

# REVERE HOUSING PRODUCTION PLAN

A HOUSING PLAN FOR ALL

Draft: 11/12/24

**\*\*FOR DISCUSSION PURPOSES ONLY\*\***

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# TABLE OF CONTENTS

<b>Chapter 1: Introduction</b>	<b>5</b>
ENGAGING THE REVERE COMMUNITY IN THIS PLAN	5
SUMMARY OF REVERE’S HOUSING NEEDS	6
<b>Chapter 2: Housing Goals &amp; Strategies</b>	<b>9</b>
FIVE-YEAR GOALS	10
FIVE-YEAR STRATEGIES	11
ACTION PLAN MATRIX	27
GOALS AND STRATEGIES MATRIX	28
<b>Chapter 3: Housing Policy Context</b>	<b>29</b>
KEY DATA & TERMINOLOGY DEFINITIONS	29
<b>Chapter 4: Demographic Characteristics</b>	<b>34</b>
KEY FINDINGS	34
POPULATION	36
ECONOMY	46
SUMMARY	48
<b>Chapter 5: Housing Conditions</b>	<b>49</b>
KEY FINDINGS	49
HOUSING CHARACTERISTICS	51
DEVELOPMENT TRENDS	56
HOUSING COSTS	61
SUMMARY	79
<b>Chapter 6: Development Considerations</b>	<b>80</b>
KEY FINDINGS	80
REGULATORY BARRIERS AND CONSIDERATIONS	82
ZONING	89
SUMMARY	106
<b>Chapter 7: Implementation Capacity and Resources</b>	<b>107</b>
KEY FINDINGS	107
LOCAL CAPACITY AND RESOURCES	107
REGIONAL CAPACITY AND RESOURCES	111

SUMMARY	112
<b>Acronyms</b>	<b>113</b>
<hr/>	
DATA SOURCES	114
KEY DEFINITIONS	115
<b>Appendices</b>	<b>117</b>
<hr/>	
REVERE SUBSIDIZED HOUSING INVENTORY	117
COMMUNITY ENGAGEMENT AGGREGATED SUMMARY	120
EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES	146
INTERAGENCY BEDROOM MIX POLICY	147
COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES	149

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## CHAPTER 1: INTRODUCTION

This report is intended to serve as the City of Revere’s Housing Production Plan (HPP), a state-recognized planning tool that, under certain circumstances, permits municipalities to influence the location, type, and pace of affordable housing development. This plan has been prepared per the requirements of the Massachusetts Executive Office of Housing and Livable Communities (EOHLC), formerly the Department of Housing and Community Development, for an HPP. This document describes how the City of Revere plans to create and preserve affordable and mixed-income housing, stabilize housing for existing residents, and create more housing options in the community.

## ENGAGING THE REVERE COMMUNITY IN THIS PLAN

<p style="text-align: center;"><b>64%</b></p> <p style="text-align: center;">Revere homeowners said that they would not be able to purchase their home at current prices.</p>	<p><b>A lack of starter homes and a lack of market-rate options</b> were selected most often as the most pressing housing challenges in Revere.</p>	<p style="text-align: center;"><b>298</b></p> <p style="text-align: center;">Community members participated in the plan’s engagement.</p>
<p><b>The high cost of housing and concerns about the pace and character of development</b> were repeatedly mentioned by respondents in the survey.</p>	<p style="text-align: center;"><b>50%</b></p> <p style="text-align: center;">Over half of renters who took the survey said that they <b>couldn’t afford the rent for a median two-bedroom in Revere.</b></p>	<p>At the first forum, attendees suggested:</p> <ul style="list-style-type: none"> <li>● Redevelopment and renovations/additions of older buildings and owner-occupied housing</li> <li>● Focusing on climate resilient strategies and green infrastructure</li> <li>● Creating more opportunities for homeownership</li> <li>● Building more housing, particularly near transit.</li> </ul>

The Revere community was invited to provide input on this plan in various ways. Two forums were held; the first in-person to review the Housing Needs Assessment, and the second virtually to receive feedback on the draft goals and strategies chapter. A survey was also conducted, providing community members with another opportunity to give feedback. In total, there were 298 participation points for this plan, with 261 survey responses, 29 attendees at the first forum, and eight at the second.

## SUMMARY OF REVERE'S HOUSING NEEDS

It is increasingly difficult for the average working person to afford to rent or own a home in Revere. In total, forty-three percent of households in Revere are cost-burdened, paying more than one-third of their income towards housing. The gap between what residents earn and what they can affordably pay keeps rising; the average cost of rent has increased 33 percent in the past six years, and the price of single-family homes has increased 51 percent. In aggregate, the data suggest a growing affordability gap and a need for a diverse suite of strategies to promote accessible and affordable housing in Revere.

### DEMOGRAPHIC TRENDS

Revere is growing. The city's population increased by 20 percent, adding 10,431 residents between 2010 and 2020. By 2040, UMass projects that the city will add another 17,000 new residents.<sup>1</sup> Household sizes have grown as well, outpacing state and county figures. School enrollment has grown faster than the population, with a 26 percent increase (1,709 students) in enrollment at Revere Public Schools since 2010. While the household median income has crept up in recent years, there is still a \$50,000 difference between Revere's median income (\$73,041) and that of the region.<sup>2</sup> (\$120,800), there has been significant growth in the city's median income, which increased by 44% in the decade between 2011 and 2021. Revere's population is younger, has a larger household, and earns less than the region as a whole.

### HOUSING STOCK

Revere has diversity in both housing stock and tenure: a majority of residents (60 percent) live in a structure with two or more units, and nearly 60 percent are renters. While half of the housing units in the city predate 1960, a consistent flow of new construction has slowly been reshaping the housing landscape with newer buildings. Ninety-five percent of new homes built since 2017 have been in structures with more than six units, a data point that speaks to the wave of larger multifamily housing developed along Revere Beach. Moderately sized multifamily (between two and six units), represented three percent of new homes and single-family the remaining two percent.

### A CRISIS OF AFFORDABILITY

Revere residents who own their homes may feel more insulated from rising housing costs, but the majority who are renting, as well as those wishing to move to the city or change housing situations, face severe affordability challenges. The median gross rent for all rental units in Revere in 2016 was \$1,227, which grew to \$1,790 in 2022. Prospective homeowners face an even wider affordability gap. The price for the median family home in 2016 was \$370,000. In 2022, it was \$559,500. As prices rose, incomes have not kept pace, leading to a yawning affordability gap: the median renter household would need an extra \$1,117 each month in wages to afford the average rent. To buy a median-priced single-family home in 2022, the wages of a household needed to be at least \$178,876 to afford the mortgage—while the median household income for Revere was \$73,041. Stable and affordable housing costs, as well as the upward mobility that comes with ownership of appreciating assets, have become more out of reach for most Revere residents.

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<sup>1</sup> UMass Donahue Institute, "Long-Term Population Projections," 2023, *UMass Donahue Institute*, <https://donahue.umass.edu/business-groups/economic-public-policy-research/massachusetts-population-estimates-program/population-projections>

<sup>2</sup> HUD categorizes Revere as part of the Boston-Cambridge-Quincy, MA-NH FMR Area.

## GENTRIFICATION AND DISPLACEMENT

While rents and home prices have risen, at the same time, the number of cost-burdened households has diminished—by nearly 2,000—begging the curious question: are more households keeping up with housing prices, or are they being pushed out and replaced by those who can?

The data indicates that the median household income has grown by 24 percent since 2016, though wage growth has been offset by increases in housing costs. Nearly all (99 percent) of the new units built since 2016 have been priced at market rate, the proportion of naturally occurring affordable housing and “Missing Middle” housing typologies has shrunk, and the number of households that are extremely low income (allocating more than fifty percent of their income to housing) has grown. Taken together, it can be reasonably imputed that gentrification and displacement are occurring in Revere. Newer, more expensive units may be taking the place of older, more affordable ones, with newer, wealthier residents taking the place of those with low and moderate incomes. For these reasons, it is difficult to associate the growth in median household income with growth in income for existing Revere residents; some of this growth in income may be attributed to wealthier residents moving in.

Goals and strategies regarding gentrification and displacement are referenced in Chapter 2.

## DEVELOPMENT CONSTRAINTS

How and where can Revere build housing in the future? Existing factors, such as funding for affordable and market-rate housing, climate change, zoning, and construction costs will continue to influence development. High interest rates and limited public subsidies currently constrain the development of both affordable and market-rate housing. Growing concerns regarding climate change, particularly the force of future storms and flooding, have and will influence where and how structures are built. These will be key constraints to navigate in the siting of housing in Revere over the coming years and decades.

Restrictive land use regulations, dating back to the mid-century, also significantly constrain the production of “Missing Middle” housing (two-to-six-unit buildings) across the city. These regulations, not unique to Revere, limit the diversity of typologies and affordability of housing in favor of more land-intensive and inherently expensive single-family development. For future growth, these factors, as well as rising construction costs, will continue to affect how and where market-rate and affordable homes can be built in Revere.

## ENHANCING AFFORDABILITY

This Housing Production Plan serves to document existing conditions and needs, particularly related to the production of subsidized housing. While not limited to this, a primary goal of housing production plans generally is the study of needs and provision of strategies to increase the number of subsidized units in a municipality. As Revere looks to enhance affordability within the narrow scope of M.G.L. c. 40b, as well as work to support affordability for existing residents, this focus is key to understanding this Plan.

Under Massachusetts General Laws Chapter 40B Section 20-23 (C.40B), the Commonwealth requires all Massachusetts municipalities to have a minimum of 10 percent of year-round housing units affordable to low/moderate income households or to have affordable housing on at least 1.5 percent of total land area.

As of July 2023, Revere counts 1,728 homes in its Subsidized Housing Inventory (SHI), a state listing of the number of affordable housing units in each municipality. This number sits at seven percent of the city's total homes, three percent less than the Commonwealth's target of ten percent. About half of these units (897 of 1,728 total) are Revere Housing Authority properties, with the newest addition being 571 Revere Street, a 51-unit rental community built by The Neighborhood Developers.

Revere's SHI figure is expected to decline in the next few years, with the potential expiration of 208 affordable units in 2025, and a large net increase in the number of market units in the city, aided in part by the 3,000 units planned and under construction, many of which are located at Suffolk Downs. Without the construction of new affordable units, this figure is expected to decline further, and average housing costs can be expected to rise.

Despite some market-rate and subsidized housing production, the economic, demographic, and affordability indicators point to a growing shortage of attainable, affordably priced homes in Revere. This housing analysis finds the need for sustained, coordinated efforts to create and preserve both subsidized and naturally occurring affordable housing in the City of Revere.

## CHAPTER 2: HOUSING GOALS & STRATEGIES



The Historic Revere Beach Police Station. Source: Daderot, Wikimedia Commons.

This plan is centered upon addressing the critical housing needs in Revere today by working to protect existing residents, preserve Revere's naturally affordable housing stock, and to add new housing opportunities that are affordable to low- and moderate-income community members, as well as to help them to build wealth. The following goals and strategies are the product of months of research, analysis, and community engagement, including two community forums and a virtual survey, which garnered 298 responses.

***"Would like to own a three-bedroom [but] that isn't possible on my income with two children."***

***"It seems that rents continue rising regardless of new luxury inventory. Deed-restricted affordable housing is needed to protect folks who live in Revere."***

***"Revere should position itself to access new state and federal resources for housing affordability. We should support the development of policies such as inclusionary zoning and a modernized zoning code in the city."***

*-The above sampling of quotes is from members of the Revere community who participated in the Housing Production Plan's community engagement.*

# FIVE-YEAR GOALS

The goals of this plan will help to strategically guide the city as it works to further housing affordability, creating a stronger and more equitable Revere.

## 1. PRESERVATION

Preserve deed-restricted affordable homes that are safe, accessible, energy-efficient, affordable across all income levels, and resilient to the potential impacts of climate change.

## 2. STABILITY

Protect low- and moderate-income (LMI) renters and other vulnerable populations, including BIPOC residents, from displacement and discrimination to promote neighborhood stability.

## 3. WEALTH BUILDING

Help to build wealth in Revere by offering affordable homeownership opportunities to LMI residents and creating pathways for homeowners to generate additional income through accessory units and the incremental development of Missing Middle housing.

## 4. NATURALLY OCCURRING AFFORDABLE HOUSING STOCK

Prevent the displacement of LMI renters by stabilizing market-rate homes with below-market rents, including by supporting the conversion of some of these homes to deed-restricted affordable homes.

## 5. SUPPLY

Encourage new and diverse housing options, most importantly, through deed-restricted units affordable to LMI households, opportunities for middle-income households earning up to 120 percent AMI, and reaching the state's 40B goal of 10 percent on the Subsidized Housing Inventory.

## 6. LOCATION

Encourage new market-rate and affordable homes with good access to public transit, shops, services, schools, parks, and public infrastructure.



# FIVE-YEAR STRATEGIES



The Northern Strand Community Trail in Revere. *Source: John Phelan, Wikimedia Commons.*

The following strategies are organized into the following categories: Stability, Supply, Subsidy, and Capacity, reflecting the complementary initiatives required to ensure comprehensive housing affordability.

## A. STABILITY

### 1. Offer multi-family property owners the option to sell the Right of First Refusal to the City, whom then has the opportunity to preserve affordable rentals in the city.

The Right of First Refusal is a contractual right that gives a designated party the option to purchase a property before it is offered to the public. From a housing affordability perspective, the Right of First Refusal can be used to help preserve the city's Naturally Occurring Affordable Housing (NOAH) before a building is sold and the inherent affordability is lost.

With the Right of First Refusal, the city will have the option to purchase the building and stabilize its rents in the long term. A map of priority NOAH in Revere to preserve could help the city purchase the Right of First Refusal at strategic properties. The City of Salem, which piloted the Right of First Refusal in 2023, may be a good resource for best practices and lessons learned.

**More information:**

- Lincoln Institute of Land Policy, *Who Owns America: the Geospatial Mapping Technology that Could Help Cities Beat Predatory Investors at Their Own Game*, <https://www.lincolninst.edu/publications/article/2023-07-who-owns-america-mapping-technology-property-ownership-center-for-geospatial-solutions>
- City of Salem, Massachusetts, *Salem Launches Innovation Program to Preserve Existing Rental Stock*, <https://www.salemma.gov/home/news/salem-launches-innovation-program-preserve-existing-rental-stock>

## **2. Partner with non-profit and mission-driven developers for purchase and rehab of NOAH.**

The city can assist local non-profit and mission-driven developers in the work of preserving Naturally Occurring Affordable Housing (NOAH) by identifying priority sites and funding stability opportunities.

For example, The Neighborhood Developers acquired a mixed-use apartment building at 28-40 Washington Avenue in Chelsea. The non-profit preserved the naturally-occurring affordable units in the property, helping to promote stability in the community.

The city can look to partner with similar organizations to continue the vital work of stabilizing housing costs for low- and moderate-income households in Revere. This could include sharing priority properties for preservation, as well as allocating funding to assist with a project's financing.

**More information:**

- The Neighborhood Developers, *28-40 Washington Ave*, <https://www.theneighborhooddevelopers.org/all-real-estate-projects/28-40washingtonave>

## **3. Support a local Community Land Trust to offer permanently affordable homeownership.**

A Community Land Trust (CLT) is a local, non-profit entity that stewards community land. Some CLT's are explicitly focused on land conservation, while others primarily focus on housing affordability.

CLT's enable housing affordability by taking the underlying land costs out of the equation. The CLT holds the rights to the land in perpetuity and offers the housing above it to low- and moderate-income households, typically with restrictions to preserve long-term affordability. This model helps households to both avoid displacement and build wealth in their community.

Revere's CLT could operate similarly to entities in Boston (such as the Dudley Square Neighborhood Initiative, or DSNI) and Worcester (i.e. Common Ground), purchasing properties, and partnering with a developer to build or preserve affordable units. In Common Ground's case, the organization serves as both CLT and developer.



A CLT in Revere could complement the work of the city, AHTF, and local non-profit developers, providing land and affordability in perpetuity.

**More Information:**

- Dudley Street Neighborhood Initiative, *4 Chamblet Street Home Available*, <https://www.dsni.org/dsni-blog/2023/10/10/4-chamblet-street-home-available>

**4. Adopt an Affordable Housing Overlay (AHO) to allow for more affordable housing.**

Nearby cities, such as Somerville and Cambridge, have in recent years adopted affordable housing overlays to speed permitting and reduce costs for all-affordable housing development. In Somerville, this works as a density bonus, giving increases in floor height in residential districts . In Cambridge, the city's AHO, the "100% Affordable Housing Overlay) works similarly, granting an increase in height and FAR in residential districts. Cambridge's overlay also makes the distinction of eliminating discretionary approvals from affordable projects, speeding project delivery times.

Revere has existing affordable-focused overlays (such as the Shirley Avenue and Green Street Smart Growth Overlay Districts), and the city can study whether to emulate all-affordable districts, aiding in the efficient production of affordable housing in the city.



52 New Street, an affordable project built under Cambridge's 100% Affordable Housing Overlay. Source: *Just A Start*.

**More information:**

- City of Somerville, *Affordable Housing (AH)* <https://www.somervillezoning.com/wp-content/uploads/sites/2/2020/10/Affordable-Housing-Overlay-District-20200929.pdf>
- City of Cambridge, *100% Affordable Housing Overlay* <https://www.cambridgema.gov/CDD/Projects/Housing/affordablehousingoverlay>



## B. SUPPLY

### 5. Offer surplus city-owned property (e.g., Central Ave Parking Lot).

Surplus city-owned property offers a low-cost opportunity to boost the supply of affordable housing in Revere.

In Boston, the city's Public Land for Public Good citywide land audit has helped to create a shortlist of high-opportunity sites for affordable housing and large-scale housing development, several of which are parking lots. In April, a team of developers was selected to redevelop the Boston Water Sewer Commission Lots in Roxbury into 402 affordable rentals and homeownership units.

The city could first assess city-owned properties and determine surplus lots that should be disposed of. The land could then be transferred to the city's Affordable Housing Trust Fund, which could release an RFP and choose a partner for the surplus parcel's redevelopment.

The city's Central Avenue Parking Lot, for example, could present one such opportunity for low-cost affordable housing. With a reduced land cost, affordable housing builders will be able to provide deeper levels of affordability. The site's proximity to amenities on Broadway, as well as frequent transit (the MBTA 117/116 routes) also help to make it an ideal location.

When redeveloping the Central Avenue lot, particular consideration must be given to replacing or retaining current parking spots available for the Revere Rosetti-Cowan Senior Center as part of the plan.

#### More information:

- Local Housing Solutions, *Use of Publicly Owned Property for Affordable Housing*. <https://localhousingsolutions.org/housing-policy-library/use-of-publicly-owned-property-for-affordable-housing/>
- City of Boston, *Public Land for Public Good: citywide Land Audit*. [https://content.boston.gov/sites/default/files/file/2022/06/2022-cityLandAuditReport\\_Final%20\(3\).pdf](https://content.boston.gov/sites/default/files/file/2022/06/2022-cityLandAuditReport_Final%20(3).pdf)
- Boston Planning & Development Agency, *Boston Water Sewer Commission (BWSC) Parking Lots Disposition Planning*. <https://www.bostonplans.org/planning/planning-initiatives/boston-water-sewer-commission-parking-lots>

### 6. Utilize Tax Title Parcels to create affordable housing.

The city receives tax title parcels after foreclosing on property owners for non-payment of property taxes. Like surplus municipal land, tax title parcels can be low-cost alternatives for affordable housing development.

In Chelsea, a tax title property at 41-43 Orange Street was transferred to the city's Affordable Housing Trust Fund Board. A year later, the Board approved the sale and redevelopment of the property to a joint venture of Comunidades Enraizadas Community

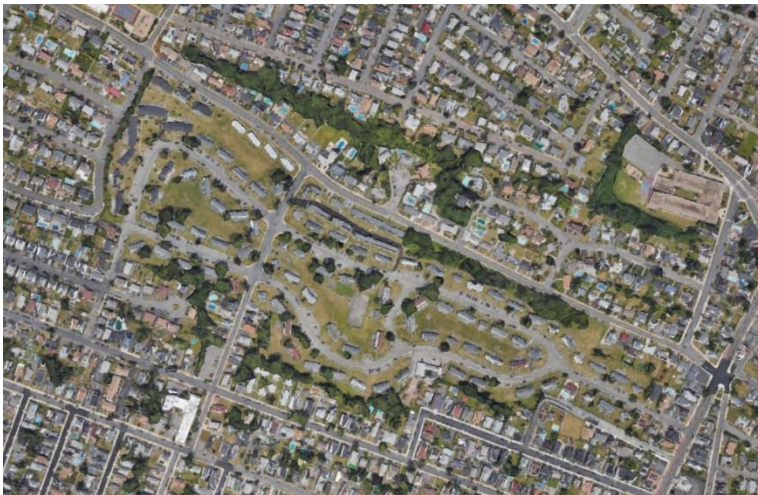
Land Trust and Habitat for Human Greater Boston, who have recently received funding to develop five affordable condominiums on the parcel.

However, the city should be cautious in how it disposes of tax title properties. Following the Supreme Court decision in *Tyler v. Hennepin County, Minnesota* (2023), property owners are now owed the excess value of their property beyond their tax debt. The city should consult with legal counsel on the disposition of particular tax title parcels.

**More information:**

- Citizens Housing And Planning Association, *Back on the Roll in Massachusetts: A Report on Strategies to Return Tax Title Properties to Productive Use*. [https://www.chapa.org/sites/default/files/f\\_122952789640BUpdateDec2008\\_6.pdf](https://www.chapa.org/sites/default/files/f_122952789640BUpdateDec2008_6.pdf)
- Comunidades Enraizadas. *Habitat for Humanity Greater Boston and Comunidades Enraizadas Community Land Trust partner to bring affordable homeownership opportunities to Chelsea*. [https://static1.squarespace.com/static/6254533e23d80a03a10a6bb5/t/6679df4205ba6e2e9976cf6d/1719263043927/2024\\_Habitat+Greater+Boston\\_CECLT\\_N\\_SP\\_article.pdf](https://static1.squarespace.com/static/6254533e23d80a03a10a6bb5/t/6679df4205ba6e2e9976cf6d/1719263043927/2024_Habitat+Greater+Boston_CECLT_N_SP_article.pdf)
- The Trial Court of Massachusetts. *Land Court Statement on Tyler v. Hennepin County, Minnesota*. <https://www.mass.gov/doc/land-court-statement-on-tyler-v-hennepin-county-minnesota-08-2023/download>

**7. Partner with the Revere Housing Authority to redevelop underdeveloped sites.**



The Revere Housing Authority's 25 - 256 Cooledge Street site. Source: Google Maps.

The Revere Housing Authority (RHA) oversees over 900 units of housing in the city. Some sites, such as 25 - 256 Cooledge Street, may be underdeveloped relative to their surroundings, providing potential opportunities to add affordable homes while complementing the surrounding neighborhood.

Somerville's Clarendon Hill Apartments redevelopment is an example of a multi-phase redevelopment that upgrades existing units while adding mixed-income housing, with a

one-for one replacement of the 216 affordable units, as well as additional affordable and market-rate homes.

The city, in close partnership with the Revere Housing Authority, should work to identify underdeveloped sites in the RHA's portfolio and collaboratively pursue projects that provide enhancements for existing residents, while adding subsidized units for low- and moderate-income households.

**More information:**

- Preservation of Affordable Housing. *Clarendon Hill*. <https://www.poah.org/property/massachusetts/clarendon-hill>
- Cambridge Housing Authority. *RAD Program*. <https://cambridge-housing.org/departments/operations/rad/>

## **8. Partner with the MBTA to explore the redevelopment of surplus parking lots into housing.**

With different commuting patterns following the COVID-19 pandemic, there is an opportunity to create walkable, transit-oriented communities adjacent to Revere's MBTA stations. The city can work in concert with the MBTA to determine where excess parking exists, and how to redevelop the lots most advantageously. In particular, MBTA-owned lots at Beachmont and Wonderland present key opportunities

The MBTA has previously redeveloped several properties: a surface lot at North Quincy Station was redeveloped into a mixed-use development in 2021, and, in Newburyport, MBTA land adjacent to the station was disposed of and developed into apartments. In recent years, the agency has also planned to redevelop surface lots at Newton's Riverside Station and the parking garage at Alewife Station in Cambridge.

Redevelopment efforts should focus on the Wonderland surface parking lot. If a redevelopment project is considered at the Beachmont lot, the project must retain the existing parking at the site.

**More information:**

- North Quincy Garage and Development, *MBTA*. <https://www.mbta.com/projects/north-quincy-garage-and-development>
- Newburyport Crossing, *Minco Development*. <https://www.mincocorp.com/minco-residential-development/newburyport-crossing/>

## **9. Reform zoning to support housing production, such as:**

### **a. Reduce minimum lot sizes.**

Zoning reform is an emerging planning practice that can help to increase housing production. As they became commonplace in the mid-twentieth century, many zoning codes were not implemented with local context in mind, and often do not reflect built conditions—or housing needs—of their communities. For example, an estimated 67

percent of parcels in Revere are not compliant with both the minimum frontage and lot size requirements set out in the city's zoning code.

Properties that are non-compliant with zoning face higher hurdles for redevelopment, often requiring a variance from the Zoning Board of Appeal. For smaller-scale housing developers, zoning noncompliance can significantly affect the viability of a project.

Reducing minimum lot sizes to reflect existing lots could aid incremental development in Revere, making it easier for residents to renovate or redevelop their homes, and adding units that are likely to be more naturally affordable.



Historic missing middle multifamily housing in Revere. Source: Google Maps.

**More information:**

- Massachusetts Housing Partnership, *Illegal Neighborhoods: How to Use Zoning to Create Great Communities*.  
[https://www.mhp.net/assets/resources/documents/Illegal-neighborhoods-presentation\\_2016-Housing-Institute.pdf](https://www.mhp.net/assets/resources/documents/Illegal-neighborhoods-presentation_2016-Housing-Institute.pdf)
- American Planning Association, *Equity in Zoning Policy Guide*.  
<https://www.planning.org/publications/document/9264386/>
- American Planning Association, *What is Zoning Reform and Why do We Need It?*  
<https://www.planning.org/planning/2023/winter/what-is-zoning-reform-and-why-do-we-need-it/>

b. **Permit zero lot line construction in certain neighborhoods**





Existing residential and mixed-use development in Revere with little to no setbacks. Source: Google Maps.

In certain well-developed areas of Revere, the city should permit zero-lot line construction. This enables developers to better utilize land in appropriate areas—for example, the Shirley Avenue neighborhood, which was developed before zoning and features a variety of buildings without front and side setbacks, built to the lot line. In other cities, such as Somerville, zoning in certain multifamily and mixed-use districts allows for zero lot line construction. In Boston, the city is currently revising zoning along designed main streets and squares to allow for higher and better land use, with similarly limited setbacks.

The city should study which neighborhoods have the appropriate character for zero lot line construction, as well as areas where future zero lot line development would be advantageous, and adjust zoning accordingly.

More information:

- City of Somerville, *Somerville Zoning Ordinance*.  
<https://www.somervillezoning.com/wp-content/uploads/sites/2/2022/01/2021-21-31-Somerville-Zoning-Ordinance.pdf>
- City of Boston, *Squares + Streets Zoning Districts*.  
<https://www.bostonplans.org/zoning/zoning-initiatives/squares-streets-zoning-districts>

**c. Allow by-right 2- and 3-family homes in certain residential districts.**



2- and 3-Family Homes in Revere. Source: Google Maps.

While over one-fifth of the buildings in Revere are 2-family homes, their construction is currently only permitted in about half of the city (49 percent)—on lots that are at least 6,000 square feet and outside of the 100-year floodplain. The average size of a lot in the city's larger residential zoning district (RB), is 5,700 square feet. Additionally, 3-family homes are even more strictly limited, allowed in only six percent of the city.

A zoning amendment that allows for the by-right production of 2- and 3-family homes in Revere would unlock Missing Middle housing production, allowing for existing residents to build wealth, and for the city's residential neighborhoods to grow in a way that compliments their existing context.

**More information:**

- Congress for the New Urbanism, *Ten Code Reform Priorities for the Housing Crisis*. <https://www.cnu.org/publicsquare/2023/03/28/top-10-code-reform-priorities-housing-crisis>



#### **d. Adopt Inclusionary Zoning.**

Inclusionary zoning is a housing affordability strategy that requires that a certain percentage of new homes in a building be set aside as affordable. The percentage of units varies. In Everett, for example, the inclusionary zoning ordinance is set at fifteen percent and comes into effect at ten units. In Danvers, affordability requirements are instituted at the first unit in the form of a fractional payment to the Town's Affordable Housing Trust Fund, with the construction of an affordable unit required at five new homes.

Inclusionary zoning should be carefully considered so as to not render small-scale development infeasible, but to be included in projects that can adequately cross-subsidize the required affordable homes. Some communities conduct feasibility studies to determine market conditions for crafting their inclusionary zoning policy. A policy set at over ten percent would require an economic feasibility study according to EOHLC regulations.

#### **More information:**

- Town of Danvers, *Affordable Housing Provisions*. <https://www.danversma.gov/DocumentCenter/View/260/Danvers-Zoning-Bylaw-PDF>
- City of Boston, *City of Boston Inclusionary Development Policy: Financial Feasibility Analysis Technical Report*. <https://www.bostonplans.org/getattachment/ff18ba95-e421-4385-90fa-92214ddcc72c>
- City of Everett, *Inclusionary Zoning*. <https://tinyurl.com/EverettInclusionaryZoning>

#### **e. Minimize or eliminate off-street parking requirements near transit.**

Minimum parking requirements can drive up development costs, and, in some cases, affect the feasibility of a project altogether. In recent years, many communities have begun converting their minimum parking requirements to maximum requirements or eliminating them altogether. Some have seen immediate shifts in project proposals: restaurants, mixed-use developments, and senior housing built after minimums were removed. Boston, in 2022, shifted to parking maximums (rather than a minimum requirement) for large-scale projects, looking to right-size the number of spaces that might be built.

Particularly in transit-adjacent areas, parking minimums can drive up development costs and contribute to excess impervious surface and traffic congestion. Adjusting off-street parking requirements in transit areas could help to further housing production in these strategic locations.

#### **More information:**

- Joint Center for Housing Studies of Harvard University. *Parking Requirements And Foundations Are Driving Up the Cost of Multifamily Housing*. <https://www.jchs.harvard.edu/blog/parking-requirements-and-foundations-are-driving-up-the-cost-of-multifamily-housing>

- American Planning Association, *A Business Case for Dropping Parking Minimums*. <https://www.planning.org/planning/2022/spring/a-business-case-for-dropping-parking-minimums/>
- City of Boston. *Maximum Parking Ratios*. <https://www.boston.gov/departments/transportation/maximum-parking-ratios>

## **10. Implement a Transportation Demand Management (TDM) system that requires developers to provide active and transit benefits to residents.**

Transportation demand management (TDM) refers to a set of strategies that help to provide transportation options and reduce the necessity for vehicle trips. The City of Boston uses a 'Point System' for their TDM for large-scale projects. Developers may select strategies from a menu of options with the goal of reaching a certain point threshold. Points are awarded for initiatives such as unbundling parking, subsidizing a bike share membership, or providing bus stop improvements.

The City of Everett has a similar program, with a ten-unit threshold for development projects. This includes joining a Transportation Management Association (TMA), as well as a comparable point-system of TDM incentives (i.e. a shuttle bus to an MBTA station).

New development in Revere could benefit from a TDM system by helping provide multimodal transportation options for residents, reducing vehicle trips and congestion.

### **More information:**

- City of Boston, *Transportation Demand Management (TDM) Point System*. <https://www.boston.gov/departments/transportation/transportation-demand-management-tdm-point-system>
- City of Everett, *Transportation Demand Management Ordinance Applicant's User Guide and Reference Tables*. <https://cityofeverett.com/wp-content/uploads/2022/01/TDM-Ordinance-User-Guide-2021-Final.pdf>

## C. SUBSIDY

### 11. Pursue opportunities to support affordable homeownership, including:

#### a. Mortgage downpayment assistance program for First Generation Homebuyers.

The Commonwealth's ONE Mortgage program offers low-interest loans and reduced down payments for low- and moderate-income first-time homebuyers. The City of Boston provides a similar, enhanced program (ONE+ Boston), with a smaller downpayment and lower interest rate than the state's program.

Participation in the program is limited to current Boston residents, who have resided in the city for at least two years and meet income and asset qualification requirements for the ONE Mortgage program.

Revere could consider a similar approach, subsidizing both the down payment and lowering the interest rate: in Boston's example, the city can offer a 4.7 percent rate compared to the market's 7 percent rate.

#### More information:

- City of Boston, *ONE+ Boston Homebuyer Program*.  
<https://www.boston.gov/departments/housing/boston-home-center/one-boston-homebuyer-program>
- Commonwealth of Massachusetts, *ONE Mortgage Program*.  
<https://www.mass.gov/info-details/one-mortgage-program>

#### b. A local rent-to-own program.

Rent-to-own programs allow renters to allocate their monthly payments toward a down payment for the purchase of their home. Various programs have been tested in Canada and the United Kingdom, and some for-profit developers offer this type of financing in the United States.

Under the rent-to-own model, a renter might give the developer a small lump sum (say \$20,000), and then sign a multi-year lease. Their rent would then be calculated as the difference between that lump sum and the amount needed for a down payment of the property, plus interest. After paying that amount, they would then be able to access more traditional means of financing the home.

A rent-to-own program would be innovative, as few (if any) municipalities in Massachusetts seem to offer one. The city could partner with a local non-profit or mission-based developer to pilot the program.

#### More information:

- CBC, *Canada is Buying into The Rent-To-Own Concept. Here's How It Works*.  
<https://www.cbc.ca/news/canada/rent-to-own-housing-affordability-mortgage-developer-home-ownership-canada-1.6570642>

## **12. Adopt tax incentives that promote the development of affordable housing.**

The Commonwealth offers the option to adopt property tax incentives that promote the development of both affordable and workforce housing.

For affordable housing, the city Council could approve an Urban Center Housing Tax Increment Financing Exemption (UCH-TIF), allowing for a tax exemption from the incremental increase in the property's taxable value for up to 20 years.

Workforce housing tax incentives can be achieved through a Workforce Housing Special Tax Assessment (WH-STA), which allows for property tax exemptions for a maximum of five years, with the exemption slowly decreasing from 100 percent for the third, fourth, and fifth years. Similar to the affordable housing incentives, the city Council must approve the WH-STA, but no state-level approval is required.

The adoption of both the affordable and workforce tax incentives in strategic areas could help to enable housing production in the city. Currently, the city is seeking to utilize another program, the Housing Development Incentive Program (HDIP), in the Shirley Avenue and Green Street districts.

### **More information:**

- Massachusetts Division of Local Services, *Property Tax Exemptions to Promote Economic Development, Affordable Housing, Workforce Housing, and Manufacturing Workforce Development*.  
<https://www.mass.gov/doc/igr-2019-13-property-tax-exemptions-to-promote-economic-development-affordable-housing/download>

## **13. Preserve expiring affordable units on the Subsidized Housing Inventory (SHI).**

Some affordable units listed on the Subsidized Housing Inventory (SHI) are not deed-restricted into perpetuity, and their affordability provisions expire after a set date. Using subsidies, the city can work to extend these restrictions, either temporarily or into perpetuity, and work to preserve Revere's SHI percentage.

In 2020, the City of Cambridge transferred money from the city's free cash to the local Affordable Housing Trust for the purpose of extending affordable provisions for 166 units for 50 years. In Peabody, the Town contributed \$1.7 million to help preserve affordable Section 13A units in 2019, part of a \$49.3 million funding package that preserved 284 units for a 45-year term.

### **More information:**

- Cambridge Day, *Councillors okay millions to keep affordability of Alewife units; 504 homes have been at risk*.  
<https://www.cambridgeday.com/2020/03/02/councillors-okay-millions-to-keep-affordability-of-alewife-units-504-homes-have-been-at-risk/>
- MassHousing, *Preserving the Tannery in Peabody*.  
[https://www.masshousing.com/en/press/tannery\\_2019-07-15](https://www.masshousing.com/en/press/tannery_2019-07-15)

## D. CAPACITY

### 14. Adopt the Community Preservation Act to unlock funds for Community Housing.

The Community Preservation Act (CPA) is a state law that provides matching funds for communities that opt into a small additional property tax surcharge (no more than three percent). Funds may then be used to support projects in four categories: Historic Preservation, Community Housing, Open Space, and Active Recreation. While minimum funding allocations are set for each category, up to 80 percent of CPA funds could potentially be allocated toward Community Housing, which includes acquiring, creating, preserving, or supporting affordable housing up to 100 percent AMI. In the past five years, Salem has received approximately \$1.1 million in CPA matching funds for all expense categories, and Lowell \$1 million.



