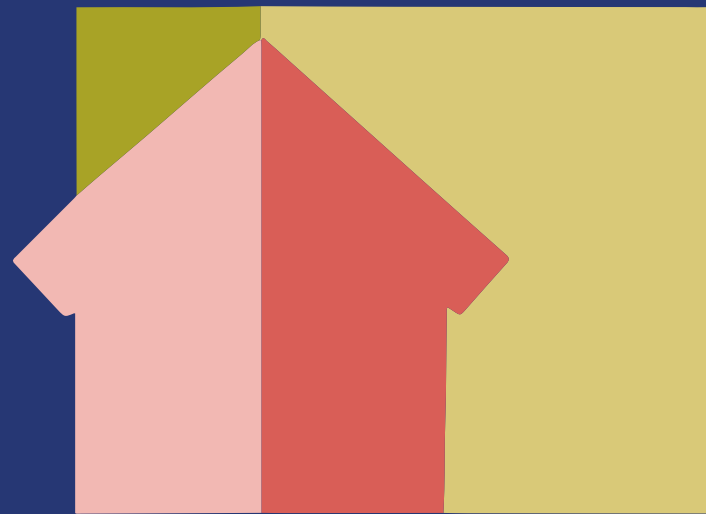

Production Plan 2023

HOUSING EVERETT

Executive Summary





Production Plan 2023

HOUSING EVERETT



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.



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.



Who is MAPC?

The Metropolitan Area Planning Council (MAPC) is the regional planning agency serving the people who live and work in the 101 cities and towns of Greater Boston.

Funding for this project was provided by a Community Development Block Grant and the Metropolitan Area Planning Council (MAPC) through District Local Technical Assistance (DLTA) and Planning for MetroFuture Technical Assistance (PMTA).

What is the Everett HPP?

A five-year roadmap for meeting housing needs in the Everett community.

Engagement Roadshow

In an effort to reach a broad cross-section of the Everett community, engagement for the HPP centered around meeting people where they are (rather than asking them to come to us). In collaboration with a variety of community partners, we spoke with over 300 residents and community leaders at more than 11 events and meetings to gather input about community housing needs, goals, and challenges.

Focus Groups

The project held three focus groups to have more in depth conversations with community members.

- St. Therese (Focused on existing residents of affordable housing and elder residents)
- Everett Haitian Community Center (facilitated in Haitian Creole)
- La Comunidad (facilitated in Spanish)

Implementation Workshops

We hosted two implementation workshops, one with community based organizations and one with municipal staff and housing professionals, to discuss strategies and identify priorities based on both feasibility and impact.

Implementation Committee

To capitalize on the momentum created through the planning process, the team is establishing an implementation committee to begin implementing the recommendations of the plan.

Form the Advisory Committee

Made up of both municipal officials and community leaders to advise the project team and provide feedback throughout the planning process.

Housing Needs Assessment

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

Develop Community Housing Goals

Goals for the future of housing in Everett based on the community housing needs highlighted in both the data analysis and community engagement.

Identify Development Constraints & Opportunities

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

Develop Strategies & Recommendations

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

Finalize & Draft the Plan

Adopt the Plan

Housing Production Plans must be adopted by the Planning Board and City Council before submitting for approval by the Executive Office of Housing and Livable Communities (EOHLC).

Everett Housing Needs by the Numbers

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.

Everett’s population is growing, increasing demand for housing in the city.

49,075 people 17,211 households

U.S. Decennial Census, 2020

Everett’s total population increased by nearly 18% between 2010 and 2020, and the total number of households increased by about 10.7%.

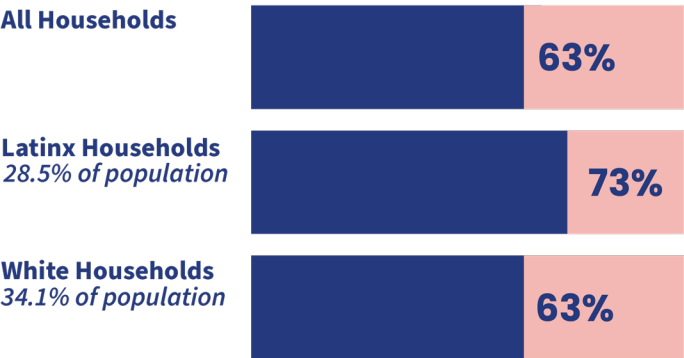
U.S. Decennial Census, 2010-2020

Everett has a significant share of renter households.

