efficacy of the inclusionary policy to ensure that development remains viable and produces housing affordable to households at a range of income levels.

The City should consider evaluating current exemptions to the policy, explore incentives for affordable family-sized units. The City may also re-evaluate the Affordable unit requirement, size of project that must provide affordable units, and a requirement that units be deed-restricted in perpetuity.

Who: Department of Planning and Development, Planning Board, City Council

Short Term / Enabling:

Assess the current policy to understand the feasibility of deepening affordability requirements or lowering the threshold for applicability. The City should consider working with a consultant on this evaluation and talking to neighboring communities who are also evaluating their policies (e.g., Somerville, Newton). Based on the findings of this plan, potential policy components to evaluate may include:

Depth of Affordability that more accurately meets the income levels of Everett households, including exploration of 60% AMI requirements. Consider incentives to offset the costs of providing more deeply affordable units, such as expedited permitting or reduced parking requirements.

Project Size. The City should consider lowering the unit requirement to encourage affordable units in smaller, infill scale projects. Additional incentives, like eliminating parking minimums or increasing height allowances, may be needed for smaller projects to maintain feasibility.

Examples:

- Cambridge [Family-Sized Unit Requirements](#)
- Chelsea Tiered Inclusionary Housing ([Sec. 34-156.c.1](#))

Exemptions from current IZ requirements. The current policy significantly reduces Inclusionary Housing requirements for parcels with an Activity or Use Limitation (AUL). Because a high share of the remaining developable land in Everett is contained on parcels with an AUL, this exemption significantly limits the potential for Affordable Housing on these sites. The City should examine the feasibility of removing this exemption to prioritize Affordable Housing within new development.

Duration of deed-restrictions. Consider a requirement for deed-restrictions in perpetuity.

Potential Incentives for inclusion of Family-Sized units. The City can explore additional incentives, such as tradeoffs in overall inclusionary requirements or expedited permitting, for development projects that provide larger, family-sized units that developers are unlikely to produce without additional incentives.

Based on the assessment, DPD should work with City Council to amend the Inclusionary Zoning Ordinance to strengthen the policy

Future Considerations / Long Term:

Establish regular evaluations of the IZ ordinance to ensure that it continues to meet the needs of Everett residents (level of affordability and unit requirements) without inhibiting new housing development.



High Priority (High Impact, High Feasibility)

2.2 Leverage existing municipal resources, such as Linkage Fees, to support Affordable Housing

Everett has significant municipal resources that can be used to support the creation and preservation of Affordable Housing. The two main resources Everett can leverage are the Linkage Fee and Casino impact mitigation funds. The action plan below identifies short term action items and future considerations to clarify and identify priorities for use of funds.

Preservation Actions	Who?	When?
Evaluate and document the condition of the existing public housing units in the City.	Everett Housing Authority, Inspectional Services Department	Short term
i. Identify priorities for capital investments and needed maintenance of existing supply.	Housing Authority, Affordable Housing Trust, Affordable Housing Coordinator	Short term
ii. Direct appropriate funds and resources to priority maintenance items to preserve existing supply in good condition.	Housing Authority, Affordable Housing Trust, Mayor's Office	Long term
Monitor expiring deed-restrictions.	Affordable Housing Coordinator	Ongoing
i. Direct appropriate funds and resources to preserve deed-restrictions through incentives or acquisitions.	Department of Planning & Development, Affordable Housing Coordinator, Affordable Housing Trust	Long term
ii. When it is not possible to maintain expiring deed-restrictions, utilize resources to provide relocation resources and supports to tenants who may be impacted by these expirations.	Affordable Housing Coordinator, Affordable Housing Trust, CBOs	Long term
Consider adoption of the Community Preservation Act to create another funding source to support Affordable Housing resources in the City.	City Council, Mayor's Office, CBOs	Long term

Creation Actions	Who?	When?
Build relationships with mission driven developers to identify needs and opportunities to support Affordable Housing developments.	Department of Planning & Development, Affordable Housing Trust	Short term, Ongoing
Establish clear and predictable processes for accessing available funds through the Affordable Housing Trust.	Affordable Housing Trust, Affordable Housing Coordinator, local development partners	Short Term



Moderate Priority (Long Term Impact, Moderate Feasibility)

2.3 Incorporate equity impact measures for new development, particularly in areas likely to see increased future development, such as the Exxon Mobile sites and areas near the potential extension of the Silver Line.

Throughout the planning process, residents identified a desire for new development to better align with the needs and priorities of the community. In addition to better understanding the potential community impacts of new development, process tools like an Equity Impact Assessment create opportunities to hold developers accountable to the needs of residents in the communities that they develop in. A well-documented process can improve predictability and consistency for developers, reducing soft costs and continuing to improve feasibility for Affordable Housing development.

Similar to Everett's existing Transportation Demand Management process, Equity Impact Assessments are a part of development review processes for large development projects, like the Exxon Site, that requires developers to make tradeoffs based on potential project impacts. For example, the City of Boston leverages additional affordability and targeted marketing plans as potential tradeoffs to mitigate assessed equity and displacement impacts. Ensuring that large, transformative developments in the City provide housing the community can access mitigates the risk of community level displacement as a result of development and affirmatively furthering fair housing access.

Potential requirements or incentives that the City should explore include:

- Enhanced Inclusionary Zoning Requirements (more units and/or deeper affordability, above and beyond what is required of the base Inclusionary Zoning requirements)
- Dimensional Relief for additional Affordable Housing & Community Benefits
- Local or Small Business Incentives for new development

Who: Department of Planning & Development, Planning Board, City Council

Short Term / Enabling:

- Work with the Implementation Committee and CBOs to develop community-based recommendations for the equity impact assessment, including what types of projects this would apply to, where in the City it might apply, and what types of community benefits or housing needs should be prioritized through this process.
- Increase municipal capacity for development review processes
- Understand the successes and challenges of implementing the Transit Demand Management program as a part of development review
- Identify capacity needed to implement a new development review process

Future Considerations / Long Term:

- Develop an assessment tool and identify desired outcomes rooted in community-based recommendations, such as deeper affordability or incentives for local businesses.
- Work with City Council to develop and adopt an ordinance
- Ongoing: evaluate the impact of the policy in consultation with CBOs and revise policy as needed.



Moderate Priority (Long Term Impact, High Feasibility)

2.4 Update and clarify zoning & development processes (Ongoing)

Zoning and development processes have a significant impact on the production of new housing, particularly Affordable Housing. Though Everett's Zoning Ordinance is largely quite permissive of multifamily housing, an important building type for Affordable Housing, there are additional zoning and development strategies that the City can consider to encourage Affordable Housing production.

The City is currently undergoing a recodification process for the Zoning Ordinance. At the time of writing, the recodification process is anticipated to be completed in early 2025. The Zoning Recodification process aims to make significant updates to clarify, streamline, and right-size Everett's existing zoning and to make the ordinance more reflective of real conditions on the ground.

The proposed zoning right sizes many dimensional requirements. While dimensional constraints may seem crunchy or in the weeds, these parameters have significant impacts on enabling housing production in the City.

- The proposed minimum lot size requirements are more reflective of real conditions in Everett and allow for small-scale multifamily typologies that are a core facet of Everett's existing housing supply. They also bring into compliance many existing non-conforming structures that create Everett's residential fabric and as a result better allow for repairs and renovations of the existing housing supply.
- Residential uses, including multifamily uses, are permitted in the vast majority of zoning districts (though some remain by special permit only). Two and Three family residential are allowed by right in both residential districts and some mixed-use districts. Throughout this plan, residents have expressed the need for more housing suitable for families. Allowing for these typologies by right in a variety of zoning districts increases the viability of infill style development that is more likely to meet community housing needs.

Who: Department of Planning & Development, Planning Board, City Council, Affordable Housing Trust

Short Term / Enabling:

- **Adopt the Zoning Recodification.** The Recodification advances many zoning priorities from the City's previous HPP and supports the zoning goals and priorities expressed throughout this plan.
- **Reduce Parking Requirements for residential uses** or codify a reduction in Parking Requirements in exchange for provision of additional Affordable Housing units.
- **Clarify processes for leveraging local funding sources for Affordable Housing** such as Linkage Fee Funds or other municipal resources. The City should leverage the Affordable Housing Trust as a mechanism to create and clarify these processes. See AHTF Recommendations (Action 1.4) for additional information.
- **Improve municipal communication resources for permitting and development processes.** These improvements have two primary goals: encourage a more predictable permitting processes for developers and improve community involvement in the development process. The City's current [Site Plan Review Process Overview](#) is a good starting point for developers, but the City should work with the Implementation Committee to understand where community input and priorities can and should be included in the development review process.

Future Considerations / Long Term:

- **Create a permitting process for ADUs.** The City can consider incentives for Affordability and opportunities to support affordable homeownership.
- **Zoning for Affordable Housing around the proposed Silver Line extension.** Future planning should consider zoning provisions surrounding the planned extension of the Silver Line to incentivize and require Affordable Housing in new residential development along the corridor, including Everett Square.
- **Identify opportunities to strengthen municipal capacity for development review and monitoring of Site Plan Approval and Special Permit conditions.** Increased capacity can create opportunities to streamline development review, particularly for Affordable Housing, and better hold developments accountable to the provisions agreed upon during the Site Plan Review process.

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Action Area 3: Policies, Programs, and Resources

Building a roof of housing stability for residents. Action Area 3 focuses on the policies, programs, and resources that allow residents to more easily and accessibly find and remain in homes that are affordable and meet their needs.



High Priority (High Impact, High Feasibility)

3.1 Create and implement a “Good Landlord” incentive policy (In Progress).

Adopt a good landlord incentive policy that rewards actions like keeping rents below market with property tax relief and/or other incentives.

Everett has many smaller landlords who may need additional incentives to keep rents low as the rental market for housing in Everett continues to rise. In 2023, the Healey-Driscoll Administration enacted a provision enabling municipalities to create a “Good Landlord” tax incentive by offering property tax abatement to landlords who rent apartments at a below market “affordable” rate to low- and moderate-income tenants. Both the amount of tax relief provided and the threshold for “affordable” may be determined by the municipality, in alignment with Fair Housing best practices and HUD income and affordability guidelines. A policy of this type should be coordinated between the Department of Planning and Development and the Inspectional Services Department to ensure that units under this policy are well-maintained. A policy like this pairs well with other landlord incentives to maintain existing units without increasing rental costs for tenants.

Who: Department of Planning & Development, Assessor’s Office, City Council

Short Term / Enabling:

- The Director of Planning & Development should work with the Assessor’s Office and members of City Council to develop the policy requirements.
- The City Council adopts an ordinance to establish the program and tax exemption.

Future Considerations / Long Term:

- Publicize and promote the program to small landlords. Educate landlords about the requirements and benefits of the program.
- Maintain and monitor a database of landlords and units participating in the program. A database of this kind could help to understand utilization of the program, direct residents to suitable units, and when properties sell or turn over, the City and CBOs could use the database to direct resources to residents who may be impacted by changes to that unit.

Several municipalities in the region are considering “Good Landlord” programs. Municipalities are exploring the taxes they are willing to forgo and what rent levels are appropriate to determine benefits.



High Priority (Moderate Impact, High Feasibility)

3.2 Strengthen First Time Homebuyer Programs

The City should identify funding sources to maintain and strengthen existing first-time homebuyer and affordable homeownership programs and opportunities. There are other programs that the City may consider implementing. The resources below are provided through the Massachusetts Affordable Housing Alliance and provide some instruction for how local funding resources can be used to create additional homeownership supports and programs.

Short Term / Enabling:

- Evaluate community needs and current use of existing programs. Identify opportunities to expand access or promote existing programs to more residents in the community. Leverage CBOs to reach a broad cross-section of the community.
- Identify funding sources to support existing programs, such as Linkage Fee Funds or other municipal revenue sources, and determine capacity to expand or deepen existing programs and/or support new programs.

Future Considerations / Long Term:

- Work with an organization like MAHA to develop and support new local homeownership programs, including educational resources.
- Pair first-time homebuyer programs with Community Ownership models.

Resource: Massachusetts Affordable Housing Alliance (MAHA)

- [Homeownership University](#): MAHA provides resources and education for homebuyers, homeowners, landlords, condo owners, and classes for folks to build their credit to buy a home.
- [STASH First-Gen Home](#) is a matched savings program for first-generation homebuyers in Massachusetts. The program couples education and financial literacy with financial downpayment assistance from \$20,000 up to \$40,000 (depending on the mortgage type, other assistance received, and any municipal matching funds). Boston and Salem provide additional matching funds at the municipal level on top of the base \$20,000 STASH provides.
- [City of Boston One+ Mortgage with MAHA and MHP](#): ONE+ Boston combines City of Boston funds with the affordable features of ONE Mortgage to increase the buying power for income-eligible, first time Boston homebuyers purchasing a home within the City.



Moderate Priority (High Impact, Low Feasibility)

3.3 Create and enact a Tenant Protection Ordinance

Consider the adoption of a local Tenant Protection Ordinance (TPO).

The vast majority of households in Everett rent their homes. Renters are more likely to experience housing cost burden and are more likely to be impacted by rapid increases in housing costs when compared to homeowners. Many municipalities with increasingly expensive housing markets are adopting robust tenant protection laws. Tenant harassment has spiked in recent years as rents have climbed and landlords feel market pressure to push out current tenants to raise rents or as a result of speculative development pressures. Tenant protection ordinances typically include at least some of the following components:

- A list of prohibited forms of tenant harassment, including failure to make needed repairs, threats to report a tenant's immigration status, or removal of property.
- New administrative units within cities whose role is to share information and to address tenant harassment complaints.
- Authorization of the municipality's attorney to enforce the tenant protection ordinance

Who: City Council, CBOs

Short Term / Enabling:

- Work with CBOs to continue to understand key community needs and challenges and determine the appropriate scope of tenant protections.
- Identify municipal capacity to receive complaints from residents and enforce the policy; an entity like an Office of Housing Stability or Office of Fair Housing may be needed to expand capacity and expertise for this policy.

Future Considerations / Long Term:

- Work the City Council to develop and adopt a Tenant Protection ordinance.
- Continually evaluate the policy and adjust as needed to facilitate appropriate protections for residents and improve enforcement of the policy.



Moderate Priority (High Impact, Low Feasibility)

3.4 Establish a Municipal Rental Assistance Voucher

Establish a municipal rental assistance voucher program.

Public engagement and data about housing needs for this plan demonstrated that affordability remains a core and widespread challenge for many Everett households. Housing vouchers and programs that subsidize housing costs are usually state and federal programs, but many families do not meet the criteria or can only receive very minimal support. A municipal voucher creates a more localized process. The ability to set local requirements can mitigate the exclusion of undocumented residents and removes additional logistical barriers for residents in need of assistance.