Two forthcoming affordable housing developments in Salem (Leefort Terrace and El Centro) that have been funded in part with Community Preservation Act funds. Sources: Leefort Terrace (left), Mass Design Group (right).

Salem, for example, has used CPA funds to create and support over 500 affordable housing units since adopting CPA in 2012. This includes the forthcoming redevelopment of 124 affordable units at Leefort Terrace, and 48 affordable senior-restricted apartments at El Centro. In 2023, the state provided matching funds of 21.02 percent to CPA municipalities, helping to supplement local revenues for projects. This figure fluctuates based on funding formulas and collections.

#### More information:

- Community Preservation Coalition, *CPA Projects Database*.  
<https://www.communitypreservation.org/databank/projectsdatabase/access>
- Massachusetts Housing Partnership, *The Community Preservation Act and Affordable Housing in Massachusetts: Learning From the First Five Years*.  
[https://www.mhp.net/assets/resources/documents/cpa\\_affordable\\_housing\\_in\\_ma.pdf](https://www.mhp.net/assets/resources/documents/cpa_affordable_housing_in_ma.pdf)

### 15. Create other revenue streams for the city's Affordable Housing Trust, such as: a. Inclusionary Zoning payments.

As described earlier, some communities may opt to allow for fractional payments or payments-in-lieu of affordable units in their Inclusionary Zoning ordinance. Danvers provides developers with a detailed schedule of fractional payments based on the overall project size, with payments allocated to the Town's Affordable Housing Trust.

Similarly, Brookline allows projects with four to 19 units to submit a cash payment to the Town's Housing Trust, calculated as a percentage of the project's total value. A ten-unit project would require a payment of 8 percent of the value of the development. These funds can be used to supplement the work of the municipality's Affordable Housing Trust.

**More Information:**

- Urban Institute. *Determining In-Lieu Fees in Inclusionary Zoning Policies*. <https://www.urban.org/sites/default/files/publication/102230/determining-in-lieu-fees-in-inclusionary-zoning-policies.pdf>
- Town of Brookline, *Inclusionary Zoning FAQ*. <https://www.brooklinema.gov/DocumentCenter/View/36866/FAQ-for-Inclusionary-Zoning>

**More Information:**

- Massachusetts Housing Partnership, *Municipal Affordable Housing Trust Guidebook*. [https://www.mhp.net/assets/resources/documents/MAHTGuidebook\\_2018.pdf](https://www.mhp.net/assets/resources/documents/MAHTGuidebook_2018.pdf)

**b. Sale of tax-foreclosed properties.**

Tax title properties may also be sold, with the funds directed toward Revere's Affordable Housing Trust. However, the city should be mindful of the implications of the *Tyler v. Hennepin County, Minnesota* (2023) case, which found that retaining funds from a tax title sale above the previous owner's unpaid taxes would constitute a taking.

The city should be strategic in its disposition of tax title properties. Those taken after the Supreme Court's ruling may have more value in being preserved or redeveloped for affordable housing, rather than being sold for a reduced sum for the Affordable Housing Trust.

**More information:**

- Commonwealth of Massachusetts Office of the Attorney General, *Guidance about Tax Lien Foreclosures After the Supreme Court's Decision in Tyler v. Hennepin County*. <https://www.mass.gov/doc/tax-lien-foreclosure-guidance/download>

**c. Negotiated developer payments.**

Rather than a set schedule of fees, negotiated developer payments are determined in an ad hoc process as developers seek approvals for their project. In the past, the City of Salem, as well as the Towns of Westford and Andover have negotiated and obtained developer payments to their respective affordable housing trusts.

In Somerville, with the advent of the Green Line Extension, a negotiated developer agreement for a large-scale project near a new station yielded \$112 million in benefits, including \$55.6 million in in-kind affordable housing at the site. Negotiated payments



are another avenue for the city to secure additional contributions for the Affordable Housing Trust Fund.

**More information:**

- Massachusetts Housing Partnership, *Securing Revenue for a Municipal Affordable Housing Trust*.  
<https://www.mhp.net/assets/resources/documents/maht.securingrevenue.12oct.pdf>

**16. Actively pursue state and federal funding sources to support housing production and strategic growth in beneficial locations.**



Hebrew SeniorLife's Jack Satter House (left), which recently received a HUD grant for efficiency and climate resilience. *Source: Hebrew SeniorLife.*

The city can continue to apply for state grants, such as the Massachusetts HousingWorks Infrastructure Program, which provides funding for infrastructure that can help to unlock housing production. The Commonwealth's planning grants, such as EOHLC's Community Planning Grants and EOEEA's Land Use Planning Grants can help the city to determine where growth might best be accommodated and to revise zoning to facilitate it. Additionally, MassHousing's Commonwealth Builder program helps to promote the development of moderate-income homeownership opportunities through both grants and forgivable loans.

The city can also collaborate with non-profit and mission-driven developers to pursue state and federal funding opportunities for affordable and workforce housing. Beyond Low-Income Housing Tax Credits, initiatives such as HUD's Green and Resilient Retrofit Program can support the rehabilitation and preservation of housing in Revere. The Jack Satter House, a HUD-assisted 226-unit supportive housing community for seniors in Revere, recently received a \$20 million grant for efficiency and climate resilience improvements.

**More Information:**

- Commonwealth of Massachusetts, *HousingWorks Infrastructure Program*. <https://www.mass.gov/how-to/housingworks-infrastructure-program>
- Commonwealth of Massachusetts, *Community Planning Grant Program Awards*. <https://www.mass.gov/info-details/community-planning-grant-program-awards>
- MassHousing, *CommonWealth Builder Program Guidelines*. <https://www.masshousing.com/en/developers/commonwealth-builder>
- Department of Housing and Urban Development, *Green and Resilient Retrofit Program*. <https://www.hud.gov/GRRP>



# ACTION PLAN MATRIX

The city's Department of Planning & Community Development will oversee the Housing Production Plan's implementation. This Action Plan Matrix provides a detailed framework for the responsible and supporting entities that will lead the implementation of each strategy, as well as a proposed timeline for each initiative.

**Abbreviations used in the matrix below:**

- AD = Assessor's Department
- CC = city Council
- RHA = Revere Housing Authority
- ISD = Inspectional Services Department
- PB = Planning Board
- DPCD = Department of Planning & Community Development
- AHTF = Affordable Housing Trust Fund

Type	#	Housing Strategy	F	F	F	F	F	Responsible Entity	Supporting Entities
			Y	Y	Y	Y	Y		
			2	2	2	2	2		
			0	0	0	0	0		
			2	2	2	2	2		
			5	6	7	8	9		
Stability	1	Purchase Right of First Refusal from current owners of multi-family buildings (NOAH).						DPCD	AHTF
	2	Partner with non-profit and mission-driven developers for purchase and rehab of NOAH.						AHTF	DPCD
	3	Support a local Community Land Trust to offer permanently affordable homeownership.						AHTF	DPCD
	4	Adopt an Affordable Housing Overlay (AHO)						DPCD	PB
Supply	5	Offer surplus city-owned property (e.g., Central Ave Parking Lot).						CC	AHTF
	6	Utilize Tax Title Parcels to create affordable housing.						DPCD	AHTF
	7	Partner with the Revere Housing Authority to redevelop underdeveloped sites.						DPCD	RHA, AHTF
	8	Partner with the MBTA to explore surplus parking redevelopment into housing.						DPCD	AHTF
	9	Reform zoning to support housing production						DPCD	CC, ISD, PB
	10	Implement a Transportation Demand Management (TDM) system that requires developers to provide active and transit benefits to residents.						DPCD	PB
Subsidy	11	Pursue opportunities to support affordable homeownership.						DPCD	AHTF
	12	Adopt tax incentives that promote the development of affordable housing.						CC	DPCD
	13	Preserve expiring SHI units						DPCD	AHTF
Capa	14	Adopt the Community Preservation Act to unlock funds for Community Housing.						CC	DPCD
	15	Create other revenue streams for the city's Affordable Housing Trust.						CC	AHTF

<b>city</b>	16	Actively pursue state and federal funding sources to support housing production and strategic growth in beneficial locations.						DPCD	AHTF
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## GOALS AND STRATEGIES MATRIX

The following matrix shows how each strategy aligns with the city's overarching housing goals.

#	Strategy	Preservation	Stability	Wealth Building	NOAH Stock	Supply	Location
		G1	G2	G3	G4	G5	G6
1	Purchase Right of First Refusal from current owners of multi-family buildings (NOAH).	X	X		X		
2	Partner with non-profit and mission-driven developers for purchase and rehab of NOAH.	X	X		X		
3	Support a local Community Land Trust to offer permanently affordable homeownership.	X	X	X			
4	Adopt an Affordable Housing Overlay (AHO).		X			X	
5	Offer surplus city-owned property (e.g., Central Ave Parking Lot).					X	X
6	Utilize Tax Title Parcels to create affordable housing.					X	X
7	Partner with the Revere Housing Authority to redevelop underdeveloped sites.		X			X	X
8	Partner with the MBTA to explore surplus parking redevelopment into housing.					X	X
9	Reform zoning to support housing production.			X		X	
10	Implement a Transportation Demand Management (TDM) system that requires developers to provide active and transit benefits to residents.					X	
11	Pursue opportunities to support affordable homeownership.			X	X		
12	Adopt tax incentives that promote the development of affordable housing.		X			X	
13	Preserve expiring SHI units.	X	X				
14	Adopt the Community Preservation Act to unlock funds for Community Housing.	X	X				
15	Create other revenue streams for the city's Affordable Housing Trust.	X	X			X	
16	Actively pursue state and federal funding sources to support housing production and strategic growth in beneficial locations.	X	X			X	X



## CHAPTER 3: HOUSING POLICY CONTEXT

### KEY DATA & TERMINOLOGY DEFINITIONS

This plan contains data, terms, and other references that may seem opaque to the average reader. This chapter serves as a guide to better explain the context of a Housing Production Plan.

#### DISCUSSING DISPLACEMENT

Often, the term “gentrification” can be used as an umbrella term referring to an influx of wealthier residents and investment, typically leading to the displacement of existing, lower-income community members.<sup>3</sup> Without careful intentionality in this investment at the community and government levels, it reproduces historical patterns of wealth capture and displacement that fall along lines of race and class.

In scholarly research, the distinction is made between two types of displacement: direct and indirect. Direct displacement would involve a developer purchasing a property and significantly raising rents, evicting existing residents, or redeveloping the property into higher-cost housing. Indirect displacement involves a less clear causal relationship, instead involving, for example, a business owner selling their property in the wake of rising prices, rather than staying in a rapidly changing neighborhood. When a household can no longer afford to pay rising rent (or property taxes) in a neighborhood, and they must move, they have been indirectly displaced.

A suite of precise anti-displacement measures can help to curb both types, but overcoming the complex web of market pressures requires strategic planning and resources.<sup>4</sup> Strategies to combat direct displacement can include strong protections for renters such as rent stabilization, a right-to-return policy, a tenant relocation ordinance, a just cause for eviction ordinance, and rights of first refusal for existing tenants at building sales. Investment-related strategies include funding permanently affordable housing through the creation of new deed-restricted affordable units and the preservation of naturally occurring affordable housing. Affordable new-builds, the preservation of deed restrictions, and the prevention of evictions can be supported through third-sector housing in community land trusts (CLTs) and other nonprofit landholders, which can be empowered with municipal funding, low-interest loans, and ordinances encouraging the joint purchase of housing, with land held by CLTs and tenants exercising rights of first refusal on the existing housing units.

For indirect displacement, the creation and preservation of affordable housing is also vital. Strategies to combat indirect displacement also include investments in community land trusts, affordable housing trust funds, and an inclusionary zoning ordinance that mandates the creation of deed-restricted affordable units in addition to market-rate homes.<sup>5</sup> They may also include preferential tax treatments and assessments of long-standing small businesses whose owners live

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<sup>3</sup> Rogers, A, Castree, N., & Kitchen, R. "A Dictionary of Human Geography," 2013, *Oxford University Press*.  
[https://researchguides.dartmouth.edu/human\\_geography/gentrification](https://researchguides.dartmouth.edu/human_geography/gentrification)

<sup>4</sup> The Uprooted Project, "Gentrification and Displacement," 2024, *University of Texas at Austin*,  
<https://sites.utexas.edu/gentrificationproject/understanding-gentrification-and-displacement/>

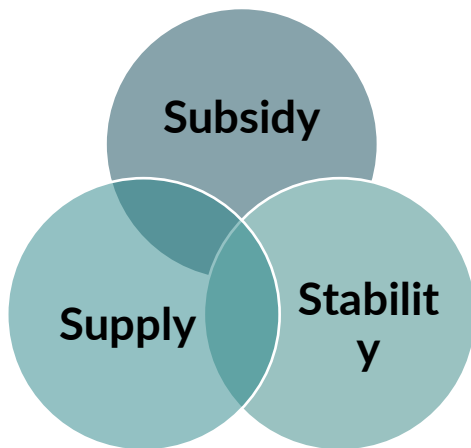
<sup>5</sup> Department of Land Conservation & Development, "Anti-Displacement and Gentrification Toolkit Project," 2019, *State of Oregon*,  
<https://www.oregon.gov/lcd/UP/Documents/Anti-Displacement%20Toolkit%20Guide.pdf>

in Revere, low-income homeowners in owner-occupied units, and long-standing cultural institutions.

Research and practice regarding anti-displacement strategies are continually developing<sup>6</sup>. Some actions are context-specific and may not be suitable (or legally permitted) in some communities. This is particularly difficult in Massachusetts, with policies such as rent stabilization currently prohibited at the state level. Anti-displacement strategies are resource and time-intensive, but crucial for preventing the displacement of existing residents from a community.

## A STRATEGIC FRAMEWORK FOR AFFORDABILITY

Some housing advocates emphasize housing production, citing the need to increase supply as an essential strategy for unlocking affordability in a neighborhood. At the same time, tenant activists might argue against more widespread construction, citing displacement fears. Other advocates might emphasize only the construction of affordable housing as a means of addressing high housing costs and the dynamics of displacement.



However, as Shane Phillips of the UCLA Lewis Center Housing Initiative suggests in *The Affordable city*<sup>7</sup>, advocates need not be completely at odds. While supply, tenant protections, and public subsidy are not sufficient alone as strategies, as three coequal priorities, they provide an equitable, actionable framework for achieving more abundant affordability. By conceptualizing Supply, Stability, and Subsidy as interrelated initiatives, multiple goals can be achieved simultaneously. For example, allocating additional funds to affordable housing (Subsidy), enshrining tenant protections (Stability), and reforming a zoning code to increase production (Supply) can serve to promote the development of more homes for residents, ensure that existing residents are less likely to be displaced, and dedicate a portion of the new homes to long-term or perpetual affordability. The Supply, Stability, and Subsidy framework can serve as a tool to ground the discussion of housing needs and production.

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<sup>6</sup> Local Housing Solutions, "Developing an Anti-Displacement Strategy," 2024, *Local Housing Solutions*, <https://localhousingsolutions.org/plan/developing-an-anti-displacement-strategy/>

<sup>7</sup> Phillips, Shane, "The Affordable city," 2020, *Island Press*.



## CHAPTER 40B AND RELATED PROGRAMS

In Massachusetts housing policy, one particular law has had a significant impact on the development of affordable housing. Chapter 40B, passed in 1969, was a suite of laws aimed at creating more subsidized housing across the Commonwealth. Each municipality is required to have ten percent of its units counted in the Subsidized Housing Inventory (SHI) or 1.5 percent of its total land area dedicated to qualifying projects with subsidized units.<sup>8</sup>

Communities out of compliance with either of these figures are required by the state to approve certain projects (with at least 25 percent of their units designated as affordable), regardless of compliance with existing local land use regulations.

However, noncompliant communities that prepare, submit, and receive state approval on a Housing Production Plan that outlines housing needs and actionable strategies may be granted “Safe Harbor” for a period of five years. Under “Safe Harbor” status, a municipality is empowered to deny comprehensive permit applications for projects, which might occur if a city or town felt that the project was incompatible with existing zoning and land use plans.

Some municipalities have achieved or surpassed the ten percent goal, while some smaller, land-constrained municipalities have accomplished compliance through the land area provision. Others maintain their Safe Harbor status by submitting an acceptable HPP to the state, though annual progress of new SHI-compliant units totaling at least 0.5 percent of the municipality’s total units must be shown, or else the city or town risks decertification of their housing plan and losing the option of denying 40B projects.

In Revere, the city’s SHI is currently at seven percent of total housing units (as of July 2023). This Housing Production Plan serves to document and outline actionable strategies aiding the city in continuing to build affordable homes to meet the Commonwealth’s goals and to ensure that existing residents can remain and thrive in the community.

## THE RELEVANCE OF RENT VOUCHERS

The federal government distributes Housing Choice vouchers (commonly known as Section 8) to eligible households, generally those at or below 25 percent of the Area Median Income.<sup>9</sup> With these vouchers, a family may apply to rent in, for example, a conventional apartment building, with the family paying thirty percent of their gross income, and the Department of Housing and Urban Development (HUD) covering the remainder.

In Revere, Section 8 vouchers are administered by the Revere Housing Authority (RHA), which also holds and maintains over eight hundred housing units. In the context of a Subsidized Housing Inventory (SHI), rent vouchers would not count toward the municipal goal, though the RHA’s physical units would. In this way, there are likely to be more households receiving housing subsidies in a Revere than there are units counted in the Commonwealth’s Subsidized Housing Inventory.

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<sup>8</sup> Executive Office of Housing and Livable Communities, “Chapter 40B Planning and Information,” *Commonwealth of Massachusetts*, <https://www.mass.gov/chapter-40b-planning-and-information>

<sup>9</sup> Department of Housing and Urban Development, “Housing Choice Vouchers Fact Sheet,” 2024, “*Department of Housing and Urban Development*, [https://www.hud.gov/topics/housing\\_choice\\_voucher\\_program\\_section\\_8](https://www.hud.gov/topics/housing_choice_voucher_program_section_8)

## SUFFOLK COUNTY AND THE BOSTON METROPOLITAN AREA

Some statistics in this Plan refer to Suffolk County as a means of comparison with the City of Revere. Unlike most counties in Massachusetts, Suffolk County is rather small--comprising the cities of Boston, Revere, and Chelsea, as well as the Town of Winthrop. The City of Boston has an outsized impact on the statistics for Suffolk County, as they may skew toward the city's characteristics. Those reviewing these statistics should keep the similarities and differences between Suffolk County's three other municipalities in mind.

This Plan also uses the Boston Metropolitan Area as a means of comparison. In contrast with Suffolk County, the Boston Metropolitan Area includes towns in MetroWest such as Framingham and Ashland, municipalities as far south as Plymouth, and as far north at Seabrook, New Hampshire. Some statistics in this plan (such as median wages for industries, and household incomes as a measure of housing affordability) use the Boston metropolitan area, as a larger and perhaps more balanced picture for the region as a whole.

## NATURALLY OCCURRING AND DEED-RESTRICTED AFFORDABILITY

While only a small number of Revere's housing units are counted in the Subsidized Housing Inventory (SHI), there are in reality many more homes affordable to community members on the lower ends of the income scales. In housing policy, these are referred to as NOAH, or Naturally Occurring Affordable Housing, and are the traditional means by which low and moderate-income households have afforded housing.

As mentioned in the section on Chapter 40B above, the SHI counts only deed-restricted housing units or those that have a formal mechanism ensuring their long-term affordability. NOAH, on the other hand, lack this formal mechanism, and costs are liable to follow the housing market.

Deed-restricted housing can take many forms. Historically, federal funds were made available for Public Housing Agencies (PHA's) to build permanently affordable structures through legislation such as the Federal *Housing Act of 1949*.<sup>10</sup> These investments contributed to many of the public housing developments across the country, including hundreds of homes in the Revere Housing Authority's holdings.

While this form of public housing development has diminished in recent decades (one factor being the 1998 Faircloth Amendment, which capped the total number of public housing units to the number that existed in 1999), the current Low Income Housing Tax Credit (LIHTC) model originated with the Tax Reform Act of 1986.<sup>11</sup> With LIHTCs, non-profit developers are allocated a certain amount of tax credits, which they can then sell to entities (such as banks or other corporations) for capital to construct an affordable development. The corporation or bank receives a tax deduction, and the non-profit developer receives funds to build subsidized housing. The new, 51-unit property at 571 Revere Street, for example, was supported in part by the LIHTC model.<sup>12</sup>

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<sup>10</sup> National Low Income Housing Coalition, "Public Housing History," 2019, *National Low Income Housing Coalition*, <https://nlihc.org/resource/public-housing-history>

<sup>11</sup> Axel-Lute, Miriam, "LIHTC: How it Started, How It's Going," 2023, *Shelterforce*, <https://shelterforce.org/2023/11/15/lihtc-how-it-started-how-its-going/>

<sup>12</sup> MassHousing, "MassHousing Commits \$7.9 million for New, 51-Unit Housing Community in Revere," 2019, *MassHousing*, [https://www.masshousing.com/en/press/571-Revere\\_2019-12-11](https://www.masshousing.com/en/press/571-Revere_2019-12-11)



To ensure abundant affordable housing in the long run, many avenues, such as the creation and preservation of naturally occurring affordable homes, traditional public housing, and LIHTC-supported affordable homes are necessary.

## THE MEDIAN AND THE MEAN

Many statistics in this plan refer to “median” values rather than averages, or the “mean” of a certain set of data. This is to ensure that a more nuanced view can be taken than an average might allow. Averages are particularly susceptible to being skewed by very large or very low data points. For example, the average of 1, 2, and 100 is 34. However, the median—the 50<sup>th</sup> percentile value—or, simply, the middle value, would be 2. Using a median, rather than an average, one can better understand the dataset, without it being skewed too far up or down the range.

When reporting incomes, this becomes particularly useful. For researching and discussing income in Revere, the mean (average) might be pulled up by high-income households, hiding the range where most residents lie. When we say the median household income in Revere in 2022 was \$78,968, we mean that fifty percent of households made less than that figure, and fifty percent made more. The mean, however, is slightly skewed upwards, to \$98,852, concealing lower-income earners and giving the appearance that most residents might earn more than they do. The difference between these two numbers indicates that there is a very small portion of households that make significantly above the median and the mean, a sign of income inequality in Revere and the region. Prioritizing medians rather than means for certain types of analysis allows for a more precise reading of the data and enables better insights.

## CHAPTER 4: DEMOGRAPHIC CHARACTERISTICS

This chapter describes demographic characteristics and trends, both local and regional. This information is intended to help local officials understand housing needs so that they can make informed decisions about policies, programs, and initiatives related to the local housing supply, design, and affordability.

The demographic makeup of Revere is compared to Suffolk County and Massachusetts, as well as to seven nearby communities: Boston, Chelsea, Winthrop, Everett, Lynn, Saugus, and Malden. The project team chose these communities due to geographic proximity and similarities in total population, population density, racial and ethnic composition, income levels, rent prices, home values, and the proportion of residents who commute in and out of the community.

### KEY FINDINGS

- According to 2021 Census data, Revere has a population of 62,186. The population grew 20 percent between 2010 and 2020.
- In the next 20 years, MassDOT's population model projects that Revere will grow by 27 percent to 79,483 residents. However, there has been a small decline in residents in the past four years, according to Census data, pointing to a potential plateauing of Revere's population.
- Revere has a slightly higher percentage (43 percent) of 35- to 64-year-old residents than peer communities, and a percentage of residents under 18 similar to the state as a whole. Unlike broader population aging trends in the state and region, population proportions in Revere are expected to remain consistent through 2045.
- The median household income in Revere (\$73,041) is below the Area Median Income (\$120,800).<sup>13</sup> and grew by 44 percent between 2011 and 2021. A household earning the median income in Revere would potentially qualify for affordable housing.
- Residents who identify as Hispanic/Latino and those who identify as white alone represent similar shares of Revere's population, at 37 percent and 44 percent, respectively. Additionally, 40 percent of Revere's population was born outside of the U.S., with the majority (67 percent) from countries in Latin America.
- More than half of Revere residents live in one or two-person households, and households have been growing in size. From 2010 to 2019, the average household size in Revere grew 10 percent, from 2.52 to 2.78 people—in Suffolk County and Massachusetts, household sizes grew more slowly, by 5 percent and 2 percent, respectively.
- Enrollment in Revere Public Schools has increased 60 percent since 1990, higher than all adjacent communities. Revere Public Schools projects additional growth this decade.

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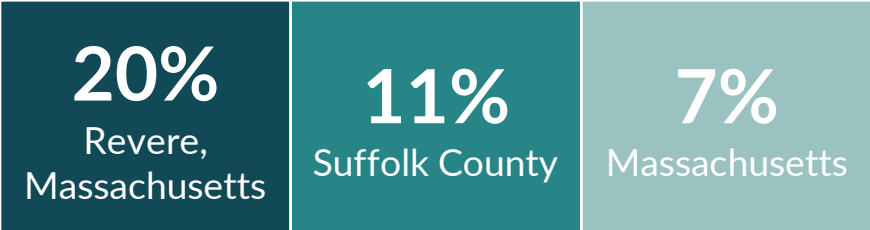
<sup>13</sup> Area Median Income is defined by the U.S. Department of Housing and Urban Development for the Boston-Cambridge-Quincy MA-NH Metro Area. The Metro Area extends, broadly, from Plymouth, Massachusetts through the New Hampshire seacoast, and includes Revere.

- A majority of workers in Revere work in the Management, Business, Science, and Arts sectors or the Service Occupations sector (all in one sector), which accounts for 29 percent of Revere's workers.
- The unemployment rate in Revere is 7.2 percent, slightly higher than surrounding communities, though lower than Chelsea's rate of 7.4 percent. Boston sits at 6.9 percent.

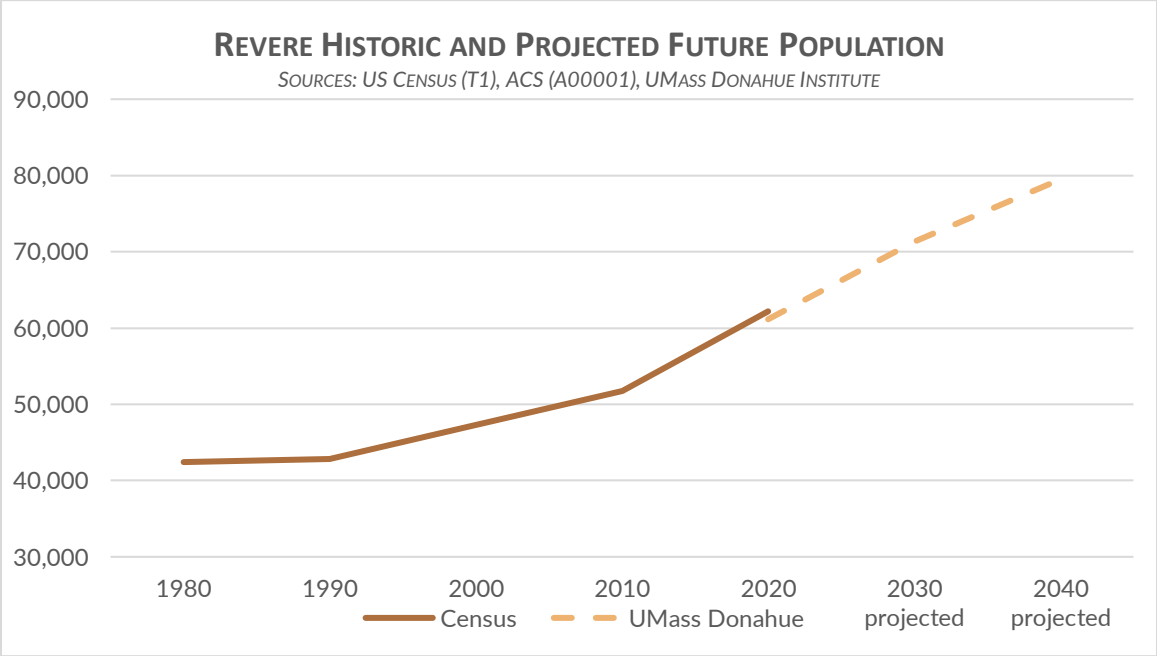
# POPULATION



As of the 2021 American Community Survey, Revere had a population of 60,720. Over this period, Revere has been growing faster than both Suffolk County and the Commonwealth<sup>14</sup>. By 2040, the number of residents in Revere is expected to grow to 79,483 (27 percent), according to projections from the UMass Donahue Institute.



Source: United States Census Bureau. "2021 5-year American Community Survey." U.S. Census Bureau. <https://data.census.gov/cedsci/>.



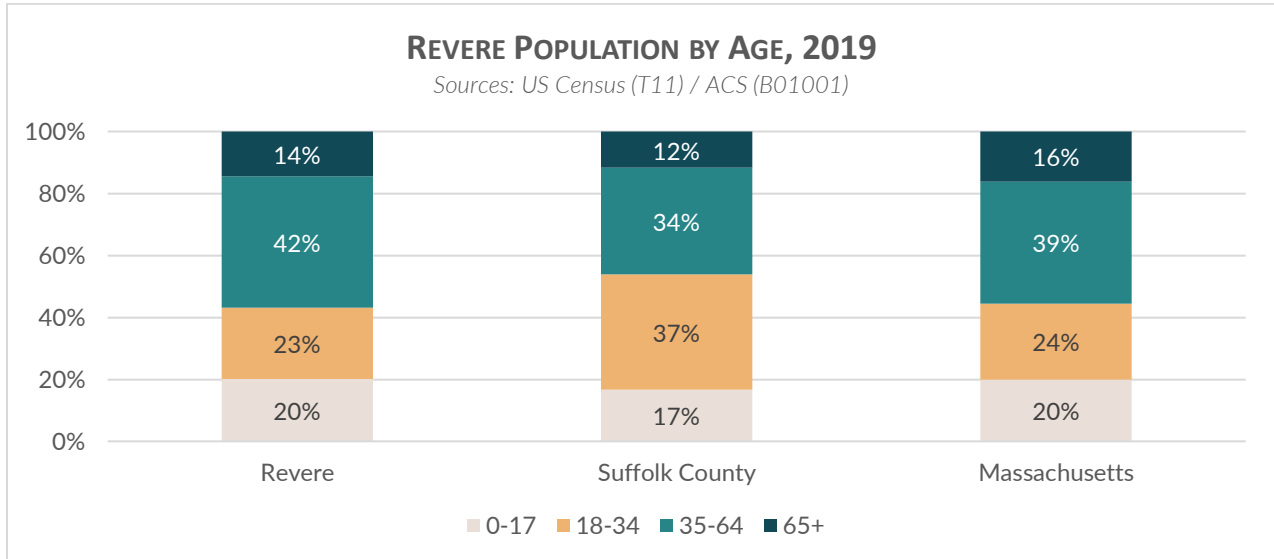
Sources: United States Census Bureau; University of Massachusetts Donahue Institute

<sup>14</sup> The decennial census counts people at the residence where they live and sleep most of the time. People without a usual residence are counted where they are on Census Day. People counted in the decennial census are mostly, but not always, year-round residents.

## AGING



Revere has a higher percentage of 35- to 64-year-old residents than Suffolk County and Massachusetts, and a similar number of 0-17-year-old residents compared to the state.

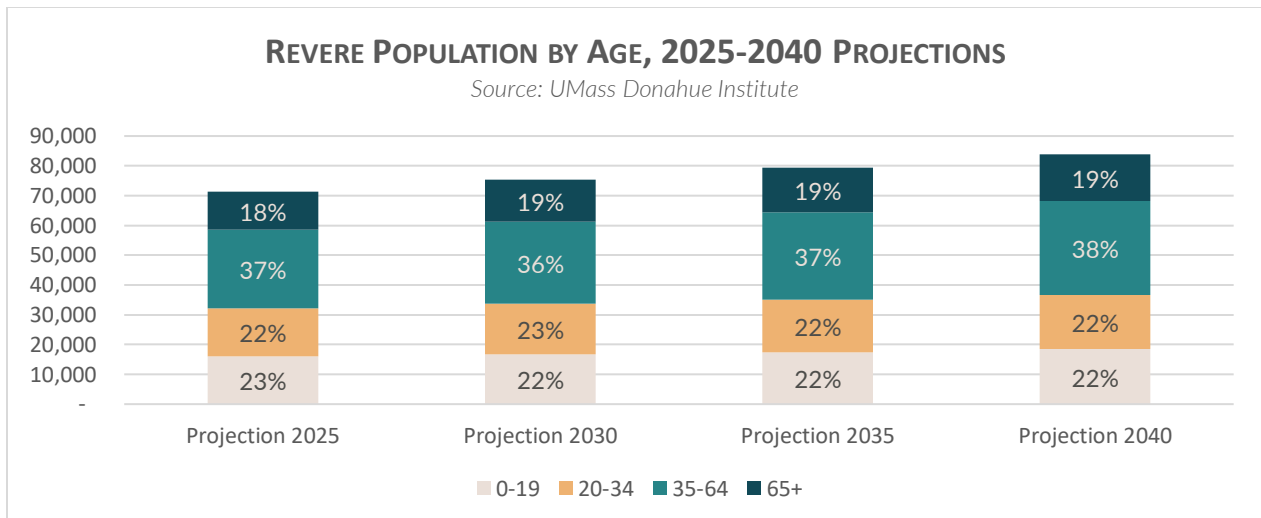


Source: United States Census Bureau. "2021 5-year American Community Survey: B01001" U.S. Census Bureau. <https://data.census.gov/cedsci/>.

## Population by age proportions are expected to remain consistent until 2045.



Revere has a median age of 39.4 years, several years higher than Suffolk County, though similar to the state.<sup>15</sup>



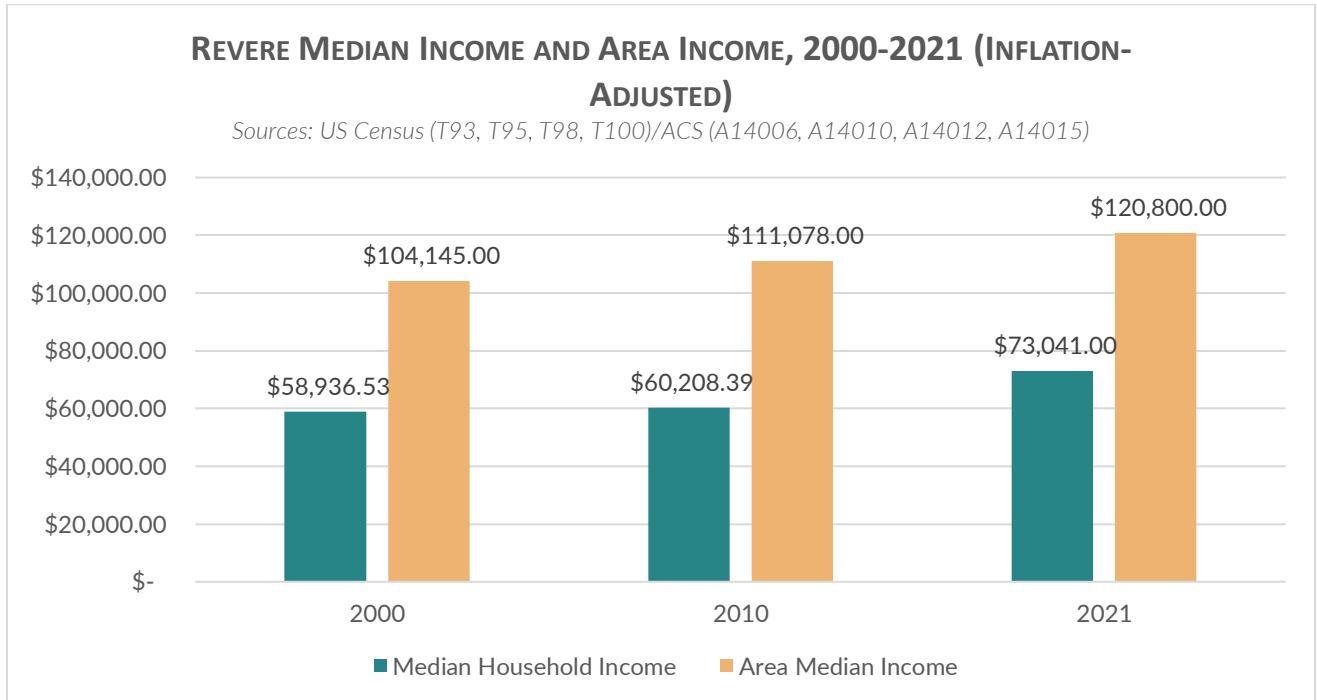
Source: UMass Donahue Institute Population Estimates Program, "Massachusetts Population Projections," 2023, UMass Donahue Institute, <http://www.pep.donahue-institute.org>.