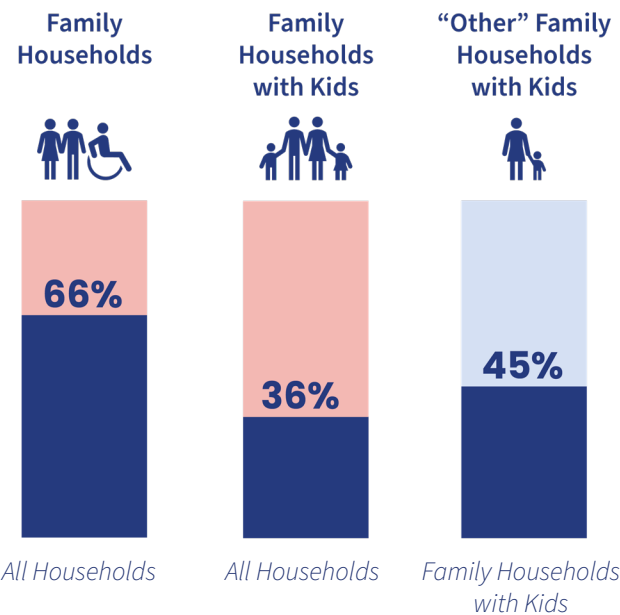
About 63% of Everett households rent their home.

While tenure rates are relatively similar across most racial and ethnic groups, Latinx households see the highest rental tenure rate among racial and ethnic groups in Everett.

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



Residents have expressed a need for housing suitable for families.



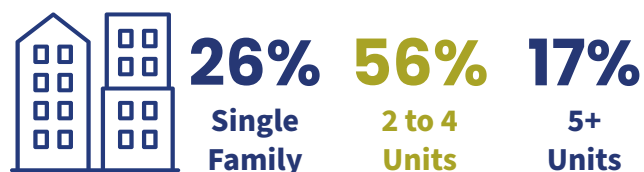
An estimated 66% of all households in Everett are considered Family Households and 36% of all households are Family Households with Children, the highest share among all context communities.

Among Family Households with Children in Everett, nearly 45% are considered Other Family Households with Children – 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.

American Community Survey, 2017-2021 5-year estimates

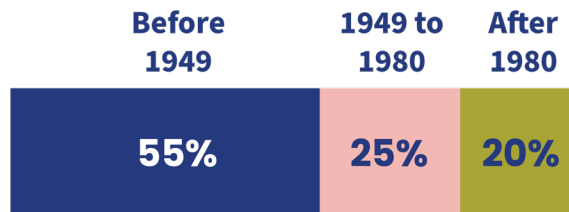
Everett has a significant supply of “middle” housing, however much of this stock is aging and there is a stark disparity in the condition, type, and cost of housing between “old” and “new” Everett.

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.



Unlike many places, about half of all homes in Everett are located in buildings with 2 to 4 units.

American Community Survey, 5-year estimates 2018-2022



Nearly 80% of Everett’s existing occupied housing units are in buildings built before 1980. About 55% of the existing supply was built before 1940.

American Community Survey, 5-year estimates 2018-2022

Between 2015 and 2022, Everett permitted more than 4,800 new housing units.

Metropolitan Mayor’s Coalition Housing Task Force Production Tracking, permitting data provided by municipality, 2015-2022

+4,800
new housing units
between 2015 and 2022

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 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.

Everett Housing Needs by the Numbers

Everett's supply of Affordable Housing does not adequately meet the current needs of the community.

Many Everett households struggle to find and secure a home that meets their housing needs and is affordable based on their income. Many Everett residents are in need of Affordable homes and face stiff competition as a result of highly limited supply. Even the limited supply of affordable homes in Everett often remain out of reach for many households.

Supply of Affordable Housing

**More than
10,800
households**  **with incomes
below 80% AMI**

An estimated 10,805 Everett households - about 64% of all Everett households - are eligible for Affordable Housing based on their income.

Comprehensive Housing Affordability Strategy, 2017-2021 5-year estimates

**926
SHI units** **There is just 1 unit of
Affordable Housing
for every 12 income
eligible households.**

Everett has just 926 units of Affordable Housing on the Subsidized Housing Inventory (SHI).