Who: Department of Planning & Development (Affordable Housing Coordinator), Mayor's Office, Everett Housing Authority

Short Term / Enabling:

- Use the research and findings in the HPP and coordinate with the Everett Housing Authority to understand which and how many Everett households may be ineligible for existing state and federal housing assistance programs.
- Connect with the City of Somerville to learn about their program to better understand program requirements, challenges, and lessons learned.
- Identify funding sources to support a municipal voucher program
- Identify municipal capacity to administer and monitor the program. A program like this could eventually be the responsibility of the Affordable Housing Trust or a new Office of Housing Stability to monitor and maintain this voucher list.

Future Considerations / Long Term:

- Establish a pilot program; work with CBOs to promote the program to residents and work with the Everett Housing Authority to educate landlords on accepting housing vouchers.
- Evaluate and expand program to serve more residence as capacity and funding allow.

Example: The City of Somerville

The [City of Somerville](#) recently created a municipal voucher program. Under the program, participating families' rent and utility costs will be capped at 30% of their income and is targeted to households paying at least 50% of income for rent and utilities who are ineligible or poorly served by federal or state housing programs, and/or who are facing eviction or severe overcrowding. The program currently serves 27 families, and the Office of Housing Stability hopes to increase this number in the coming years.



Long Term Priority (Moderate Impact, Low Feasibility)

3.5 Explore and support models of Community Ownership, like a Community Land Trust or Limited-Equity Cooperative

Identify opportunities to support the establishment of a community land trust to keep land and housing costs low.

A **Community Land Trust (CLT)** is a nonprofit corporation that owns and holds land on behalf of a place-based community, while serving as the long-term steward for affordable housing, community gardens, civic buildings, commercial spaces and other community assets on behalf of a community. One way that the City can support a future CLT is through the disposition of publicly owned land. Assessing and monitoring publicly owned land is an important enabling action to support a future CLT and more opportunities for community ownership.

Who: Community Organizations, support from City Staff and the Affordable Housing Trust

A **limited equity co-op** is an ownership model that provides some equity to homeowners and uses the remaining equity to offer new affordable home ownership opportunities. Legislation such as the Tenant Opportunity to Purchase Act (TOPA) increase and enable opportunities for current tenants to create limited-equity cooperatives. Opportunities for homeownership in Everett are currently out of reach for many Everett residents. Expanding opportunities for affordable homeownership and integrating with existing first-time homebuyer programs can support improvements in housing stability for many residents who would otherwise not be able to afford the costs of homeownership.

Who: Affordable Housing Trust, CBOs, Department of Planning & Development

Examples of Community Land Trusts (CLT):

- [Boston Dudley Street Neighborhood Initiative](#)
- Chelsea [Comunidades Enraizadas](#)
- [Somerville Community Land Trust](#)
- [East Boston Neighborhood Trust \(EBNT\)](#)
- Lawrence [Bread & Roses Housing](#)

Examples of Limited Equity Housing:

- Washington DC, Amanda Huron, "[Creating a Commons in the Capital: The Emergence of Limited Equity Housing Cooperatives in Washington, D.C.](#)"
- Lincoln Institute of Land Policy, Meagan M. Ehlenz, "[Community Land Trusts and Limited Equity Cooperatives: A Marriage of Affordable Homeownership Models?](#)"
- New York [Cooper Square Mutual Housing Association](#)



Long Term Priority (Moderate Impact, Low Feasibility)

3.5 Explore and support models of Community Ownership, like a Community Land Trust or Limited-Equity Cooperative

Implementation: Expanding options for community ownership is a long-term project for local community organizations with the support of municipal staff. This plan includes some specific short-term actions and long-term considerations for how to enable and support the creation of a local community land trust.

Short Term / Enabling:

- Build on existing community organizing and network of Community Based Organizations to gauge community interest in and capacity for a local CLT.
- Collaborate with existing CLT Organizations, such as the Greater Boston CLT Network and Comunidades Enraizadas in Chelsea, to understand the capacity and resources needed to develop and establish a local CLT.
- Pursue a state grant to explore feasibility and initial start-up activities. Medford is currently facilitating this process to create a city-supported CLT.

Future Considerations / Long Term:

- Establish a local Community Land Trust .
- Work with the Affordable Housing Trust to achieve acquisitions, land banking, and other development opportunities.

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Moderate Priority (High Impact, Moderate Feasibility)

3.6 Advocate for the housing needs of Everett residents in state level policies

In Massachusetts, there are many housing supports, protections, and policies that are decided at the State level.

The City should work with state legislators to advocate for policies that serve the housing needs of Everett residents and consider the adoption of home rule legislation of policies that protect Everett renters and those who lack options to purchase a home in Everett.

Who: Mayor's Office, City Council, CBOs

Just Cause Evictions

In Massachusetts, a landlord can evict a tenant or refuse to renew a lease through no fault of the tenant, with as little as 30 days notice. Just cause eviction regulations require that the landlord demonstrate a "good cause" for evicting a tenant. Evictions can only occur under specific conditions, such as failure to pay rent, intentional damage to the property, or need of the landlord to vacate a unit to accommodate a relative. Just cause eviction is not meant to protect a tenant who has failed to pay rent or violated their lease, but can be an effective tool in reducing the incidence of indiscriminate evictions. Currently, regulating just cause evictions requires a home rule petition. The City could advocate for enabling legislation to allow all cities and towns to enact Just Cause Eviction ordinances if they choose.

Rent Stabilization

Rent stabilization policies protect tenants in privately-owned rental units from excessive rent increases by setting limits on the degree to which rents may be increased year to year. Rent regulation aims to prevent displacement by maintaining relative affordability for tenants while ensuring that landlords receive a fair return on their investment. Municipalities with rent regulations typically cap year-to-year rent increases (between 1-5%) or base rent increases on growth in the Consumer Price Index. Because rent stabilization and control measures are currently prohibited statewide in Massachusetts, rent stabilization requires a home rule petition.

Tenant Opportunity to Purchase Act (TOPA)

TOPA is enabling legislation that would allow cities and towns the local option to provide tenants in multi-family buildings the right to match a third-party offer when their homes are being sold. Tenants can designate their rights to a non-profit, local housing authority, or partner with an affordable housing purchaser. The City should also consider designating a funding source to support purchasing in addition to identifying potential state funding resources.

Local Option Transfer Fee

The local option real estate transfer fee is a tool that discourages speculative investment by allowing cities and towns to enact a transfer fee between 0.5%-2.0% of real estate transactions that exceed a certain value. Additionally, municipalities would be authorized to charge a fee of up to 6% for speculative sales (properties sold within 1 year at a price 3 times the state median sale price). Revenue generated from the fee is intended for the creation of affordable housing through an Affordable Housing Trust. In Massachusetts, a real estate transfer fee requires both state enabling legislation (through approval of the home rule petition or enactment of the local option legislation) and local policy adoption. Many municipalities have filed Home Rule Petitions for a transfer fee.

Appendices

Appendix A: Context Communities Analysis

Appendix B: Community Engagement Summary

Appendix C: Displacement Risk Analysis

Appendix D: Detailed Subsidized Housing Inventory

Appendix E: Implementation Committee Roadmap

Appendix F: School Enrollment Data

Appendix G: Past Plan Summary Memo

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Appendix X: Previous Plans

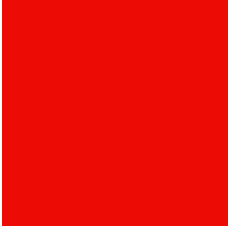
Reviewing previous city planning documents enriches the understanding of Everett's unique local context. Everett has previously completed two housing production plans, in addition to several other functional planning documents that look deeper into issues of digital equity, open space and recreation, neighborhood-scale land use patterns, etc.

Housing Plans

Everett has adopted two Housing Production Plans in the last ten years, in 2013 and 2018. Both plans highlight the changing and growing nature of Everett, its diverse population, and the ongoing need for Affordable Housing that meets the needs of the community.

Year	Plan	Recommendations
2018	Everett for Everyone: 5-Year Affordable Housing Plan (National Resource Network)	<ul style="list-style-type: none"> Establish Everett Housing Opportunity Fund (EHOF) – housing trust fund. The Plan recommends that Everett start investing in a fund created in 2018 in 2023. Renter Relief and Protection Programs <ul style="list-style-type: none"> Allocate funding from EHOF towards Resident Relief and Protection Programs. Develop and adopt protective policies to enhance renters' rights, including increased outreach and education about these rights. Preservation of Existing Affordable Housing Stock <ul style="list-style-type: none"> No-interest rehabilitation loans from the EHOF to incentivize extended affordability. Reduced local property taxes as an incentive. Supportive Land Use Standards <ul style="list-style-type: none"> Increase density and types of housing (upzoning and ADUs). Establish a grant program for building ADUs with affordability restrictions. Examine current height restrictions in commercial districts and along transit corridors to identify upzoning opportunities. Review areas zoned for only single-family residential, allow for higher density (contextually). Brownfield Remediation and Redevelopment Affordable Housing Production (production takes a back seat in this plan to establish resources and support) <ul style="list-style-type: none"> Create a redevelopment inventory. Apply for MassDevelopment funding for another HPP in 2019 or 2020 (after the EHOF has been established), with a focus on place-based development plans. Leverage City-owned property for Affordable Housing development (5-10 year target). Create incentives ex: sales tax rebate for affordable developers, expedited processing time for projects with Affordable Housing units, relaxed parking standards in areas near public 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."

Final Design Guide



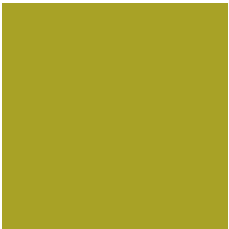
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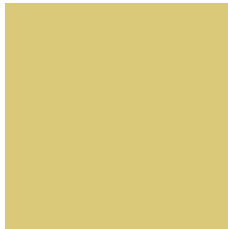
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Appendix A

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Memo:

Context Community Selection

Introduction

The Everett Housing Production Plan (HPP) will include a comprehensive assessment of Everett's housing needs. When evaluating quantitative data describing the city's demographics, housing stock, and housing affordability, the housing needs assessment will utilize data from "context communities" to compare with findings in Everett. These communities will be useful when evaluating the significance of data findings and trends observed in Everett. They may also point toward local policies that Everett can explore through recommendations made in the HPP. This memo describes the methodology used to select context communities.

Method

To select context communities, MAPC takes an approach of blending quantitative and qualitative data to best understand the local community and make accurate comparisons. Building from existing research and studies are also an important part of this process, which allows this HPP to be a continuation of prior planning efforts undertaken by Everett.

The quantitative data gathered for the housing needs assessment is a combination of data provided by the United States Census Bureau, various state, and local public data sources, as well as private data sources MAPC acquires through purchase. These sources follow industry standards by urban planners and data scientists who work in the realms of planning, housing, or community development.

To put this data into perspective, it is combined with qualitative data. Utilizing existing studies, including MAPC's in-house assessments, qualitative data indicators are applied to Everett to help the planning team make comparisons on observations of the built environment. All this information is vetted through conversations with the project partner, allowing for additional context.

To execute this method, MAPC staff takes the following steps:

1. Generate a list of potential context communities using qualitative assessment (MAPC community types, communities cited in previous studies, etc.) as well as a submarket analysis to produce a list of potential communities.
2. Pull key indicators on communities identified in step one (1). These indicators are listed on Page 6.
3. For each indicator, qualitatively establish a range of values that count as similar to Everett's value for that indicator.
4. Rate whether a community is similar or dissimilar to Everett for each indicator, based on whether the value falls within the range established in step three (3).
5. For each community, sum the number of indicators that are similar to Everett to create a "similarity score."

6. Choose which communities will be context communities, based on their similarity score and other relevant qualitative and political factors.

Utilizing this method allows MAPC to conduct a comprehensive approach to community comparison and goes beyond comparison studies that may use a single or few quantitative indicators (such as proximity to Everett or having a similar population size), viewing the city through a limited lens. While the HPP is a focus on the city's housing goals, a greater understanding of the city, the residents, and how the city fits into the fabric of Greater Boston's communities are essential to assess the city's housing need. In doing so, MAPC will work with the project partners to provide recommendations that will aid the city in achieving their housing goals and have expectations in-line with the day-to-day realities of the people who live in Everett.

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Potential Context Communities

The city's previous HPPs from 2018, "Everett for Everyone" identified Somerville as a peer community. The 2013 HPP uses the communities in the MAPC Inner Core subregion as a point of comparison. Those communities include:

- Arlington
- Brookline
- Lynn
- Melrose
- Newton
- Saugus
- Watertown
- Belmont
- Cambridge
- Malden
- Milton
- Quincy
- Somerville
- Winthrop
- Boston
- Chelsea
- Medford
- Needham
- Revere
- Waltham

Using a qualitative assessment of communities based on MAPC community subtype, MAPC identified the following communities that match the community subtype "Metropolitan Core" communities. All of these communities were used in previous plans.

- Boston
- Cambridge
- Chelsea
- Malden
- Revere
- Somerville

MAPC Submarkets Filter

Reflecting the fact that housing contexts are not monolithic within municipal boundaries, MAPC has created an analysis of housing submarkets across greater Boston. “A housing submarket is a collection of neighborhoods—some next to each other, some not—with similar housing stock and housing market characteristics. These characteristics determine who can find, afford, and remain in suitable housing in that neighborhood. The neighborhoods in each submarket share common needs and challenges, regardless of geographic location.”¹ Everett is composed of submarkets 2 and 3. Other communities in the MAPC region that are composed solely of submarkets 2 and 3 includes only **Somerville**.

The following communities have other submarkets but are composed primarily of submarkets 2 and 3:

- Arlington
- Boston
- Cambridge
- Chelsea
- Salem
- Lynn
- Malden
- Medford
- Waltham
- Quincy
- Revere

¹ (<https://housing-submarkets.mapc.org/submarkets>)

MAPC Population Size Filter

Everett has a total population just over 49,000 (2020 US Census). MAPC filtered the full list of potential context communities to those with a total population greater than 26,000, to yield a list of communities with total populations sizes more similar to Everett.

These 20 communities are included in the remainder of this analysis:

1. Arlington
2. Belmont
3. Boston
4. Brookline
5. Cambridge
6. Chelsea
7. Lynn
8. Malden
9. Medford
10. Melrose
11. Milton
12. Needham
13. Newton
14. Quincy
15. Revere
16. Salem
17. Saugus
18. Somerville
19. Waltham
20. Watertown

Indicators and Similarity Scores

The following data indicators were used for similarity scoring between potential context communities and Everett.