<sup>15</sup> Source: U.S. Census Bureau. "2021 5-Year American Community Survey: A01004". U.S. Census Bureau. <https://data.census.gov/cedsci/>.

## INCOME



The median household income in Revere (\$73,041) grew by 21 percent in the last ten years, while the Area Median Income (for the Boston metropolitan area) grew by 8 percent.<sup>16</sup> (\$120,800).



Note: Inflation-adjustment data retrieved from the U.S. Bureau of Labor Statistics.

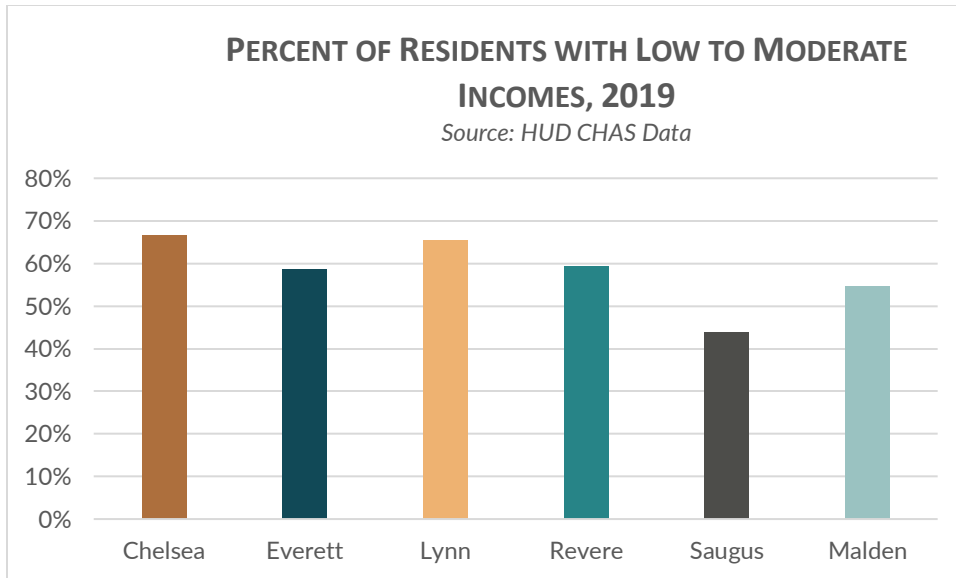
Sources: United States Census Bureau; Office of Policy Development and Research.

**Revere's proportion of Low- and Moderate-Income households increased by nearly 10 percent in the last decade. Households earning less than 30 percent of Area Median Income (\$44,790), grew by 23 percent, indicating growing income inequality.**



The percentage of Low- and Moderate-Income households (classified as households earning less than or equal to 80 percent of the Area Median Family Income, or \$119,400), has increased in the past ten years by nine percent. Currently, 59 percent of households in Revere fall under this category, with 2,895 households qualifying as Very Low Income (making less than \$74,665 annually), and 5,070 households designated as Extremely Low Income, earning less than \$44,790 in annual income.

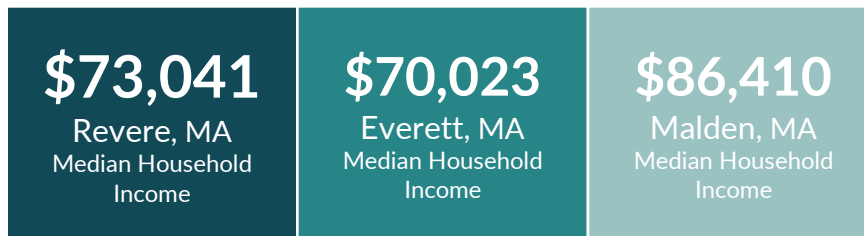
<sup>16</sup> Area Median Income is for the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area, which includes Revere, in 2021.



Source: Office of Policy Development and Research, "Comprehensive Housing and Affordability Strategy Data, 2021, U.S. Department of Housing & Urban Development, <https://www.huduser.gov/portal/datasets/cp.html>



### Households in Revere have incomes comparable to those in Everett and Malden.



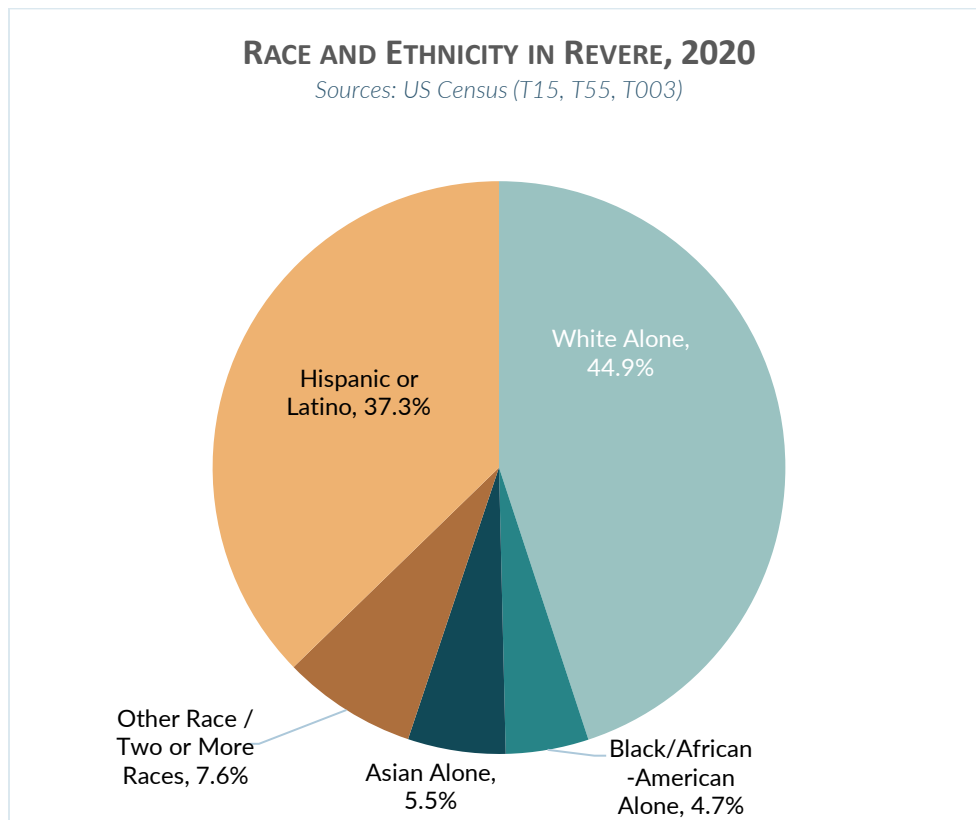
Source: U.S. Census Bureau, "2021 5-Year American Community Survey: S1901," 2021, U.S. Census Bureau, <https://data.census.gov/>

## RACE & ETHNICITY



Revere's population is diverse, with "white alone" and Hispanic/Latino residents representing the largest shares. The city has grown more diverse since 2010, with an 18 percent increase in all residents of color, diversifying faster than the region and the Commonwealth.

Revere has a regionally high share of residents identifying as Hispanic/Latino, at almost 40 percent of the city's population, compared to a statewide average of 12 percent. The city's Hispanic/Latino population has also grown by 84 percent since 2010.



Source: U.S. Census Bureau, "Decennial Census: T15, T55, T003," 2020, U.S. Census Bureau. <https://data.census.gov/>.



## SPATIAL DISTRIBUTION OF BIPOC RESIDENTS



**Spatial data allows municipalities to map potentially vulnerable communities at the block group and census tract level, helping to inform where future policy decisions might have disproportionate impacts.**

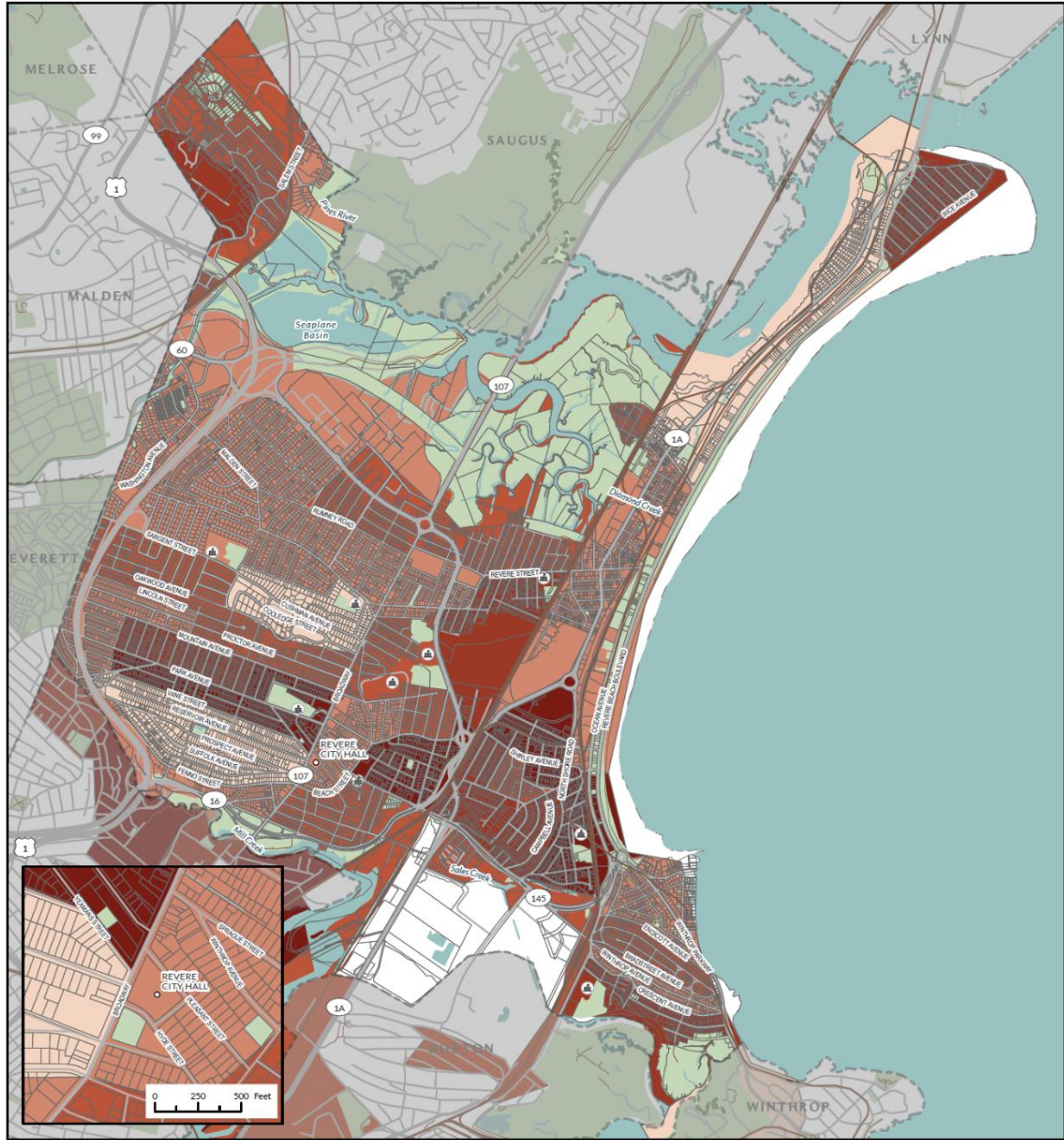
The following maps show the spatial distribution of residents that self-identified as Black, Indigenous, or People of Color (BIPOC), as well as state-designated Environmental Justice (EJ) Block Groups. EJ Block Groups are designated based on several state-defined criteria: if the median household income is less than 65 percent of the statewide annual median household income, if 40 percent of the population identify as BIPOC if 25 percent or more of the households lack English language proficiency, and if certain factors of health vulnerability are present.

These factors are important to consider for housing production to ensure that discriminatory patterns of residential segregation and location are not perpetuated by new policies.

***With a high concentration of BIPOC, lower-income, immigrant, and linguistically isolated residents, neighborhoods such as Revere Beach, Bell Circle, and West Revere may be particularly vulnerable to rising housing prices and gentrification pressures.***

# CITY OF REVERE - POPULATION THAT IDENTIFIES THEMSELVES AS BIPOC J M GOLDSON

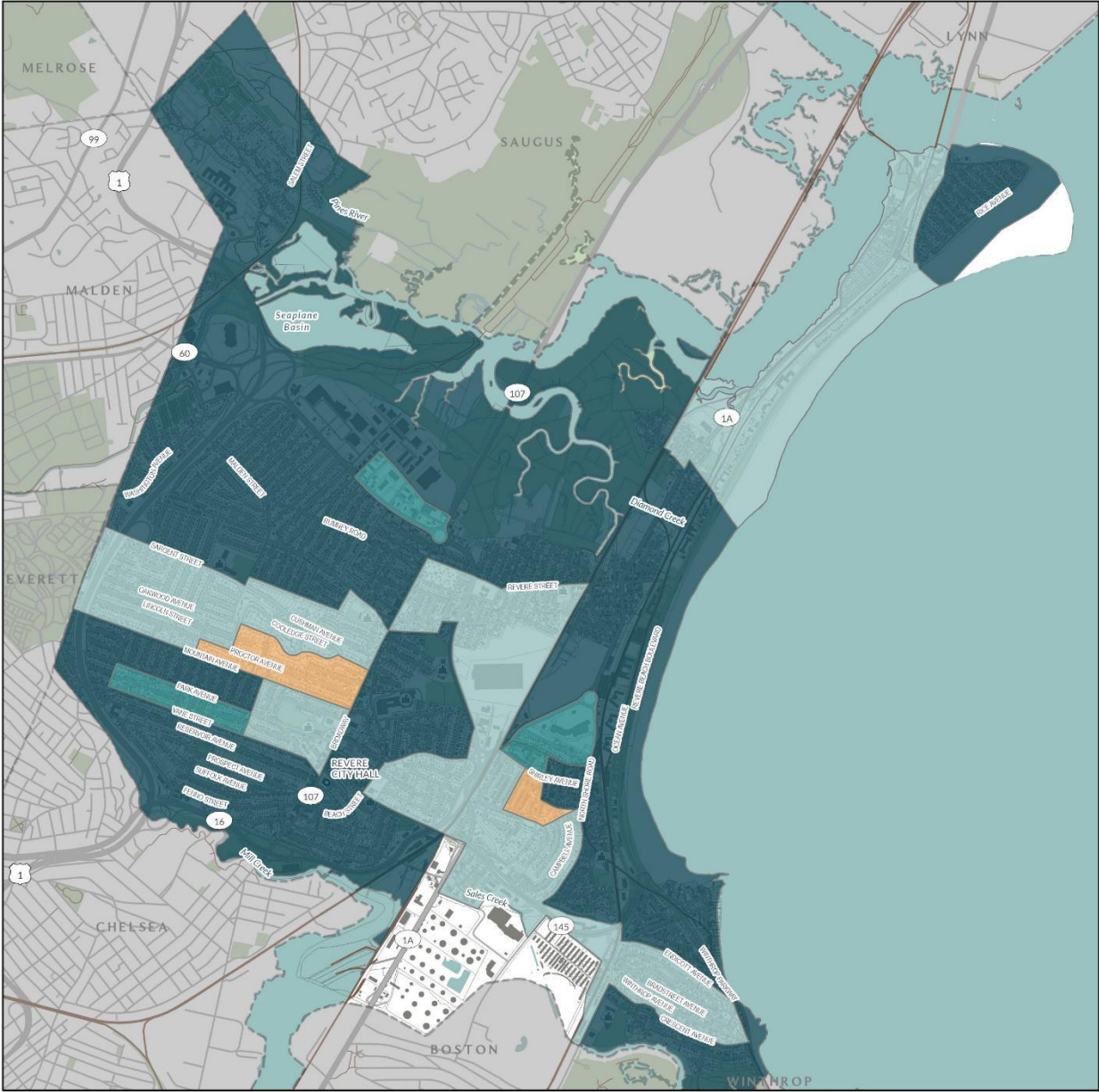
Prepared by JM Goldson LLC



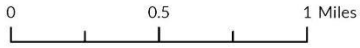
- Schools
  - Buildings
  - Parcels
  - Trails
  - Water bodies
  - Open space
- |  |                 |
|--|-----------------|
|  | 2.00 - 15.00 %  |
|  | 15.01 - 30.00 % |
|  | 30.01 - 40.00 % |
|  | 40.01 - 50.00 % |
|  | 50.01 - 65.00 % |

0 0.5 1 Miles

Sources: MassGIS, MassDEP, MAPC Trailmap, ACS 2021 5-year estimates



- |  |              |  |
|--|--------------|--|
|  | Schools      | <b>Environmental Justice Criteria</b>  |
|  | Buildings    | Minority                               |
|  | Parcels      | Minority and English isolation         |
|  | Trails       | Minority and income                    |
|  | Water bodies | Minority, income and English isolation |
|  | Open space   |  |



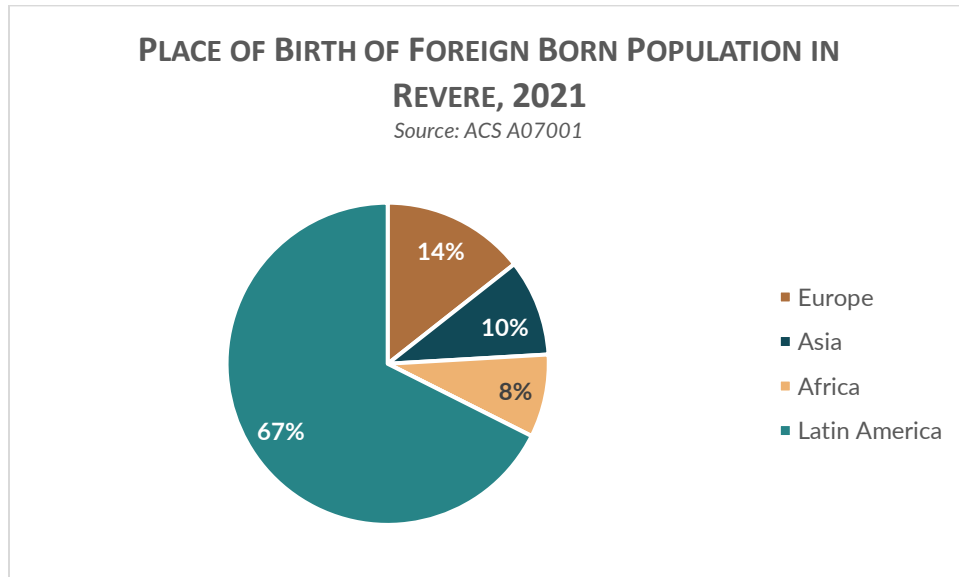
Sources: MassGIS, MassDEP, MAPC Trailmap



## FOREIGN BORN POPULATION



Two of every five residents of Revere were born outside of the United States. Of those, 67 percent were born in Latin America, 14 percent in Europe, and 10 percent in Asia.



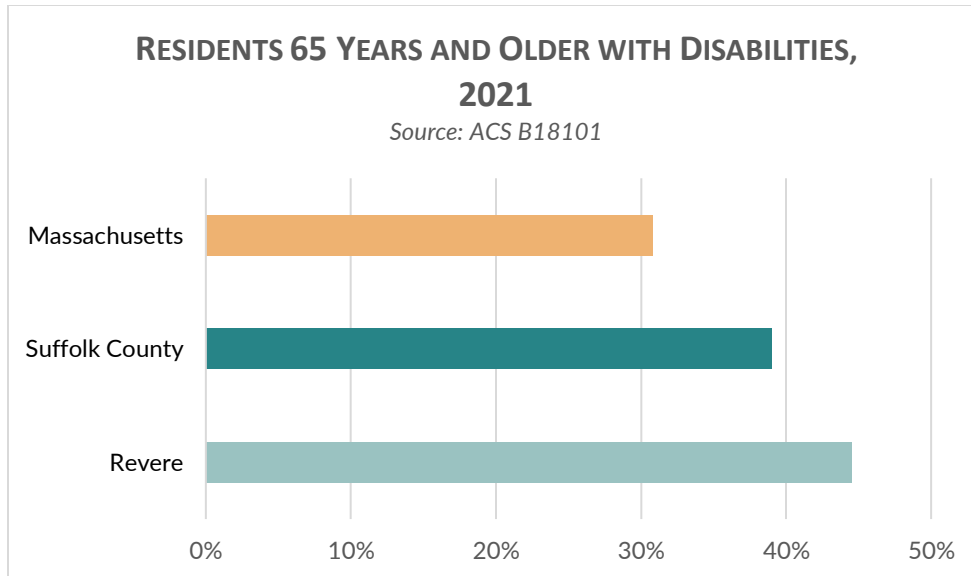
Source: U.S. Census Bureau, "2021 5-Year American Community Survey: A07001," 2021, U.S. Census Bureau. <https://data.census.gov/>.

## DISABILITY



Among residents of Revere 65 and older, 45 percent live with a disability. This is higher than both Suffolk County (39 percent), and Massachusetts (31 percent).





Source: U.S. Census Bureau, "2021 5-Year American Community Survey: B18101." 2021, U.S. Census Bureau. <https://data.census.gov/>.

## EDUCATION



Revere has 11 public schools. Enrollment in Revere Public Schools peaked in 2018 (7,346 students) and experienced a 60 percent increase between 1990 and 2020. In comparison, enrollment in Chelsea, Everett, Malden, and Lynn also grew over the same period, while Saugus saw a decline in students.

Revere Public School Enrollment		
Year	Total	Percent Change
1990	4,406	
2000	5,653	28% over 10 years
2010	6,019	37% over 20 years
2020	7,059	60% over 30 years

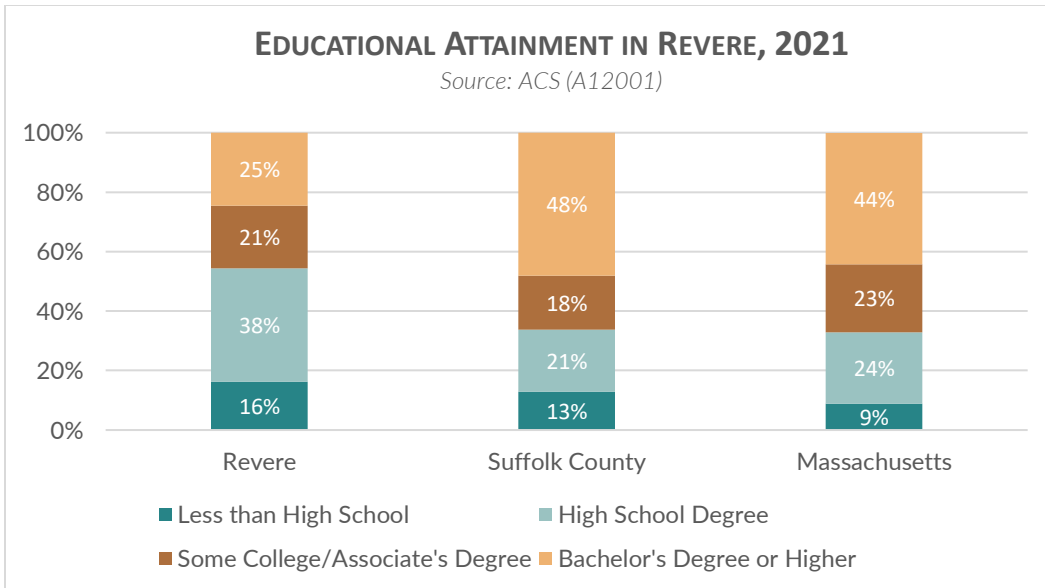
Source: Massachusetts Department of Elementary and Secondary Education, "School Enrollment Data." 2020, Massachusetts Housing Partnership. <https://mhpcenterforhousingdata.shinyapps.io/DataTown/>

The UMass Donahue Institute projects that Revere's portion of school-age children will increase from 10,522 in 2020, to 18,174 by 2050.

## EDUCATIONAL ATTAINMENT



Educational attainment among residents of Revere aged 25 and older is proportionally lower than Suffolk County and the State. About 25 percent of Revere residents have a bachelor's degree or higher, compared to 48 percent in Suffolk County and 44 percent in Massachusetts.

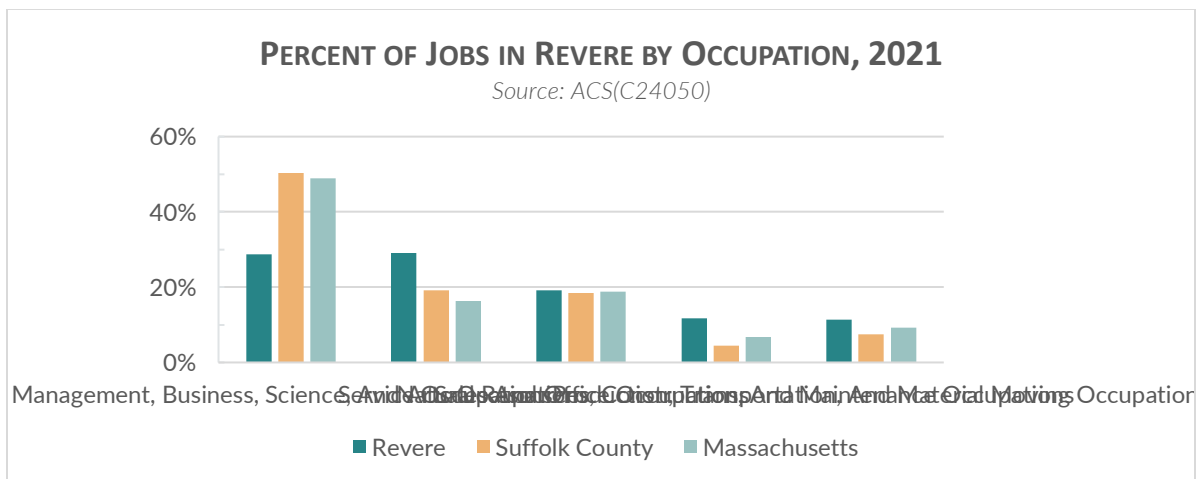


Source: U.S. Census Bureau, "2021 5-Year American Community Survey: Table A12001: Educational Attainment," 2021, U.S. Census Bureau. <https://data.census.gov/>.

## ECONOMY



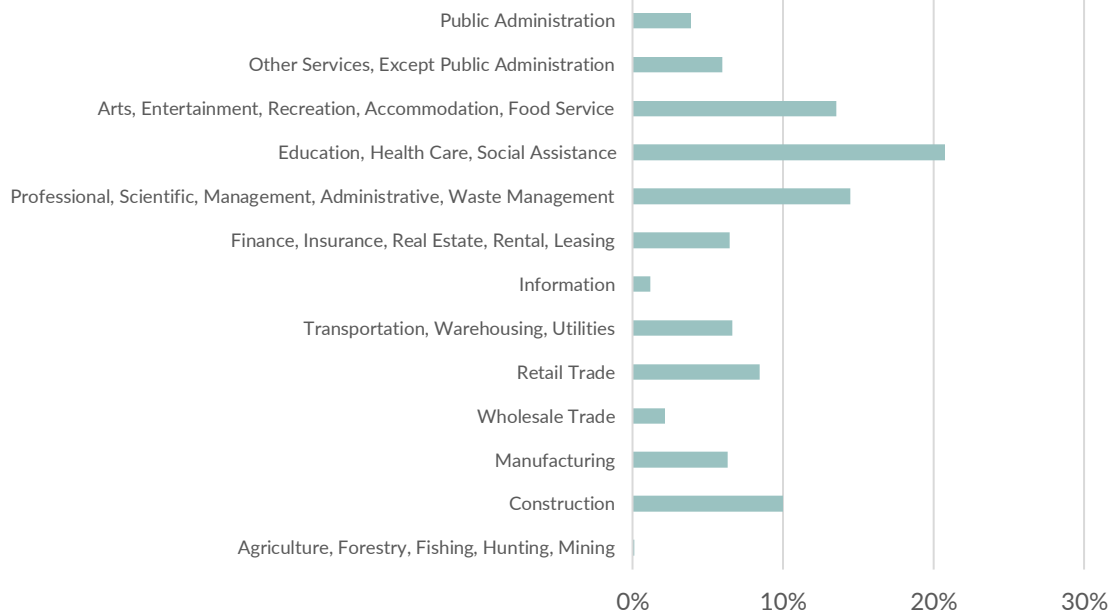
Revere's economy has a higher percentage of Service, Construction, and Transportation employment than the County and Commonwealth. Employment in Management, Business, Science, and Arts occupations is about 20 percent lower than Suffolk County and Massachusetts as a whole.



Source: U.S. Census Bureau "2021 5-Year American Community Survey: C24050: Industry By Occupation For The Civilian Employed Population 16 Years And Over," 2021, U.S. Census Bureau. <https://data.census.gov/>.

## PERCENT OF JOBS IN REVERE BY INDUSTRY, 2021

Source: ACS (C24050)



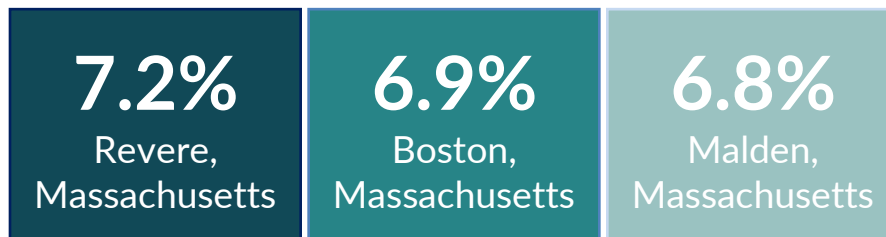
Source: U.S. Census Bureau, "2021 5-Year American Community Survey: C24050: Industry By Occupation For The Civilian Employed Population 16 Years And Over," 2021, *U.S. Census Bureau*. <https://data.census.gov/>.

### EMPLOYMENT



#### Revere's unemployment rate is similar to that of adjacent communities.

In 2021, 7.2 percent of Revere's population was unemployed. This is comparable to Suffolk County (4.8 percent) higher than that of Massachusetts (3.6 percent). The unemployment rate was in the upper register of peer communities: Chelsea (7.4 percent), Everett (6.4 percent), Winthrop (5.8 percent), Saugus (3.5 percent), and Malden (6.8 percent).



Sources: U.S. Census Bureau, "Employment Status for Total Population 16 Years and Over," 2021, *U.S. Census Bureau*. <https://data.census.gov/>. Margin of Error (MOE): 1.8.

#### In 2022, Revere's income distribution varies widely by sector.



In 2022, Revere's median weekly wage was \$1,518, or \$78,986 annually. This varies widely, with the median Food Service worker earning \$688 per week, and the median Management worker earning \$2,558 per week.

### Median Weekly Wages for Commonly Held Occupations in Revere

<b>\$677</b> Food Preparation Workers	<b>\$877</b> Landscaper	<b>\$789</b> Transportation and Material Moving Occupations
<b>\$1,178</b> Social Worker	<b>\$1,404</b> Revere Weekly Median Wage	<b>\$1,234</b> Carpenter
<b>\$1,410</b> Construction and Extraction Occupations	<b>\$1,918</b> Registered Nurse	<b>\$2,558</b> Management Occupations

Source: Massachusetts Department of Economic Research, "Occupational Employment and Wage Statistics," 2021, Commonwealth of Massachusetts. <https://lmi.dua.eol.mass.gov/lmi/OccupationalEmploymentAndWageAllIndustries#>

## SUMMARY

Revere is a growing city, with marked increases over the past decade in residents, household sizes, and homes with more than two people over the past decade. New residents are likely attracted by Revere’s accessibility to employment in the Greater Boston region, relatively less expensive housing options, community vibrancy, and public transportation options. Revere is home to a significant foreign-born population, with 40 percent of residents born outside the United States.

In the next two decades, Revere is expected to continue growing, potentially adding approximately 8,000 residents. This growth may reflect similar trends, such as a continued growth in the share of Revere's BIPOC population, which grew 18 percent between 2020 and 2010, and now represents 55 percent of the city's total residents. School enrollment will continue to be robust, and projections indicate that, as Revere grows, the number of school-age children will too, with about 8,000 more school-age children expected by 2050.

Revere has a lower household median income than the metropolitan area’s median (\$73,041, compared to \$120,800), and an unemployment rate slightly higher than County and state. However, the growth in the city's median income outpaced the metropolitan area, increasing by 21 percent over the past decade, compared to eight percent for the region.



## CHAPTER 5: HOUSING CONDITIONS

The following section examines Revere's current housing supply. Understanding housing type, size, age, tenure, vacancy, and recent development contributes to an understanding of current needs and demand in Revere and thereby helps inform future housing policies, programs, and initiatives.

Comparison geographies include Malden, Everett, Saugus, Chelsea, and Lynn. These surrounding communities were chosen to illuminate key differences and similarities in regards to housing and development. County and Commonwealth comparisons are also employed to better understand how changes in housing in Revere might or might not reflect regional and statewide trends.

### KEY FINDINGS

- Most Revere households consist of either one person or four or more people, but most homes (66 percent) have two or three bedrooms – potentially larger than necessary for many single-person households and smaller than necessary for many households with four or more persons.
- Renters occupy 56 percent of Revere's housing units, leaving 44 percent owner-occupied. This is similar to the tenure share in Lynn, Malden, Everett, and Chelsea, but significantly higher than in Saugus, where only 25 percent of households rent.
- Revere has a diverse housing supply, with about 30 percent of buildings classified as single-family detached, 38 percent "Missing Middle," or in structures with two to nine homes, and 25 percent in buildings with ten or more units.
- Revere's share of multifamily housing (townhomes, two-family structures, and apartments) is similar to that of surrounding communities, and well above the Commonwealth's average. Sixty-four percent of homes in Revere are multifamily.
- While a large share of Revere's housing stock (30%) was built before 1939, the city has consistently permitted new development in the intervening decades, and 15 percent of the homes in Revere were built after 2015.
- The number of housing units in Revere increased 11 percent between 2010 and 2020, similar to Suffolk County but significantly faster than the Commonwealth, which saw only 3 percent growth in housing units.
- According to the American Community Survey, Revere added 2,782 housing units between 2010 and 2021. Homes in large structures (50 units or more) grew the most significantly, by 66 percent over that same period. This would include, for example, the apartments surrounding Waterfront Square at Revere Beach.
- Most of these units have been priced at market rate: Only two percent, or 81 units, of new residential homes built in Revere between 2015 and 2023, were designated as affordable housing. An additional 48 affordable units had been permitted, with another 72 in the planning pipeline.
- While incomes have increased, housing costs are still out of reach. In the last five years, the median sales price of single-family properties rose by 27 percent. At the same time, the median household income grew by 44 percent, to \$73,041 from \$51,482, according to ACS data.
- There is an affordability gap for those earning Revere's median household income (\$73,041 annually) looking to buy a home. A household of Revere's median income hasn't been able to afford the average single-family home in Revere for over a decade.

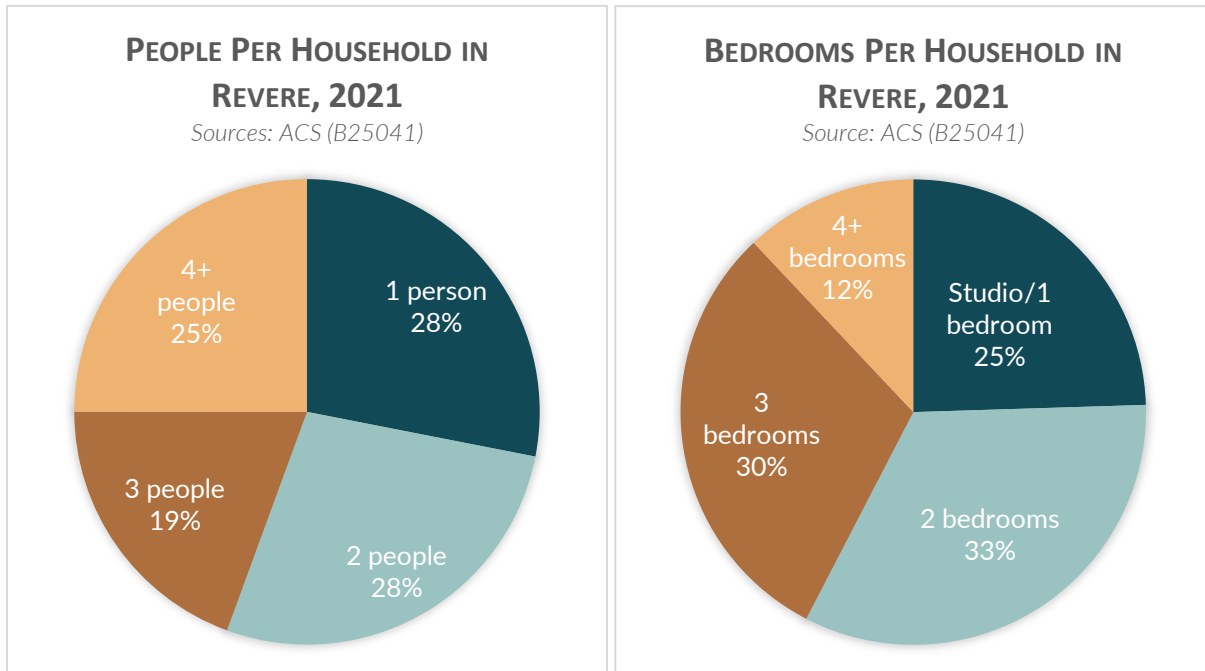
- Renters in Revere, as in other communities, tend to be lower income. Seventy-one percent, or 6,660 renting households, fall into HUD's Low- or Moderate-Income (LMI) category, earning less than 80 percent of the Area Median Income (AMI) (less than \$118,450 for a family of four). 41 percent, or 3,840, of renting households fall into the Extremely Low-Income (ELI) category (earning less than \$44,500 for a family of four).
- Forty-three percent of households in Revere are housing cost-burdened, paying 30 percent or more of their gross income for housing. The cost-burden threshold is set by the guideline that households spend up to 30 percent of their gross income toward housing costs, including rent or mortgage payments, utilities (for renters), property taxes, and homeowners' insurance.
- The share of cost-burdened extremely low-income owners and renters in Revere increased by 10 percent over the last decade.