Subsidized Housing Inventory, Executive Office of Housing and Livable Communities, 2024

Access to Affordable Housing

HUD Area Median Income

\$148,900

U.S. Department of Housing & Urban Development, FY24

Median Household Income in Everett

\$79,660

American Community Survey, 5-year Estimates, 2019-2023

65.7%
**of low-income households
have incomes
at or below 50% AMI**

*Comprehensive Housing Affordability Strategy,
2017-2021 5-year estimates*

Median household income in Everett is considerably lower than the Area Median Income used by HUD to determine eligibility for affordable housing.

In Everett, the majority of low-income households - those eligible for Affordable Housing - earn below 50% of the Area Median Income (AMI), with the largest share of low-income households earning less than 30% AMI. Because much of Everett's already limited Affordable Housing stock is set aside for those who earn 80% AMI, many in the community cannot access even the limited stock that is available.

Many households in Everett are vulnerable to displacement, and the inability to afford market-rate housing heightens concerns about displacement over time.

While housing costs in Everett are relatively low compared to other communities in the region, market rate housing costs place a significant burden on Everett households. Cost burdened households must often make difficult choices between paying the rent and putting food on the table or going to the doctor. Cost burdened households, especially low-income households are highly vulnerable to displacement as an unexpected expense or increase in housing cost could force them from their home. Homeownership can provide additional housing stability, but many people who rent in the community cannot afford to purchase a home in Everett.

- 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.

Median Renter Household Income

\$66,450

American Community Survey, 5-year Estimates, 2019-2023

“Affordable” Housing Costs at Median Renter Income

\$1,660/month

Housing costs, like rent or mortgage payments, are considered “affordable” when they amount to no more than 30% of a household’s income.

Median Gross 2-Bedroom Rent

\$2,100/month

American Community Survey, 5-year Estimates, 2019-2023

Median Homeowner Income

\$114,650

American Community Survey, 5-year Estimates, 2019-2023

Median 1-Family Home Sale Price

\$565,000

Everett, Warren Group, 2023

Housing Cost Burden

A household is considered **cost-burdened** by housing when they spend more than 30% of income on housing costs, like rent, mortgage payments, and utilities.



Over 50%
of all Everett
households



70%
of low-income
households

Half of all Everett households are housing cost-burdened and nearly 70% of low-income households in Everett are housing cost-burdened. When households lose choice and control over where to live due to rising costs or formal removal from housing, displacement can occur.

*Comprehensive Housing Affordability Strategy Data,
5-year estimates, 2017-2021*

Goal: 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), about \$47,000 and \$28,200 respectively for single-person households.

Why did we identify this goal?

While Everett needs more Affordable Housing across all categories, 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.

Key Strategies & Recommendations

1.4 Strengthen & Utilize the Affordable Housing Trust

In Progress! ● ● ● ●

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.

1.5 Build relationships with Community Development Corporations and other mission-driven developers

● ● ○ ○

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.

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.

- Evaluate and document the condition of existing public housing units in the City, identifying priorities for capital investments and needed maintenance of existing supply.
- Direct appropriate funds and resources to preserve expiring deed-restrictions through incentives or acquisitions.
- Directly support Affordable Housing development by establishing clear and predictable processes for accessing available funds through the Affordable Housing Trust.

Goal: 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 did we identify 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 over time because of limited protections, speculative investment, and rising housing prices.

Key Strategies & Recommendations

3.1 “Good Landlord” Incentives **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.

3.2 Strengthen First Time Homebuyer Programs



Identify funding sources to maintain and strengthen existing first-time homebuyer and affordable homeownership programs and opportunities.

- 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.

3.4 Municipal Rental Assistance **In Progress!**



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.

Goal: Align the 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 did we identify 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 development and existing housing choices. 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 capitalize on new development to better align development with the needs of the community.

Key Strategies & Recommendations

2.1 Strengthen Inclusionary Zoning Ordinance **In Progress!**



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.

2.3 Incorporate Equity Impact measures for new development



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.

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

Goal: 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 did we identify 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.

Key Strategies & Recommendations

1.1 Convene an Implementation Committee

In Progress!



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.

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.

1.2 Build relationships to continue two-way dialogue between Community Based Organizations (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. 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.

3.5 Explore and support models of Community Ownership, like a Community Land Trust



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