Key Indicators to Compare to Everett:

1. MAPC Subregion (Inner Core Community)
2. MAPC Submarket Types (Submarkets 2 and 3)
3. MAPC Community Type (Metropolitan Core Community)
4. MBTA Community Type (Rapid Transit Community)
5. No MBTA Train Station (no T or commuter rail station)
6. Total Population (US Census 2020)
7. Change in Population, 2010-2020 (US Census 2010, 2020)
8. Percent of population that is Non-Latinx White (US Census 2010, 2020)
9. Percent change in non-Latinx White population, 2010-2020 (US Census 2010, 2020)
10. Percent of population that is Hispanic or Latinx (US Census 2020)
11. Total Housing Units (ACS, 2021 5-year estimates)
12. Change in Total Housing Units 2015-2021 (ACS, 2021 5-year estimates)
13. Average Household Size (ACS, 2021 5-year estimates)
14. Percent of homes that are owner-occupied (ACS, 2021 5-year estimates)
15. Change in School Enrollment 2010-2020 (MADESE)
16. Children (under age 18) and seniors (age 65 and older) as a percent of total population (ACS, 2021 5-year estimates)
17. Percent of population with a disability (ACS, 2021 5-year estimates)
18. Median Household Income (ACS, 2021 5-year estimates)
19. Percent of low-income, very low income, and extremely households (CHAS, 2020 5 year estimates)
20. Percent of total low-income households (CHAS, 2020 5-year estimates)
21. Change in median single family home sale price, 2010-2019 (Warren Group, 2010-2019)
22. Change in median condo sale price, 2010-2019 (Warren Group, 2010-2019)
23. Change in Median Rent, 2017-2021 (ACS, 2021 5-year estimates)
24. Percent of housing units on the state Subsidized Housing Inventory (SHI) (EOHLC, 2023)
25. Percent of housing stock built before 1940 (ACS, 2021 5-year estimates)
26. Percent of housing stock built after 2015 (ACS, 2021 5-year estimates)

Everett Housing Production Plan (HPP)
October 27, 2023

Table 1: Indicators for all potential context communities

Community	MAPC Submarket Match*	MAPC Community Type*	MBTA Community Type*	No MBTA Train Station*	Total Population	Population Change 2010-20	% Non-Hispanic White	Change in Non-Hispanic White Population 2010-2020	% Hispanic or Latino	Total Househousing Units	Change in Total Housing Units since 2015	Avg Household Size	Homeownership Rate	Change in School Enrollment 2010-20	Child Population (under 18)	Senior Population (+65)	Population with a Disability	Median Household Income	Low-Income Households (50%-80% AMI)	Very Low-Income Households (30%-50% AMI)	Extremely Low-Income Households (<30% AMI)	Total Low Income Households	Change in Single Family Home Sale Price 2010-2019	Change in Median Rent 2016-2021 (ACS)	Homes on the SHI	Detached Single Family Homes	Homes built before 1940
Everett					49075	17.78%	34.09%	-36.09%	28.51%	17066	2.60%	2.87	37.93%	28.18%	22.00%	11.09%	10.06%	\$71.5k	18.85%	14.68%	25.02%	58.55%	70.80%	30.97%	4.51%	26.42%	57.36%
Arlington	0	0	1	1	46308	8.09%	75.18%	-5.19%	4.61%	20207	3.00%	2.36	59.22%	28.30%	21.33%	17.67%	9.04%	\$125.7k	11.22%	9.07%	12.21%	32.51%	65.47%	22.83%	6.37%	44.00%	46.19%
Belmont	0	0	1	0	27295	10.38%	69.57%	-7.99%	4.66%	10236	1.26%	2.63	63.89%	18.27%	24.63%	16.89%	7.19%	\$151.5k	10.69%	7.35%	11.15%	29.19%	60.09%	29.53%	6.21%	54.51%	58.14%
Boston	0	1	0	0	675647	9.40%	44.62%	-9.48%	18.67%	294418	5.71%	2.36	35.17%	6.97%	15.07%	12.42%	12.18%	\$81.7k	12.75%	11.66%	26.49%	50.90%	91.64%	30.24%	19.20%	18.18%	48.21%
Brookline	0	0	1	0	63191	7.59%	65.27%	-8.39%	6.76%	25963	-5.26%	2.35	50.54%	20.16%	19.34%	16.19%	7.01%	\$122.3k	10.08%	8.65%	14.88%	33.61%	61.36%	22.29%	11.26%	23.75%	50.82%
Cambridge	0	1	1	0	118403	12.59%	55.36%	-6.36%	9.07%	51882	7.16%	2.13	35.79%	17.65%	11.71%	12.04%	6.79%	\$112.5k	12.07%	9.11%	16.09%	37.27%	75.72%	36.15%	12.90%	14.44%	48.18%
Chelsea	0	1	1	0	40787	15.95%	20.21%	-51.03%	65.77%	13907	7.47%	2.96	26.13%	11.53%	23.91%	10.19%	13.66%	\$64.7k	18.98%	17.65%	30.06%	66.68%	147.75%	37.38%	16.64%	11.48%	48.12%
Lynn	0	0	0	0	101253	12.09%	34.11%	-33.61%	44.01%	33989	-1.63%	2.85	44.56%	28.89%	24.64%	13.55%	14.41%	\$63.9k	17.77%	17.45%	30.16%	65.38%	93.21%	27.30%	11.74%	37.20%	48.67%
Malden	0	1	1	0	66263	11.46%	40.01%	-21.31%	10.40%	24406	0.91%	2.64	40.84%	5.22%	17.44%	13.49%	10.66%	\$77.1k	15.26%	14.23%	25.12%	54.61%	73.01%	33.99%	9.37%	31.21%	49.58%
Medford	0	0	1	0	59659	6.21%	66.78%	-9.73%	6.21%	24108	3.88%	2.41	57.16%	-13.41%	14.06%	15.87%	8.50%	\$107.8k	13.09%	10.63%	15.27%	38.98%	66.04%	41.54%	6.87%	40.81%	47.28%
Melrose	0	0	0	0	29817	10.50%	79.61%	-3.49%	4.54%	11787	-0.30%	2.45	65.29%	5.57%	20.90%	17.76%	9.78%	\$125.2k	13.43%	8.10%	15.66%	37.19%	63.31%	52.72%	7.69%	60.38%	50.78%
Milton	0	0	1	0	28630	6.03%	70.96%	-2.80%	4.89%	9316	0.15%	2.9	83.99%	12.12%	24.31%	17.67%	7.94%	\$154k	9.59%	9.88%	12.36%	31.83%	56.86%	-5.41%	7.63%	77.14%	46.24%
Needham	0	0	0	0	32091	11.10%	81.06%	-0.82%	3.81%	11309	3.58%	2.79	83.12%	7.44%	26.30%	18.80%	7.07%	\$182.8k	6.87%	8.50%	7.11%	22.48%	51.74%	25.67%	11.85%	81.85%	20.45%
Newton	0	0	1	0	88923	4.44%	70.06%	-11.09%	5.05%	32551	-0.35%	2.64	71.53%	8.62%	21.13%	19.50%	8.46%	\$164.6k	9.87%	6.44%	10.08%	26.39%	58.82%	19.22%	8.67%	64.65%	50.24%
Quincy	0	0	1	0	101636	10.15%	54.17%	-11.34%	5.13%	43736	4.54%	2.26	46.75%	7.31%	15.31%	17.40%	11.49%	\$85k	16.78%	11.76%	20.16%	48.71%	66.54%	34.02%	9.00%	37.77%	35.73%
Revere	0	1	1	0	62186	20.15%	44.94%	-27.12%	37.27%	20559	-5.56%	2.78	47.68%	22.57%	20.36%	14.12%	12.86%	\$73k	16.38%	15.60%	27.32%	59.31%	94.90%	32.52%	7.06%	34.26%	32.72%
Salem	0	0	0	0	44480	7.60%	68.52%	-9.55%	19.75%	19631	1.68%	2.25	50.28%	-7.49%	16.09%	16.93%	13.16%	\$72.8k	17.31%	12.12%	27.49%	56.93%	54.59%	34.99%	10.21%	36.60%	51.23%
Saugus	0	0	0	0	28619	7.48%	75.07%	-12.23%	9.09%	11118	3.36%	2.67	81.44%	3.52%	17.44%	20.87%	14.41%	\$93.7k	13.53%	13.33%	16.91%	43.77%	58.80%	-1.30%	6.88%	73.03%	30.46%
Somerville	1	1	1	0	81045	6.98%	65.24%	-5.57%	11.30%	34633	3.93%	2.37	33.61%	2.00%	11.42%	9.90%	8.08%	\$108.9k	13.48%	9.05%	15.55%	38.08%	116.31%	34.50%	8.95%	14.37%	58.97%
Waltham	0	0	0	0	65218	7.56%	60.37%	-13.85%	16.44%	25136	-2.90%	2.33	50.27%	20.47%	14.87%	14.58%	9.65%	\$103.4k	13.58%	12.16%	15.26%	41.00%	48.63%	36.55%	6.68%	41.31%	27.64%
Watertown	0	0	0	0	35329	10.70%	73.11%	-4.66%	7.69%	16570	8.81%	2.25	52.02%	1.91%	14.91%	17.67%	10.94%	\$101.4k	16.11%	8.12%	14.13%	38.35%	65.65%	21.21%	7.37%	32.56%	45.32%

* Binary indicators assigned a numerical value

MAPC then determined a range of values for each indicator that would be considered similar to Everett. This determination was qualitative based on the indicator used. (See Table 2) For most indicators, a community was given a score of 1 if that indicator's value fell within the range determined to be like Everett.

Table 2: Similarity Range for all indicators

	Total Population	Population Change 2010-20	% Non-Hispanic White	Change in Non-Hispanic White Population 2010-2020	% Hispanic or Latino	Total Househousing Units	Change in Total Housing Units since 2015	Avg Household Size	Homeownership Rate	Change in School Enrollment 2010-20	Child Population (under 18)	Senior Population (+65)	Population with a Disability	Median Household Income	Low-Income Households (50%-80% AMI)	Very Low-Income Households (30%-50% AMI)	Extremely Low-Income Households (<30% AMI)	Total Low Income Households	Change in Single Family Home Sale Price 2010-2019	Change in Median Rent 2016-2021 (AC5)	Homes on the SHI	Homes built before 1940
Everett	49075	17.78%	34.09%	-36.09%	28.51%	17066	2.60%	2.87	37.93%	28.18%	22.00%	11.09%	10.06%	\$71.5k	18.85%	14.68%	25.02%	58.55%	70.80%	30.97%	4.51%	57.36%
Min. Value	44168	14.78%	30.68%	-39.09%	25.66%	15359	0.60%	2.583	34.93%	25.18%	20.00%	9.09%	8.06%	\$64.3k	16.85%	12.68%	23.02%	53.55%	67.80%	28.97%	2.51%	54.36%
Max. Value	53983	20.78%	37.50%	-33.09%	31.36%	18773	4.60%	3.157	40.93%	31.18%	24.00%	13.09%	12.06%	\$78.6k	20.85%	16.68%	27.02%	63.55%	73.80%	32.97%	6.51%	60.36%

Several indicators were scored using binary comparisons, essentially saying "this community is" or "this community is not." These indicators were:

- MAPC Submarket Match (Communities with only Submarkets 2 and 3 received a score of 1)
- MAPC Community Type (Metropolitan Core Communities received a score of 1)
- MBTA Community Type (Rapid Transit Communities received a score of 1)
- No MBTA Train station (Communities without a T or Commuter Rail stop received a score of 1)

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Table 3: Similarity to Everett

(0 = does not fall within the similarity range, 1 = falls within the similarity range)

Community	Similarity Score	MAPC Submarket Match*	MAPC Community Type*	MBTA Community Type*	No MBTA Train Station*	Total Population	Population Change 2010-20	% Non-Hispanic White	Change in Non-Hispanic White Population 2010-2020	% Hispanic or Latino	Total Housing Units	Change in Total Housing Units since 2015	Avg Household Size	Homeownership Rate	Change in School Enrollment 2010-20	Child Population (under 18)	Senior Population (+65)	Population with a Disability	Median Household Income	Low-Income Households (50%-80% AMI)	Very Low-Income Households (30%-50% AMI)	Extremely Low-Income Households (<30% AMI)	Total Low Income Households	Change in Single Family Home Sale Price 2016-2021	Change in Median Rent 2016-2021 (ACS)	Homes on the SHI	Homes built before 1940
Arlington	7	0	0	0	1	1	0	0	0	0	0	1	0	0	1	1	0	1	0	0	0	0	0	0	0	1	0
Belmont	5	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	1	1	1
Boston	6	0	1	0	0	0	0	0	0	1	0	0	0	1	0	0	1	0	0	0	0	1	0	0	1	0	0
Brookline	1	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Cambridge	4	0	1	1	0	0	0	0	0	0	0	0	0	1	0	0	1	0	0	0	0	0	0	0	0	0	0
Chelsea	8	0	1	1	0	0	1	0	0	0	0	0	1	0	0	1	1	0	1	1	0	0	0	0	0	0	0
Lynn	5	0	0	0	0	0	0	1	1	0	0	0	1	0	1	0	0	0	0	1	0	0	0	0	0	0	0
Malden	11	0	1	1	0	0	0	0	0	0	0	1	1	1	0	0	0	1	1	0	1	1	1	1	0	0	0
Medford	3	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Melrose	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1	0	0	0	0	0	0	0	0	0
Milton	2	0	0	1	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Needham	2	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Newton	4	0	0	1	0	0	0	0	0	0	0	0	1	0	0	1	0	1	0	0	0	0	0	0	0	0	0
Quincy	3	0	0	1	0	0	0	0	0	0	0	1	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Revere	10	0	1	1	0	0	1	0	0	1	0	0	1	0	0	1	0	0	1	0	1	0	1	0	1	0	0
Salem	6	0	0	0	0	1	0	0	0	1	0	1	0	0	0	0	0	0	1	1	0	0	1	0	0	0	0
Saugus	3	0	0	0	0	0	0	0	0	0	0	1	1	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Somerville	7	1	1	1	0	0	0	0	0	0	0	1	0	0	0	0	1	1	0	0	0	0	0	0	0	0	1
Waltham	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0
Watertown	2	0	0	0	0	0	0	0	0	0	1	0	0	0	0	0	0	1	0	0	0	0	0	0	0	0	0

The values in Table 3 were then summed to arrive at a “similarity score” relative to Everett. The higher the score, the more similar that community is to Everett based on the indicators used. Table 4 summarizes the final similarity scores for the potential context communities.