# HOUSING CHARACTERISTICS

The sizes of households and housing units may not align for growing families or people living alone.



Most Revere households consist of either one person or four or more people, and most homes (66 percent) have two or three bedrooms.

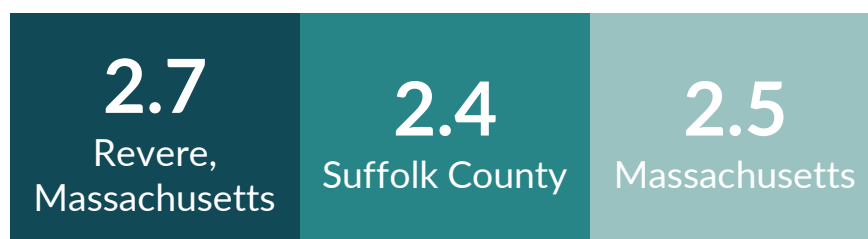


Source: U.S. Census Bureau, "2021 5-Year American Community Survey: B25041," 2021, U. S. Census Bureau. <https://data.census.gov/cedsci/>

## HOUSEHOLD SIZE



Revere's average household size per 2021 ACS estimates was 2.78 people per household. This is higher than both Suffolk County's (2.41) and the Commonwealth's (2.52). Household size in Revere increased by 10 percent in the last decade.



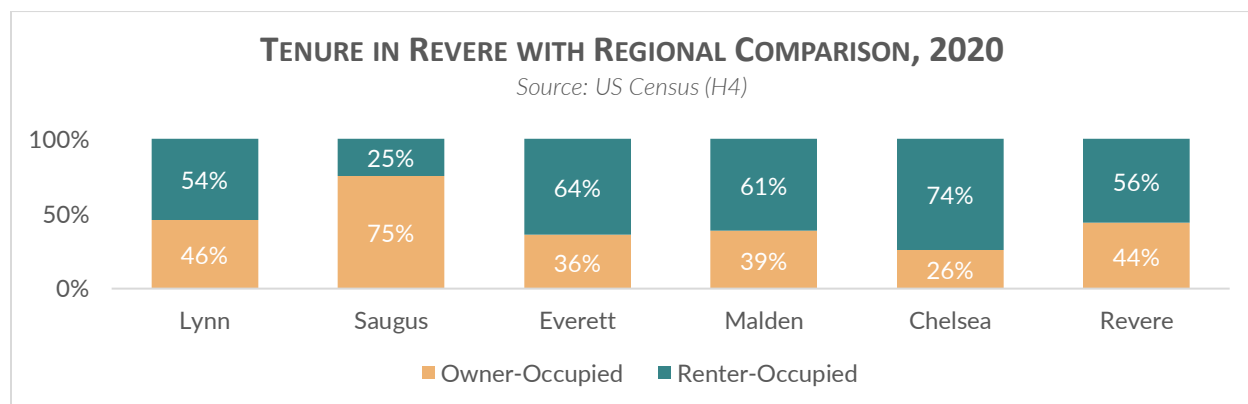
Source: U.S. Census Bureau, "2021 5-year American Community Survey: A10003," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.

## TENURE

Revere has slightly higher rates of homeownership than most peer communities: 56 percent of Revere's homes are renter occupied, and 44 percent are owner occupied.



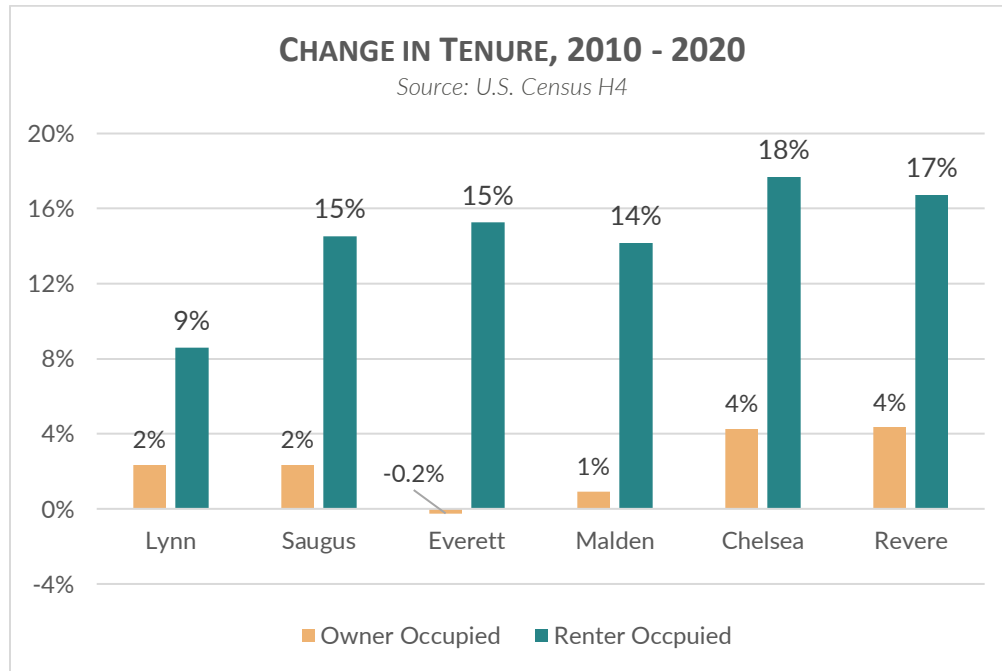
Home ownership in Revere is larger than nearby communities, such as Chelsea, Malden, and Everett, and slightly lower than in Lynn. The share of renter-occupied units in the city is lower than that of Suffolk County (67 percent), but higher than the state rate of 40 percent.



Source: U.S. Census Bureau. "Decennial Census: H4," 2020, U.S. Census Bureau. <https://data.census.gov/>.



Revere's shifts in tenure follow development trends in surrounding municipalities, with similar growth in the number of renting households, and a slowing of owner-occupancy.

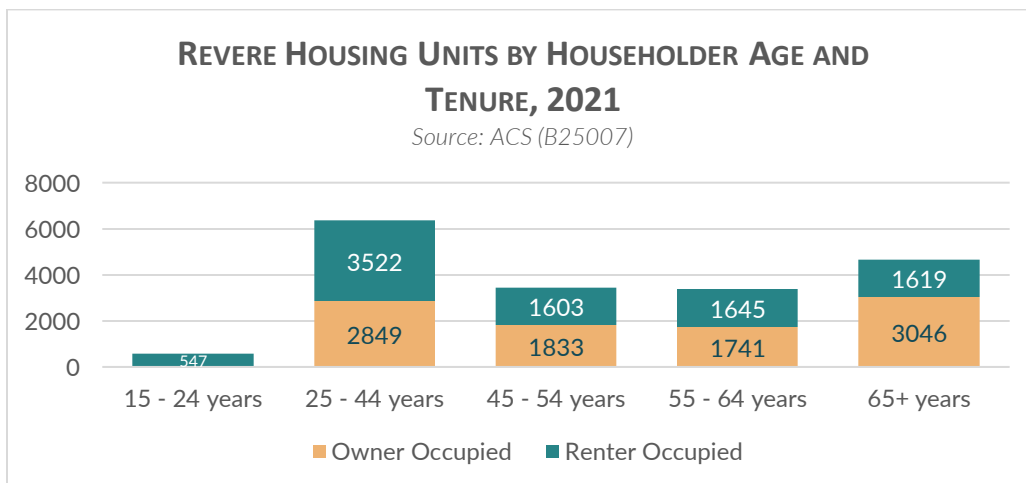


Source: U.S. Census Bureau, "Decennial Census: H4," 2020, U.S. Census Bureau. <https://data.census.gov/>.

Revere's renters tend to be younger (25 to 44), while homeowners tend to be older (65+).



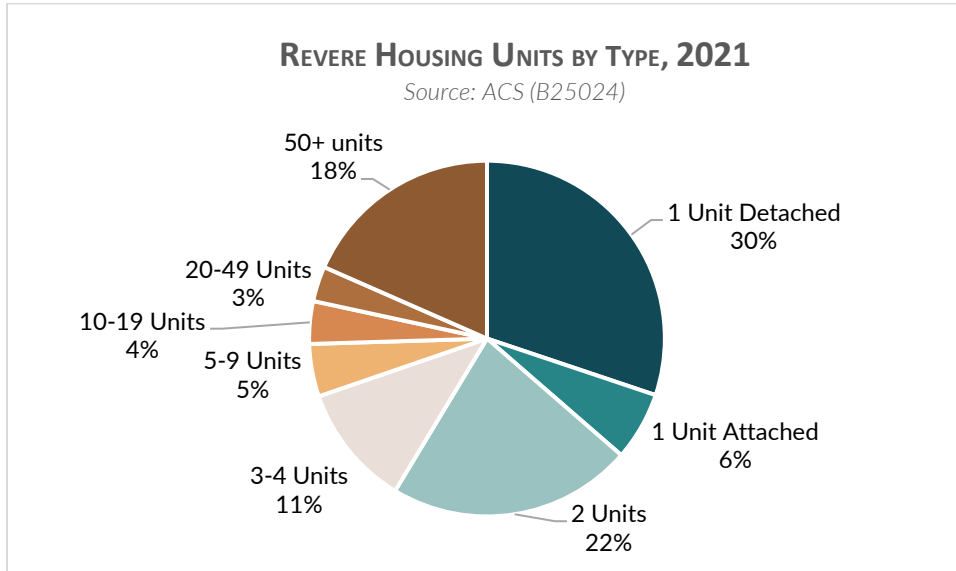
Most Revere homeowners are aged 65 and up, with the second largest share in the 25 to 44 category.



Source: U.S. Census Bureau. "2021 5-Year American Community Survey: B25007: Tenure by Age of Householder," 2021, U.S. Census Bureau. <https://data.census.gov/>.



Revere has a diverse housing supply, with about 30 percent of buildings classified as single-family, 38 percent in buildings with two to nine homes, and 25 percent in structures with 10 units or more.



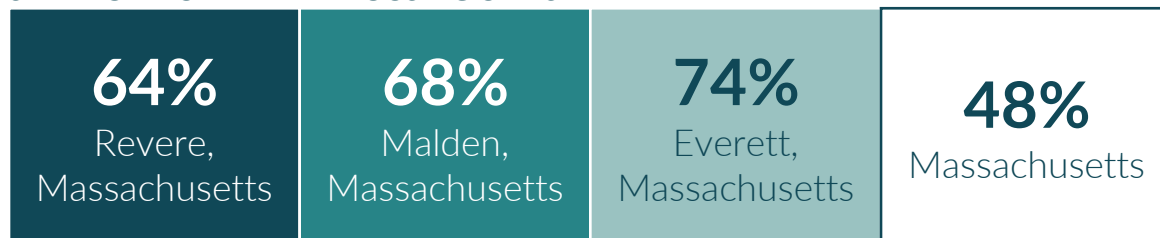
Source: U.S. Census Bureau. "2021 5-year American Community Survey: B25024," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.

Revere's share of multifamily housing units is similar to surrounding communities and well above the total share for the Commonwealth.



Multifamily housing includes a range of building types, from single-family attached structures (commonly, rowhouses and townhomes), all the way to 50+ unit buildings.

#### SHARE OF MULTIFAMILY HOUSING UNITS



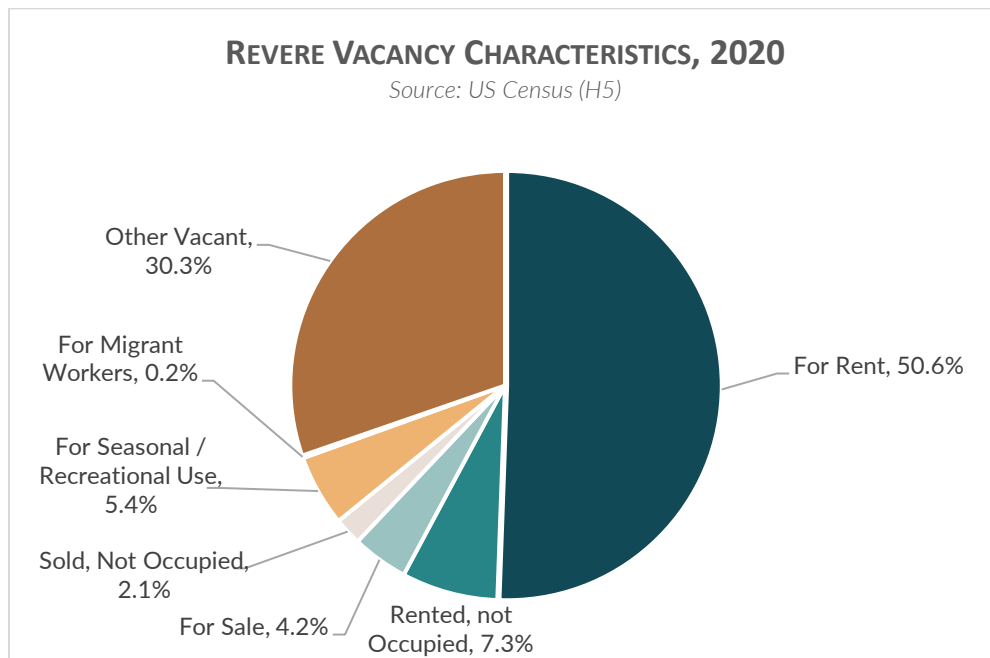
Source: U.S. Census Bureau, "2021 5-year American Community Survey: B25024," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.

## VACANCY



**Revere has a similar rental vacancy rate to that of Suffolk County: 5.5 percent in the city, and 4.9 percent countywide. The ownership vacancy rate in Revere is 0.6 percent.**

Economists have argued that a 'natural' vacancy rate exists, at which a housing market functions with adequate elasticity. Markets with a lower than 'natural' vacancy will experience excessive demand, pushing prices higher. For Boston, the MAPC has adopted a 'natural' vacancy rate of 1.5 percent for ownership units, and seven percent for rentals. For Revere, ownership units may be particularly in short supply, with a vacancy rate of only 0.6 percent.<sup>17</sup>



Source: U.S. Census Bureau, "Decennial Census: H5," 2020, U. S. Census Bureau. <https://data.census.gov/cedsci/>.

## SHORT-TERM RENTALS



**Revere passed a Short-Term Rental (STR) ordinance in July 2022 that requires all units of housing posted for short-term rental to register with the city.**

The Short-Term Rental Ordinance defines STRs as any housing unit rented for a period of less than thirty days. Properties pay a \$50 inspection fee, and a subsequent \$150 application fee annually. Units that are primary residences, or attached to primary residences are ineligible to be rented as STR's. The city began accepting STR fees in late 2022 and had received \$15,800 in revenue from 78 registrants as of November 2023.

<sup>17</sup> City of Boston, "Housing a Changing city: Boston 2030," 2014, *City of Boston*, [https://www.boston.gov/sites/default/files/embed/b/boston2030\\_appendix\\_a.pdf](https://www.boston.gov/sites/default/files/embed/b/boston2030_appendix_a.pdf)

# DEVELOPMENT TRENDS



Between 2017 and 2023, Revere permitted the construction of 5,516 homes. Of these units, 66, or 2.68 percent, were deed-restricted affordable housing.



In early 2024, there were 3,897 housing units under construction, recently permitted, or in the planning pipeline. Of these, 138 were expected to be designated as affordable.

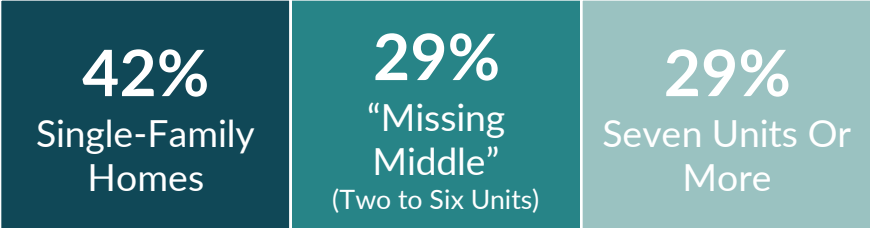


The number of homes in Revere grew by eleven percent between 2010 and 2020. In Massachusetts, the number of homes overall increased by only three percent.



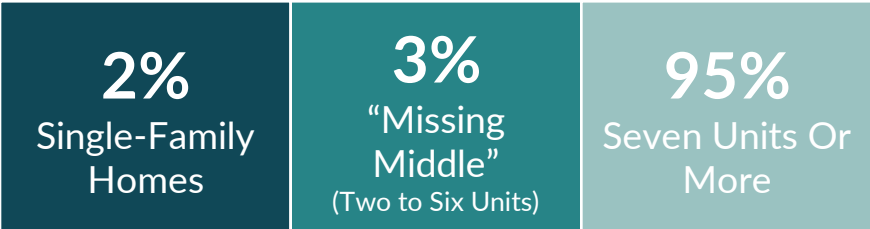
Between 2017 and 2024, 95 percent of built and permitted residential units were in large-scale structures with seven or more homes. “Missing Middle” homes (in two-to-six-unit buildings) constituted three percent, and single-family homes comprised 2 percent.

## BUILT AND PERMITTED PROJECTS BY PERCENTAGE OF TOTAL PERMITS (2017 – 2024)



Source: Planning & Community Development Department, “Development Data Since 2017”, 2024, City of Revere.

## BUILT AND PERMITTED PROJECTS BY PERCENTAGE OF TOTAL APPROVED UNITS (2017 – 2024)



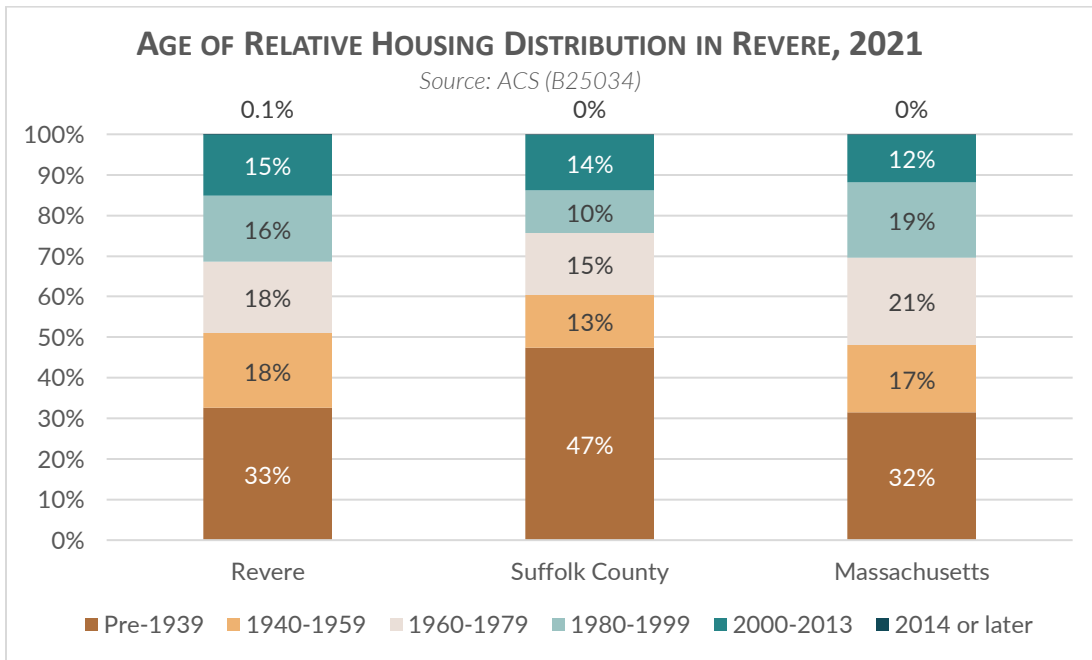
Source: Planning & Community Development Department, “Development Data Since 2017”, 2024, City of Revere.





**While a substantial share of Revere's housing stock (30%) was built before 1939, the city has permitted a balanced distribution of development across subsequent decades.**

The city has a similar proportion of newer housing (built in the past twenty years) to Chelsea and Malden, though twice as much as Everett, and four times as much as Saugus.

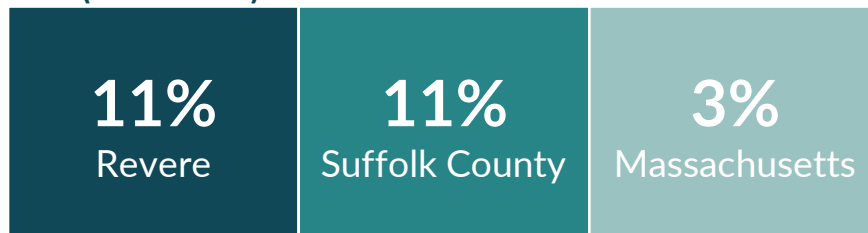


Source: U.S. Census Bureau, "2021 5-year American Community Survey: B25024," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.



**The number of housing units in Revere increased by 11 percent between 2010 and 2020, similar to Suffolk County, but significantly more than the state, which grew by only 3 percent.**

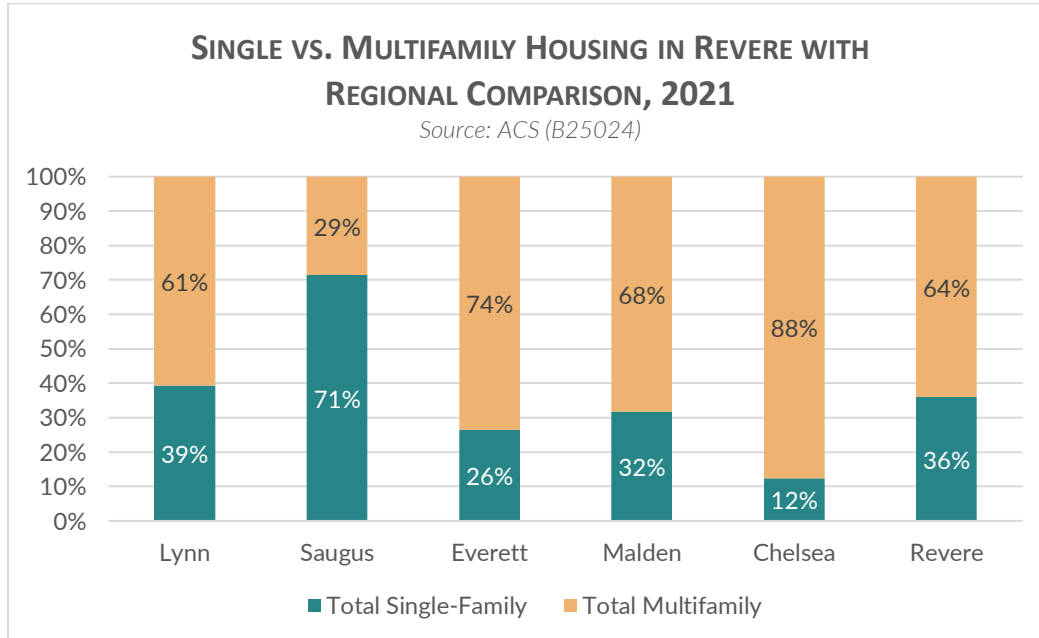
**NEW HOMES BUILT (2010 – 2020)**



Source: U.S. Census Bureau, "2021 5-year American Community Survey: B25024," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.



**Most of Revere’s existing housing stock is multifamily (64 percent), showing a rich legacy of multifamily development in the city.**



Source: U.S. Census Bureau, "2021 5-year American Community Survey: B25024," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.

**Most new units have been priced at market rate.**



The median rent for a two-bedroom apartment in Revere in the last twelve months (from November 2023) was \$2,752.<sup>18</sup> Additionally, only three percent, or 81, of new residential units built in Revere between 2017 and 2023 (dates in which detailed city permitting data was available) were designated as affordable. Looking to the future, as of Winter 2024, there were 1,507 units permitted or submitted to the city for review and permitting. Nearly eight percent, or 120, are expected to be reserved for households earning at or less than 80 percent of the Area Median Income (AMI)

**As development continues, Revere continues to lose progress on compliance with the state's 10 percent goal for subsidized housing in the city.**



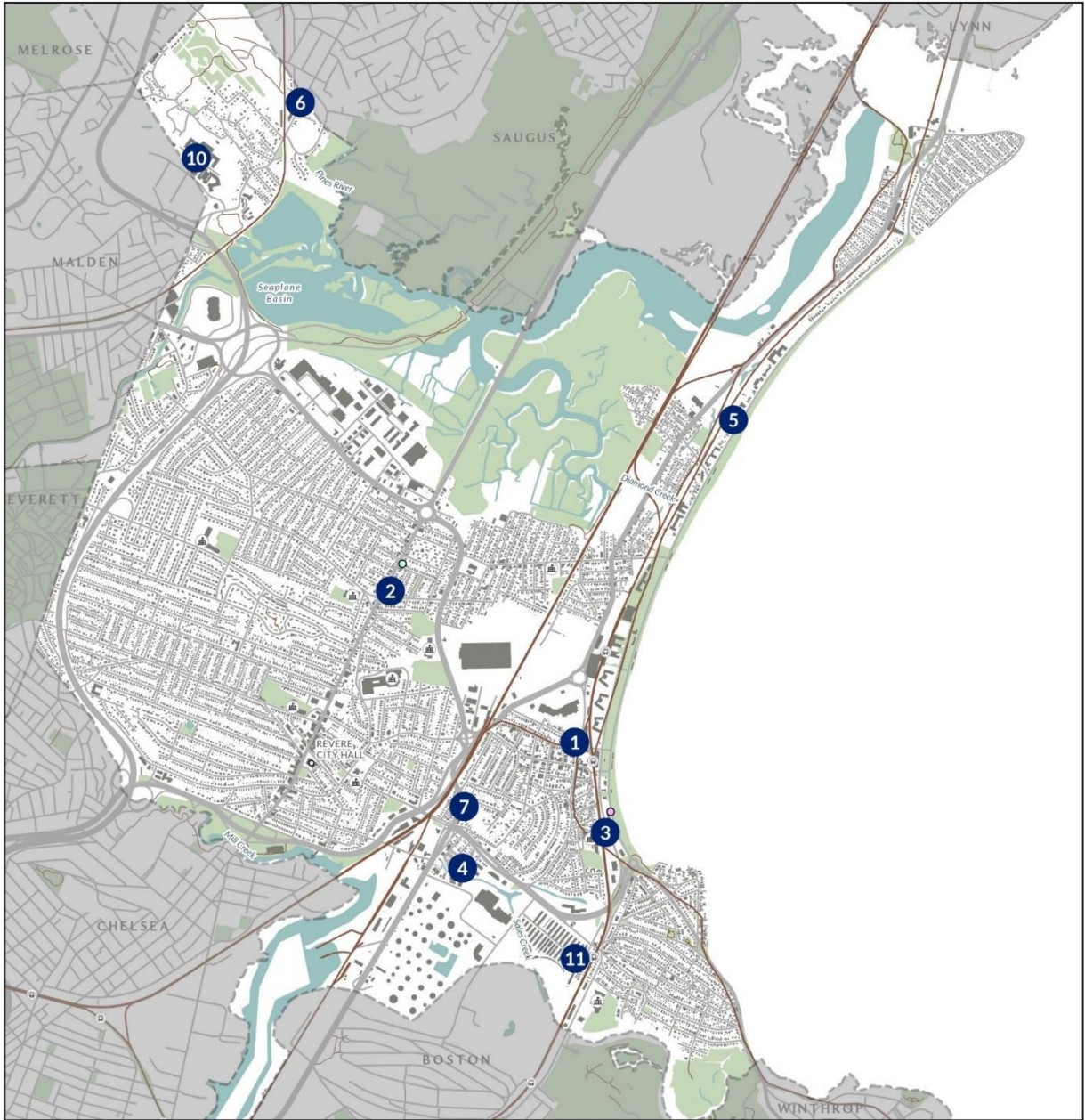
Because state law measures progress on the Subsidized Housing Inventory (SHI) through a percentage--with 10 percent as the goal--new development without new affordable units contributes to a decrease in Revere's SHI. Other communities counterbalance new development with mechanisms such as inclusionary zoning--which ensures that a certain percentage of units are designated as affordable--to promote housing affordability and maintain their SHI.

<sup>18</sup> Rentometer, "12 Month Lookback, Revere, Massachusetts," 2023, Rentometer, <https://www.rentometer.com/>

**CITY OF REVERE - PROJECTS IN DEVELOPMENT  
PIPELINE**

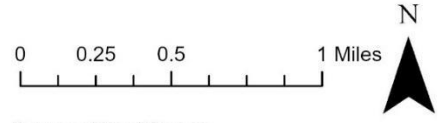
J M G O L D S O N

Prepared by JM Goldson LLC



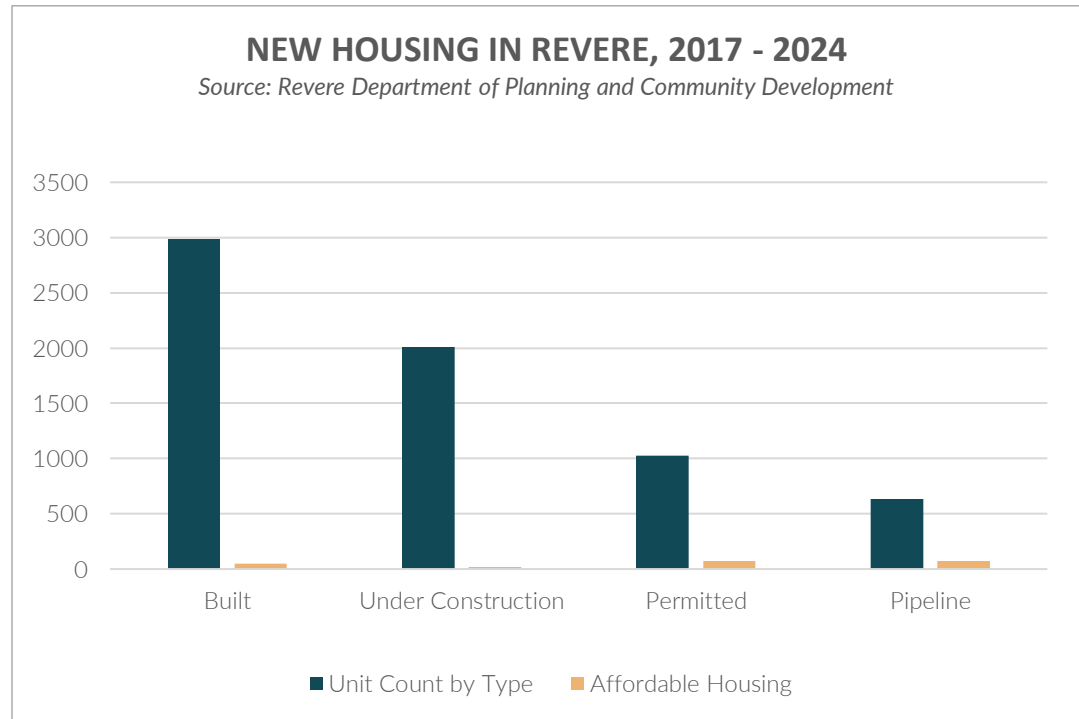
1485 North Shore  
Road  
791 Broadway  
110 Ocean Ave  
Lee Trailer Park  
459 Revere Beach Blvd

**7.** 419 Lee Burbank Hwy  
**8.** 855 Broadway  
**9.** 50 Revere Beach Blvd  
**10.** Overlook Ridge  
**11.** Suffolk Downs



Source: City of Revere

## DEVELOPMENT PIPELINE



Source: City of Revere Planning and Community Development Department. "Development Data." *City of Revere*, 2024.

### Projects in Development

Status	Total Units	Affordable Units
<i>Built (Since 2017)</i>	2,985	51
<i>Under Construction</i>	2,007	18
<i>Permitted</i>	1,028	73
<i>Pipeline (In Planning)</i>	637	72
<b>Total</b>	<b>6,657</b>	<b>214</b>

Source: City of Revere Planning and Community Development Department. "Development Data." *City of Revere*, 2024

# HOUSING COSTS

## Housing costs have increased faster than incomes in Revere since 2016.

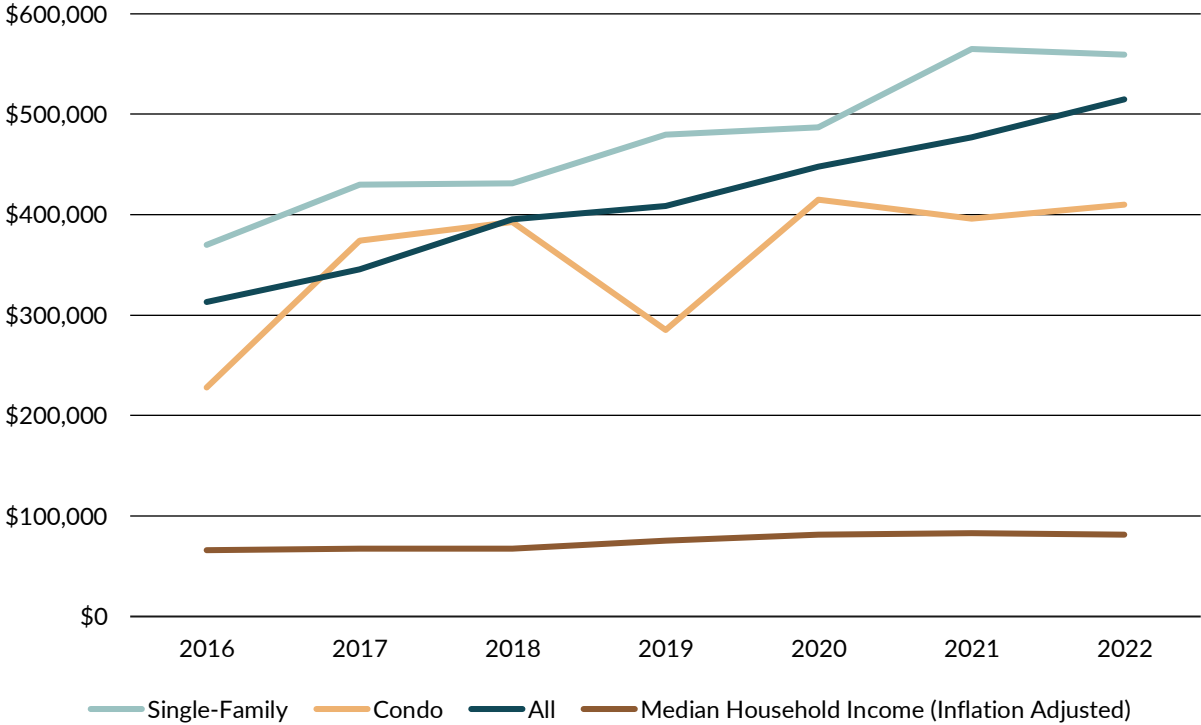


From 2016 to 2022, the median sales price of single-family properties rose by 27 percent, while inflation-adjusted median incomes rose by 24 percent, signaling a widening gap between the cost of housing and what residents can afford to pay. The 2022 median sales price of single-family properties was \$559,500 for a single-family home and \$410,000 for condominium properties.