Table 4: Communities by Similarity Score

Community	Similarity Score
Malden	11
Revere	10
Chelsea	8
Arlington	7
Somerville	7
Boston	6
Salem	6
Lynn	5
Belmont	5
Cambridge	4
Newton	4
Medford	3
Quincy	3
Saugus	3
Melrose	2
Milton	2
Needham	2
Watertown	2
Brookline	1
Waltham	1

Choosing Context Communities

MAPC reviewed the potential context communities, the values for each indicator, and the similarity scores. Based on this information, qualitative assessment of how these context communities would be received, and consideration of how useful each community's comparison to Everett would be in this planning process, MAPC narrowed the list to the following context communities:

- Malden
- Revere
- Chelsea
- Arlington
- Somerville
- Boston
- Salem
- Lynn

These context communities are subject to review by the project partner. Once confirmed, MAPC will conduct the Housing Needs Assessment portion of the HPP using these communities as comparison context communities.

Appendix B

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Appendix B : Community Engagement Summary

Overview

The Everett Housing Production Plan (HPP) project team aimed to center the needs, experiences, and perspectives of community members in the planning process. The engagement process took place from June 2023 to August 2024. While the Housing Production Plan includes an extensive technical analysis, people's lived experiences are not represented in quantitative or demographic data. Throughout the process, we heard from more than 300 individuals who live and work in Everett about their stories and experiences with seeking or maintaining housing in Everett.

Engagement Methods

The project team began the engagement process with introductory conversations with community stakeholders, including municipal staff, CBOs, and developers. Through these conversations, the team developed a better understanding of the community and built relationships with community partners that would continue throughout the HPP process and beyond.

This process actively prioritized “meeting community members where they are” instead of asking people to come to meetings hosted by the City. We called this alternative approach an “**Engagement Roadshow**,” centering the engagement around attending CBOs’ existing meetings and events, conducting pop-up engagement, and tabling at various community events. The team also partnered with cultural organizations to hold **focus group** discussions in languages like Spanish and Haitian Creole. While the HPP team provided resources like question guides for these conversations, we let the CBOs lead those conversations in the language community members feel the most comfortable speaking.

We held regular **advisory committee** meetings primarily comprised of municipal staff and the leaders of community organizations. In these meetings, the team provided updates on our work and received feedback and recommendations.

Lastly, after preparing preliminary goals and strategies, the team conducted two **implementation workshops**: one with municipal staff and boards and the other with CBOs. These workshops aimed to understand which strategies should be prioritized, which are feasible, and how each should be implemented.

A more detailed description of engagement activities and a summary of results are included in the sections below.

Summary of Engagement Activities

Advisory Committee

The team organized regular advisory committee meetings to get feedback on data analysis, community engagement, and suggested goals and strategies. The advisory committee has grown throughout the project as the team built relationships with other local leaders willing to be involved through various outreach efforts. The current list of the Advisory Committee members is:

- Eleanor Gayhart, Eliot Family Resource Center

- Jay Monty, Director of Transportation and Mobility, City of Everett
- Alexander Naumann, Principal, Keverian School
- Jim Tarr, Planning Board Member, City of Everett
- Laura Rosi, Chief Executive Officer, Housing Families
- Dipendra Subedi, Greater Boston Nepali Community (GBNC)
- Myrlande Reverend, Everett Haitian Community Center (EHCC)

The Advisory Committee convened

- Advisory meeting1 (10/10/2023)
- Advisory meeting2 (11/13/2023)
- Advisory meeting3 (01/29/2024)
- Advisory meeting4 (03/11/2024)
- Advisory meeting5 (04/23/2024)

Interviews and Conversations

The first stage of the Community Engagement process was relationship building with community leaders. The project team conducted stakeholder interviews with staff and leaders in local organizations or City service provider departments. These conversations focused on their observations and experiences of housing challenges their clients or constituents have experienced. Also, the team conducted interviews with the developers to understand the development environment in Everett.

- Municipal Leaders and Staffs
 - Councilor Martins
 - Councilor Darren Cost
 - Kate Jenkins-Sullivan, Sustainability & Environment Policy Manager
 - Derek Shooster, Board of Appeals
 - Jay Monty, Transportation Planner
 - Jim Tarr, Planning Board
- CBO Outreach
 - Everett Haitian Community Center
 - Bread of Life
 - Cambridge Health Alliance
 - Everett Community Growers
 - Everett Youth Workers Network
 - Greater Boston Nepali Community
 - The Neighborhood Developers
 - Eliot Family Resource Center
- Developer Interviews
 - Steve Lafferriere (The Neighborhood Developers)
 - Chris Legocki (Greystar)
 - Raul Duverge (RISE)

Pop-Up Engagement

Everett has a strong CBO network that organizes various community activities. As such, the team decided to actively take the approach of visiting where people are, instead of us inviting people to our own events. This approach has let us talk to people who are harder to reach such as single moms, working class, and young people.

- Community Baby Shower @ Eliot Family Resource Center (10/23/2023)
- Everett Community Growers (10/10/2023)
- Tree Lighting Event (12/01/2023)
- Everett Youth Workers Network (12/13/2023)
- Bread of Life Tabling @ Lafayette School (12/14/2023)

Focus Groups

Understanding that housing can be a personal and sensitive topic, the project team decided to create focus group spaces for smaller, more intimate discussions. The Housing Need Focus Group was held on zoom. The team also conducted three other focus groups in the languages that people feel more comfortable speaking with, in partnership with the CBOs. Each focus group has 10-15 participants and held in English, Haitian Creole, and Spanish.

- Housing Need Focus Groups (09/05/2023)
 - Deb Fallon
 - Stephen Kergo
 - Lisa Gurgone
 - Sabiran Firicano
 - Jose Iraheta
 - Laura Rosi
- Efforts to reach specific subset of population in partnership with the CBOs
 - EHCC
 - La Comunidad
 - St Therese

Implementation Workshops

The team designed and facilitated two Implementation Workshops to identify priority actions and build buy-in for implementing recommendations in the plan. The first workshop, held on June 20, 2024, convened over 20 leaders and members of Everett's community-based organizations (CBOs) who had engaged throughout the process. The discussion focused on understanding how the CBOs want to continue engaging with the City on housing and identifying ways they might support the plan's implementation.

The second workshop, held on June 27, 2024, included approximately 10 municipal staff and housing experts, who will have a direct role in implementing the recommendations in the HPP. This group discussed how to prioritize actions and steps that would be needed for implementation. These two 90-minute dinner table discussions enabled the HPP team to gain the local buy-in and context needed to develop a robust and effective housing plan.

Summary of Findings

1. **Pop-up engagements and focus groups:** Below are the key themes and summaries for each theme that have emerged throughout the engagement process.

Theme	Summary
What do people like about Everett?	<p>People mentioned following things for why they like Everett as a community to live in.</p> <ul style="list-style-type: none"> - Growing suburban city - Variety of schools, proximity to families - A sense of public safety for women and children - Diverse bus routes for public transportation
Affordability	<p>People's experiences about affordable housing revolved around 1) having difficulty finding affordable housing, and 2) affordable housing being too expensive. People think that affordable housing is scattered and hard to find. Some comments from single parents or seniors highlighted the difficulty of paying for affordable housing, let alone market rate housing on their income. Some pointed out that Everett residents' median income tends to be lower than the Area Median Income, a criterion used to define affordability.</p>
Affordable Housing Application Process	<p>Several issues highlighted for searching and applying for affordable housing in Everett included:</p> <p>1) Long wait time, 2) they don't know where they can find the affordable housing, 3) low transparency (lack of trust) in the selection process, 4) lack of assistance with the application process (e.g., language), 5) they don't know the difference between Section 8 and affordable housing. These feedback highlights the need to increase transparency and access to information around finding affordable housing as well as further education and direct support for public.</p>
Seniors and Supportive Services	<p>During the focus groups with St. Thereses, participants specifically liked and felt satisfied about supportive services such as helping them with laundry, housekeeping, and access to the on-site medical clinics.</p> <p>Types of supportive services desired to be expanded are:</p> <ul style="list-style-type: none"> - On-site medical clinic - Social services (e.g., mystic valley social services) - Help with housekeeping
Housing Features and Amenities	<p>Unsurprisingly, people want to see more affordable housing where they have access to good community amenities, such as parks, workplaces, good schools, grocery stores, hospitals, pharmacies, and public transportation. They also hope their apartments to be energy efficient with proper heating and cooling system.</p>
Multigenerational Living	<p>We heard overcrowding issues from many conversations, including but not limited to immigrant families and parents living with their children's families as they can't afford their own homes.</p>
Homeownership	<p>People want education programs and/or counseling services around the paths to homeownership.</p>

Fair Housing	Advancing fair housing policies is necessary as people feel discriminated against in searching for and maintaining housing. They find it 1) difficult to obtain housing documents needed for application (deposit, credit, double income status), 2) they are asked to pay three month worth of rent to get in, and 3) they get unfair eviction notices. People don't know where to seek support in these cases.
Displacement	Some people experienced displacement due to following reasons : landlords increasing the rent, landlords selling the property, and landlords not renewing leases.
Missing Middle Housing	It was mentioned that more middle housing developments, suiting most of the Everett's population needs (family households) is needed, rather than prioritizing development of non-family housing projects of studios or 1 bedroom.
Development Opportunities	Where to put more senior housing? <ul style="list-style-type: none"> • On Broadway • Old high school • Near transportation • Near pharmacies
Specific policy ideas	<ul style="list-style-type: none"> • Adopt the Community Preservation Act • Affordable housing overlay districts

2. Digital Engagement Activity

Using an online platform, we asked people about what housing goals resonate with them the most and what housing types they think are needed in Everett. We had about 68 responses.

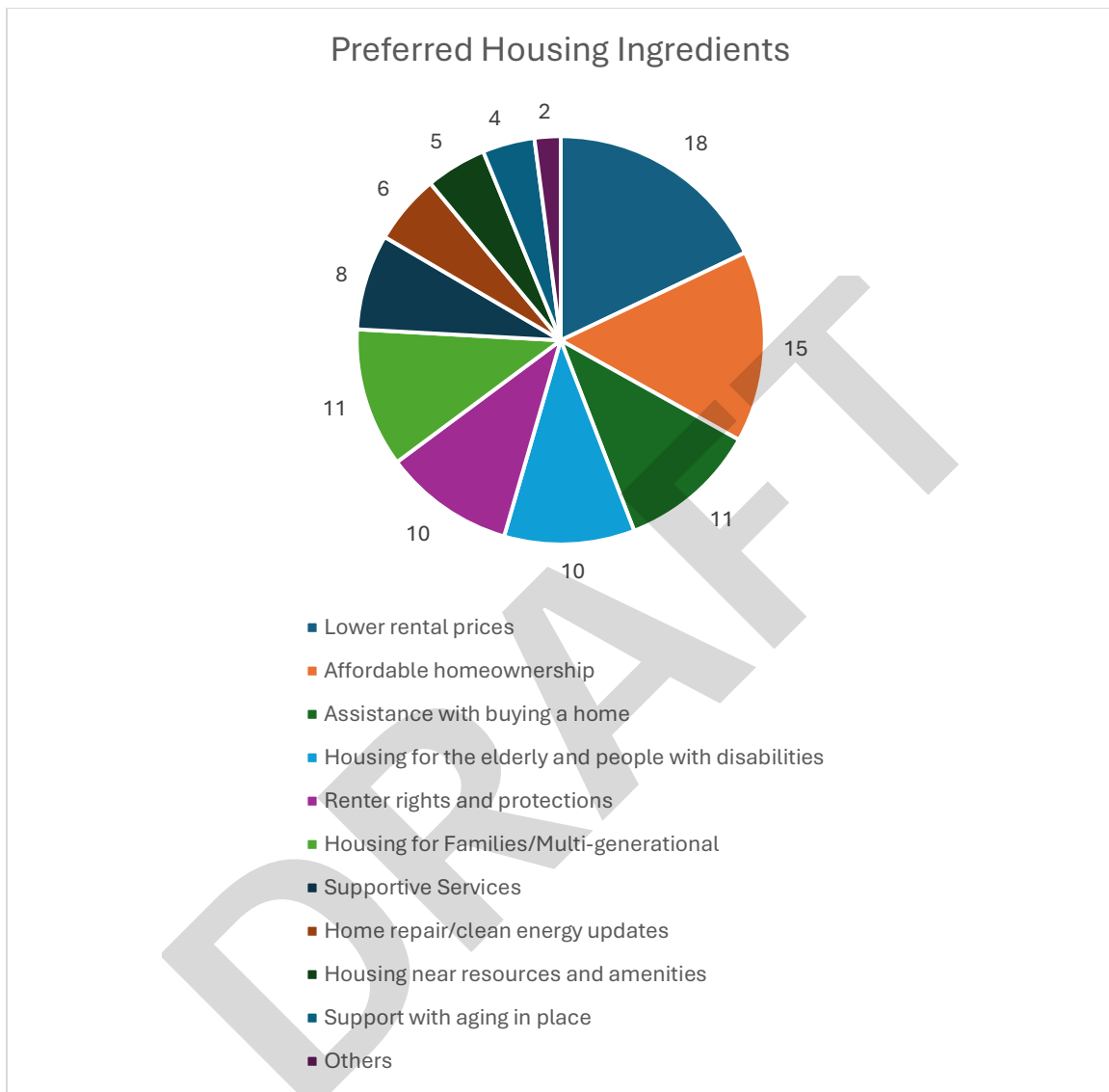
Lower rental prices and affordable homeownership came up as the most important goals in supporting their housing needs. Others, such as assistance with buying a home, the need for multi-generational housing, housing for the elderly, and renter rights and protections, were brought up as important goals.

In terms of needed housing types, three and four bedrooms received the highest votes among housing types.