## OWNERSHIP

### MEDIAN SALES PRICE IN REVERE, 2016-2022

Source: Massachusetts Association of Realtors, ACS S1901



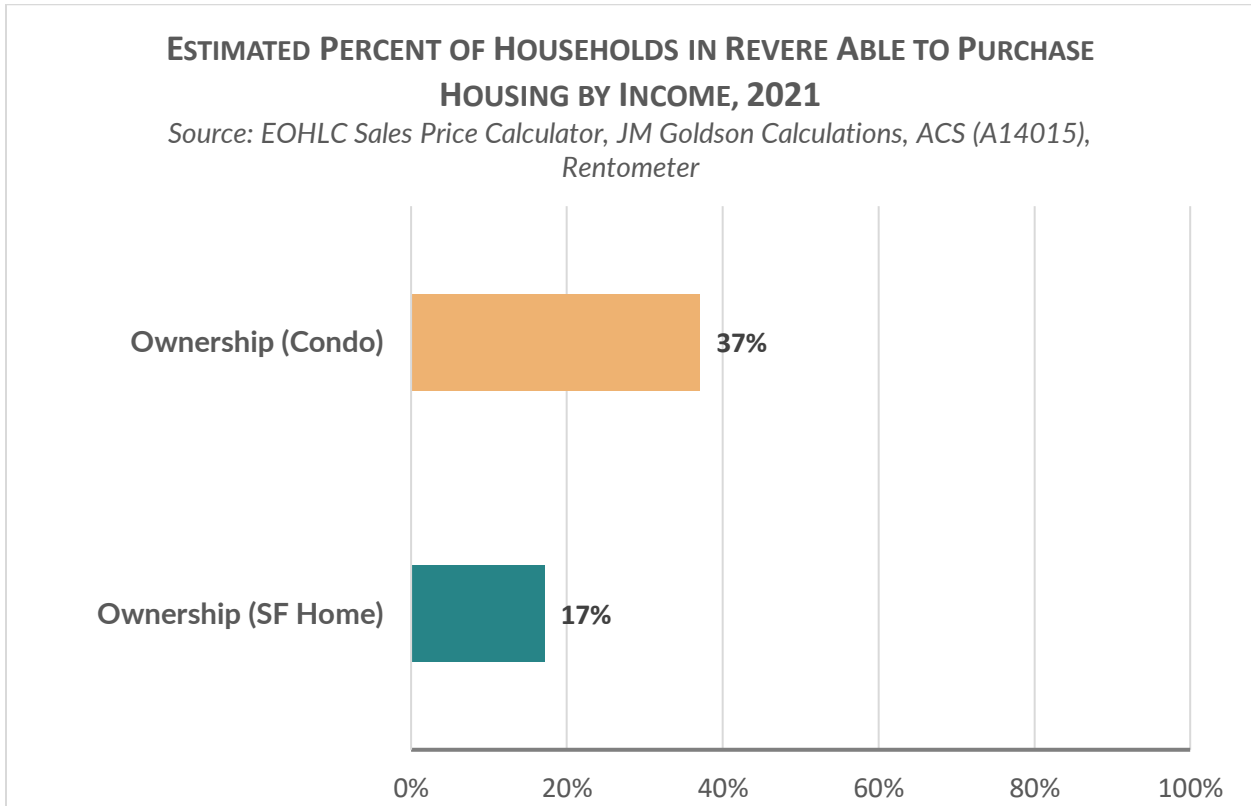
Source: Massachusetts Association of Realtors. "Town Data." *Massachusetts Association of Realtors*, 2023. <https://www.marealtor.com/market-data/>

**In 2016, the median sales price for a single-family home was \$356,250. This was affordable for 20 percent of households earning approximately \$120,000 each year. In 2022, that figure was \$587,250, affordable for households earning approximately \$190,000 annually, decreasing to 17 percent.<sup>19</sup>**

<sup>19</sup> JM Goldson Calculations, using MA Association of Realtors Cost Data (2016 and 2022), ACS Five-Year Tables from 2016 and 2022 (A14001).



Only an estimated 17 percent of households in Revere earn a sufficient income to purchase a home without becoming cost-burdened.



Source: EOHLC Sales Price Calculator, JM Goldson calculations using FY2024 Revere property tax rate; assumes the 30-year fixed mortgage, 10% downpayment, 6.63% interest rate, condo fees of \$175/month, household of two.

- A median-income household in Revere (\$73,041) would need to more than double their income (to \$178,876 annually) in order to afford a median single-family home in Revere (\$559,000).
- A median-income household in Revere (\$73,041) would need to nearly double their income (to \$135,347 annually) in order to afford a median condo in Revere (\$410,000).
- An affordable home price for a median-income household (\$73,041) would be \$232,800.
- An affordable home price for a household of two earning 80 percent of the Area Median Income (\$94,800) would be \$266,800.

## RENTALS

### Renters in Revere tend to be lower income.



Seventy-one percent, or 6,660 renting households fall into HUD's Low- or Moderate-Income category, earning less than 80 percent of the Area Family Median Income, or HAMFI (less than \$118,450 for a family of four). 41 percent, or 3,840 of renting households fall into the Extremely Low-Income category (earning less than \$44,500 for a family of four).

Income Distribution Overview	Owner	Renter	Total
Household Income <= 30% HAMFI	1,230	3,840	5,070
Household Income >30% to <=50% HAMFI	1,275	1,620	2,895
Household Income >50% to <=80% HAMFI	1,840	1,200	3,040
Household Income >80% to <=100% HAMFI	1,265	885	2,150
Household Income >100% HAMFI	3,585	1,820	5,405
<b>Total</b>	<b>9,195</b>	<b>9,360</b>	<b>18,555</b>

Source: Department of Housing and Urban Development, "Consolidated Planning/CHAS Data," 2021, *Department of Housing and Urban Development*. <https://www.huduser.gov/portal/datasets/cp.html>



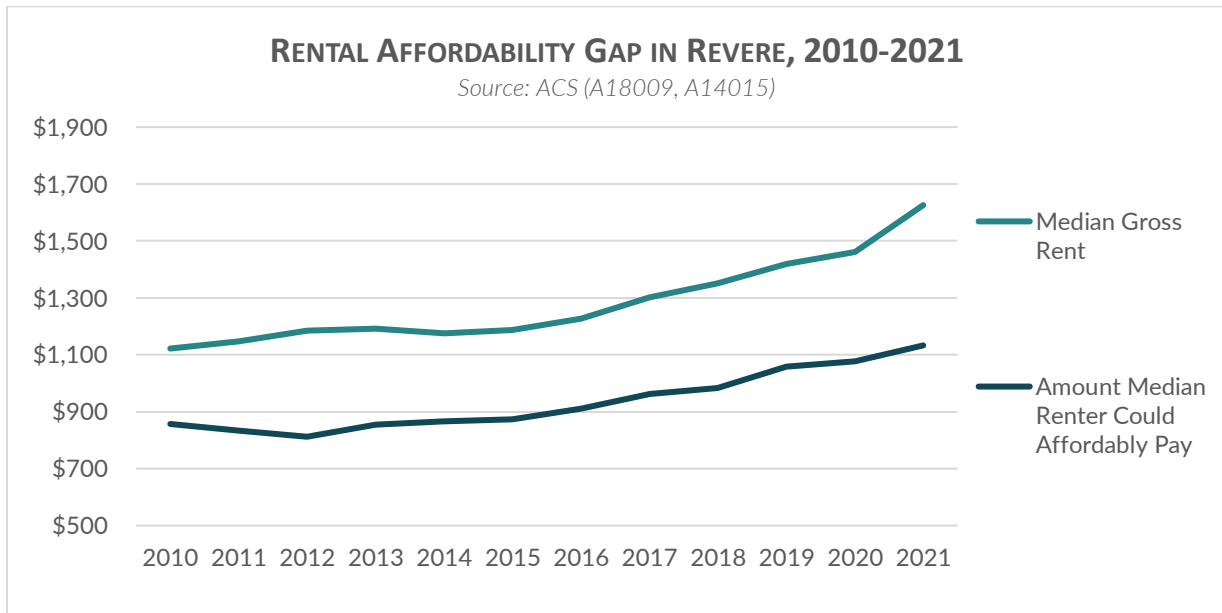
### Median Renter Households face increasing difficulties affordably renting in Revere.

The median gross rent in Revere grew by 45 percent over the last twelve years, with a single-year increase of 11 percent between 2020 and 2021. The cost of a median one-bedroom rental was about \$2,250/month in November 2023.<sup>20</sup> The median renter household income is \$45,322, presenting an affordability gap of \$1,117 per month.

<sup>20</sup> Source: Rentometer, "Last 12 Months Analysis, Revere MA." 2023, *Rentometer*. [www.rentometer.com](http://www.rentometer.com)



The gap between Revere's median gross rent and what the median renter can affordably pay is widening.<sup>21</sup>



Source: U.S. Census Bureau, "2021 5-Year American Community Survey: A18009, A14015," 2021, U.S. Census Bureau. <https://data.census.gov/cedsci/>.



**Forty-three percent of households in Revere are housing cost-burdened, paying 30 percent or more of their income for housing.**

The 30 percent threshold is a general affordability guideline that suggests households should spend no more than 30 percent of their gross income toward housing costs, including rent or mortgage payments, utilities (for renters), property taxes, and homeowners' insurance. This rule of thumb is widely used by lenders, housing professionals, and others as a benchmark for assessing the affordability of units and eligibility of buyers and renters.



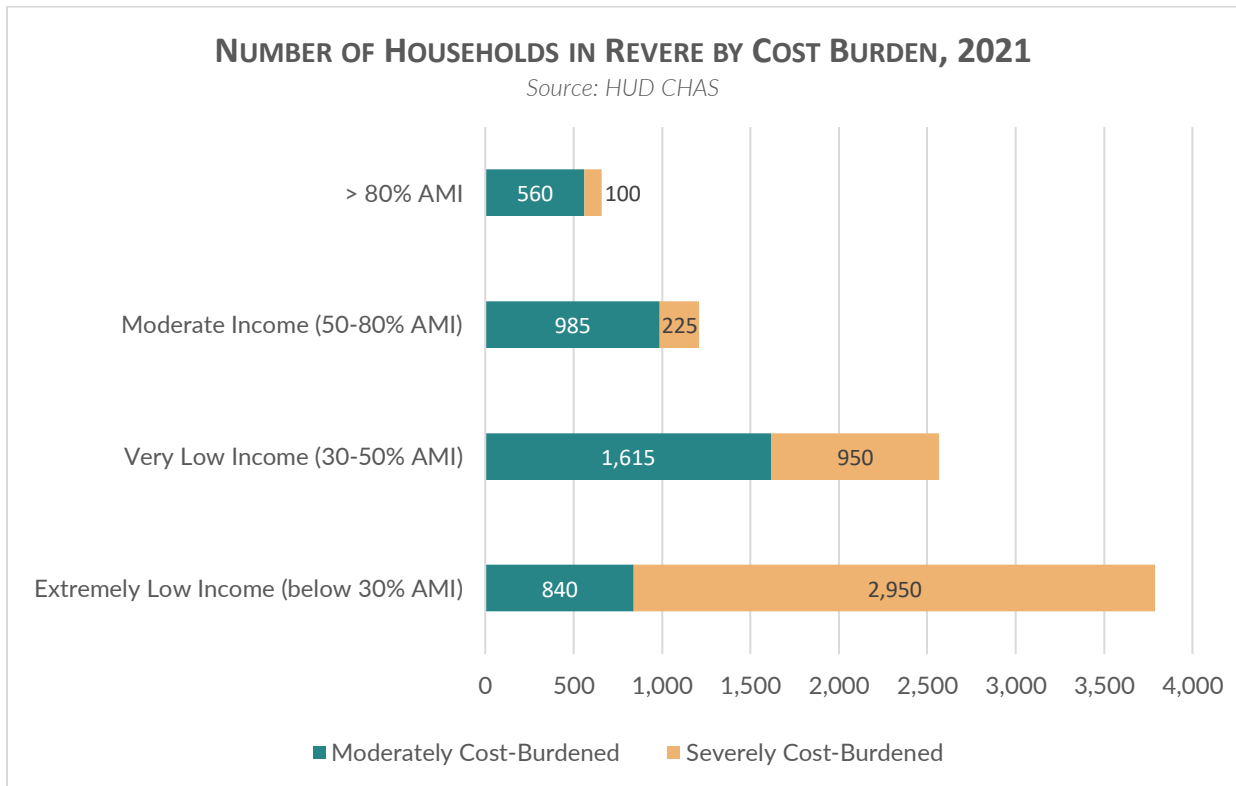
Source: Department of Housing and Urban Development, "Consolidated Planning/CHAS Data," 2021, Department of Housing and Urban Development. <https://www.huduser.gov/portal/datasets/cp.html>

<sup>21</sup> Affordability is defined by HUD as housing in which "the occupant is paying no more than 30 percent of gross income for housing costs, including utilities."





The largest severely cost-burdened income group is comprised of residents with extremely low incomes (ELI) below 30 percent of the Area Median Income, with close to 3,000 severely cost-burdened ELI households counted in 2021.



Source: Department of Housing and Urban Development, "Consolidated Planning/CHAS Data," 2021, *Department of Housing and Urban Development*. <https://www.huduser.gov/portal/datasets/cp.html>

### The share of cost-burdened, extremely low-income owners and renters in Revere increased by 10 percent over the last decade.<sup>22</sup>



HUD CHAS data indicates that the total cost-burdened population in Revere decreased between 2010 and 2020. However, the increase in extremely low-income, cost-burdened households, as well as a widening affordability gap suggests that the decrease could be attributed to displacement, rather than increased affordability.

<sup>22</sup> U.S. Department of Housing and Urban Development, "Consolidated Planning/CHAS Data," 2021, *U.S. Department of Housing and Urban Development*. <https://www.huduser.gov/portal/datasets/cp.html>

Other costs, such as food, transportation, and childcare can also contribute to affordability. For example, according to 2023 Department of Labor data, the median yearly cost for center-based childcare for a toddler was \$25,646 (in 2023 dollars).<sup>23</sup>

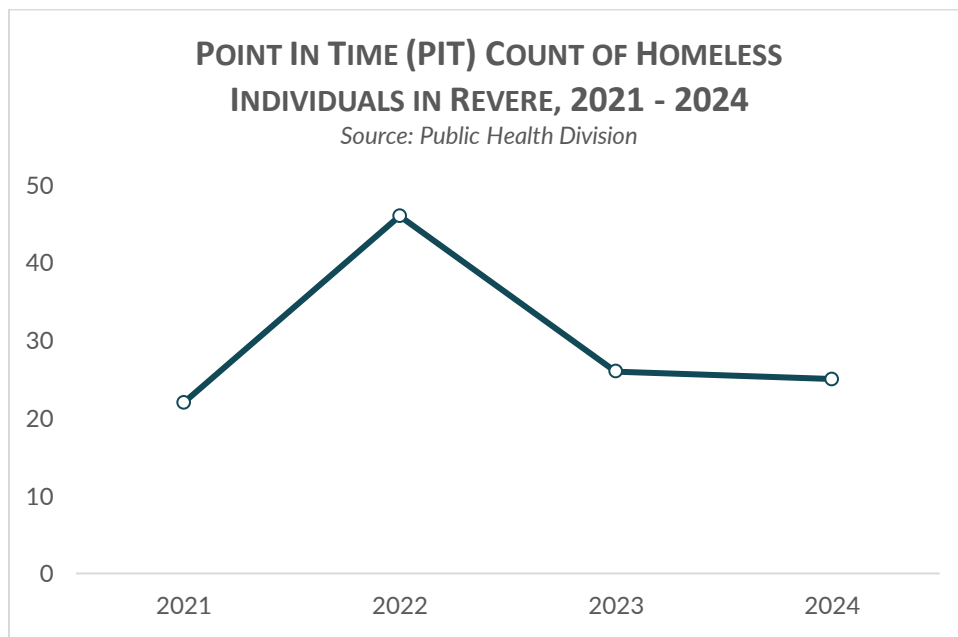
Some residents working commonly held jobs would need to work many more hours each week to afford rent in Revere on their incomes.<sup>24</sup>

### HOURS OF WORK NEEDED EACH WEEK TO AFFORD RENT



Source: JM Goldson calculations from Rentometer data for median-priced 1 bedroom apartment in Revere, with data from Bureau of Labor Statistics, following HUD affordability guidelines.

## HOMELESSNESS



Source: Public Health Division, "PIT Counts," 2024, City of Revere.

Revere does not currently host any homeless shelters, though the construction of a 24-bed facility at 84 Arcadia Street in the Oak Island neighborhood was proposed in early 2023. In colder months, the city may also utilize the Rosetti-Cowan Senior Center as a temporary warming shelter for up to 15 people from 7pm to 7am.

<sup>23</sup> Women’s Bureau, “Childcare Prices by Age of Children and Care Setting,” 2023, U.S. Department of Labor, <https://www.dol.gov/agencies/wb/topics/childcare/price-by-age-care-setting>

<sup>24</sup> Amount required to cover the median rent for a one-bedroom apartment in Revere, November 2023, paying no more than one-third of one’s income. Source: Rentometer, “Last 12 Months Analysis, Revere MA,” 2023, Rentometer. [www.rentometer.com](http://www.rentometer.com)

According to the city's Public Health Division, 25 homeless individuals were identified during the 2024 Point in Time (PIT) count. The increase in 2022 was attributed by the outreach team to the loss of pandemic relief funds, as well as displacement from other areas. The city celebrated the successful transition of seven individuals identified in the 2023 PIT count to housing.

High housing costs have been statistically identified to contribute to homelessness. Researchers from the University of Washington found through linear regression a high correlation between increases in gross rent and the rate of homelessness in a city and region. Eastern Massachusetts is no different, with high rents and a relatively inelastic supply of housing contributing to a homelessness crisis.<sup>25</sup>

The Commonwealth of Massachusetts's Department of Transitional Assistance provides shelter for homeless families with children. In November 2023, there were between 51 and 200 families enrolled in Revere, according to Emergency Assistance (EA) Placement Data. Over half of EA shelters are hotels or motels in local communities.<sup>26</sup>

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<sup>25</sup> Colburn, Gregg, and Aldern, Clayton Page, "Homelessness is a Housing Problem," 2022, *University of California Press*.

<sup>26</sup> Department of Transitional Assistance, "Emergency Assistance Placement Data," 2023, *Commonwealth of Massachusetts*.  
<https://www.mass.gov/info-details/emergency-assistance-ea-family-shelter-resources-and-data>

## GENTRIFICATION AND DISPLACEMENT



**Nearly half (45 percent) of households in Revere live with a HUD-designated housing problem: incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or a cost burden greater than 30%.**

Additionally, one in four homes (26 percent) faced a severe housing problem (as defined by HUD): incomplete kitchen facilities, incomplete plumbing facilities, more than one person per room, or a cost burden greater than 50%. A significant proportion of this may be attributed to cost burden.<sup>27</sup>



**As the median household income rises, some cost-burdened households may be leaving Revere.**

The number of cost-burdened households declined by 1,895 between 2010 and 2020.<sup>28</sup> At the same time, Revere's median household income increased by 21 percent, while the Greater Boston area median household income grew by only 8 percent, suggesting an influx of higher income households.



**The share of households earning over \$100,000 annually grew exponentially, while low- and moderate-income households held steady.<sup>29</sup>**

The median income in Revere grew from \$49,759 to \$73,041, from 2010 to 2021.<sup>30</sup>

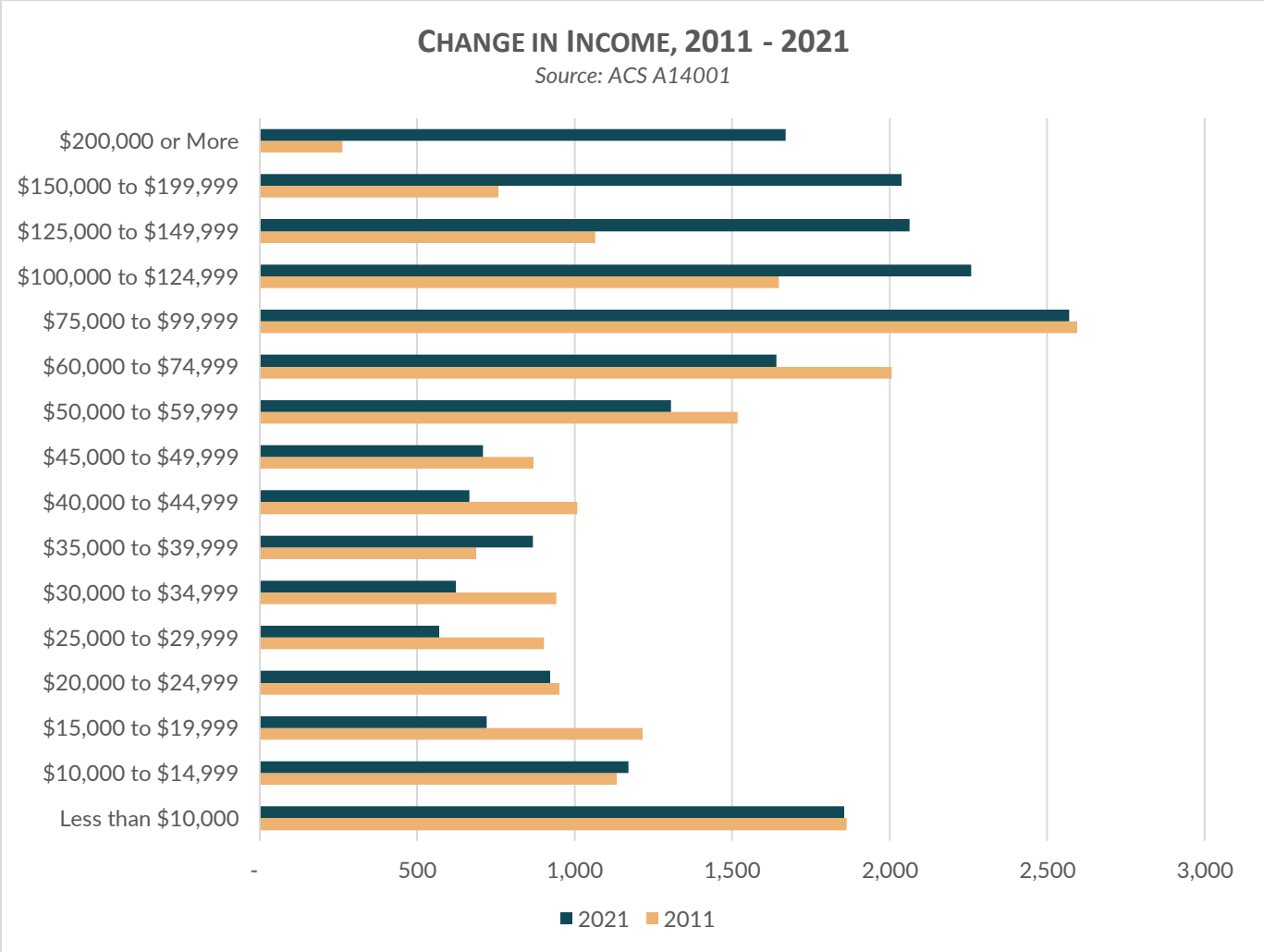
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<sup>27</sup> U.S. Department of Housing and Urban Development, "Consolidated Planning/CHAS Data," 2020, *U.S. Department of Housing and Urban Development*. <https://www.huduser.gov/portal/datasets/cp.html>

<sup>28</sup> U.S. Department of Housing and Urban Development, "Consolidated Planning/CHAS Data," 2020, *U.S. Department of Housing and Urban Development*. <https://www.huduser.gov/portal/datasets/cp.html>

<sup>29</sup> U.S. Census Bureau, "2021 5-Year American Community Survey Table: A14001," 2021, *U.S. Census Bureau*, <https://data.census.gov/>

<sup>30</sup> U.S. Census Bureau. 2021. "2021 5-Year American Community Survey Table: S1901," 2021, *U.S. Census Bureau*. <https://data.census.gov/>



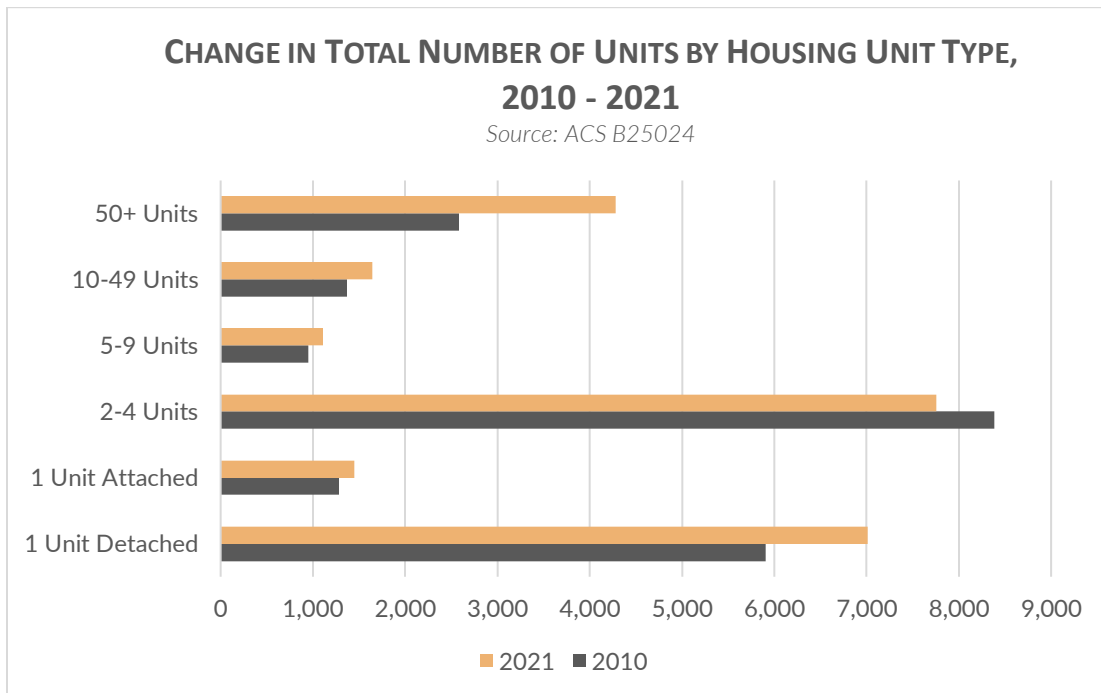
Source: U.S. Census Bureau. "2021 5-Year ACS Tables: A14001", 2021, U.S. Census Bureau. <https://data.census.gov/>



Census data shows that the raw number of higher earning households in Revere grew in the past decade, while low- and moderate-income households declined slightly, or stayed relatively the same, suggesting that higher-income households have moved to Revere.



The share of two to nine family homes, a type of housing commonly called the “Missing Middle” decreased between 2010 and 2021, from 45 percent of Revere’s housing stock to 38 percent. At the same time, the portion of homes in a building with ten or more units increased from 19 percent to 24 percent.<sup>31</sup> The share of single-family homes (30 percent) held steady.



Source: U.S. Census Bureau. “2021 5-Year ACS Tables: B25024”, 2021, U.S. Census Bureau. <https://data.census.gov/>

<sup>31</sup> U.S. Census Bureau, “2021 5-Year American Community Survey Table: B25024,” 2021, U.S. Census Bureau. <https://data.census.gov/>



Existing "Missing Middle" housing in Revere. Source: Google Maps, Massachusetts Housing Partnership.



**The loss of naturally affordable ‘Missing Middle’ housing and a decline in middle and low-income families, particularly cost-burdened households, could point to ongoing gentrification and displacement in Revere.**

*Missing Middle housing is often defined as “a range of house-scale buildings with multiple units—compatible in scale and form with detached single-family homes—located in a walkable neighborhood.”<sup>32</sup> These house-scale buildings can typically be found as duplexes, triplexes, cottage courts, and multiplexes in a community. The region’s triple-deckers are one such example of local Missing Middle housing.*

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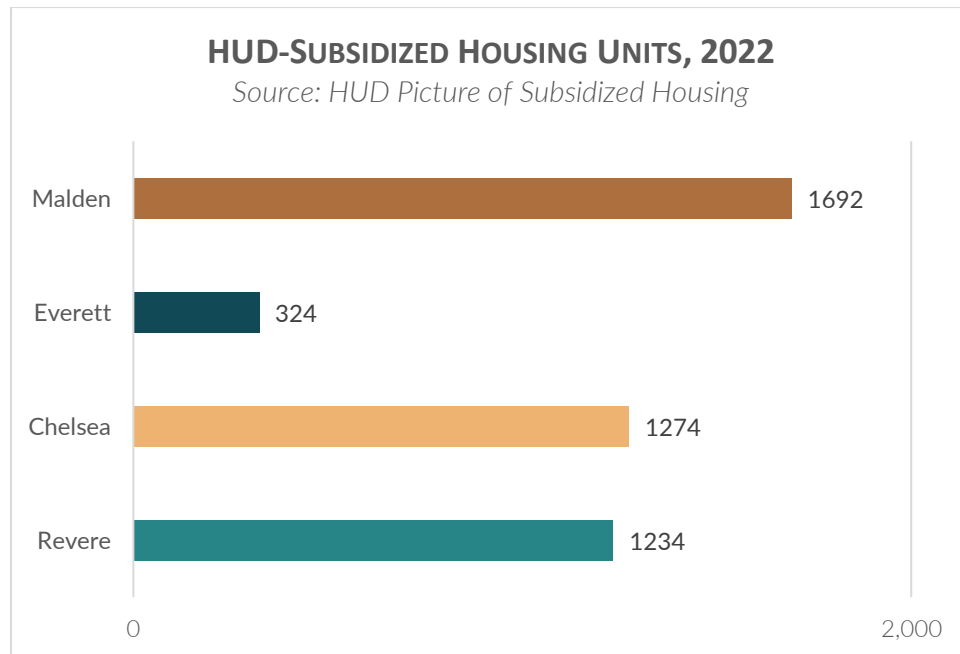
<sup>32</sup> Opticos Design, “What is Missing Middle Housing?” 2023, Opticos Design, <https://missingmiddlehousing.com/about>

## EXISTING AFFORDABLE HOUSING STOCK



Affordable housing at 525 Beach Street and 571 Revere Street. *Source: Google Maps.*

Affordable housing occurs in a variety of forms: Naturally Occurring Affordable Housing (NOAH) is often the most common and is typically supplemented by subsidized housing, supported by municipal, state, and federal agencies, and supportive housing, often including on-site services for residents, such as persons with disabilities or transitioning from homelessness.



Source: Department of Housing and Urban Development, "Picture of Subsidized Households," 2022, *Department of Housing and Urban Development*, <https://www.huduser.gov/portal/datasets/assthsg.html>

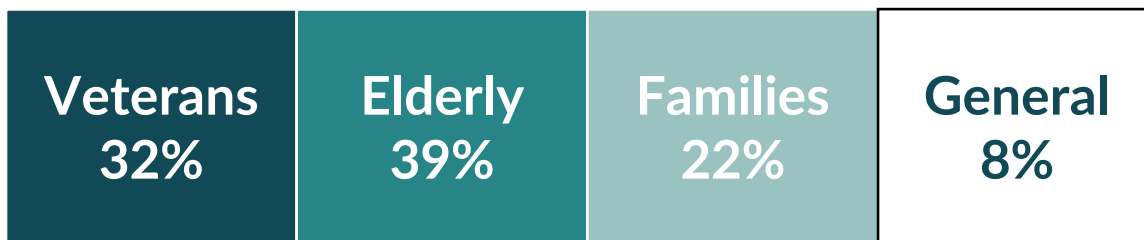




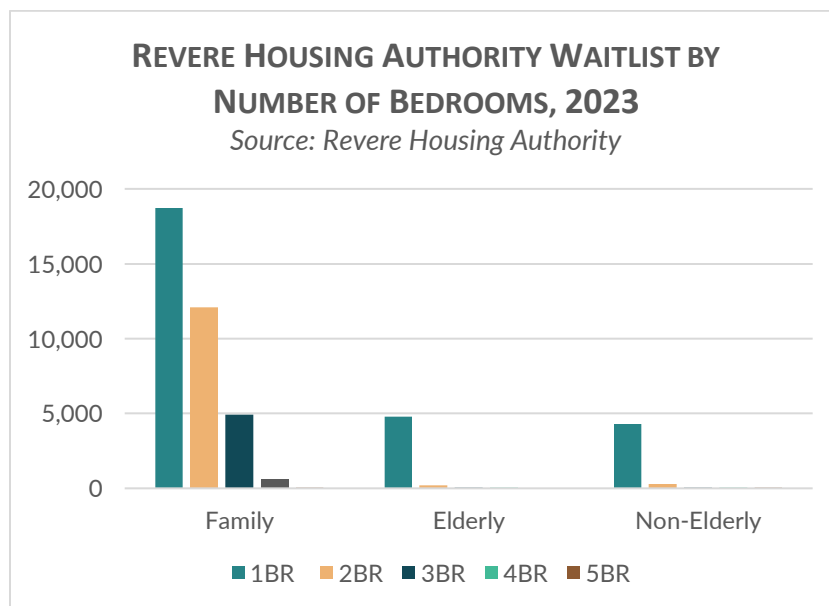
Properties managed by the Revere Housing Authority. Source: Google Maps.

The Revere Housing Authority administers a varied portfolio of federal and state-subsidized properties, with some facilities designed specifically for veterans and the elderly. Currently, there are 897 units managed by the Authority. There are also several privately managed affordable housing developments in Revere, such as 571 Revere Street, 525 Beach Street, and One Beach Street. In sum, these total 1,728, or about 7 percent of the homes in Revere.

### DISTRIBUTION OF REVERE HOUSING AUTHORITY UNITS



Source: Revere Housing Authority



Source: Revere Housing Authority

## NATURALLY OCCURRING AFFORDABLE HOUSING



Districts with naturally occurring affordable housing in Revere. *Source: Google Maps.*

Naturally occurring affordable housing, or NOAH, is difficult to track, as by definition it exists outside of subsidized housing inventories. These units are typically "naturally" affordable because of their age or location.<sup>33</sup> This affordable housing typology is vital for low- and moderate-income households, and often the largest share of affordable housing in a community.<sup>34</sup>

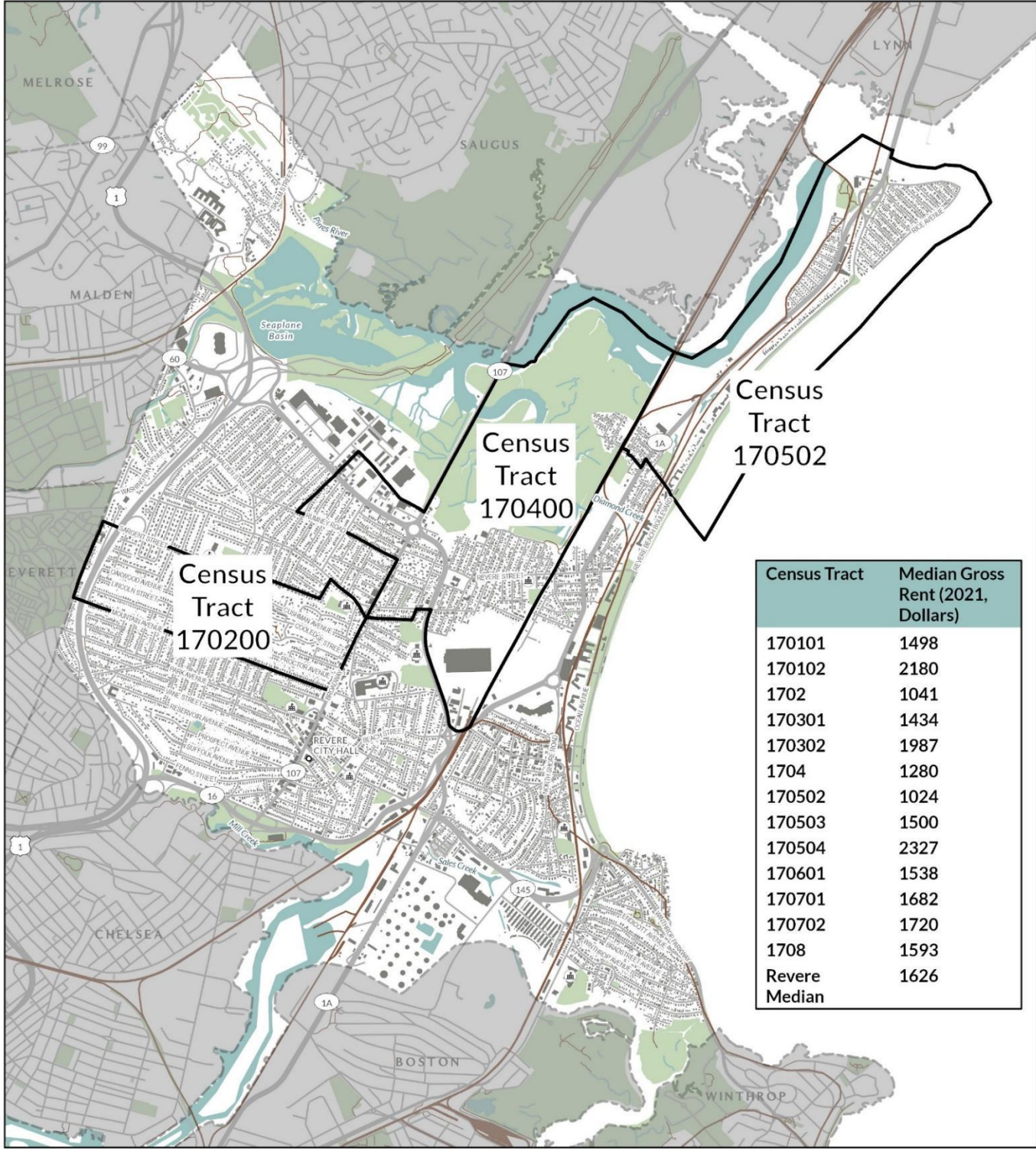
An analysis of median household income and median gross rents revealed that seven of the thirteen census tracts in Revere offered median rents lower than the city's median rent of \$1,626. In only one census tract, 1705.03, an area between Revere Beach and North Shore Road, renters were putting less than one-third of their income toward rent (27 percent).

Census data can help to show neighborhoods with naturally occurring affordable homes. These places, shown in the subsequent map, warrant further exploration of affordability preservation opportunities.

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<sup>33</sup> Mulbry, Rachel, "We Can Preserve and Improve Naturally Occurring Affordable Housing," 2021, *City of Philadelphia*.  
<https://www.phila.gov/2021-05-19-we-can-preserve-and-improve-naturally-occurring-affordable-rental-housing/>

<sup>34</sup> Kling, Steve, "Preserving the Largest and Most At-Risk Supply of Affordable Housing," 2021, *McKinsey & Company*.  
<https://www.mckinsey.com/industries/public-sector/our-insights/preserving-the-largest-and-most-at-risk-supply-of-affordable-housing>



Census Tract	Median Gross Rent (2021, Dollars)
170101	1498
170102	2180
1702	1041
170301	1434
170302	1987
1704	1280
170502	1024
170503	1500
170504	2327
170601	1538
170701	1682
170702	1720
1708	1593
Revere Median	1626

Census Tract - Potential  
 Naturally Occurring Affordable Housing (NOAH)





## SUBSIDIZED HOUSING INVENTORY

**Though some new affordable units are planned, the expiration of existing subsidized units and the continued development of market-rate housing is expected to lower the city's Subsidized Housing Inventory (SHI) percentage in the coming years.**

For inclusion on the Subsidized Housing Inventory (SHI), affordable housing units must meet the requirements as defined under M.G.L. Chapter 40B, sections 20-23. The SHI includes housing units:

- In rental housing developments that have at least 25 percent of units reserved by an affordability restriction for households earning at or below 80 percent of the AMI, or 20 percent of the units reserved for households earning at or below 50 percent AMI<sup>35</sup>;
- That are ownership and reserved by a deed restriction for households earning at or below 80 percent AMI;
- With an affordability term of at least 30 years (except under specific circumstances for units created through a home rehabilitation program);
- That are affirmatively and fairly marketed in accordance with a state-approved marketing plan; or,
- That receive some form of government subsidy from specific public agencies including MassHousing, MassDevelopment, EOHLC, and others.

This list excludes naturally occurring units, which do not meet these requirements and are subject to housing cost escalations as determined by the market.

As of July, 2023, Revere's SHI included 1,728 units, comprising 7 percent of Revere's total year-round housing units. Of these affordable units, 99 percent were classified as affordable rentals, with only one affordable ownership unit reported.

Spatially, most state and federal subsidized housing properties are located in the southern half of the city. Revere's public housing consists of predominantly moderate and larger density structures, though there are fourteen scattered sites comprising 69 units. Most units are located in state-designated Environmental Justice (EJ) neighborhoods.

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<sup>35</sup> Note that both affordable and market-rate units qualify for counting on the SHI in rental developments meeting these conditions.

## Future Affordability

About half of Revere's SHI portfolio, or 899 units, are perpetually deeded as affordable. The other 829 units will expire by 2055. In the short-term, 208 affordable units, or 12 percent of the existing total, will expire by 2025. However, the city may elect to use municipal funds to prevent these units from losing their deed-restricted affordability.

Currently, Revere would need to add at least 718 units to achieve the Commonwealth's target of ten percent of housing units on the SHI. As more market-rate homes are developed, their addition to the overall housing unit inventory will increase the number of affordable homes needed to achieve the ten percent requirement.

The contribution of 138 affordable housing units from upcoming development will add to Revere's SHI. However, these affordable units from planned, permitted, and under construction projects will be joined by several thousand market-rate homes, diluting any potential gains. Below is a rough projection of Revere's SHI and unit count two to three years into the future, solely for housing production planning purposes.

### Projected Subsidized Housing Inventory (SHI)

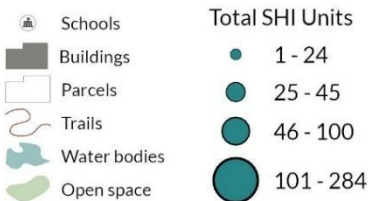
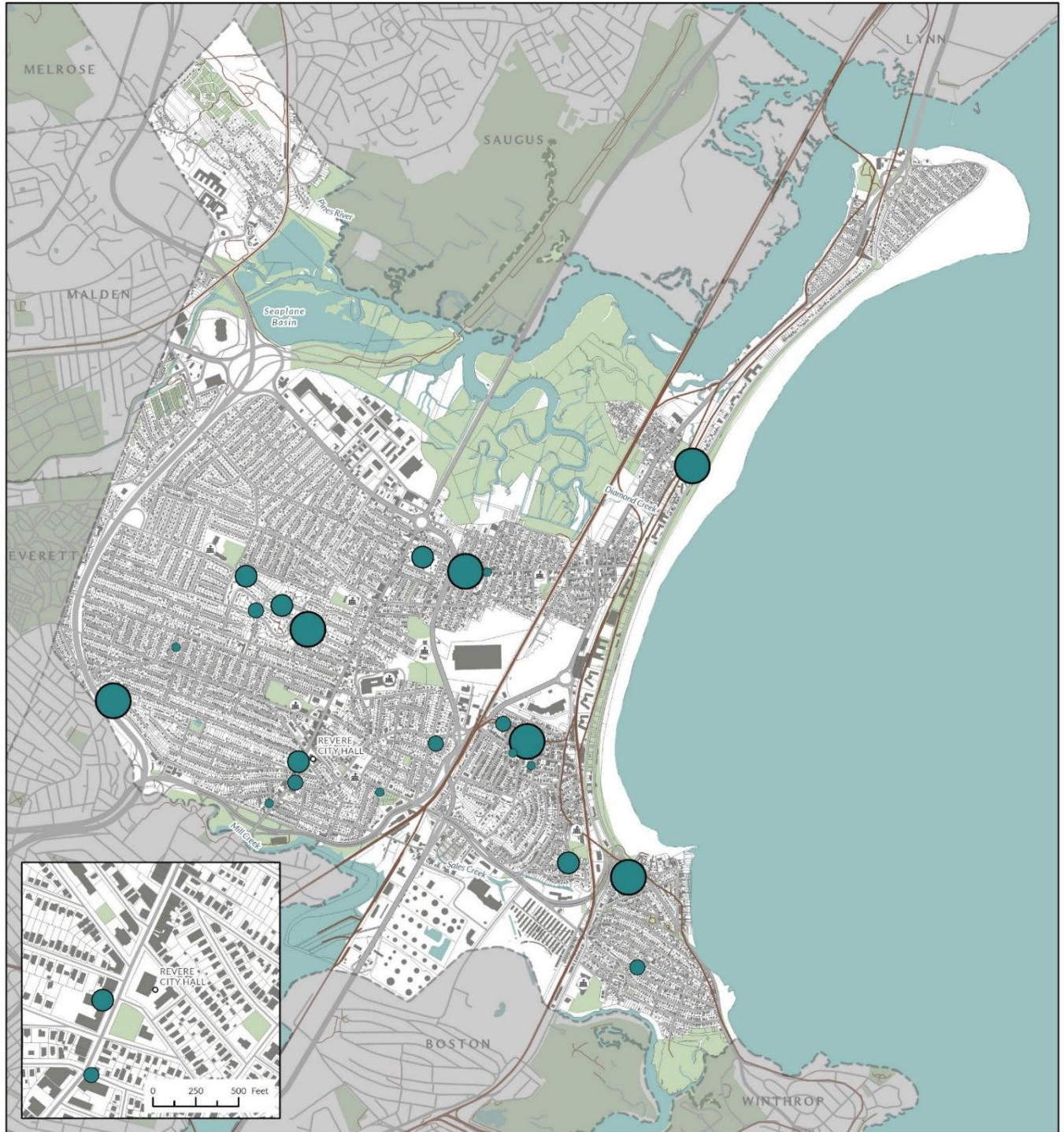
<i>Phasing</i>	<i>Total Units</i>	<i>Affordable Units</i>	<i>SHI Percentage</i>
Current (as of 2024)	24,459	1,728	7.06%
Projected (est. 2027)	28,356	1,658	5.85%

*Note: Projection assumes full buildout and that expiring affordable units are not preserved.*

# CITY OF REVERE - SUBSIDIZED HOUSING INVENTORY

Prepared by JM Goldson LLC

J M GOLDSON



*Note: The SHI locations are approximate. There are an additional 97 SHI-listed homes rental units under DDS and DMH subsidies that are not shown due to confidential locations, and 54 scattered units that could not be located.*



Sources: MassGIS, MassDEP, MAPC Trailmap, Massachusetts Executive Office of Housing and Livable Communities (EOHLC)

## SUMMARY

As household sizes continue to grow in Revere, there may be a slight discrepancy between the size of existing housing units and the size of most households in Revere. While the number of households of one person or four-plus people has grown, most of the existing housing stock contains two or three bedrooms. These are perhaps too large for one-person households and not quite large enough for growing households of four or more.

The gap between Revere's median income and the income required to afford housing has widened in recent years, both for rental and ownership housing. Whereas the median household income in 2021 was \$73,081, residents would need to bring in approximately \$60,000 more than the median each year to afford the average condominium, and \$100,000 more each year to afford a mortgage on the average single-family home.

There are also significant affordability challenges for renters. In 2021, there was a roughly \$500 gap between the amount a median renter household in Revere could affordably pay and the median rent of \$1,626.

While the number of cost-burdened households has decreased, the increase in housing costs and growth in ELI cost-burdened households suggests a more troubling trend: the displacement of some of Revere's low-income households, and increased cost burdens being placed on the least well-off households.

New affordable housing stock represents about three percent of the total housing units constructed in the last five years, as well as three percent of the homes currently under construction, according to the city. At the current pace, Revere remains below the 10 percent goal set by the Commonwealth, and another 208 affordable units are set to expire by the end of 2025. In the immediate future, 48 affordable units have been permitted by the city, and 72 are expected to be approved. If the city does not preserve the 208 expiring units, there would still be a net loss of 88 affordable homes in Revere.

## CHAPTER 6: DEVELOPMENT CONSIDERATIONS

Many factors influence the feasibility of housing production, from geographic limitations to regulations that shape development and land use. This chapter reviews environmental constraints, infrastructure constraints, and regulatory barriers.

### KEY FINDINGS

#### ENVIRONMENTAL

- Revere has about 700 acres of protected open space, which comprises over 17 percent of the total land area and wetlands comprise about 28 percent of the total land area.
- About 45 percent of Revere's land area is included in FEMA flood risk zones, where there is a recurring risk of flooding.
- The Executive Office of Energy & Environmental Affairs (EEA) lists 525 remediated and current sites and reportable releases in Revere.
- While not located in Revere, the nearby Saugus Wheelabrator trash incinerator poses serious air quality risks for nearby residents.

#### SOCIAL

- Most of Revere's total land area is designated by the Commonwealth as an Environmental Justice (EJ) neighborhood, determined by median household income, English-language proficiency, and BIPOC population. EJ neighborhoods are designated because of historical and current disproportionate impacts from environmental hazards. These hazards can include pollution from factories, power plants, and other sources, as well as exposure to lead, pesticides, and other harmful substances. As a result, EJ communities are more likely to experience health problems, such as asthma, cancer, and other chronic diseases.

#### INFRASTRUCTURE

- Revere Water and Sewer serves 11,480 municipal sewer connections in the city, with 10,710 being residential. The Town also has 10,730 residential water services. Eighteen properties are known to use an onsite septic system. Revere participates in the Massachusetts Water Resources Authority (MWRA) for both water and sewer.
- Households may utilize private water systems with authorization from the Water and Sewer Department. MassDEP's well database has inventoried eight wells in Revere.
- Revere recently completed a water main improvements project to replace aging infrastructure, installing 1.5 miles of new water mains. The replacement of an additional three miles is planned in phases throughout 2024 and 2025. There are currently 103 miles of water mains in the city.
- Ridership on the MBTA Blue Line (rapid transit), which stops at three stations in the city, is near 80 percent of pre-pandemic figures, though, as one of the lower ridership rapid transit routes, capacity remains. A commuter rail station within walking distance of the Wonderland MBTA station has been contemplated, and \$5 million in funding has been secured for this purpose.



- School enrollment in Revere has grown 60 percent since 1990.

## REGULATORY

- Single family development is permitted by-right in Revere, with two-family homes permitted on lot-size and frontage-compliant sites in the RB zone—which comprises most of Revere. A lot being situated in the FEMA-designated one-hundred-year floodplain also constraints two-family development.
- However, the average lot size in the largest residential district (RB) is 5,729 sq. ft., meaning that two-family development in most of the RB district is functionally prohibited.
- The absence of viable pathways within the zoning code for “missing middle” development could be contributing to the decline in two to four family homes observed in the previous chapter on Housing.
- Sixty-seven percent of residential parcels are non-compliant with minimum lot size and frontage requirements. The largest zoning district, (RB, 43 percent of Revere’s land area), has average frontages and lot sizes that are significantly smaller than those required in the district regulations. When existing development patterns are denser than zoning allows, it creates situations known as “non-conforming” development, which limits how properties can be improved. This indicates Revere zoning is overly restrictive when considering the extant development patterns of Revere’s neighborhoods.
- While Accessory Dwelling Units are permitted by-right in certain residential districts, restrictions exist disallowing boarders and lodgers, requiring owner occupancy, eliminating eligibility for duplexes and townhomes, and mandating the unit be within the existing principal structure.
- The city will need to update its Accessory Dwelling Ordinance per *2024 Affordable Homes Act* provisions.
- Half of Revere is zoned as residential, with 46 percent of all land allowing by-right development of single-family homes.
- Apartment dwellings are allowed by-right on only 6.3 percent of Revere's land area.
- Revere does not have an inclusionary zoning ordinance that would mandate the creation of more subsidized housing.
- Revere's floodplain overlay district ensures that development within FEMA-designated flood hazard area protects sand dunes, is oriented landward of the reach of mean high tide, and provides adequate drainage paths to guide floodwaters, depending on the level of flood risk.
- Revere does not currently have any Local Historic Districts (per MGL c.40C).
- Lodging and boarding houses are allowed only by special permit.
- Manufactured housing is not permitted.
- The Revere city Council is the Special Permit Granting Authority (SPGA), approving projects that are not permitted by-right in Revere. Neighboring communities, such as Everett and Malden, delegate this responsibility to their respective Planning Boards.
- On-site parking is required for mixed-use, transit-oriented development, with the exception of Accessory Dwelling Units (ADUs) within one-half mile of an MBTA station.

# REGULATORY BARRIERS AND CONSIDERATIONS

This section includes key regulatory barriers that may serve to constrain housing production. While zoning is often thought of as the primary regulatory constraint, environmental regulations also influence how and where a place may grow.

## ENVIRONMENTAL CONSIDERATIONS



**Neighborhoods adjacent to wetlands and coastal areas, such as North Revere, Point of Pines, Oak Island, and Revere Beach, are predominantly located near Wetland Resource Areas, and often require Conservation Commission and state (MEPA) approval for housing development.<sup>36</sup>**

Wetlands in Revere are protected by state law (M.G.L. Chapter 131, Section 40), and Title 16 of the Revere Code of Ordinances. Applicants wishing to perform work adjacent to protected wetland areas are charged with proving that they will not adversely impact the city's coastal and freshwater wetlands and adjacent areas. After a hearing, Revere's Conservation Commission will issue or deny a permit for the proposed activity. As a large portion of Revere is or is adjacent to a wetland, this will continue to affect housing development in the city. Approval under the Massachusetts Environmental Policy Act (MEPA) may also be required.



**Revere's floodplain district includes FEMA-designed special flood hazard areas, with additional building requirements determined by flood hazard zone.<sup>37</sup>**

- **Zone VE:** All new construction is required to be located landward of median high tide. Alteration of sand dunes is prohibited.
- **Zones AO and AH:** Adequate drainage paths must be provided around structures on slopes.
- **Zone A:** A registered professional engineer must demonstrate that any proposed encroachment will not result in an increase in flood levels during a one-hundred-year flood.

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<sup>36</sup> Revere Conservation Commission, "Conservation Commission," 2023, *City of Revere*, <https://www.revere.org/departments/conservation-commission>

<sup>37</sup> City of Revere, "Code of Ordinances: Title 17 – Zoning, Chapter 17.46 – FLOODPLAIN DISTRICT REGULATIONS," 2023, *City of Revere*, [https://library.municode.com/ma/revere/codes/code\\_of\\_ordinances?nodeId=TIT17ZO\\_CH17.46FLDIRE](https://library.municode.com/ma/revere/codes/code_of_ordinances?nodeId=TIT17ZO_CH17.46FLDIRE)



**The Executive Office of Energy & Environmental Affairs (EEA) lists 525 sites and reportable releases in Revere. Many have been remediated through the Massachusetts Contingency Plan (MCP) and are now considered clean.**<sup>38</sup>

Sites and reportable releases include locations reported to MassDEP since the mid-1980's where a release of oil or other hazardous material has occurred. Brownfields, by comparison, are properties whose redevelopment may be hampered by known contamination and may be eligible for certain incentives to aid with redevelopment and remediation. Most sites listed have been remediated.

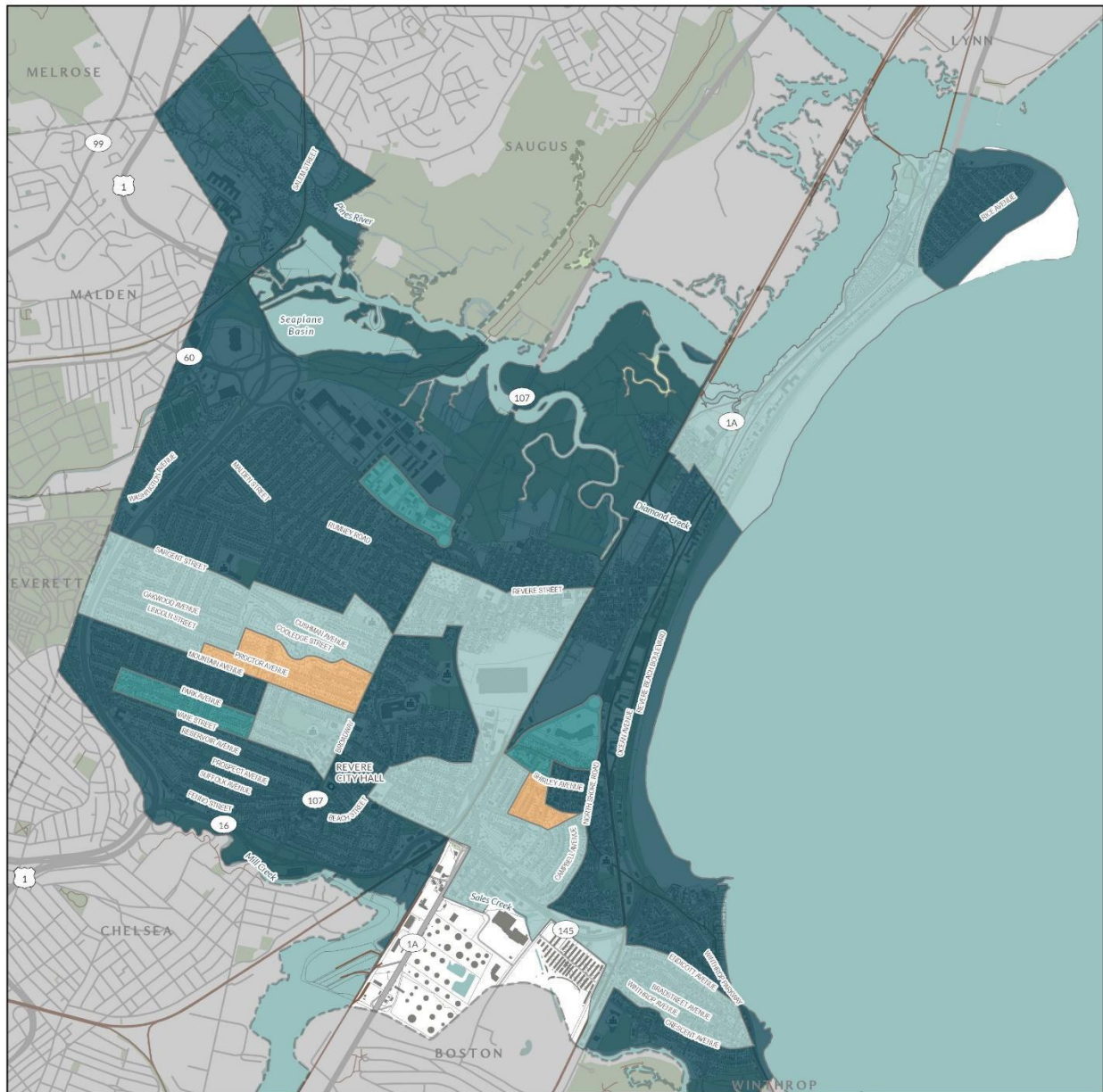
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<sup>38</sup> Executive Office of Energy & Environmental Affairs, "Waste Site & Reportable Releases Information," 2023, *Commonwealth of Massachusetts*, <https://eeaonline.eea.state.ma.us/portal#!/search/wastesite/results?TownName=REVERE>

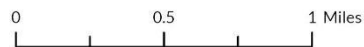
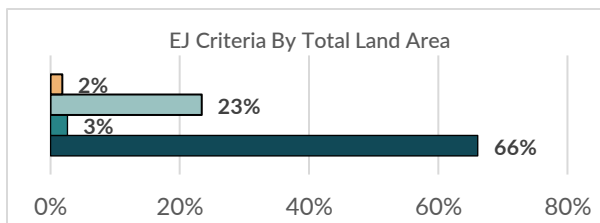
# CITY OF REVERE - ENVIRONMENTAL JUSTICE NEIGHBORHOODS

Prepared by JM Goldson LLC

J M GOLDSON



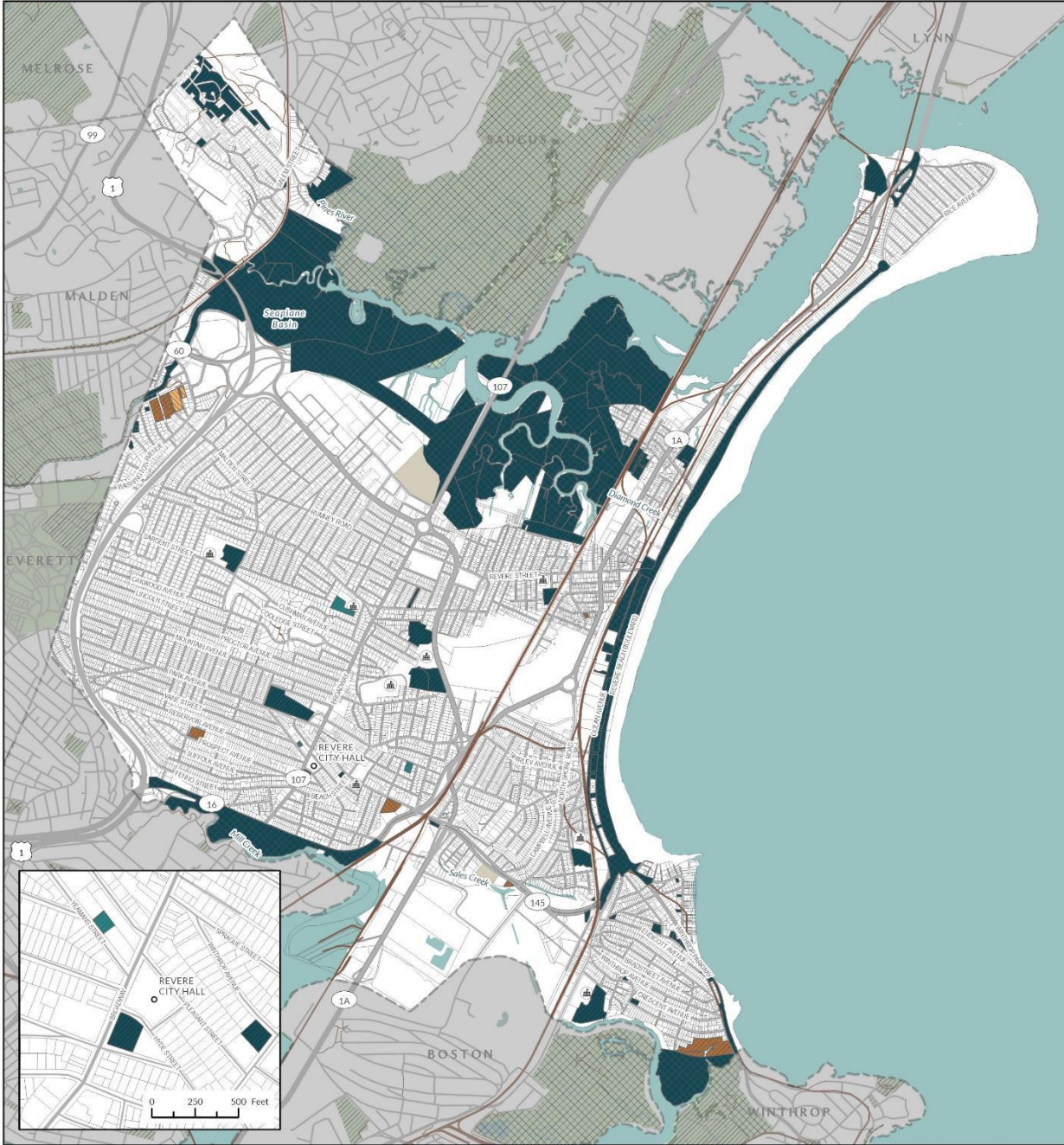
- Schools
  - Buildings
  - Parcels
  - Trails
  - Water bodies
  - Open space
- Environmental Justice Criteria**
- Minority
  - Minority and English isolation
  - Minority and income
  - Minority, income and English isolation



Sources: MassGIS, MassDEP, MAPC Trailmap

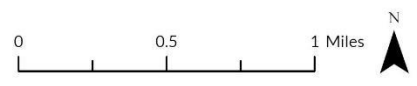






Schools	<b>Ownership</b>	<b>Level of Protection</b>
Buildings	State	In Perpetuity
Parcels	Municipal	Limited
Trails	Private Nonprofit	None
Water bodies	Unknown	Unknown
Open space	MassDEP Known Brownfields	

Note: 'Limited' is defined by MassGIS as land protected by functional or traditional use.

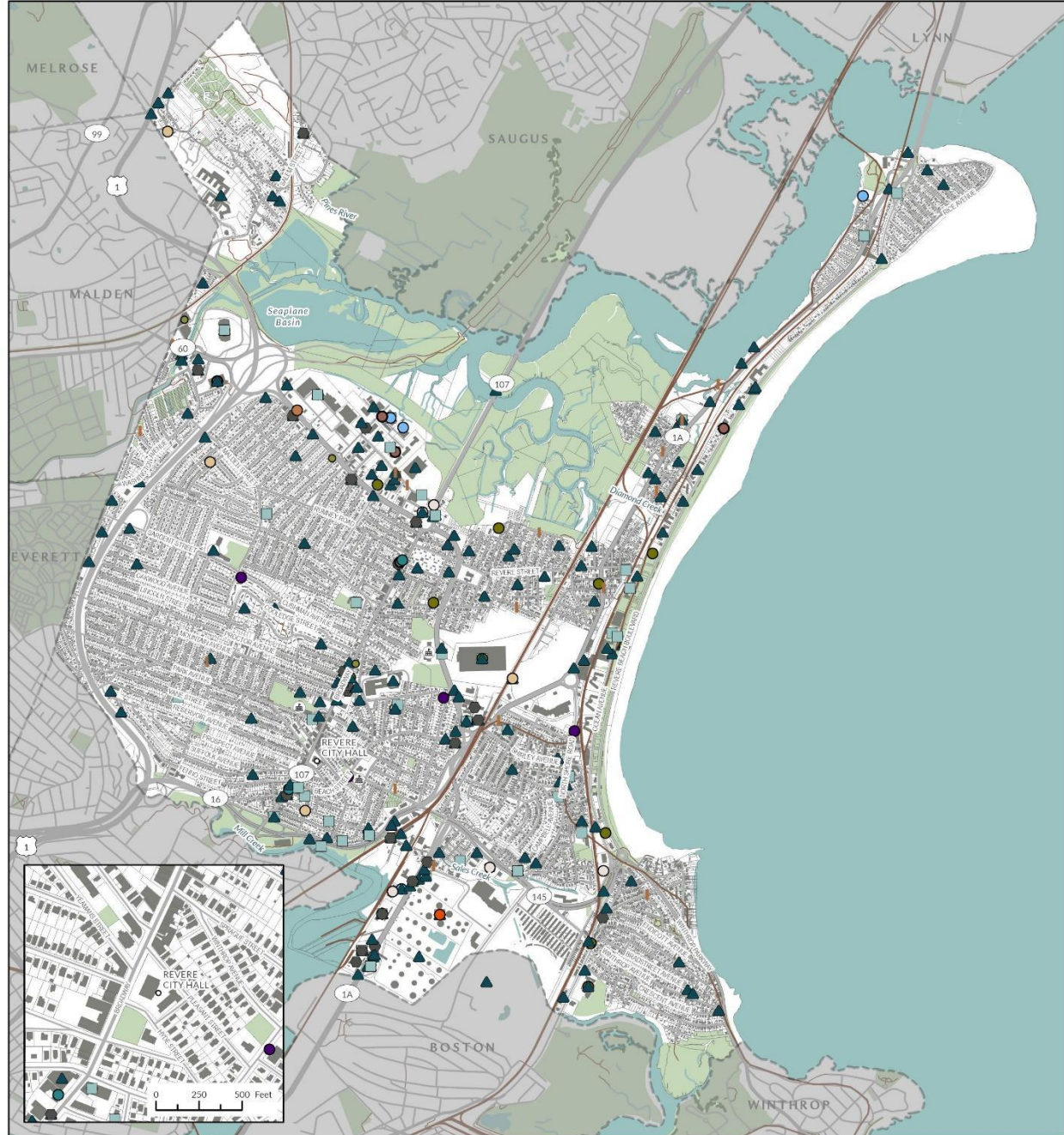


Sources: MassGIS, MassDEP, MAPC Trailmap

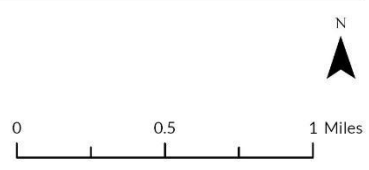


CITY OF REVERE - COMPLIANCE STATUS OF WASTE SITES & REPORTABLE RELEASES J M GOLDSON

Prepared by JM Goldson LLC



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- DEP No Further Action (DEPNFA)
- Downgradient Property Status (DPS)
- Not a Disposal Site (DEPNDS)
- Pending No Further Action (PENNFA)
- Permanent Solution with Conditions (PSC)
- Permanent Solution with No Conditions (PSNC)
- Release Tracking Number (RTN) Closed
- Response Action Outcome (RAO)
- Statement Retracted (SMTRET)
- Temporary Solution (TMPS)
- Tier 1
- Tier 1D
- Tier 2
- Unclassified
- Utility-related Abatement Measure (URAM)
- Waiver Completion Statement (WCSPRM)



Sources: MassGIS, MassDEP, MAPC Trailmap

## INFRASTRUCTURE CONSIDERATIONS



**Revere has a robust water and sewer system, though aging infrastructure is a concern. In 2024 and 2025, Revere will replace over three miles of the city's water distribution infrastructure.**

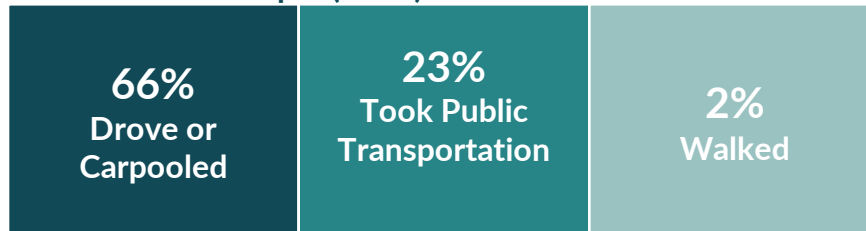
According to the Revere Department of Water and Sewer, there are 103 miles of water mains serving the city. The city is also working to replace lead service lines, removing more than 250 in the past three years. The approximately 100 remaining lead service lines are anticipated to be replaced by the end of 2024.

Currently, the Revere Water and Sewer Department provides water service to over 60,000 residents in the city. Drinking water is sourced from the Massachusetts Water Resources Authority (MWRA).



**U.S. 1, and Routes 16, 60, and 1A are the primary arterial highways and roads serving the city.**

### Commuter Mode Split (2021)



Source: U.S. Census, "5-Year American Community Survey: A09005," 2021, U.S. Census Bureau. <https://data.census.gov/>



**Revere is served by twelve MBTA bus routes. The MBTA's Better Bus Project will increase frequencies to every fifteen minutes or better for the 110 and 116 buses.<sup>39</sup>**

Currently, Revere is served by three rail rapid transit stations on the MBTA's Blue Line, which travels to Logan Airport and downtown Boston, terminating at Bowdoin Station.

Wonderland, the northern terminus of the Blue Line, is served by a series of bus lines:

- 110: Wonderland Station to Wellington Station: an east-west route to Medford and the Orange Line.
- 116/117: Maverick to Wonderland, serving central Revere and Chelsea.

<sup>39</sup> Massachusetts Bay Transportation Authority, "Revised Bus Network Map", 2022, *Massachusetts Bay Transportation Authority*, <https://cdn.mbta.com/sites/default/files/2022-11/2022-11-3-bnrd-revised-bus-network-map-7-mb.pdf>

- 119: Northgate Shopping Center to Beachmont Station.
- 120: Orient Heights to Maverick.
- 411: Jack Satter House to Malden Center Station.
- 424: Eastern Avenue & Essex Street to Wonderland Station.
- 426: Central Square, Lynn to Haymarket or Wonderland Station.
- 439: Nahant to Wonderland Station via Lynn Central Square.
- 441/442: Marblehead to Wonderland via Lynn Central Square.
- 445: Salem Depot to Wonderland via Lynn Central Square.

The MBTA's Better Bus Project, which includes the Bus Network Redesign initiative, will increase route frequencies in Revere. Key changes in Phase One for Revere (scheduled for December 2024) will include headway increases on the 110 and 116 routes to every fifteen minutes.



**As of 2024, ridership on the Blue Line is about 80 percent of October 2019 levels, signaling resilient post-pandemic rail transit ridership in Revere.**

In the same period, MBTA ridership on the Red Line had recovered to 37 percent, the Orange Line to 51 percent, and the Green Line to 56 percent.<sup>40</sup> For future rail capacity and connectivity to the North Shore and Boston, an infill Commuter Rail station is contemplated within walking distance of Wonderland Station, with \$4 million in federal funding, with an additional \$1 million in state dollars, secured for a feasibility study.



**Between 2018 and 2022, fatal and non-fatal bicycle and pedestrian crashes were concentrated along busy arterials, such as Squire Road, Broadway, Revere Beach Parkway, and the North Shore Expressway.<sup>41</sup>**

New bicycle and pedestrian infrastructure is contemplated, such as an east-west route between Revere Beach and the Northern Strand rail trail, creating a safer active transportation connection.



**With growing enrollment, a new high school is increasingly needed.**

In 2018, Revere sent a Statement of Interest (SOI) to the Massachusetts School Building Authority (MSBA) highlighting a growing need for capacity for high school students. The former Wonderland Dog Track site was selected as the site for a new high school with construction slated to begin soon.