- 1) Pick the housing ingredients that would support you with your goals and challenges and put them in the pot (68 responses)

	Count	%
Lower rental prices	26	18
Affordable homeownership	22	15
Assistance with buying a home	16	11
Housing for the elderly and people with disabilities	15	10
Renter rights and protections	15	10
Housing for Families/Multi-generational	16	11
Supportive Services	11	8
Home repair/clean energy updates	8	6
Housing near resources and amenities	7	5

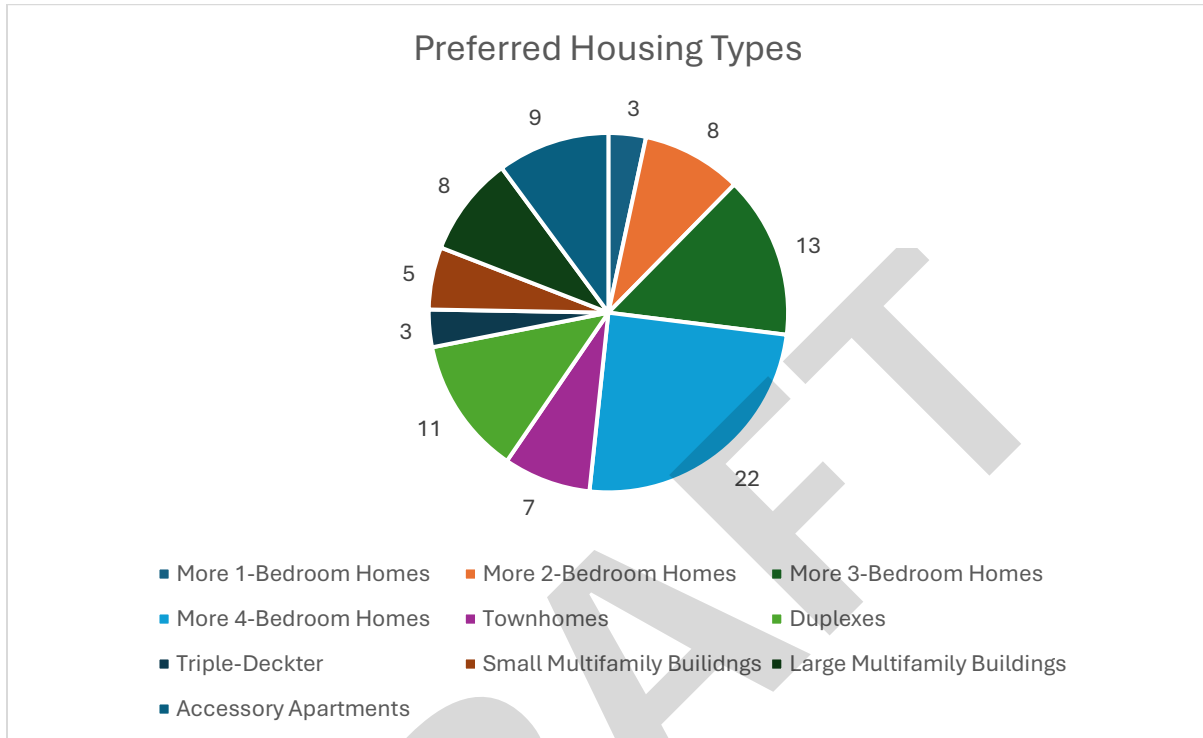
Support with aging in place	6	4
Others	3	2
Total	145	100



2) What types of housing are the ingredients that need to go into the pot? (67 responses)

	Count	%
More 1-Bedroom Homes	3	3
More 2-Bedroom Homes	8	9
More 3-Bedroom Homes	13	15
More 4-Bedroom Homes	22	25
Townhomes	7	8
Duplexes	11	12
Triple-Decker	3	3

Small Multifamily Buildings	5	6
Large Multifamily Buildings	8	9
Accessory Apartments	9	10
Total	89	100



3. Implementation Workshops

1) **Implementation Workshop I (City)**

Prioritizing strategies by feasibility and impact:

The team asked participants to map out the suggested strategies regarding their impact and feasibility. **Inclusionary zoning** was chosen as the most desirable high impact strategy and was mostly thought to be a high-feasibility option. Other popular high impact strategies include good landlord incentive policies, community land trusts, maintenance of public housing, CBO relationship building, enhanced first-time homebuyer programs, and preservation of expired deed restrictions. All these strategies, besides the establishment of community land trusts, were seen as high-feasibility options. The most popular “easy win” strategies (seen as low impact, high feasibility options) were CBO relationship building, utilizing affordable housing trusts, equity impact assessments, and supporting accessory dwelling units (ADUs).

		High Impact Area	Priority Actions (High Impact – High Feasibility)	Easy Wins (Low Impact – High Feasibility)
Municipal Capacity & CBO Support	Staff Capacity	1		
	CDCs & Mission Driven Developers			
	CBO Relationship Building		3	5
	Municipal Administration for Affordable Housing		1	
Community Ownership	Community Land Trust	3		
	Co-operative Ownership Models	1	1	
	Enhanced First-time Homebuyer Programs		3	1
Zoning and Development	Equity Impact Assessment	2		2
	Strengthen Inclusionary Zoning Ordinance	3	4	
	Support & encourage ADUs			2

	Condo Conversion Ordinance		2	
City Resources	Disposition of Publicly Owned Land	2	1	1
	Utilize Affordable Housing Trust		1	2
	Leverage existing funding sources for Affordable Housing	1	1	1
	Anti-Speculation Tax	2	1	
Tenant Protections	Municipal Rental Voucher	2	2	
	Office of Housing Stability			
	Fair Housing Action Plan			
	State Policy Advocacy for Tenant Protection	1		
Preservation of Affordable Housing	Preserve expiring deed restrictions		3	
	Good Landlord Incentive Policy		4	1
	Maintain Public Housing		4	1

- Implementation - What? Who? How?

Category	What	Who	How
City Resources	Linkage fee, potentially reassess the current rates for the fee and whether they should be raised	Planning Department (Affordable Housing Coordinator)	
	Introduce Anti Speculation Tax	City Council	Implement Tax
CBO Relationship Building	Active Planning + economic development personnel	City Planner	Meet and brainstorm with existing nonprofit organizations, utilize MAPC and community development professional groups (CHAPA etc.)
Zoning & Development	Strengthen Inclusionary Zoning through political will	Elected officials, planning staff, board members	Build strong case, target priority area of the city, deepen affordability
Preservation of Affordable Housing	Develop a Good landlord Incentive program	Landlord tenants	Work with council Assessors

	Maintain public housing	Housing Authority	Fund for capital improvement
Tenant protection	Municipal rental voucher	Office of Housing Stability	Provide funding

2) Implementation Workshop II (CBO)

- Where does your organization's **existing work intersect with the HPP strategies?**

As part of our second implementation workshop, we asked the CBOs to consider where their existing work intersects with the HPP strategies. From this reflection four key areas emerged of the type of work CBOs are already doing that overlaps with the work of the HPP. These four areas are community engagement and collaboration, municipal programs and resources, advocacy, and regional collaboration. Within community engagement and collaboration, CBOs identified work happening in the form of community meetings, community engagement workshops, social media engagement, networking events and groups, and advertising information through flyers, canvassing, phone banking and local news. Within municipal programs, CBOs are working on housing authority vouchers, home buyer programs for non-traditional loans and community land trusts. CBOs are completing advocacy work through state policy advocacy, reviewing zoning and development policies, connecting tenants to home ownerships funds, emergency funds and support organizations, health care advocacy, informing tenants of their rights, and taking action to protect local CBOs from displacement. Finally, CBOs are completing regional collaboration work through connecting with stakeholders statewide, working with the Attorney General, participating in municipal decision making, and inviting local politicians to events and programs.

Category	Comments
Community Engagement and Collaboration	<ul style="list-style-type: none"> - Community meetings and workshops to strategize solutions - "We need to start thinking about community ownership to keep people here" - Community engagement workshops - Communicating with residents through social media platforms and asking for their intake - Create events, social groups and meetings to network and connect - Offer flyers containing the updated information - Perform canvassing and phone banking - Get in contact with local news channel to spread the word
Municipal Programs and Resources	<ul style="list-style-type: none"> - Housing authority vouchers and what it covers - Home buyer programs that serve more folks and those who don't qualify for traditional loans - Community land trust! - How to get investors to invest in us, supporting alternative paths to ownership

Advocacy	<ul style="list-style-type: none"> - State policy advocacy on affordability, new development, rising rents on existing housing stocks - Making sure the zoning and development benefits residents in some way to potentially better their living - Community advocacy through awareness of funding to access first home ownership funding and programs - Advocacy for health care keeping in mind that not everyone has access to this and that it is something important - Advocacy for food, making sure each resident has enough food - Connecting tenants to emergency funding resources, organizations and process - Informing them of their rights as tenants - Advocating by speaking with people who are higher above and in charge to maintain or lower the cost - Petition making actions to protect local CBO's from being displaced - Raising fundraisers to have enough funds to distribute
Regional Collaboration	<ul style="list-style-type: none"> - Attorney general provides resources about regional collaboration - Looking statewide and connecting with stakeholders - Seat at the table for CBOs in municipality decision making - Inviting local politicians to workshops and the work of CBOs

- What strategies are outside your current scope that **you'd be interested in** working on? What resources would you need to support that?

When asked what strategies CBO's have interest in working on that are currently outside of their scope, and what they would need to make that happen, six themes of work areas emerged. These areas include zoning and development, city resources, tenant protections, preservation of affordable housing, community ownership, and municipal capacity and CBO support. Within zoning and development, CBOs would like to protest for accountability on community issues, email city representatives, and bring in leaders to speak on community issues. Regarding city resources, the CBOs would like to create city fundraisers, increase food pantry access, and create a network of culturally diverse renters to provide support for new residents. CBOs would like to support tenant protections through supporting elderly housing and protecting single family households. Preservation of affordable housing could be prioritized through considering appropriate housing needs and current vacancies before building, and considering resident's income when they move in. CBOs would like to support community ownership through increasing community workshop offerings and encouraging everyone to do their part in keeping the community clean. Finally, the CBOs would like to increase municipal capacity and CBO support through an expanded network of volunteers and a community support network for renters.

Category	Comments
Zoning and Development	<ul style="list-style-type: none"> - Protesting for accountability and ignorance toward community issues - Emailing city representatives - Bringing in leaders and more people with great credibility to speak on community issues
City Resources	<ul style="list-style-type: none"> - Create city fundraisers for people who want to see change throughout their town. - More food pantries to help those in need - Renters for different cultures that can encourage and provide support for new residents who are trying to build a life here
Tenant protections	<ul style="list-style-type: none"> - Protect single-household families, creating a protection plan - Support and funding for elderly or those above a certain age
Preservation of affordable housing	<ul style="list-style-type: none"> - Prioritizing housing needs instead of building as current buildings are unoccupied. - Consider people's income when moving in
Community ownership	<ul style="list-style-type: none"> - Everybody playing their part to keep the community clean, no littering - Have more community workshops so the community is educated on what's going on
Municipal capacity & CBO support	<ul style="list-style-type: none"> - Gather volunteers who want to spread the word about making change - Having renters where you can come to with needs, looking for support or hoping to find an investor that will help you build your organization

- Map each strategy by **feasibility and impact**.

	High Feasibility	Low Feasibility
High Impact	<ul style="list-style-type: none"> - Offer flyers containing the updated information - Informing them of their rights as tenants 	<ul style="list-style-type: none"> - Petition making actions to protect local CBOs from being displaced - Having more workshops to inform the community - Gain contact with local news channel to spread the word - Bringing in leaders for more people with credibility to speak on community issues
Low Impact	<ul style="list-style-type: none"> - Emailing city representatives 	<ul style="list-style-type: none"> - Prioritizing housing needs instead of buildings as current buildings are occupied

Limitations

Any effort to engage communities in planning will face limitations. The Everett HPP community engagement process included a few key gaps. First, the project made significant shifts in the engagement strategy leading to delays. Second, the project team was unable to reach the Brazilian immigrant community, a major part of the Everett population.

Replacing community forums with other engagement methods: The initial scope of this work included conducting community forums to get feedback on the housing needs analysis, goals, and strategies. However, as the team learned about engagement of the Everett community, it became clear that asking the public to attend public forums would not be effective. Instead, the team decided to take alternative approach that focused on meeting people where they are with an Engagement Roadshow. This approach took longer to plan, conduct outreach and relationship building for, and implement.

Ultimately, the community engagement strategy was successful and enabled the project team to reach broadly across the Everett community and engage deeply with priority populations. Future projects should include flexibility to alter community engagement strategies as the project team learns about a municipality's social fabric.

Missed opportunity to engage Brazilian community: Recognizing that there are many immigrant communities in Everett, the project team set out to engage each to the degree they had capacity to participate throughout the planning process. However, the HPP team was unable to successfully engage with CBOs that support the Brazilian community. Despite trying multiple outreach approaches over the course of the project, the team found that the organizations serving and convening the Brazilian community were over capacity and unable to engage in the HPP process.

The project team's experience indicates a clear need for relationship building and support for the CBOs serving the Brazilian community. Given the large Brazilian population, understanding the needs, experiences, and hopes of the Brazilian community is key to ensuring the HPP's impact when implemented.

Appendix C

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Appendix C: Displacement Risk Analysis

Many households in Everett are vulnerable to displacement.

Displacement Risk

Neighborhood Level Displacement

MAPC defines neighborhood displacement as “aggregated displacement of income-poor or working-class people, communities of color, and other households vulnerable to household-level displacement.” In the last ten years, Everett has seen an increase in populations that are often at risk of displacement. While increasing property values benefit current resident owners and foster the building of generational wealth, this trend is unlikely to benefit households or families who are not currently homeowners. Despite increases in rental costs in recent years, rents in Everett are still relatively low compared to other communities with similar proximity to Boston. These trends suggest that Everett’s population increases are likely shaped, at least in part, by households coming to Everett to afford a place to live. Many of these households may have already been displaced from their previous community and their impact on the supply of housing available for existing Everett residents is complex. These are households that may have already been displaced from their previous community and may impact the supply of housing available for existing Everett residents.

Household Level Displacement

MAPC’s definition of household level displacement is an “involuntary household move due to factors outside of the household’s control.” The three main factors are: affordability, control over housing, and removal. Displacement is fundamentally a question of choice. Measuring displacement often marks the departure of low-income residents and BIPOC residents from a neighborhood, but this underscores the nature of housing choice in America: wealth and whiteness have always meant more choice in housing.

Measuring Disinvestment and Exclusion

The housing crisis in Massachusetts has led to displacement of residents and communities. The people, and the institutions that serve them, have sought space they can afford and found rising costs, competition with private investors and institutions, evictions, and foreclosures that forced moves they otherwise would not make. Everett is an Environmental Justice community and a Gateway City. The Environmental Justice definition in MGL (Chapter 30 Section 62) acknowledges the groups that have disproportionately experienced negative impacts from land use decisions, and Gateway Cities are Massachusetts cities and towns that have historically offered “gateways to the American Dream,” but in recent years have experienced disinvestment¹.