<sup>40</sup> TransitMatters, "Data Dashboard: Recover," 2023, *TransitMatters*, <https://dashboard.transitmatters.org/>

<sup>41</sup> Massachusetts Department of Transportation, "IMPACT Crash Query and Visualization," 2022, *Massachusetts Department of Transportation*. <https://apps.impact.dot.state.ma.us/cdp/home>



# ZONING

Zoning is the regulatory side of land use planning. Zoning regulates which uses are permitted on the parcel, where a structure can be placed on a parcel, how tall a structure can be, how much parking is required, how much open space or landscaping must be provided, and what types of signage are allowed. These regulations directly shape the built environment and the distribution of uses across the community and significantly affect housing production.

In Revere, zoning restrictions are out of balance with current demographic, housing, and ecological needs, favoring low-density development that is both land and resource intensive. Dimensional regulations are dissimilar to existing parcels. Many are noncompliant and their uses are restricted by the current zoning code.

Zoning can be used to equitably channel growth. Revere's zoning code limits incremental "missing middle" development by prohibiting three, four, five, and six-family structures, despite clear evidence that they have meaningfully contributed to the city's rich fabric in the past and that they can contribute to affordability in the present and future.

Similarly, Accessory Dwelling Units (ADUs) are prohibitively regulated. Strict provisions preventing boarders or lodgers bans on detached accessory structures, and a restriction on constructing ADUs on two-family properties (which comprise a majority of the city) will continue to significantly limit the effectiveness of the 2022 policy.

The lack of an Inclusionary Zoning (IZ) policy for new development prevents the city from ensuring that affordable housing is included in new multifamily development. An IZ ordinance was contemplated but failed in a 2022 vote by the city Council. In peer communities, Malden requires that developments of eight or more units set aside at least 15 percent of units for households earning 80 percent of Area Median Income (AMI), while Everett requires 15 percent affordability for projects of ten units or more. The city does assess a Community Improvement Trust fee for three percent of the cost of the nonconforming portion of a project, but these funds are not restricted to affordable housing.

The procedural pathway by which special permits are approved by the city Council is dissimilar to surrounding communities as well. Malden and Everett delegate the granting of special permits to their Planning Boards, while Chelsea has designated the Zoning Board of Appeals as their Special Permit Granting Authority.

A zoning code that enables structures on existing lots to incrementally grow in intensity, and that aids small property owners in avoiding unnecessary visits to the Zoning Board of Appeal due to nonconformity, could substantially aid the development of affordable housing in the city. For large scale developments, discretionary approvals by elected officials and lack of an inclusionary zoning ordinance could impede and complicate housing affordability initiatives.

## RESIDENTIAL ZONING DISTRICTS



Two family homes in Revere. *Source: Google Maps.*

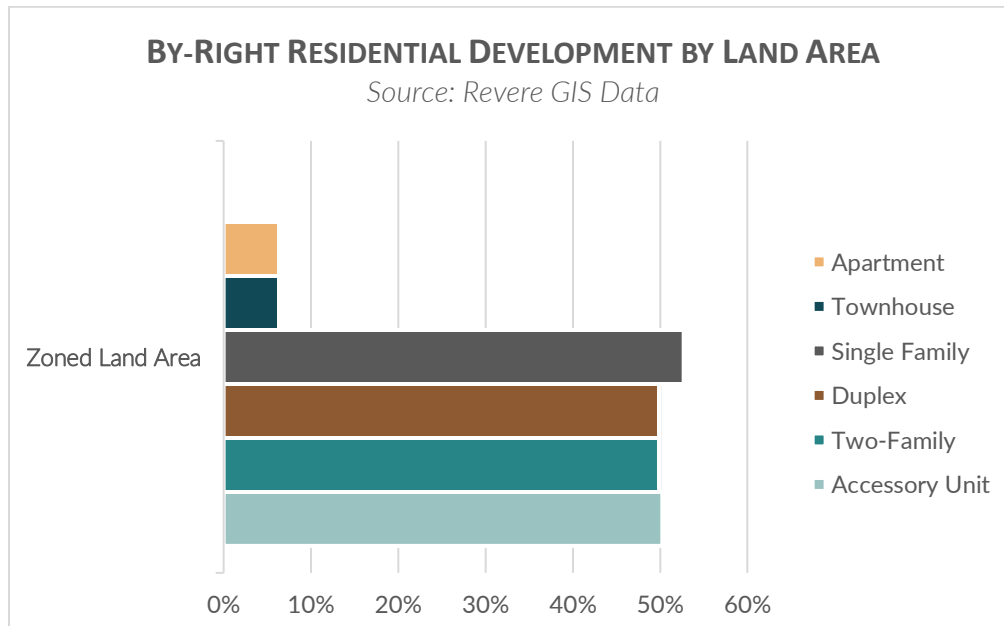
### Over half of Revere is zoned for single-family residential by-right.



Fifty-two percent of Revere’s land is under one of their ten base residential zoning districts. Three commercial districts (General Business, Neighborhood Business, and Light Industrial) also allow for residential development. One- and two-family residences are permitted by right in the General Business and Neighborhood Business

Districts.

In the zoning code, developments more dense than Accessory Dwelling Units (ADUs), duplexes, or townhouses are classified as apartments. This category is quite broad, covering triplexes to one-hundred-unit buildings.



Source: City of Revere, “GIS Data,” *City of Revere*.

**Two-family construction is limited in Revere by one constraint: for the most part, lots that are both less than 6,000 square feet and located within the one-hundred-year flood plain are limited to single-family dwelling construction. The average lot size in the RB district is 5,729.46 square feet, potentially limiting two-family development in central areas of the RB zone.**



Existing moderate-density buildings in Revere. Source: Google Maps.

### Moderate-density building types are missing from housing types allowed in Revere’s Zoning Code.



the city.

Often called the “missing middle,” moderate-density homes such as triple-deckers and four-, five-, and six-family homes are not currently allowed by right in Revere’s zoning code, creating a gap between two-family structures and any higher-density development. Multifamily structures over three units are allowed by right in the GB, NB, RC, RC1, RC2, and RC3 districts, collectively about seven percent of land area in



**Revere’s largest zoning district (RB) covers 43 percent of the city’s land area. While two-family home construction is permitted, it is limited to parcels outside of the floodplain district and larger than 6,000 square feet. The average lot size in RB is 5,729 square feet.**

### Revere Residential Zones Dimensional Requirements

Zoning District	Minimum Sq. Ft.	Max Height	Max. Stories	FAR	Total Town Land Area Zoned (%)
RA	6000	30*	2½*	—	3%
RA1	8000	35*	2.5	—	4%
RB	8000	35*	2½*	—	43%
RB1	8000	35*	2 ½	—	0.3%
RC	10000	50	5*	1	0.3%
RC1	25000	120	*	3	1%
RC2	25000	140	*	3	1%
RC3	10000	35	3	—	0.1%
PDD1*	130000	180*	18	2	2%
PDD2	3 acres*	200*	200*	1.6	2%

\*Denotes additional district and dimensional specification.



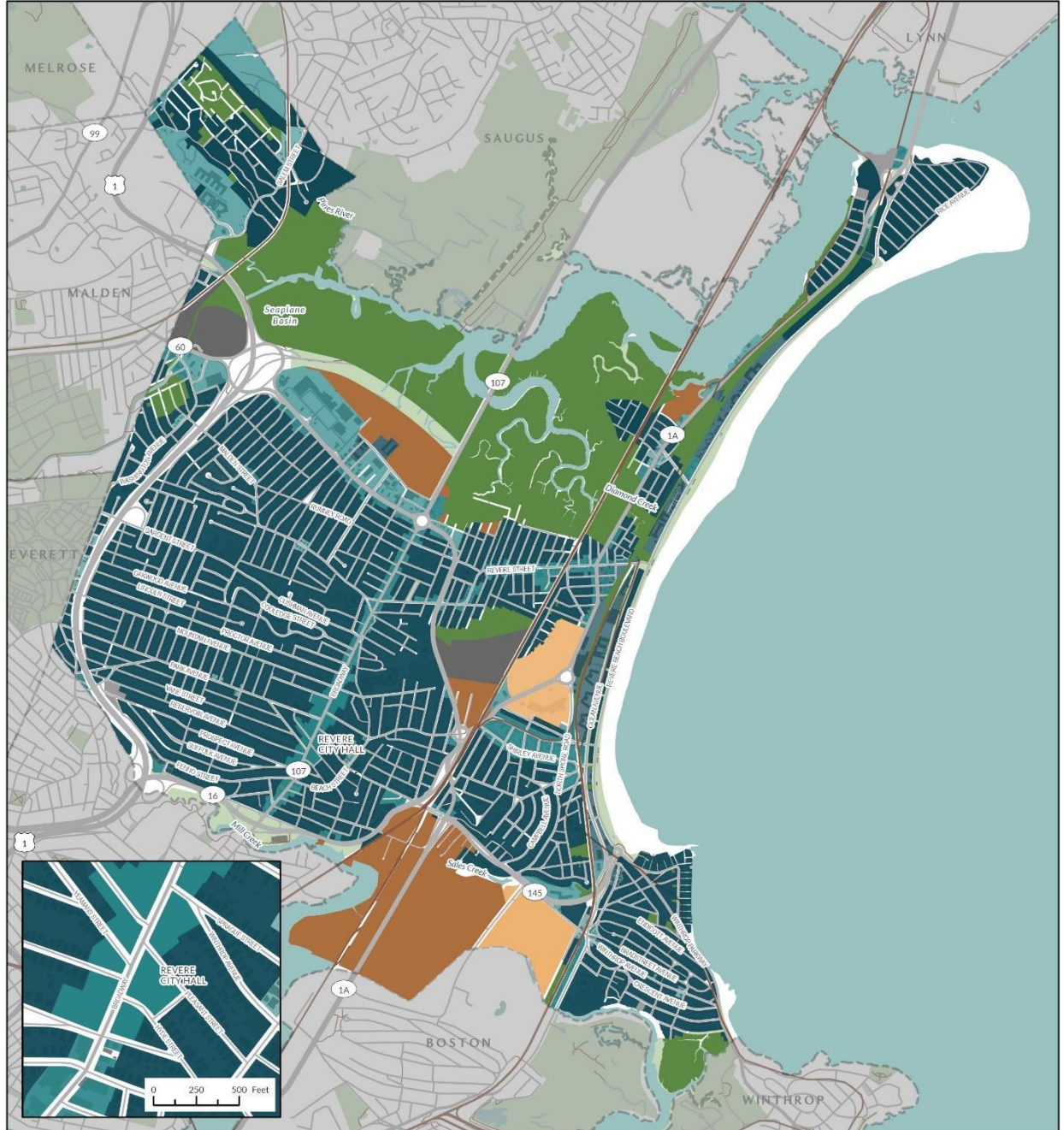
## COMMERCIAL AND MIXED-USE DISTRICTS



**Multi-family residential development is permitted by right in the GB, NB, RC, RC1, RC2, and RC3 districts. Together, these districts comprise about seven percent of the city.**

- The Central Business (CB) and Highway Business (HB) districts do not permit residential development by-right, though apartments are permitted by special permit in both districts.
- Neighborhood Business and General Business occupy portions of several key corridors, such as Broadway, Revere Street, and Squire Road.
- The Light Industrial district, consisting of a few relatively small segments primarily at Point of Pines and along U.S. 1 at the southwestern edge of the city, permits only single-family residential uses.
- Mixed-use development is primarily enabled by the city's Overlay Districts. Accessory uses incidental to conforming principal building uses are permitted, which could involve a combination of office, retail, and a one- or two-family dwelling in the NB or GB districts.

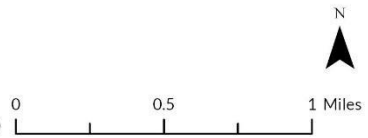




- ZONING**
- Residence A
  - Central Business (CB)
  - Conservation and Open Space (CD)
  - General Business (GB)
  - General Business 1 (GB1)
  - Highway Business (HB)

- Industrial Park (IP)
- Limited Industrial (LI)
- Neighborhood Business (NB)
- Planned Development District 1 (PDD1)
- Planned Development District 2 (PDD2)
- NA
- Residence A1 (RA1)

- Residence B (RB)
- Residence B1 (RB1)
- Residence C (RC)
- Residence C1 (RC1)
- Residence C2 (RC2)
- Residence C3 (RC3)
- Technology Enterprise District (TED)



Sources: MassGIS, MassDEP, MAPC Trailmap, City of Revere, MA, Public GIS website

## OVERLAYS



**Revere’s zoning provisions include several overlays that affect housing.** These exist to encourage the production of considered master-planned development in several key areas:

- **Floodplain Overlay District:** Within the RB and RB1 districts, lots of less than 6,000 square feet and within the one-hundred-year FEMA-designated floodplain are limited to single-family homes.
- **Suffolk Downs Overlay District:** Intended to focus the large-scale redevelopment of the former Suffolk Downs thoroughbred racing facility, with a mix of uses, including townhomes and apartment dwellings.
- **Wonderland Transit-Oriented Development Overlay District:** Located within the RC2 district, intended to foster commercial and residential development as approved by the Revere Beach Design Review Board.
- **Overlook Ridge Overlay District:** Limited to Revere’s Overlook Ridge and intended to promote “high-quality mixed-use projects.” Condominium or apartment dwellings are permitted up to eight stories, though up to ten with a special permit from the city council.
- **Green Street Smart Growth:** This 40R Smart Growth District allows mixed-use development with apartments, offices, retail, and other commercial uses in a small district in the southern part of Revere with a maximum building height of 60 feet.
- **Shirley Avenue Smart Growth** This district permits mixed-use multifamily by-right adjacent to the Revere Beach MBTA stop with a maximum building height of up to 60 feet.

## ACCESSORY DWELLING UNITS



**Accessory dwelling units are permitted by-right in the RA, RA1, RB, and RB1 Districts. Together, these comprise a little over 50 percent of land area in Revere, though some regulations limit production.**

Also called granny flats, accessory dwelling units (ADUs) are typically a small additional home, either inside the principal structure, or a standalone accessory structure.

ADUs in Revere are highly regulated, prohibiting boarders, requiring that the accessory unit be located within the principal structure, disqualifying two-family properties, and excluding separate ownership (i.e., condominiums). To date, 21 ADUs have been constructed in Revere since the Accessory Dwelling Ordinance was approved in 2022. By February of 2025, Revere will need to update its ADU Ordinance to comply with state regulations.



Homes with accessory dwelling units (ADUs) in Cambridge and Danvers. *Source: Google Maps.*

## INCLUSIONARY ZONING

**Notably, Revere does not have an Inclusionary Zoning Ordinance.**

Inclusionary Zoning is a tool that ensures that a portion of units in a new development are reserved as affordable. Nearby communities, such as Chelsea, Everett, Lynn, Salem, and Boston all have a form of inclusionary zoning.

## PLANNED UNIT DEVELOPMENTS



**Planned Unit Developments are allowed by special permit, granted by the city Council, RC2, HB, TED, PDD1, and PDD2 districts. Collectively, they are allowed by special permit in 20 percent of the city.**

While traditional development patterns are often characterized by incremental development on a parcel-by-parcel scale, some contemporary practices involve larger developments with dimensions negotiated between a developer and a municipality. These projects can range from a subdivision of single-family homes or townhomes, a cluster-type development with multifamily buildings, or a more urban mixed-use neighborhood.

Projects such as Waterfront Square, Overlook Ridge, and the Suffolk Downs development utilized the Planned Unit Development, or PUD, approach to development.

### SITE PLAN REVIEW



**Site plan review is required for all new construction over 1,000 square feet of building area, far more restrictive than in neighboring communities.**

Site plan review is conducted by the Site Plan Review Committee (SPRC). This committee consists of staff, such as the city planner, engineer, and superintendent of public works, and meets weekly in city Hall. The committee reviews the design and layout of proposed projects, such as the aesthetics, potential impacts on traffic circulation and the environment, and proposes mitigation with project proponents.

### RESIDENTIAL SITE PLAN REVIEW IN PEER COMMUNITIES

Malden	Everett	Saugus	Lynn	Chelsea
Limited to projects in Residential Incentive Overlays in Malden Center.	Limited to developments of 6 units or more, or over 5,000 square feet.	Limited to projects with gross floor area of more than 3,000 square feet.	Required for all projects, save one- or two-family detached homes.	Applies to four or more units. (Minor Site Plan for projects less than 8,000 square feet).

Source: Malden, Everett, Saugus, Lynn, and Chelsea zoning ordinances.



## PARKING REQUIREMENTS



**Revere has minimum parking requirements for multifamily development in transit-oriented areas. This may contribute to more expensive housing costs and lower rates of housing production. A single unit of structured parking has been found to add an average of \$50,000 to per-unit development costs.<sup>42</sup>**

The Wonderland Transit-Oriented Development Overlay District and Suffolk Downs Overlay Districts both require at least one space per bedroom unit. Malden's parking requirements are similar: one space per bedroom, from single-family buildings to multifamily construction.

Seeking to mitigate traffic impacts without inducing additional congestion, the City of Everett utilizes a Transportation Demand Management (TDM) ordinance, which reduces parking obligations for developers that score highly on key mitigations, such as subsidized MBTA passes, shuttle programs, and bike share investments. For example, a development that may have been required to provide 97 parking spaces is enabled by their TDM agreement to reduce that requirement to 50 spaces.

### Off-Street Parking Requirements in Residential Districts

Use	Minimum Off-Street Spaces Required:
Dwelling, single-family	2
Dwelling, two-family	4
Dwelling, apartment	2.0/unit <sup>++</sup>
Dwelling, duplex	2
Dwelling, townhouse	2
Lodging house, rooming house	1/rentable room
Planned unit development	2.0/unit <sup>+</sup>
Accessory Dwelling Unit (ADU) <sup>*</sup>	1 <sup>**</sup>

<sup>\*</sup>Indicates additional specification

<sup>\*\*</sup>Zero spaces are required within one-half mile of an MBTA transit station for ADUs.

<sup>+</sup> Except permitted on parcel that is part of a contiguous develop containing at least ten acres. In the HB district, the off-street parking requirement shall be 1.5 spaces per one bedroom unit, 1.75 spaces per two bedroom unit and 2 spaces per unit for three or more bedrooms.

<sup>42</sup> Hoyt, Hannah and Schuetz, Jenny, "Parking Requirements and Foundations are Driving Up the Cost of Multifamily Housing," 2020, Brookings Institution. <https://www.brookings.edu/articles/parking-requirements-and-foundations-are-driving-up-the-cost-of-multifamily-housing>

- n the GB, RC1 and RC2 districts the off-street parking requirement shall be 1.5 spaces per one bedroom unit, 1.75 spaces per two bedroom unit and 2 spaces per unit for three or more bedrooms.

## SPECIAL PERMITS

### Special permits in Revere are granted by the city Council.



In Malden and Everett, the Planning Board serves as the Special Permit Granting Authority. Everett's members consist of city staff, while Malden's are appointed. Saugus and Lynn, like Revere, give that role to their elected municipal representatives. In Chelsea, the Zoning Board of Appeals is responsible for special permits.

Revere's Zoning Board of Appeals (ZBA) also plays a significant role in the permitting of new homes. Projects that may require a zoning variance (for, for instance, not meeting lot size or frontage requirements), may receive a variance from the ZBA upon determination of a sufficient hardship warranting relief, or to appeal a decision made by a building inspector or other administrative official.

## SPECIAL PERMIT GRANTING AUTHORITY



## ZONING CONFORMITY



**About 68% of the residential parcels in Revere are non-conforming to existing zoning regulations regarding minimum frontage and lot size dimensional requirements.**

Zoning conformity is a data-based way to analyze the efficacy of a zoning district: whether the existing buildings conform with the regulations set on paper. Often, when dimensional regulations differ from the built environment, they can lead to excessive procedural hurdles for projects that may not otherwise require administrative review and can limit investment in private property. Overly restrictive zoning provisions can also cause new development that is out of context with existing patterns of neighborhoods – homes that are larger and appear to overshadow pre-existing homes on small lots. Overly restrictive zoning provisions can also limit infill development opportunities that reinforce existing neighborhood development patterns and provide smaller, more compact housing options.

In Revere's largest zoning district, RB, only about ten percent of parcels comply with both minimum lot size and frontage requirements. Conversely, about 70 percent of parcels are non-compliant with both the 80-foot frontage requirement and 8,000 square foot minimum lot size. In

all residential zoning districts, only 11 percent of lots comply with various dimensional requirements. A little over 67 percent of all residential lots are non-compliant with both frontage and minimum lot sizes.

# CITY OF REVERE - RESIDENTIAL ZONING DISTRICTS FRONTAGE ANALYSIS

J M GOLDSON

Prepared by JM Goldson LLC



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Compliant
- Non-compliant



Sources: MassGIS, MassDEP, MAPC Trailmap



CITY OF REVERE - RESIDENTIAL ZONING DISTRICTS FRONTAGE ANALYSIS J M GOLDSON

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- Schools
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Sources: MassGIS, MassDEP, MAPC Trailmap











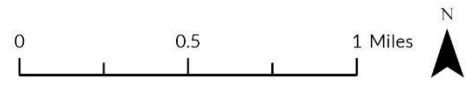
# CITY OF REVERE - RESIDENTIAL ZONING DISTRICTS LOT SIZE ANALYSIS

J M GOLDSON

Prepared by JM Goldson LLC



-  Schools
-  Buildings
-  Parcels
-  Trails
-  Water bodies
-  Open space
-  Compliant
-  Non-compliant



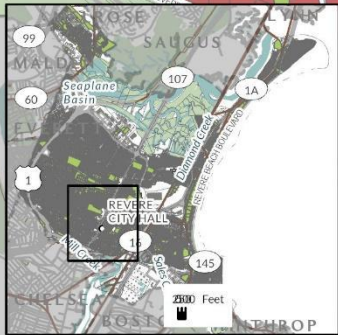
Sources: MassGIS, MassDEP, MAPC Trailmap



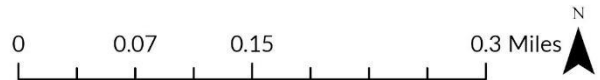
CITY OF REVERE - RESIDENTIAL ZONING DISTRICTS LOT SIZE ANALYSIS

J M GOLDSON

Prepared by JM Goldson LLC



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Compliant
- Non-compliant



Sources: MassGIS, MassDEP, MAPC Trailmap



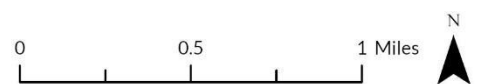
# CITY OF REVERE - RESIDENTIAL ZONING DISTRICTS DIMENSIONAL COMPLIANCE

J M GOLDSON

Prepared by JM Goldson LLC



- Schools
- Buildings
- Parcels
- Trails
- Water bodies
- Open space
- Non-compliant Frontage, Non-compliant Lot Size
- Non-compliant Frontage, Compliant Lot Size
- Compliant Frontage, Non-compliant Lot Size



Sources: MassGIS, MassDEP, MAPC Trailmap



### Average Frontage per Zoning District

Zoning District		Average Frontage	Frontage Requirement	Difference (Actual vs. Required)
RA	Residence A	79.22 ft.	60 ft.	+19.22 ft.
RA1	Residence A1	126.22 ft.	80 ft.	+46.22 ft.
RB	Residence B	76.34 ft.	80 ft.	-3.66 ft.
RB1	Residence B1	94.62 ft.	70 ft.	+24.62 ft.
RC	Residence C	310.69 ft.	100 ft.	+210.69 ft.
RC1	Residence C1	94.65 ft.	100 ft.	-5.35 ft.
RC2	Residence C2	220.27 ft.	100 ft.	+120.27 ft.
RC3	Residence C3	80.17 ft.	100 ft.	-19.83 ft.

### Average Lot Size per Zoning District

Zoning District		Average Lot Size	Lot Size Requirement	Difference (Actual vs. Required)
RA	Residence A	4,902.19 sq. ft.	6,000 sq. ft.	-18%
RA1	Residence A1	11,722.35 sq. ft.	8,000 sq. ft.	+47%
RB	Residence B	5,729.46 sq. ft.	8,000 sq. ft.	-28%
RB1	Residence B1	8,522.57 sq. ft.	8,000 sq. ft.	+7%
RC	Residence C	31,742.50 sq. ft.	10,000 sq. ft.	+217%
RC1	Residence C1	10,310.38 sq. ft.	25,000 sq. ft.	-59%
RC2	Residence C2	19,636.06 sq. ft.	25,000 sq. ft.	-21%
RC3	Residence C3	3,568.10 sq. ft.	10,000 sq. ft.	-64%

**Summary: Frontage and lot size compliant parcels**

Zoning District		Frontage Compliant, Lot Size Non-Compliant	Frontage Non-Compliant, Lot Size Compliant	Both Non-Compliant	Both Compliant
RA	Residence A	23.94%	3.10%	58.59%	14.37%
RA1	Residence A1	20.85%	12.06%	37.69%	29.40%
RB	Residence B	17.46%	2.68%	69.93%	9.93%
RB1	Residence B1	20.41%	2.04%	6.12%	71.43%
RC	Residence C	8.33%	0.00%	0.00%	91.67%
RC1	Residence C1	9.23%	0.00%	75.38%	15.38%
RC2	Residence C2	30.49%	1.22%	46.34%	21.95%
RC3	Residence C3	15.00%	0.00%	85.00%	0.00%
<b>Total</b>					
<b>Percentage of Total Parcels</b>		<b>18.06%</b>	<b>3.02%</b>	<b>67.50%</b>	<b>11.42%</b>

## SUMMARY

At first glance, Revere's zoning allows for two-family construction by-right across over forty percent of the city. However, floodplains and minimum lot size restrictions severely hamper by-right two-family construction in the RB District, which makes up 43 percent of the city's land area. Similarly, an ADU ordinance enables their construction, though the feasibility may be limited by restrictions on lodgers, detached structures, and two-family lots. These by-right development constraints, in addition to a comparatively low threshold for site plan review, may present significant hurdles and limits to the development of abundant, affordable housing in Revere.

Parking regulations may be an obstacle, too. Current regulations in transit-oriented districts may not account for future mode shares, particularly in a municipality where nearly one in four residents took transit to work in 2021. Everett's Transportation Demand Management Ordinance demonstrates an alternative program for managing parking and traffic congestion, rewarding developers that make multimodal transportation investments with a lower on-site parking burden.

The lack of Inclusionary Zoning may also constrain the creation of affordable housing units in Revere. A 2022 initiative stalled in difficult political conditions. Malden, Everett, and Chelsea have successfully implemented various forms of inclusionary zoning in their development codes.

Finally, climate change, particularly the resiliency needs of many coast-adjacent neighborhoods may be the most powerful development constraint. As sea levels rise, and storm surges become more intense, parts of Revere that were once inhabitable will become nonviable for future housing.

## CHAPTER 7: IMPLEMENTATION CAPACITY AND RESOURCES

This chapter describes local and regional capacity and resources for the implementation of affordable housing initiatives, including local and regional housing organizations and funds. Revere has several nonprofit developers, federal assistance programs, and city and regional agencies that facilitate housing initiatives and assist residents in finding and maintaining housing.

### KEY FINDINGS

- The City of Revere provides housing assistance to 897 units of affordable housing owned and managed by the Revere Housing Authority and distributes housing choice vouchers. Revere does not offer homeownership assistance programs. Instead, it guides residents to state resources that offer first-time homebuyer downpayment assistance, and housing stability funds through the Massachusetts Housing Partnership, Mass Housing, and the Executive Office of Housing and Livable Communities.
- Revere has recently proposed to address housing issues through zoning strategies such as encouraging accessory dwelling units and exploring inclusionary zoning. The city has also established an office of short-term rentals that regulates the legal operation and registration of short-term rentals in the city, protects the safety of renters and residents, ensures that the primary use remains residential, and ensures that short-term rentals will not be a detriment to the character and livability of the surrounding residential neighborhood.
- The city is in the process of pursuing several housing strategies to promote development of affordable housing such as partnering with private developers, regional partnerships, and identifying developable city and state-owned property for housing construction.

### LOCAL CAPACITY AND RESOURCES

#### REVERE HOUSING AUTHORITY

The Revere Housing Authority (RHA) has provided housing assistance to low-income residents since 1946. RHA administers assistance through the management of HUD programs such as Low Rent Public Housing and the Housing Choice Voucher Program – Section 8 and State programs such as State Public Housing and the Massachusetts Rental Voucher Program. These programs are income-based, and the eligibility guidelines are set by HUD or DHCD, respectively. RHA's mission is to provide stable, quality affordable housing for low- and moderate-income persons; to deliver these services with integrity and mutual accountability, and to create living environments that serve as catalysts for the transformation from dependence to economic self-sufficiency. RHA currently manages 897 units of affordable housing supported by state and federal funds.

#### REVERE PLANNING BOARD

The nine members of the Revere Planning Board meet on the second Tuesday of each month. Duties of the Planning Board include enforcing the rules and regulations governing the subdivision of land within the City of Revere in accordance with M.G.L. Ch. 41, Sec 81. The Planning Board also makes recommendations to the city Council with respect to amendments to the Revere Revised Zoning Ordinance and Official Zoning Map.

## REVERE AFFORDABLE HOUSING TRUST FUND

Revere's Affordable Housing Trust Fund was established in July 2021 to carry out the functions specified in Massachusetts law (MGL Chapter 44, Section 55C). The governing body of the Revere Affordable Housing Trust Fund, the Affordable Housing Trust Board's purpose is to pursue and approve projects that achieve the housing trust fund's goals of:

- Increasing the affordability of existing market-rate housing, through rental assistance and/or first-time homebuyer programs.
- Encourage and/or finance the development of "missing middle" affordable housing opportunities - smaller-scale projects that are naturally affordable and can also be deed-restricted and placed on the Affordable Housing Inventory.
- Encourage the preservation and/or creation of deed-restricted affordable housing for residents at or below 80% of Area Median Income (AMI), through education and advocacy, as well as through direct funding and executing these efforts.
- Encourage and support first-time homebuyers who are Revere residents looking to stay in the city, through education, funding programs, and other resources.

The AHTF's goal is to effectively use funds granted by the city and other sources to impact, improve, and increase the stock of affordable housing in the city. With all housing stakeholders, our partners, the residents, rental agents, and property developers, the AHTF works to ensure affordability for future generations in Revere. The Trust is funded by an annual 10 percent free cash allocation from the city's General Fund.

As of July 2024, The Trust held \$647,454.27 in its funds. On January 11, 2023, the Affordable Housing Trust Board established the Fundraising Subcommittee.<sup>43</sup> Revere Affordable Housing Trust Fund members have discussed the possibility of establishing an Affordable Homeownership Project as a "first priority and an actionable goal" for the AHTF highlighting the possibility of a potential partnership with Habitat for Humanity.<sup>44</sup> Unlike many other municipalities with a housing trust fund, Revere is unable to count on funding allocated through the Community Preservation Act (CPA). CPA funding, raised through a property tax surcharge with variable state matching, is a common source of funding for affordable housing projects in municipalities throughout Massachusetts, but Revere has not adopted this legislation.

Current projects for the AHTF include:

- Exploring the development potential of a small vacant city Owned Tax Title site at Suffolk Ave to construct a two-family home which would be sold as affordable. The AHTF is working with Habitat for Humanity to do the Site Feasibility Study;
- Funded \$100,000 in support of the mixed-income condo development at 133 Salem Street;
- Funded the HPP and AHTF Action Plan;

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<sup>43</sup> Journal Staff, Affordable Housing Trust Fund Board Meets, Revere Journal, August 16, 2023, <https://reverejournal.com/2023/01/18/affordable-housing-trust-fund-board-meets/>

<sup>44</sup> Journal Staff, AHTF Discusses Possible Partnership with Habitat, Revere Journal, April 19, 2023, <https://reverejournal.com/2023/04/19/ahtf-discusses-possible-partnership-with-habitat/>

- Planning for an RFP for an aging in place/critical home repair program in the Spring of 2024; and,
- Launching a pilot First Time Home Buyer Down Payment Assistance Program (\$25,000 total) with an earmark from EOHLIC, and matching funds from the Trust.

## REVERE HOUSING COALITION

The Revere Housing Coalition (RHC) is a Revere resident-led voluntary group of housing advocates. According to its mission statement, the group believes that housing is a human right, and it works to advocate for fair, affordable, and diverse housing to meet the needs of people of different incomes, abilities, household types, and stages of life. The Revere Housing Coalition was a member of Mayor Arrigo's Inclusionary Zoning Advisory Council.

## REVERE DEPARTMENT OF PLANNING AND COMMUNITY DEVELOPMENT

The mission of the Department of Planning & Development is to create an environment in the City of Revere that is conducive to attracting, retaining, and growing businesses and residential population, thereby strengthening and revitalizing its neighborhoods and stabilizing and transforming the physical, social, civic and economic environment of its community. The Department provides planning support, technical assistance, coordination, and advisory services to City officials, boards, committees, and all residents on issues involving land use planning, zoning, economic development, open space land preservation, smart growth, and historic preservation.

The department currently has eight staff, including the Chief of Planning and Community Development, an Open Space and Environmental Planner, a Transportation Coordinator, a Business Liaison and Director of the Signage and Storefront program, a Chief Planner that is also the Zoning Coordinator and Flood Plain Administrator, a Community Development Program Manager, a Community Development Planner, and an Administrative Assistant. For a municipality of its size, Revere has a smaller planning department than comparable communities like Chelsea and Everett.

## REVERE HOUSING STABILITY OFFICE

The Revere Housing Stability Office was created to assist tenants and landlords in navigating complicated housing issues, resources, and external agencies but is no longer staffed. Instead, to provide residents with housing stability services, the city is working with Housing Families, a non-profit based in Malden that addresses challenges of housing equity and provides additional well-being programs and services to support clients on their journeys toward stable, permanent housing. Housing Families is also contracted to provide support for a paralegal who sits in Revere city Hall two days a week, as well as some support for a housing attorney who is available for consultation and legal services as needed.

Funding for this partnership was secured through the American Rescue Plan Act (ARPA). Coming out of the pandemic, ARPA has been a one-time source of funding, and the allocations that support this partnership are due to end in June of 2024. Housing Families has been able to see an average of 10 to 15 clients a week; this success is providing the framework and desire to make the partnership a staple of the Health and Human Services department. Funding to continue this partnership is currently being pursued.

## COMMUNITY IMPROVEMENT TRUST FUND

The Community Improvement Trust Fund (CITF) was established to provide mitigation funds to the City of Revere for projects where the applicant requested a special permit or variance to increase the intensity of use beyond that permitted by right. Funds received through a development can then be allocated to improvements of infrastructure and public facilities that are directly impacted by the project. All expenditures of the CITF must be approved by a majority vote of the Revere city Council. CITF funds may also be appropriated to support affordable housing initiatives and economic development activities in accordance with the City of Revere's economic development plan.

## REVERE "FREE CASH" ACCOUNT

The AHTF utilizes a percentage of the city's certified "Free Cash" as a sustained source of funding.<sup>44</sup> In 2024, the Trust received \$366,597 in "Free Cash" from the city's General Fund. "Free Cash" is a term commonly used to describe money that accrues to a municipality from three distinct sources: unanticipated free cash from the previous year, actual receipts that exceed revenue estimates shown on tax recapitulation sheets, and unspent amounts of money in municipal budget line items. In other words, a municipal budget is based on the anticipated expenses necessary to run the city revenues, funded by anticipated revenues from all sources such as property taxes, fees, grants, and other sources of income. When a fiscal year ends and the city spends less than expected or receives more money than expected, or a combination of both, "Free Cash" is the result. While it is encouraging that the Trust utilizes Free Cash as a sustained source of its revenue, this is a highly variable figure, subject to significant changes over time.

## MASS. GENERAL HOSPITAL - DETERMINATION-OF-NEED PROGRAM

During its April 2023 meeting, the AHTF Board discussed possible funding sources, noting a grant from the Mass. General Hospital from its determination-of-need program.<sup>45</sup> The Mass General Hospital Determination-of-need program has decided to fund programs with an affordable housing priority. The strategy is to leverage existing and new shared funding pools to support the acquisition, production, and preservation of deed-restricted affordable housing. Revere would be eligible to apply for this funding if the program reopens applications, or if further hospital investments warrant an additional DON process.

## THE NEIGHBORHOOD DEVELOPERS (TND)

The Neighborhood Developers is a local, non-profit organization, dedicated to creating and preserving affordable housing, as well as services to community members. TND completed the 51-unit 571 Revere Street development in 2021, and the 30-unit 525 Beach Street building in 2015, and the 39-unit One Beach project in 2016. In the future, the organization intends to continue pursuing affordable development opportunities in the community, such as through the all-affordable 110 Ocean project, which will bring 56 subsidized homes to the Revere Beach neighborhood.