¹ <https://massinc.org/our-work/policy-center/gateway-cities/about-the-gateway-cities/>

Displacement can be a product of investment and disinvestment. While investment can look like more housing development, amenities, and local entrepreneurship, disinvestment in a neighborhood can look like vacancy, land banking, and other land uses that do not contribute to the community. Despite its proximity to Boston, Everett has seen disinvestment in its land use. About 6% of Everett's land is occupied by triple-deckers, but 8% of the land area is occupied by gas tanks. A total of 16% of Everett is industrial uses compared to 38% for residential². However, development interest in what has historically been underutilized industrial and commercial land has brought investment to Everett in recent years. In that transition from “naturally occurring affordable” housing, kept affordable by disinvestment, displacement can emerge in the instability in affordable housing choices, competition with market pressure, and forceable removal from housing.

Displacement also involves inclusion and exclusion. Exclusionary housing practices have created the institutionalized risk to people who have been excluded from housing opportunity, while inclusionary housing policies work to ensure the market rates do not exclude households from being able to choose where they live due to price. Both rental and homeownership households face challenges from the speculative investment section of the housing market.

Affordability risk concentrated among low-income households

Rents, controlled by private housing providers, have increased steadily in the last three years after sharply dropping during the pandemic across the MAPC region. Compared to context communities, Everett has the lowest median two-bedroom rent, \$2,400³. During the regionwide rent decrease in 2021, about 50% of the apartments would have been affordable to the median Everett household. High rates of cost burden mean that as rents increase there is little room for households to find more affordable units either in Everett or its neighboring cities. Without stronger tenant protections to keep rents from increasing rapidly or keep tenants in their homes, the ability for renters to control their housing situation is low.

Control over Housing Out of Reach for Most Low-Income Households

The alternative to renting is homeownership. But affording a home is out of reach for households making less than \$187,000. Assuming a potential homebuyer gets a fair fixed rate 30-year mortgage with a 20% downpayment and pays Everett property taxes and homeowner insurance, the monthly costs would exceed the 30% monthly income of a household making even 125% Boston's area median income. Most homeowners in Everett have a household income of about \$72,000 (80% AMI). Even if the homebuyer decides to purchase a home that is “unaffordable,” there are barriers and competition in the market that create additional challenges.

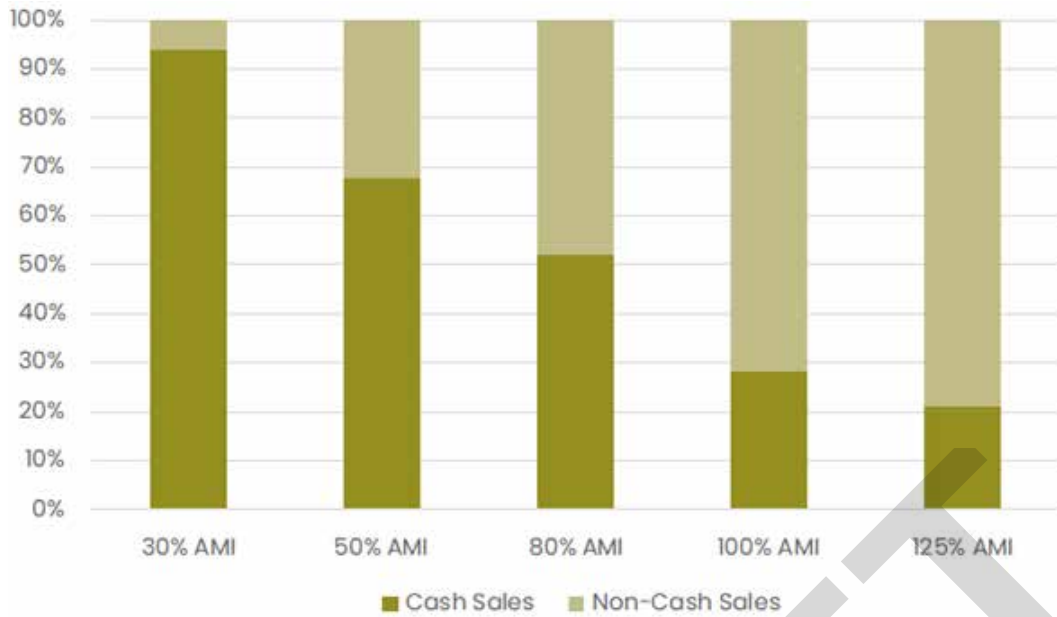
The homes closer to low-income affordability see higher rates of cash buys: 90% of home sales that would have been affordable to an extremely low-income household and 65% of home sales affordable to very low-income households were purchased in cash in Everett. This trend disadvantages low-income homebuyers because they are less likely to be able to compete with a cash offer while they secure the financing to purchase the house. Even first-time home buyer programs that can reduce the cost of a financed home have enough bureaucracy that they are often less competitive. Black and Latine mortgage approval rates are lower than white mortgage approval rates in most of Everett⁴.

² Assessor's Tier 3 Land Parcels, FY2022

³ MAPC Metro Boston Rental Listings Database, 2022

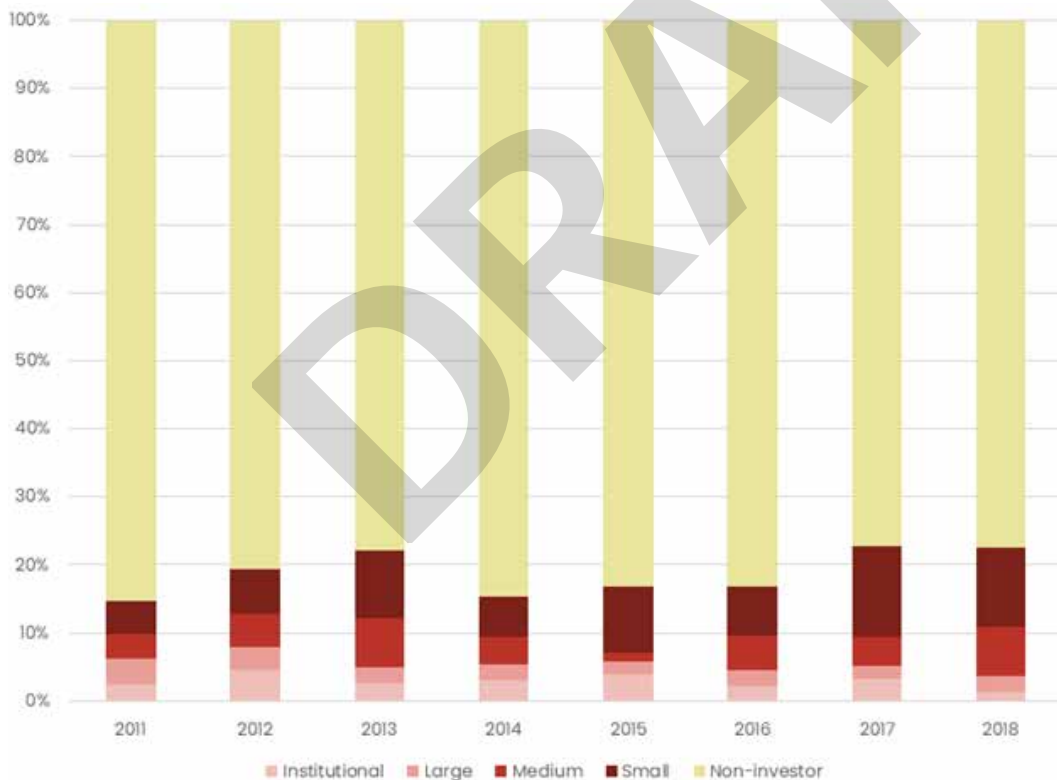
⁴ Home Mortgage Disclosure Act (HMDA) Data, 2021

Figure 32. Condo, One Family and Two Family Home Sales Affordable to HUD Income Limits by share of Cash Sales in Everett 2010-2022



Source: HUD Income Limits 2023; The Warren Group, 2022; MAPC Calculations

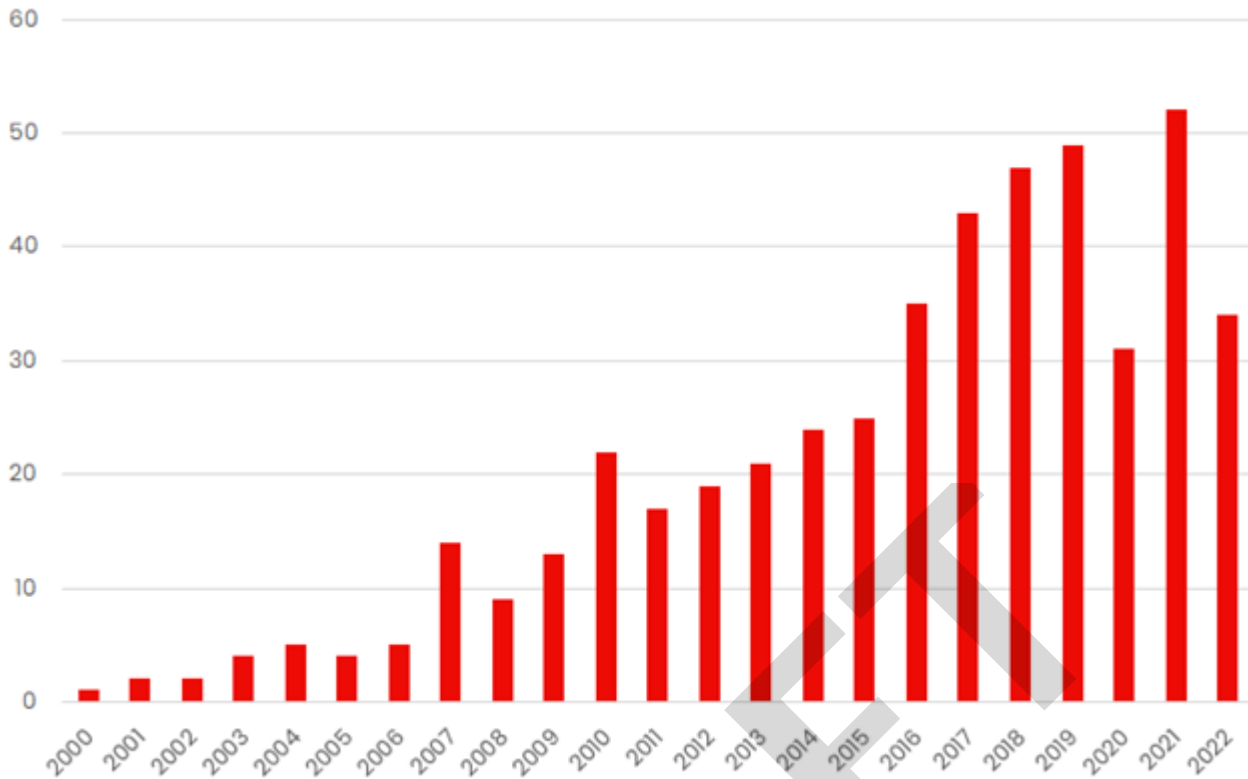
Figure 33. Condo, One-Family and Two-Family Home Sales by Investor Purchase Type



Source: The Warren Group, 2022; MAPC "Homes for Profit"

Note: Investors are defined by 1) count investors, who purchased more than three residential properties within any five year window in the study period; 2) LLC investors, who purchased any residential property through an LLC, 3) building investors, who purchased any residential building with four or more units, and 4) value investors, who spent at least \$3.45 million on residential properties over the 23-year period, or an average of at least \$150,000 annually throughout the period. Because of the five-year period definition, investor type can only be determined through 2018.

Figure 34. Number of Properties Purchased by LLCs Each Year in Everett, 2000-2022



Source: The Warren Group, 2022; MAPC “Homes for Profit”

20% of Single Family and Condo Sales purchased by Investors since 2011

A challenge for homeowners and renters alike is the growth of investor purchases in the residential market. Renters with corporate landlords struggle to ensure they have a property that is well kept or negotiate rent increases. While investment in housing stock is important, the speculative investment market is focused not on creating housing but on creating profit. Homebuyers at all incomes are disadvantaged competing with investors who have the resources to purchase in cash or make multiple purchases at once with financing. Flips, when an investor buys, remodels, and sells a property in less than 2 years, can also quickly increase housing prices that shut even moderate-income home buyers out of the market. If the investors keep the housing as rental property, renters find themselves negotiating often with property managers or landlords who might not even live in Massachusetts. 20% of Everett residential parcels are owned by non-Everett residents, 4% by out-of-state owners⁵.

LLCs have Purchased almost \$600 million (2022 USD) of Everett Property Since 2000

In the last 10 years, Limited Liability Companies (LLCs) have purchased and operate increasing shares of residential housing in Everett. There are advantages to using an LLC as a landlord, including corporate tax rates and protection of personal assets. However, for tenants, interacting with an LLC makes building relationships with landlords more difficult making it harder to negotiate rents, mediate evictions, and make repairs to housing. The number of properties purchased by LLCs each year is also increasing. In 2021 there were over 50 purchases (9% of all property purchased in 2021) that were bought by LLCs.

⁵ Assessor's Tier 3 Land Parcel Database, FY2022

Removal from Housing

In Everett, all 167 renter households who went before a judge in 2023 facing an eviction for non-payment had no legal representation while only 11% of landlords represented themselves in court. Evictions are the most disruptive factor in displacement, as they can result in homelessness when a lack of affordable options or outright discrimination against evictees prevents re-housing. In 2023, the state issued a cap on the number of families guaranteed emergency shelter in Massachusetts. This cap limits the number of families able to access emergency housing and places additional pressure on evicted households and other households who have lost safe housing that now have less access to shelter. According to the dashboard published by the Executive Office of Housing and Livable Communities, on January 10th there were between 50 and 200 families in Everett enrolled in Emergency Assistance housing⁶.



Aerial photo of Everett neighborhood. Photo by Alex Koppelman for MAPC

⁶ <https://www.mass.gov/info-details/emergency-assistance-ea-family-shelter-resources-and-data>

Appendix D

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EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES 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	EOHLC
940	n/a	Duncan/Wintrhop/Elm. Rd.	Rental	60	Perp	No	EOHLC
941	n/a	Cherry/Woodlawn St.	Rental	64	Perp	No	EOHLC
942	Glendale Towers	381 Ferry Street	Rental	120	Perp	No	EOHLC
943	Golden Age Circle	Union Street	Rental	39	Perp	No	EOHLC
944	North Everett Development	Lynn/McKinley/Proctor/Shute/Whittier	Rental	120	Perp	No	EOHLC
947	Hancock Street	19 Hancock St.	Rental	34	11/18/2029	No	EOHLC
949	The Norwood SRO	76 Norwood St.	Rental	28	10/26/2026	No	MHP EOHLC EOHLC
950	Everett Co-op Apartments	Tileston Street	Ownership	3	2099*	No	EOHLC
952	Main Street	66 Main Street	Rental	77	Perp	No	EOHLC HUD
4275	DDS Group Homes	Confidential	Rental	0	N/A	No	DDS
9081	DMH Group Homes	Confidential	Rental	6	N/A		DMH
10900	The 600	596 & 602-608 Broadway	Rental	13	Perp	NO	EOHLC
10901	85 Boston St	85 Boston St	Rental	17	Perp	NO	EOHLC
10902	St. Therese Apartments	801 Broadway	Rental	77	Perp	NO	EOHLC

5/16/2024

Everett
Page 1 of 2

This data is derived from information provided to the Executive Office of Housing and Livable Communities (EOHLC) by individual communities and is subject to change as new information is obtained and use restrictions expire.

Draft - 4/10/25

EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY

Everett

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency	
	Everett Totals			926	Census 2020 Year Round Housing Units			18,177
						Percent Subsidized		5.09%

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Appendix D – Detailed Subsidized Housing Inventory

SHI Summary	Units	SHI (%)
2020 Total Housing Units (US Decennial Census)	18177 units	--
2024 Subsidized Housing Inventory (SHI)	926 units	5.09%
10% SHI Target	1818 units	
Gap to 10% SHI Target	892 units	4.9%

Chapter 40B Production Targets

0.5% increase in SHI-eligible units annually, 10-year Horizon

	2024	2025	2026	2027	2028	2029	2030*	2031	2032	2033	2034
Subsidized Housing Units	926	1017	1108	1199	1290	1381	1472	1563	1654	1745	1836
Annual Increase (0.5%)	91	91	91	91	91	91	91	91	91	91	91
Total Year-Round Housing Units	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177
Est. % SHI	5.09%	5.59%	6.09%	6.59%	7.10%	7.60%	8.10%	8.60%	9.10%	9.60%	10.10%

1% increase in SHI-eligible units annually, 5-year Horizon

	2024	2025	2026	2027	2028	2029	2030*	2031	2032	2033	2034
Subsidized Housing Units	926	1107.77	1289.54	1471.31	1653.08	1834.85	2016.62	2198.39	2380.16	2561.93	2743.7
Annual Increase (1%)	181.77	181.77	181.77	181.77	181.77	181.77	181.77	181.77	181.77	181.77	181.77
Total Year-Round Housing Units	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177	18,177
Est. % SHI	5.09%	6.09%	7.09%	8.09%	9.09%	10.09%	11.09%	12.09%	13.09%	14.09%	15.09%

***An updated denominator in 2030, the Total Year-Round Housing units based on the 2030 Decennial Census, is likely to have a significant impact on the Everett's percent SHI, even with continued affordable housing production.**

Because much of Everett's developable land is already appropriately zoned for multifamily housing, many of Everett's SHI units are produced in mixed income developments through the City's inclusionary zoning policy, rather than through a 40B Comprehensive Permit development. This means that only the *deed-restricted* units in the development count towards the SHI threshold, compared to projects which may include the total number of units in the building. As a result, the affordable units constructed through Inclusionary Zoning keep up the current value of the SHI, they do not greatly advance the share of total units which are affordable. In order to meet the City's affordable housing goals, including the 10% SHI threshold, the City should prioritize affordable housing developments that are 100% affordable in addition to mixed-income projects. The SHI target is one benchmark by which we can measure housing choices for the community. Housing production of all kinds is needed throughout the region and Everett has permitted a significant number of new units in recent years.

To advance towards the SHI Threshold, the City may consider strengthening the Inclusionary Zoning policy. Most large development has been exempted from the full 15% of units required by the policy due to some key exemptions that reduce the requirement to 10% or 5%. The City should evaluate the financial feasibility of removing some exemptions.

Additionally, **most units provided through the existing IZ are at 80% AMI with "Fair Market Rents" that far exceed what the average Everett resident can afford.** This exacerbates the feeling among community members that even the affordable units included in the City's new developments are not for them and cannot meet their needs. As a result, many residents feel they are left out of the benefits of new development in the City.

Appendix E

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EVERETT HOUSING PRODUCTION PLAN:

IMPLEMENTATION COMMITTEE

Gloria Huangpu, Shelina Nguyen, Alyssa Hurley



Purpose

The Implementation Committee will help the Everett City Planning Department to update housing policies and programs recommended in the HPP, by providing support for communication, community engagement, and advocacy. Additionally, the committee will facilitate a collaborative space where community-based organizations (CBOs) and municipal entities can come together, sharing their passion and resources to benefit Everett residents in a cohesive and communicative manner.



Immediate Goals:

- Reviewing the established action steps of the HPP.
- Conducting a capacity check of members.
- Creating a roadmap outlining the short-term, mid-term, and long-term goals of the committee.

Long-term Goals:

- Carry out HPP strategies.
- Educating, mobilizing, and being a platform for CBOs, city hall staff, and residents to utilize advocacy and reform to overcome housing challenges in Everett.



WHAT WILL BE THE RESPONSIBILITY OF IMPLEMENTATION COMMITTEE MEMBERS?





PROJECT SPECIFICS

Who will be a part of the committee?

- Around 8-10 members
- A smaller group of individuals to ensure a personal connection and maintain productivity and accountability.

- Preferably in-person meetings, as these meetings are better than virtual even if they are less frequent
- Shifting locations (schools, libraries, St. Theresa's, different corners of the city)

Where will the committee meet?

When will the committee meet?

- Because of busy schedules and the in-person priority, possibly bi-monthly. Monthly if possible.

- Smaller groups allow for deeper conversations and more participation
- Different perspectives sharing space
- Rotate meeting roles like facilitator, note-taker, or timekeeper to keep everyone involved and contributing.
- Mix traditional meetings with workshops, brainstorming sessions, and informal gatherings.

How can we make participating in the committee a meaningful and fun experience?

DISCUSSION POINTS



What would the meeting topics be for the first 3 meetings?

Meeting 1:

- Define/reiterate the purpose of the Implementation Committee.
- Outline/go over the action steps for implementing the Housing Production Plan (HPP).
- Determine what members want from the committee (rules, regulations, logistics, etc.).
- Discuss and establish an agreed-upon meeting schedule (e.g., every quarter, every other month).
- Set location and time for next meeting

Meeting 2:

- Conduct a thorough capacity check, including the formal and soft powers of each city municipal staff member, CBO rep, and resident representative.

Meeting 3:

- Develop a comprehensive roadmap outlining short-term, mid-term, and long-term goals designed to advance the success of the Everett Housing Production Plan (HPP) and achieve the group's desired objectives.





FURTHER DISCUSSION POINTS:

Expectations

- Determine what members want out of the committee (rules, regulations, logistics, etc.)

- Discuss housing goals that CBOs have accomplished, want to accomplish, or wish to propose.
- Explore how members can support HPP goals realistically by utilizing their existing scope and network.

HPP Goals



Connecting & Collaboration

Networking and Collaboration:

- Provide a platform for CBOs to share their progress and network. Example: If one CBO needs a contact, another can provide it.

Communication and Updates:

- Consider routinely assembling information packets, pamphlets, or small presentations for residents to update them on the HPP's progress.
- Ensure that citizens stay informed and engaged, spreading the word about the HPP to garner support.

Long-term Relationship Building:

- Work towards continued and long-term relationship building within the community.

Appendix F

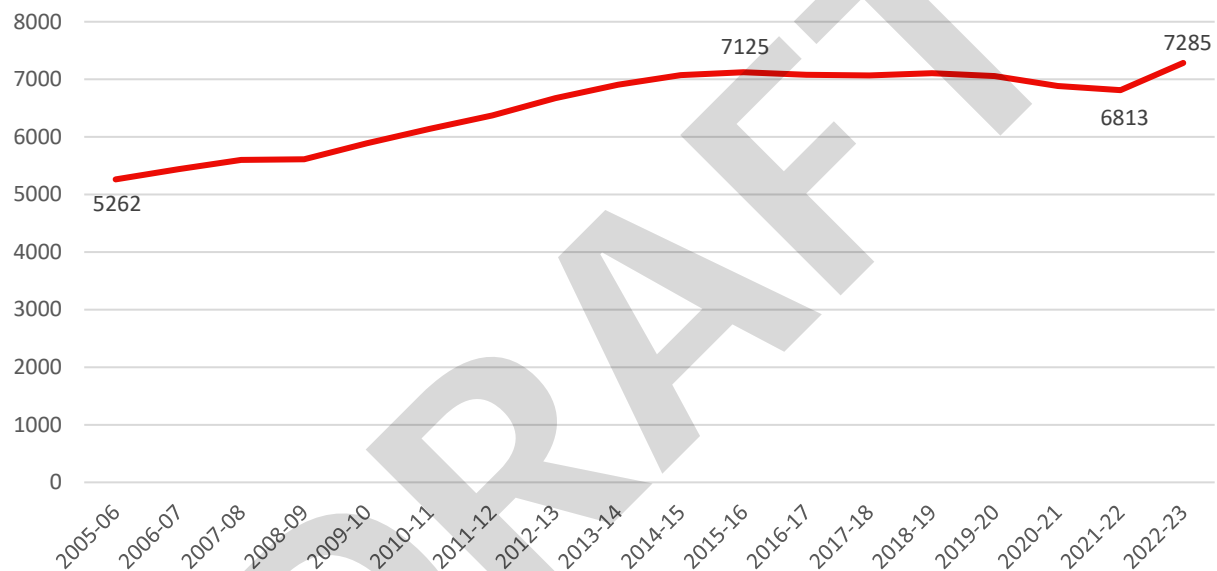
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Appendix F – School Enrollment Data

When allowing for new housing, some residents may raise concerns about existing overcrowding within schools and the impact new housing will have on education in a community. While research has shown that increases in multi-family housing have no direct relationship with an increase in school enrollment¹, existing strains on the school system capacity in Everett have created competing priorities for underutilized publicly owned properties, especially former school buildings. Many of these existing structures are in a state of disrepair and require significant investment to restore the buildings to a usable state. The City hopes to build a new high school to manage school growth needs and create the conditions necessary to prioritize affordable housing development on some existing publicly owned sites.

Everett experienced relatively steady growth in total school enrollment over the last twenty years. Total enrollment saw a slight dip during the COVID-19 pandemic but as of the 2022-23 school year, enrollment returned to pre-pandemic levels and continues to increase, similar to pre-pandemic growth trends.

Figure 1 Total Enrollment in Everett, 2005-06 through 2022-23

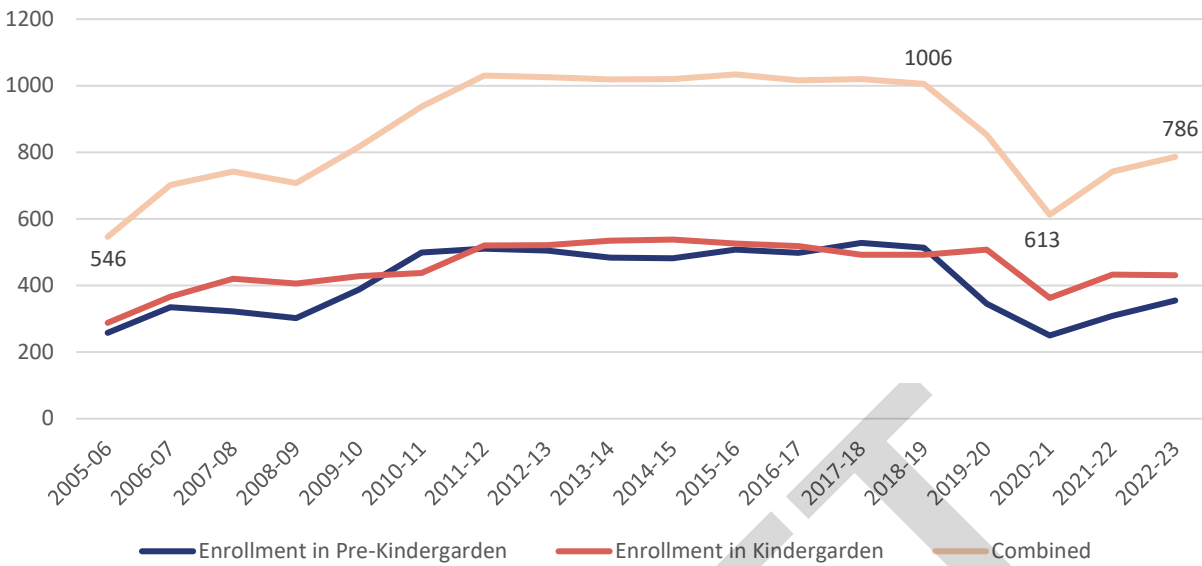


Source: Massachusetts Department of Elementary and Secondary Education (DESE)

The largest dip in enrollment during the COVID-19 pandemic was among Kindergarten and Pre-K students. Among this age group, enrollment dropped about 15% between the 2018-2019 and 2019-2020 enrollment years, and another 28% between 2019-2020 and 2020-21 enrollment years. Though this age group saw significant growth in enrollment in the following years, it is the only age group that has not returned to pre-COVID enrollment levels.

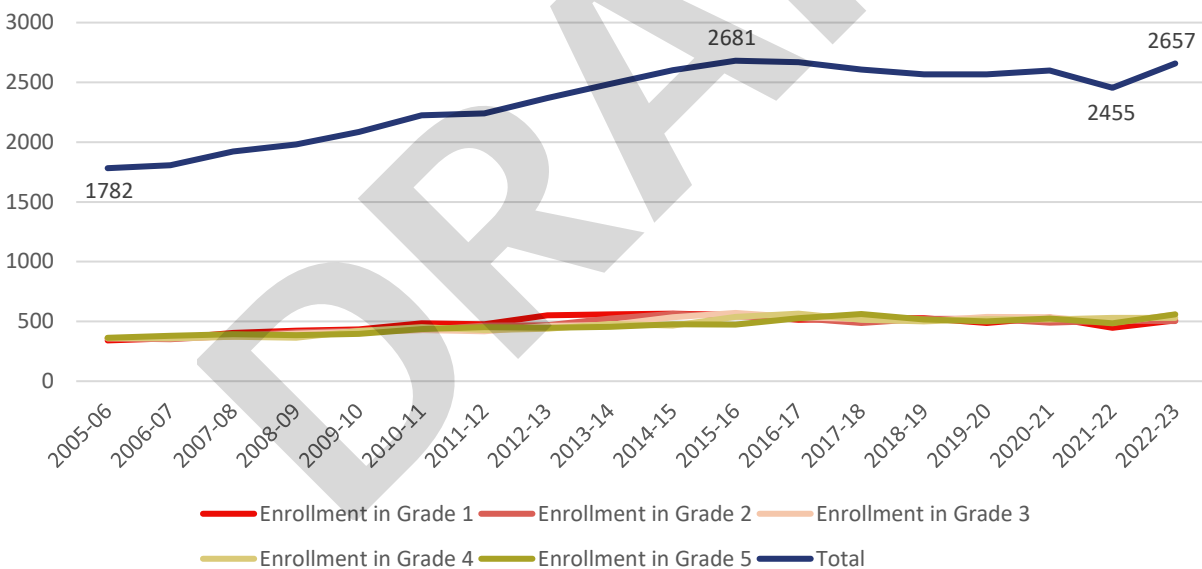
¹ "The Waning Influence of Housing Production on Public School Enrollment" Metropolitan Area Planning Council, October 2017, updated February 2024, <https://www.mapc.org/learn/research-analysis/enrollment/>

Figure 2 Enrollment in Pre-K and Kindergarten



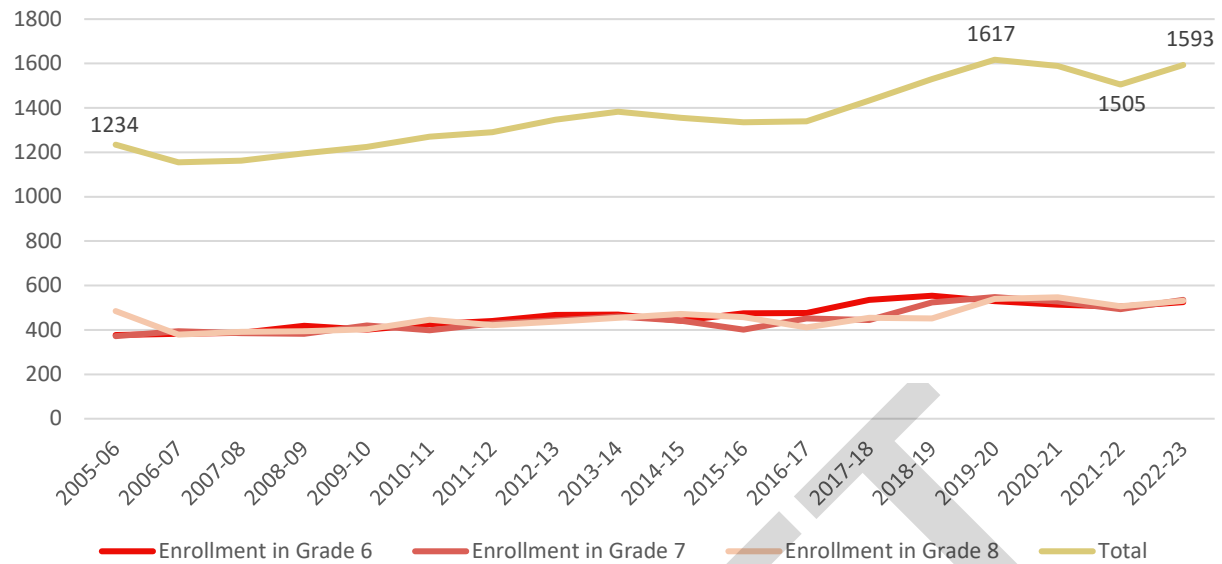
Source: Massachusetts Department of Elementary and Secondary Education (DESE)

Figure 3 Enrollment in Elementary School (Grades 1-5), 2005-06 through 2022-23



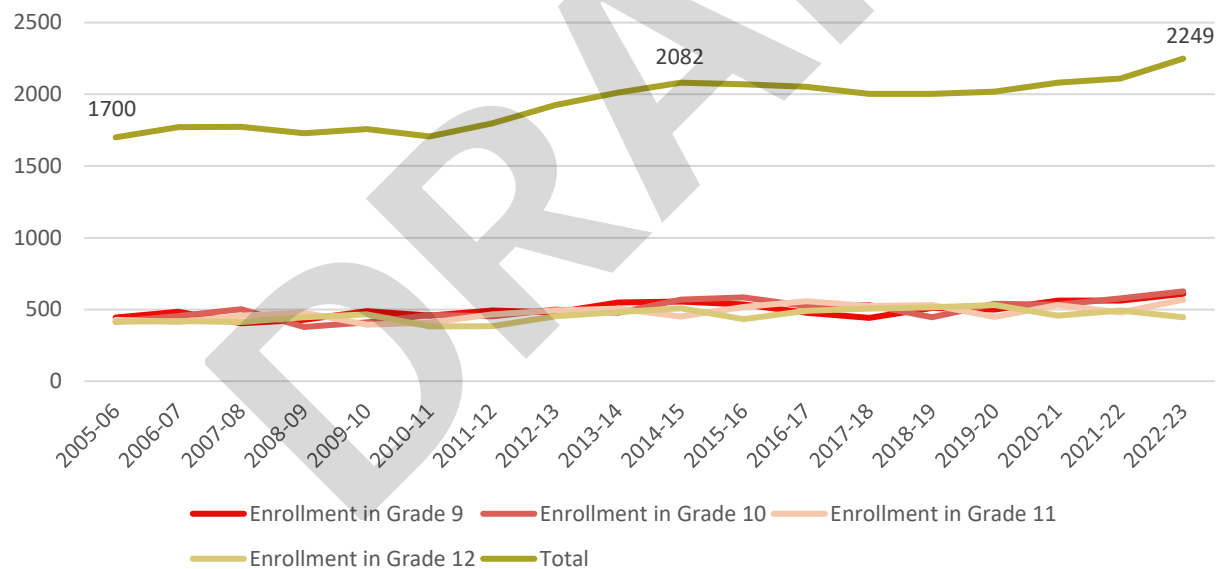
Source: Massachusetts Department of Elementary and Secondary Education (DESE)

Figure 4 Enrollment in Middle School (Grades 6-8), 2005-06 through 2022-23



Source: Massachusetts Department of Elementary and Secondary Education (DESE)

Figure 5 Enrollment in High School (Grades 9-12), 2005-06 through 2022-23



Source: Massachusetts Department of Elementary and Secondary Education (DESE)

High School enrollment was the only age group that did not decrease during the COVID-19 pandemic. While enrollment slowed during the pandemic, total high school enrollment continued to increase.

Appendix G

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Appendix G: Previous Plans

Reviewing previous city planning documents enriches the understanding of Everett's unique local context. Everett has previously completed two housing production plans, in addition to several other functional planning documents that look deeper into issues of digital equity, open space and recreation, neighborhood-scale land use patterns, etc.

Housing Plans

Everett has adopted two Housing Production Plans in the last ten years, in 2013 and 2018. Both plans highlight the changing and growing nature of Everett, its diverse population, and the ongoing need for Affordable Housing that meets the needs of the community.

Year	Plan	Recommendations
2018	Everett for Everyone: 5-Year Affordable Housing Plan (National Resource Network)	<ul style="list-style-type: none">• Establish Everett Housing Opportunity Fund (EHOF) – housing trust fund. The Plan recommends that Everett start investing in a fund created in 2018 in 2023.• Renter Relief and Protection Programs<ul style="list-style-type: none">○ Allocate funding from EHOF towards Resident Relief and Protection Programs.○ Develop and adopt protective policies to enhance renters' rights, including increased outreach and education about these rights.• Preservation of Existing Affordable Housing Stock<ul style="list-style-type: none">○ No-interest rehabilitation loans from the EHOF to incentivize extended affordability.○ Reduced local property taxes as an incentive.• Supportive Land Use Standards<ul style="list-style-type: none">○ Increase density and types of housing (upzoning and ADUs).○ Establish a grant program for building ADUs with affordability restrictions.○ Examine current height restrictions in commercial districts and along transit corridors to identify upzoning opportunities.○ Review areas zoned for only single-family residential, allow for higher density (contextually).• Brownfield Remediation and Redevelopment• Affordable Housing Production (production takes a back seat in this plan to establish resources and support)<ul style="list-style-type: none">○ Create a redevelopment inventory.○ Apply for MassDevelopment funding for another HPP in 2019 or 2020 (after the EHOF has been established), with a focus on place-based development plans.○ Leverage City-owned property for Affordable Housing development (5-10 year target).○ Create incentives ex: sales tax rebate for affordable developers, expedited processing time for projects with Affordable Housing units, relaxed parking standards in areas near public 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."

2013	Everett Housing Production Plan (MAPC)	<ul style="list-style-type: none"> • Achieve Affordable Housing Production & Preservation Goals <ul style="list-style-type: none"> ○ Managing the SHI, ensuring staff capacity, monitoring housing production plan progress ○ Direct Funding & Programs to Address Unmet Need ○ CDBG and HOME funding, ensure Housing Rehabilitation Program is meeting housing needs ○ Expand mechanisms to allow seniors to age in place and better serve persons with disabilities ○ Encourage homeownership opportunities by providing or promoting available resources • Minimize Displacement of Lower-Income Households and Businesses <ul style="list-style-type: none"> ○ Adopt a condominium conversion ordinance ○ Provide tenant rental assistance in event of emergencies ○ Adopt a one for one Affordable Housing replacement ordinance • Zoning Regulations & Policies to Advance Housing Development <ul style="list-style-type: none"> ○ Undergo comprehensive update to zoning ordinance ○ Create 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 multifamily development and potentially re-zone ○ Adopt an inclusionary zoning bylaw • Build Community Awareness of Housing Issues & Activities, & Engage Community Development Partners • Improve Existing & build new infrastructure to facilitate housing development • Leverage New Funding Sources for Affordable Housing Development <ul style="list-style-type: none"> ○ Consider adopting the Community Preservation Act ○ Consider establishing an Affordable Housing Trust • Apply for federal and state funding to support Affordable Housing production
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Other Plans

Since Everett's last HPP in 2018, the city has engaged in many planning efforts which offer insights for this plan. The following table summarizes past planning efforts not specific to housing and notes any relevant recommendations or findings.

Year	Plan	Summary & Relevant Findings
2022	Digital Equity Plan: Everett, Chelsea, and Revere (MAPC)	<p>MAPC evaluated available data, coordinated a digital access survey with over 2,000 responses, attended school district meetings, held focus groups in multiple languages, evaluated existing infrastructure, and worked closely with municipal staff and executive leadership to fully understand not only the symptoms, but the root causes of digital inequities.</p> <ul style="list-style-type: none"> • Everett and the region share challenges regarding equitable internet access. • Consider unequal access when developing community engagement strategies.

		Consider Wi-Fi deployment strategies in new Affordable Housing developments and community spaces, to provide broader internet access in communities that face barriers to connectivity.
2021	Hazard Mitigation Plan (City of Everett)	<p>This plan provides insights on the impact of Climate Change on future housing needs in Everett, as well as information about City capacity and resources.</p> <ul style="list-style-type: none"> Consider flood zoning and urban heat island effects when planning for new development, especially Affordable Housing. Understand potential displacement associated with impacts of climate change.
2021	Lower Broadway Urban Renewal Plan (Passed in 2015, Amended in 2021) (Fort Point Associates)	<p>Amended in 2021 following the development of the Encore Casino and incorporating additional land, including the Mystic Generating Station site</p> <ul style="list-style-type: none"> Envisioned with limited housing opportunities given adjacency to ongoing industrial use. <p>The resulting zoning overlay district is focused primarily on economic development and residential uses are allowed only as part of mixed-use development.</p>
2021	Everett Riverfront District Masterplan	<p>A plan for the future development of the Riverfront District along the Malden River.</p> <ul style="list-style-type: none"> Emphasis on mixed-use and large-scale multifamily housing development adjacent to open space amenities and existing/developing retail uses. Adopted Zoning Recommendations: Maximum height of 5 stories, 15% Open Space Requirement, Max FAR 2.25 or up to 4 allowable by Special Permit. <p>The adopted zoning for this overlay district also includes a maximum height restriction of 65 ft and caps residential density at 70 du/acre.</p>
2019	Open Space & Recreation Plan Update (MAPC)	<ul style="list-style-type: none"> Update to the 2010 OSRP. The plan addresses physical improvements for passive and active facilities and amenities, socio-cultural programming events, and better connections from residential neighborhoods to larger destination open space areas. The OSRP contains an analysis of the zoning updates made as of 2019 with relevant insights for this plan: <ul style="list-style-type: none"> Zoning changes have not added significant new large areas for new residential uses, and they have not upzoned the majority of existing 1-3-family areas. The River Front Overlay District (ROD) and Commercial Triangle Economic Development District (CTEDD) are the two areas of significant upzoning with the potential for residential and mixed-use development. The Apartment District areas represent a very small portion of the City, and largely reflect already existing multifamily areas. <p>The most significant zoning change (at the time of this plan) relates to the Lower Broadway Economic Development District. This district primarily focuses on commercial uses though two smaller sub-districts allow for residential use, one for detached residential and another for multi-family.</p>
2018	Everett Commercial Triangle Urban Renewal Plan (URP) (BSC Group)	<p>The purpose of this URP is to integrate economic development, land use and transportation planning, priming the area for potential mixed-use redevelopment.</p> <ul style="list-style-type: none"> This URP led to the adoption of the Commercial Triangle Economic Development District Overlay, adopted into the zoning ordinance in 2021.

		<ul style="list-style-type: none"> The stated purpose of the resulting zoning is “to encourage high-quality and high-density mixed-use development and to provide a greater range of residential development and housing options for the residents of Everett with particular focus on enhanced access to mass transit routes offered by this neighborhood.” <p>Since the adoption of this overlay, the area has seen a dramatic increase in new mixed-use development, including Affordable Housing (25 Garvey Street Development by The Neighborhood Developers (TND), 17 units at <30% AMI and 107 units at <60% AMI).</p>
2018	Community Food Assessment & Plan (MAPC)	<p>An assessment of the City’s food system assets and issues and actionable policy and program goals. It serves as a guiding document for implementing positive changes to advance health and racial equity in Everett’s food system.</p> <ul style="list-style-type: none"> Economic barriers are the primary causes of food insecurity, with the cost of rent being among the most cited expenses impacting food insecurity. Walkability and Complete Streets, including expanded bus transit, are opportunities to improve food security and access to healthy food options. Community Gardens and Urban Agriculture are community tools to improve food security, and future development of Affordable Housing should consider proximity and access to these tools.
2017	Everett Square Streetscape Plan (Utile)	<p>Public realm plan for Everett Square, with the goal to make the square “a more vibrant, walkable destination, and to catalyze private investment.”</p> <ul style="list-style-type: none"> The Plan focused on incentivizing mixed-use development in Everett Square. Included development test-fits and created a prospectus to promote new development in the area.
2017	Malden River Greenway Plan (Mystic River Watershed Association, Utile)	<p>Plan for a waterfront park network, connecting the cities of Malden, Medford, and Everett to a natural resource and amenity.</p>