## REGIONAL CAPACITY AND RESOURCES

### NORTH SUBURBAN CONSORTIUM

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 the City of Malden. The NSC Board is composed of representatives from each community appointed by the municipality's chief executive. HOME programs are open to income-eligible residents or homebuyers in any of the eight NSC communities, and to any developer wishing to build affordable units in an NSC community. The City of Revere through the NSC offers First-Time Home Buyer Down-Payment Assistance to new homeowners. All approved applicants are eligible to receive up to \$7,500 for a zero percent interest, no monthly payment, five-year term loan, which is completely forgiven after the five years, unless the house is sold within that period, in which case a pro-rata repayment is required. Eligible applicants must have received a certificate from a Home Buyer Counseling Workshop as well as meet income and housing qualifications.<sup>45</sup> Through the NSC, the City of Revere also offers rehabilitation loans to income-eligible homeowners to correct health and safety issues on a deferred payment loans plan. The consortium also provides support to developers to construct large-scale affordable housing.

### METROPOLITAN AREA PLANNING COUNCIL (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 Metropolitan Boston. It was established in 1963, MAPC is a public agency created under Massachusetts General Law Chapter 40B Section 24. Revere is one of the 21 municipalities that make up the Inner Core Committee (ICC) within the MAPC. The ICC is a forum to explore issues of mutual concern and foster joint action. The ICC is MAPC's largest subregion, representing the largest number of municipalities of any subregion: about 51 percent of the MAPC region's population - over 1.6 million residents. As some of the most urban and populous communities within the MAPC planning area, ICC cities and towns deal with a host of unique challenges, such as finite developable land, issues of neighborhood change and gentrification, limited affordability, congestion, and public transit capacity limitations, to name a few. The ICC meets regularly to discuss these and other topics, share best planning practices, and explore opportunities for regional collaboration.<sup>46</sup>

### EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES – HOUSING BOND BILL (2024)

In August 2023, Governor Maura Healey signed the Affordable Homes Act into law. The Act added a variety of housing provisions that will aid in housing affordability and production for the city, from \$1.6 billion to modernize public housing, \$1.83 billion for housing production and preservation, and \$1.1 billion for affordable housing production. The bill also created a new Homeownership Tax Credit for homes affordable to first-time homebuyers at up to 120 percent AMI, and legalized the production of Accessory Dwelling Units (ADUs) by-right in any single-family zoning district.

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<sup>45</sup> Revere 311, <https://reverema.qscend.com/311/knowledgebase/article/540>

<sup>46</sup> Metropolitan Area Planning Council, Inner Core Committee, Accessed 11/22/23, <https://www.mapc.org/get-involved/subregions/icc/>

## SUMMARY

Revere has strong partnerships that help offer important housing resources to community members. Their partnerships with the North Shore Consortium and the MAPC open opportunities to homeownership programs, and their partnership with Housing Families provides essential housing stability resources to community members facing housing insecurity. There remain gaps where the City of Revere could offer more resources.

The AHTF could benefit significantly from the city's passing of the Community Preservation Act (CPA). This would provide annual redistributive funding to acquire, create, preserve, and support affordable housing in Revere. The AHTF would also benefit from an inclusionary zoning ordinance.

The city's capacity to implement housing initiatives and production goals is also hindered by limited staffing in the Department of Planning and Community Development. Compared to nearby Chelsea Revere's department has less staff capacity; Chelsea's Department of Housing and Community Development Department employs 12 staff members, while the city's Permitting and Land Use Planning Department, employs three positions.

If Revere were to increase the number of planning staff, pass the CPA, and pass an Inclusionary Zoning ordinance, the city would be much more empowered to meet the growing need for affordable housing.

## ACRONYMS

ACS	US Census Bureau's American Community Survey, Five-Year Estimates
ADA	Americans with Disabilities Act
ADU	Accessory Dwelling Unit
AMI/AMFI	Areawide Median Family Income set by HUD (household of four)
ARPA	American Rescue Plan Act
AUL	Activity and Use Limitation designation, monitored by the DEP
BIPOC	Black, Indigenous, and People of Color
CHAS	Comprehensive Housing Affordability Strategy
CPA	State of Massachusetts Community Preservation Act (MGL Chapter 44B)
CPC	Community Preservation Committee
DEP	Massachusetts Department of Environmental Protection
EA	Emergency Assistance
EEA	Executive Office of Energy & Environmental Affairs
EJ	Environmental Justice
EPA	U.S. Environmental Protection Agency
ELI	Extremely Low Income
EOHLC	Executive Office of Housing and Livable Communities
FEMA	Federal Emergency Management Agency
FY	Fiscal Year(s) (July 1-June 30)
HPP	Housing Production Plan
HUD	United States Department of Housing and Urban Development
LMI	Low/Moderate- Income (at or below 80 percent AMI)
MACRIS	Massachusetts Cultural Resources Information System
MAPC	Metropolitan Area Planning Council
MassDEP	Massachusetts Department of Environmental Protection
MassDOT	Massachusetts Department of Transportation
MassGIS	Massachusetts Bureau of Geographic Information
MBTA	Massachusetts Bay Transportation Authority
MSBA	Massachusetts School Building Authority
MGL	Massachusetts General Laws
MLS	Multiple Listings Service (central real estate database)
MSA	Metropolitan Statistical Area
MWRA	Massachusetts Water Resources Authority
NHESP	Massachusetts Natural Heritage and Endangered Species Program
RHA	Revere Housing Authority
RHC	Revere Housing Coalition
NOAH	Naturally Occurring Affordable Housing
SHI	Massachusetts Subsidized Housing Inventory
SOI	Statement of Interest
STR	Short-Term Rental
VLI	Very Low Income
YTD	Year to Date
40B	Comprehensive Permit, per MGL Chapter 40B, §20-23
40R	Smart Growth Overlay District Act, per MGL Chapter 40R

## DATA SOURCES

This plan utilizes data from the U.S. Census, American Community Survey Five-Year Estimates (ACS), U.S. Department of Housing and Urban Development (HUD), Comprehensive Housing Affordability Strategy (CHAS), the Revere Department of Planning and Community Development, city assessors' data, city website information, and Rentometer, as well as projections from the University of Massachusetts at Amherst Donahue Institute (UMDI), and Massachusetts Department of Transportation (MassDOT).

The U.S. Census counts every resident in the United States by asking ten questions, whereas the ACS provides estimates based on a sample of the population for more detailed information. It is important to be aware that there are margins of error (MOE) attached to the ACS estimates, because the estimates are based on samples and not on complete counts.

## KEY DEFINITIONS

This list of key definitions is intended to assist the reader and is not intended to replace applicable legal definitions of these terms. The following definitions are for key terms used throughout the document, many of which are based on definitions in statutes and regulations.

**Area Median Income (AMI)** – the median gross income for a person or family as calculated by the United States Department of Housing and Urban Development, based on the median income for the Metropolitan Statistical Area. For FY2024, the HUD area median family income (AMFI) for the Boston-Cambridge-Quincy MA HUD Metro FMR Area was \$148,900.<sup>47</sup> AMI is also referred to in the document as median family income (AMFI).

**Black, Indigenous, and People of Color (BIPOC)** – Pronounced “bye-pock,” this is a term specific to the United States, intended to center the experiences of Black and Indigenous groups and demonstrate solidarity between communities of color. It acknowledges that people of color face varying types of discrimination and prejudice. Additionally, it emphasizes that systemic racism continues to oppress, invalidate, and deeply affect the lives of Black and Indigenous people in ways other people of color may not necessarily experience. Lastly and significantly, Black and Indigenous individuals and communities still bear the impact of slavery and genocide.<sup>48</sup>

**Cost-Burdened Household** – a household that spends 30 percent or more of its income on housing-related costs (such as rent or mortgage payments). Severely cost-burdened households spend 50 percent or more of their income on housing-related costs.

**Environmental Justice** - Environmental justice is the fair treatment and meaningful involvement of all people regardless of race, color, national origin, or income, concerning the development, implementation, and enforcement of environmental laws, regulations, and policies. Fair treatment means that no population bears a disproportionate share of negative environmental consequences resulting from industrial, municipal, and commercial operations or from the execution of federal, state, and local laws; regulations; and policies. Meaningful involvement requires effective access to decision-makers for all, and the ability in all communities to make informed decisions and take positive actions to produce environmental justice for themselves.<sup>49</sup>

**Household** – all the people, related or unrelated, who occupy a housing unit. It can also include a person living alone in a housing unit or a group of unrelated people sharing a housing unit as partners or roommates. Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people. Nonfamily households consist of people who live alone or who share their residence with unrelated individuals.

**Family Household** – Family households consist of two or more individuals who are related by birth, marriage, or adoption, although they also may include other unrelated people.

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<sup>47</sup> U.S. Department of Housing and Urban Development. FY 2024 Income Limits Summary. <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn> (accessed August 2021).

<sup>48</sup> BIPOC definition from Seattle YWCA <https://www.ywcaworks.org/blogs/ywca/wed-04062022-0913/why-we-use-bipoc#:~:text=BIPOC%20stands%20for%20Black%2C%20Indigenous,solidarity%20between%20communities%20of%20color>.

<sup>49</sup> U.S. Department of Energy, Office of Legacy Management, "What is Environmental Justice" <https://www.energy.gov/lm/what-environmental-justice>

**Non-Family Household** – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

**Income Thresholds** – the U.S. Department of Housing and Urban Development (HUD) establishes income thresholds that apply to various housing assistance programs. These thresholds are updated annually and are categorized by household size. Revere is part of the Boston-Cambridge-Quincy, MA-NH HUD Metro FMR Area.

**Extremely Low-Income (ELI)** – the FY 2014 Consolidated Appropriations Act changed the definition of extremely low-income to an individual or family whose annual gross income is the greater of 30/50ths (60 percent) of the Section 8 very low-income limit or the poverty guideline. The FY2021 ELI income limit for a household of one is \$28,200 and for a household of four is \$40,250.

**Very Low-Income (VLI)** – an individual or family whose annual gross income is at or below 50 percent AMI. The FY2021 VLI income limits for a household of one is \$47,000 and for a household of four is \$67,100.

**Low/Moderate income (LMI)** – an individual or family whose annual gross income at or below 80 percent of the Area Median Income (AMI).<sup>50</sup> The FY2021 LMI income limits for a household of one is \$70,750 and for a household of four is \$101,050.

**Labor Force** – all residents within a community over the age of 16 who are currently employed or *actively* seeking employment. It does not include students, retirees, discouraged workers (residents who are not actively seeking a job) or those who cannot work due to a disability.

**Missing Middle** – a term coined by planner and architect Daniel Parolek, describing small and moderately-sized housing types (such accessory units, duplexes, triplexes, townhomes, and cottage courts) that blend well with neighborhoods that primarily consist of single-family homes.

**Naturally Occurring Affordable Housing (NOAH)** – NOAH refers to residential rental properties that are affordable but are unsubsidized by any federal program. Their rents are relatively low compared to the regional housing market. NOAH properties are typically Class B and Class C rental buildings or complexes built between 1940 and 1990. Rents are lower-ranging, affordable to low- and moderate-income households. NOAH units are the most common affordable housing in the United States.<sup>51</sup>

**Non-Family Households** – Non-family households consist of individuals living alone and individuals living with roommates who are not related by birth, marriage, or adoption.

**Open Space** – land to protect existing and future well fields, aquifers and recharge areas, watershed land, agricultural land, grasslands, fields, forest land, fresh and saltwater marshes and other wetlands, oceans, rivers, streams, lake and pond frontage, beaches, dunes and other coastal lands, lands to protect scenic vistas, land for wildlife or nature preserve, and/or land for recreational use.

**Short-Term Rental** - A short-term rental is typically defined as a rental of any residential home unit or accessory building for a short period of time. This generally includes stays of less than a month (30 days), but the maximum length can vary depending on the state and jurisdiction in which the rental is located

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<sup>50</sup> For purposes of MGL c.40B, moderate income is defined as up to 80 percent AMI.

<sup>51</sup> NOAH Impact Fund. <https://noahimpactfund.com/impact-investing-affordable-housing-minnesota/what-is-noah/#:-:text=NOAH%20stands%20for%20Naturally%20Occurring,to%20the%20regional%20housing%20market>.



## **APPENDICES**

### **REVERE SUBSIDIZED HOUSING INVENTORY**

**EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY**

**Revere**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2617	Cushman & Coolidge	260 Cushman Ave.	Rental	49	Perp	No	HUD
2618	Harris Street	Harris St.	Rental	45	Perp	No	HUD
2619	Pomona, Rose, Broadway	Pomona, Broadway, Hutchinson Sts.	Rental	100	Perp	No	HUD
2620	n/a	Constitution Ave./ Cooledge/ Raymond/ Adams	Rental	284	Perp	No	EOHLC
2621	Alfred C. Liston Towers	Dolphin/ Wave Aves	Rental	103	Perp	No	EOHLC
2622	Carl Hyman Towers	50 Walnut Ave.	Rental	106	Perp	Yes	EOHLC
2623	n/a	Cushman Ave/ Proctor Ave.	Rental	36	Perp	No	EOHLC
2624	n/a	Garfield Street/Elliott Rd	Rental	46	Perp	No	EOHLC
2625	n/a	Adams Court	Rental	60	Perp	No	EOHLC
2626	n/a	47, 51-53,55-57 Nahant Ave	Rental	24	Perp	No	EOHLC
2627	n/a	Scattered	Rental	45	Perp	No	EOHLC
2628	104 Broadway	104 Broadway	Rental	4	2037	No	HUD
2630	Beachmont Apartments	95 Crescent Av/154 Bradstreet Av	Rental	40	2031*	No	HUD
2631	Broadway Tower	250 Broadway	Rental	92	2024*	No	EOHLC MassHousing
2633	14 Victoria St.	14 Victoria St.	Rental	16	2032	No	HUD
2636	Revere Elderly Housing	235 Revere St.	Rental	107	2026	No	HUD

7/28/2023

Revere  
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.

**EXECUTIVE OFFICE OF HOUSING AND LIVABLE COMMUNITIES CH40B SUBSIDIZED HOUSING INVENTORY**

**Revere**

DHCD ID #	Project Name	Address	Type	Total SHI Units	Affordability Expires	Built w/ Comp. Permit?	Subsidizing Agency
2637	Revere House	420 Revere Beach Blvd.	Rental	266	2037*	No	HUD
2639	DDS Group Homes	Confidential	Rental	71	N/A	No	DDS
4601	DMH Group Homes	Confidential	Rental	26	N/A	No	DMH
6725	Prospect House	28 Spring Avenue	Rental	110	2031	No	HUD MassDevelopment
7885	291 Revere St	291 Revere St	Ownership	1	perp		HUD
9147	Jarvis St	Jarvis st	Rental	2	2023	NO	EOHLC
9499	Revere HOR Program	scattered sites	Rental	9	2021-2026	NO	EOHLC
10065	1 Beach Street	1 Beach Street	Rental	39	2045	NO	EOHLC
10066	525 Beach Street	525 Beach Street	Rental	30	2033	NO	EOHLC
10067	TND Homes I	14-16 Nahant Street, 17 Walden Street, 56-60 Highland Avenue	Rental	17	2055	NO	EOHLC
<b>Revere Totals</b>				<b>1,728</b>	<b>Census 2020 Year Round Housing Units</b>	<b>24,459</b>	
					<b>Percent Subsidized</b>	<b>7.06%</b>	

7/28/2023

Revere  
Page 2 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.

# COMMUNITY ENGAGEMENT AGGREGATED SUMMARY

## OVERVIEW

Through two community forums, as well as a community survey, the Revere community was invited to provide input to support this plan. The first forum was held on January 31, 2024, at Rumney Marsh Academy, and included a presentation of the Housing Needs Assessment, a Q&A, and an interactive activity for attendees. The survey was open from November 2023 through February 2024, providing an asynchronous, online means of contributing to the housing plan for Revere residents. Input from these two means of engagement was analyzed and shared with the steering committee, and then used to create the draft goals and strategies. In turn, these were shared by the consultant team at a virtual forum on June 4, 2024, with the feedback that was gathered used to refine the goals and strategies in the final plan. In total, there were 298 participation points for this plan, with 261 survey responses, 29 attendees at the first forum, and eight at the second.

## KEY FINDINGS

- In the first forum, participants noted the high cost of housing, lack of affordable housing, and displacement as the top issues for housing in the city. For solutions, they suggested more opportunities for homeownership, climate resilient strategies and green infrastructure, and building more housing near transit.
- In the survey, 64% of Revere homeowners said that they would not be able to purchase the home they live in today, citing high prices. Mortgage and rent costs, as well as property taxes, were rated as chief reasons that a resident might leave Revere in the survey.
- Survey takers rated the lack of starter homes and high housing costs as the two most pressing housing challenges that the city faces.
- In the second forum, reviewing the plan's draft goals and strategies, all but one attendee (of eight total), rated the draft goals and strategies positively. Two attendees provided comments on adding an affordable housing overlay. There were also comments on ensuring that the strategies assisted middle-income households in Revere and combating gentrification from transportation improvements.

## SELECTED SAMPLE OF PARTICIPANT QUOTATIONS

■ *"Build affordable housing next to T station and bus stops."*

■ *"Expensive market/ not enough housing for low income working families."*

■ *"For folks that are in the middle, there are no resources available to me to try to stay above water."*

# COMMUNITY FORUM #1 SUMMARY

Prepared by JM Goldson 2/11/24

## OVERVIEW

On January 31, 2024, JM Goldson and the City of Revere hosted a Community Forum for the Revere Housing Production Plan (HPP) update. The event took place at Rumney Marsh Academy from 6:00 to 8:00 pm and saw 29 attendees. Consultant team members from JM Goldson led a presentation in the auditorium, and then city staff from the Department of Planning & Community Development and members of the HPP Committee facilitated interaction with poster boards in the adjacent atrium.

This Community Forum was the first of two that will be held during the process of creating the HPP. The goal of this event was to introduce the project to the community and conduct engagement to help inform the Vision, Goals, and Strategies in the HPP. Materials for the event were presented in English, Spanish, Portuguese, and Arabic; live interpretation services were available.





## KEY FINDINGS

- The top issue facing housing in Revere noted by participants, by far, was the high cost of housing. Other issues highlighted included a lack of affordable housing and funding, keeping up with population growth, and displacement.
- Key opportunities for Revere in this process noted by participants included redevelopment and renovations/additions of older buildings and owner-occupied housing, focusing on climate resilient strategies and green infrastructure, creating more opportunities for homeownership, and building more housing, particularly near transit.
- When describing their hopes for the HPP, participants honed in on greater affordability in the future, actionable strategies, the adoption of Inclusionary Zoning and support for greater funding, and more flexibility around requirements that hinder affordable and mixed-income development.

## PARTICIPANTS

- The first two interactive boards asked attendees their age, their connection to Revere, their housing status, the length of their affiliation with Revere, and the precinct in which they live.
- Participants were most likely to be homeowners between the ages of 35 and 64 that have lived in Revere for less than 10 years.
- Nearly half of the participants were under 18 years of age.



## COMMUNITY FORUM FORMAT

The Community Forum was designed to share information about how the HPP process works, as well as listen to concerns and hopes from community members. The project team facilitates the Community Forum through the use of interactive poster boards, some of which were designed to share information, and some of which were designed to collect open responses following certain question prompts. Information shared included statistics about demographics and housing in Revere, as well as the purposes of HPPs and the project timeline. Interactive stations invited participants to share demographic information about themselves, what they thought were the top challenges concerning housing in Revere, what opportunities they saw for housing in Revere, and what hopes they had for this planning process. Participants were provided with sticky dots or sticky notes and writing utensils to indicate their responses, depending on whether the question was open-response or quantitative.

## REVERE'S HOUSING CHALLENGES

When asked "What do you think are the most pressing housing challenges in Revere, even if you have not personally experienced them?" participants highlighted the high cost of housing, lack of affordable housing and funding, and displacement effects.

Housing Challenges: Key Themes	Count
Expensive/Unaffordable	14
Not enough Affordable Housing/Lack of funding	6
Displacement	2



## REVERE'S HOUSING OPPORTUNITIES

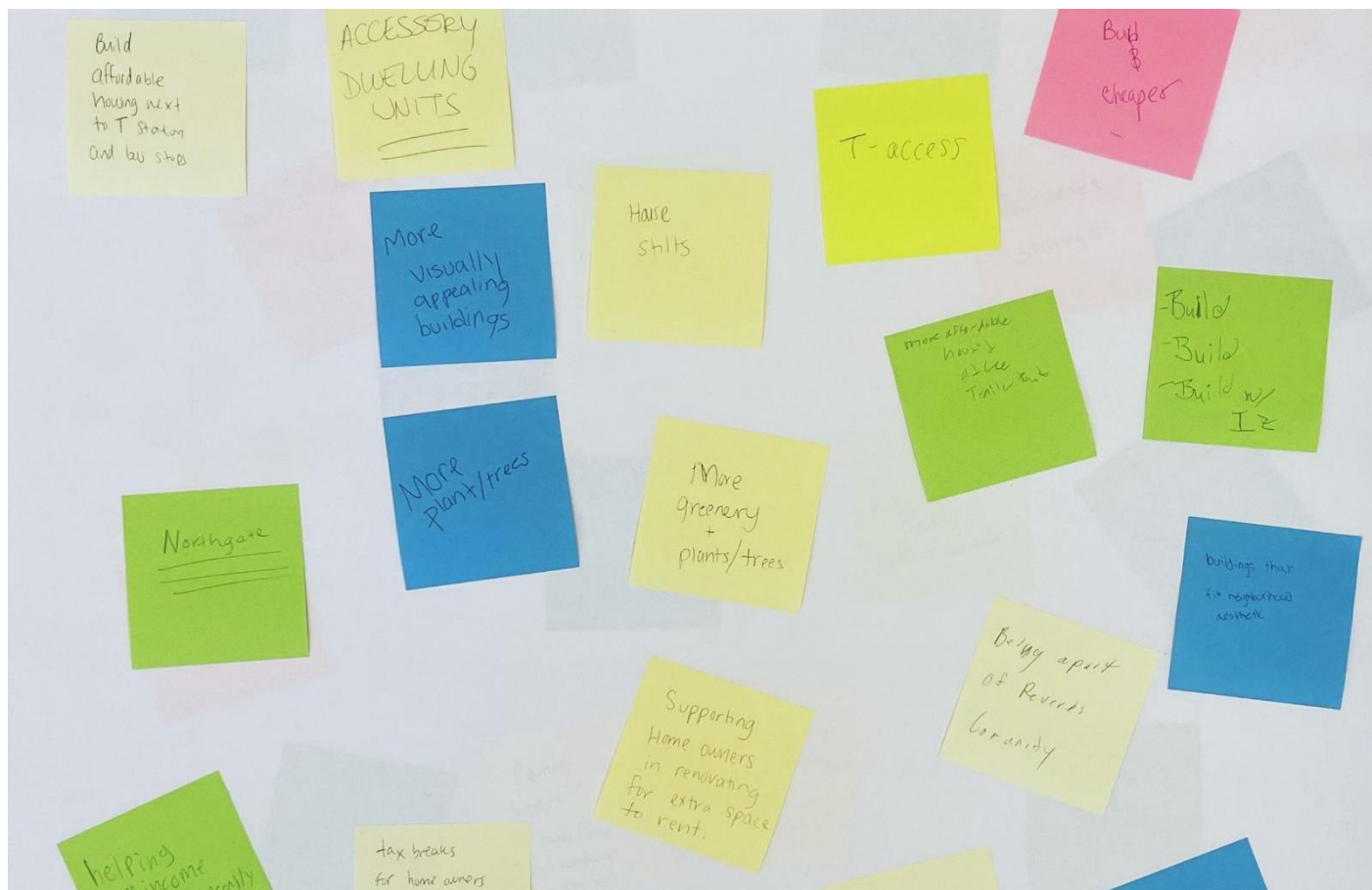
When asked "What do you think are the biggest housing opportunities in Revere? What creative ideas do you have for housing in the city?" participants brought up redevelopment and renovation of underused areas and buildings, pathways to homeownership and opportunities like ADUs, and building more housing in general, particularly with transit access.

Housing Opportunities: Key Themes	Count
Redevelopment & Renovation	5
Climate Resiliency, Sustainability, & Green Infrastructure	4
Transit Oriented Development	3
Pathways to Homeownership	3
Build more Housing	3

## REVERE'S HOUSING HOPES

When asked "What do you hope this HPP will include?" participants keyed in on increasing affordability in the future, actionable strategies, support for Inclusionary Zoning and greater funding, and more flexibility in regulations that could help reduce costs and produce more abundant affordable housing.

Housing Hopes: Key Themes	Count
Affordability in the Future	8
Actionable Strategies	6
Support for Inclusionary Zoning and More Funding	3
More Zoning Flexibility to Reduce Costly Requirements	3



# COMMUNITY SURVEY SUMMARY

PREPARED BY JM GOLDSON LLC, MARCH 2024

## OVERVIEW

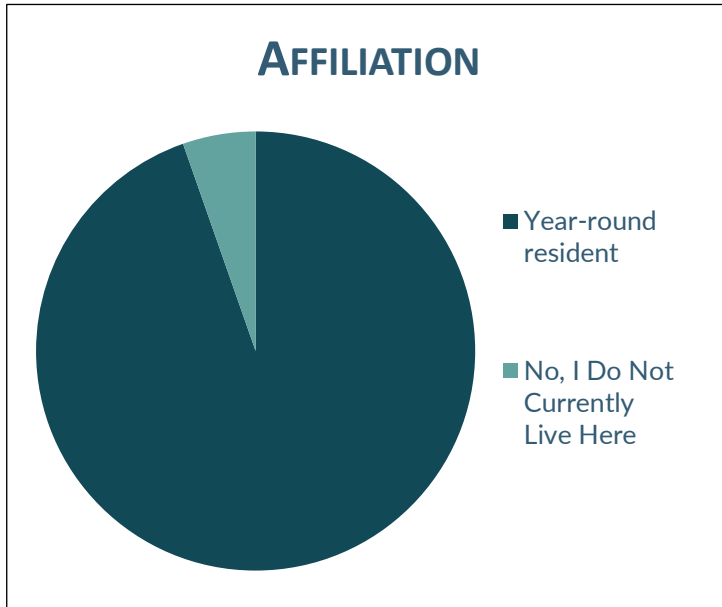
The Revere Housing Production Plan included a community survey as part of the engagement process. The survey was open from November 2023 to February 2024 and received 261 responses from members of the community. Both renters and homeowners responding to the survey indicated that housing costs are extending beyond their reach; nearly half of renting respondents indicated that they could not afford the average rent, and nearly two-thirds of homeowners indicated that they could not afford to purchase a home at the median sales price. Renters and homeowners shared different responses to questions about Revere's housing challenges and their perception of home quality, with homeowners prioritizing market rate housing options, and limiting development to avoid traffic impact. Renting respondents tended to identify a lack of housing options that fit their needs, a lack of knowledge about municipal housing programs, and energy inefficiency in their homes. Nearly half of homeowners indicated that they did not have trouble covering housing costs, but a full quarter of renting respondents indicated that they had struggled to cover their costs in at least six of the preceding 12 months. Many respondents indicated that their home was not suitable for those with mobility challenges.

## KEY FINDINGS

<p><b>0.26%</b> One quarter of one percent of Revere's residents participated in the survey.</p>	<p><b>64%</b> Most homeowners said that they would not be able to purchase their home at current prices.</p>	<p>A lack of starter homes and a lack of market-rate options were selected most often as the most pressing housing challenges in Revere.</p>	<p><b>66%</b> Survey respondents said it was important for them to stay in Revere for the next ten years.</p>
<p><b>44%</b> Percent of respondents that said they would not consider building and renting out a small apartment.</p>	<p><b>52%</b> Percent of survey respondents between 45 and 74 years of age.</p>	<p><b>64%</b> Survey respondents who identified as women.</p>	<p><b>The high cost of housing and concerns about the pace and character of development</b> were repeatedly mentioned by respondents.</p>
<p><b>74%</b> Percent of homeowners that expected their home to meet their needs for the next decade. Less than half (49 percent) of renters indicated the same.</p>		<p><b>62%</b> Survey respondents who have lived in Revere for over 10 years.</p>	<p>Nearly half (46 percent) of non-resident respondents don't live in Revere primarily because they are happy where they are. A similar proportion of non-residents work for the city but live elsewhere.</p>
<p><b>20%</b> Percent of survey participants who identified as Hispanic (or of Spanish/Latin descent).</p>	<p>The most cited reasons that respondents indicated influenced their likelihood to leave Revere in the next 10 years were housing costs (mortgage, rent, and property taxes) and concerns about safety and crime.</p>		<p><b>54%</b> Percent of homeowners that indicated that their homes were energy efficient. For renters, the response was reversed, with 60 percent saying that their apartments were not energy efficient.</p>

## WHO TOOK THIS SURVEY?

The following section summarizes the demographic trends in the Revere Housing Production Plan survey, with some charts comparing respondents' demographic data to overall demographic data for Revere.



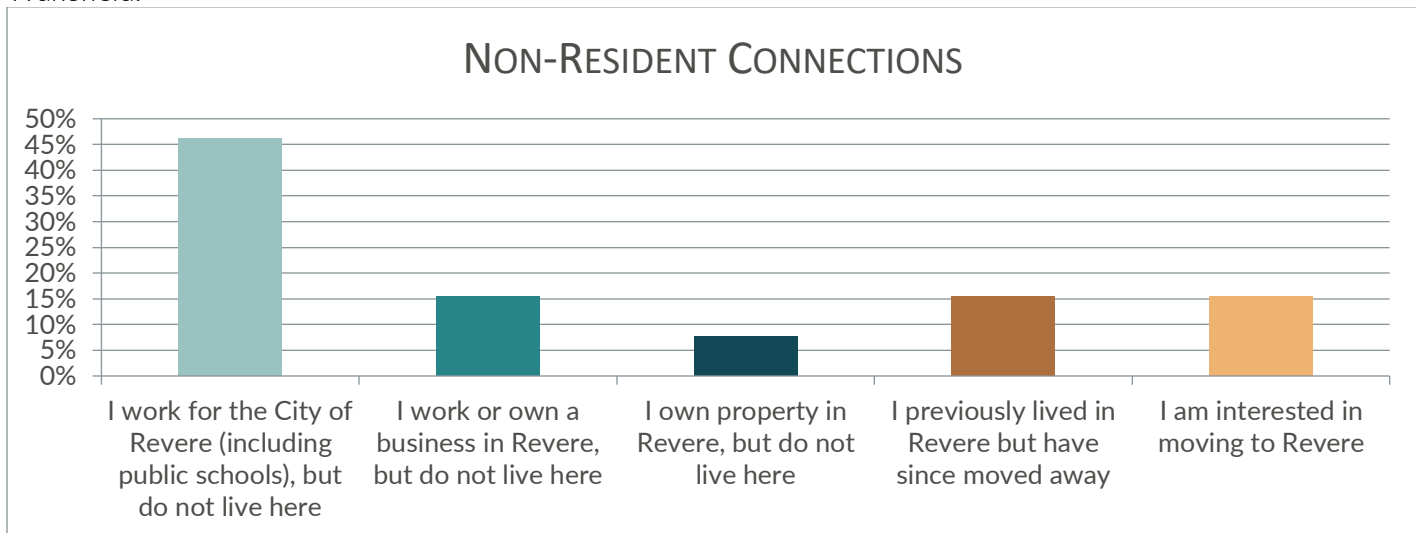
### Affiliation & Residency

Most survey respondents were year-round residents in Revere, though a small percentage (5.4 percent), were not year-round residents. Year-round residents tended to have lived in the community for decades, with 76 percent of survey participants having lived in Revere for at least 21 years.

### Non-Residents

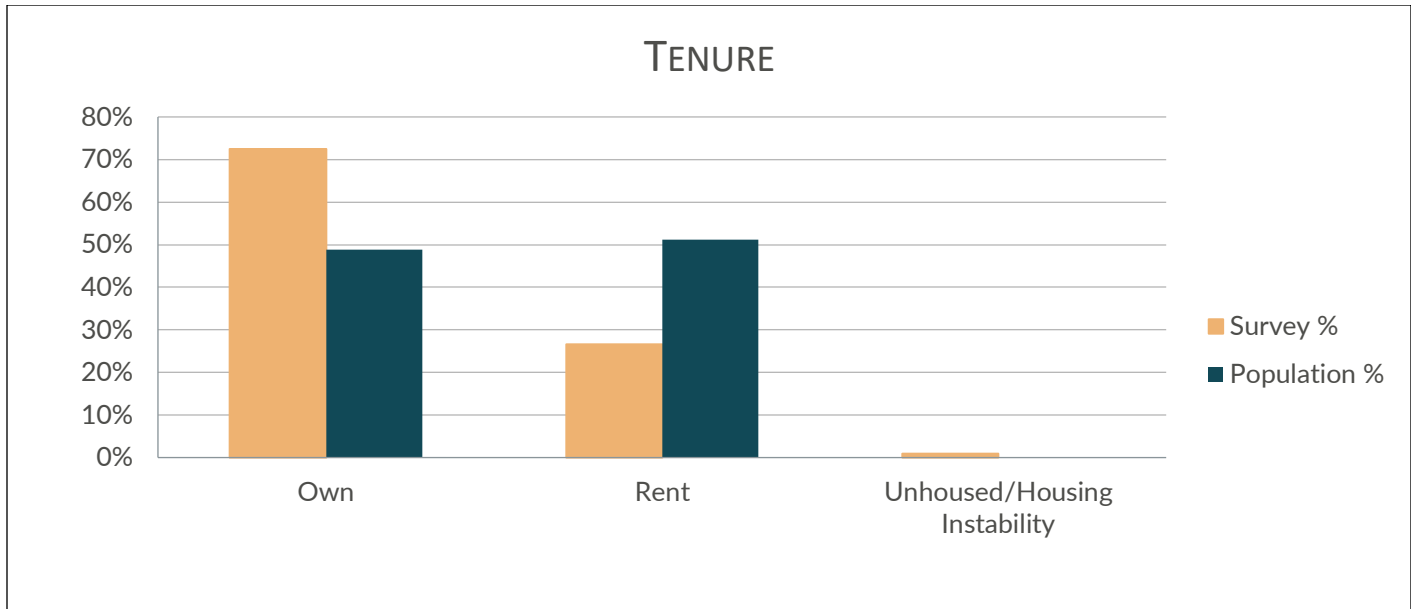
Nearly half (46 percent) of non-resident respondents indicated that they worked for the City of Revere. Non-resident respondents indicated that they mostly lived in neighboring communities from Quincy to

Wakefield.



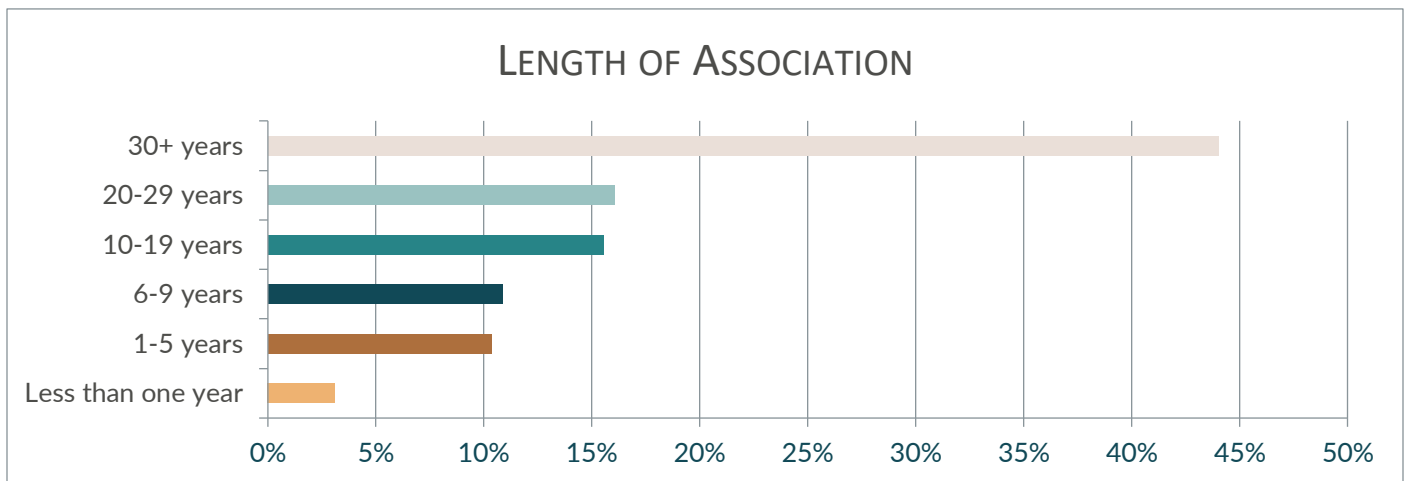
### Tenure

Tenure refers to a resident's homeownership status - that is, whether they are a renter or homeowner in the community. Revere's housing units are almost evenly split between renter-occupied units and owner-occupied units, but the survey overrepresented homeowners by nearly a three-to-one margin, with 73 percent of respondents indicating that their household owned their home.



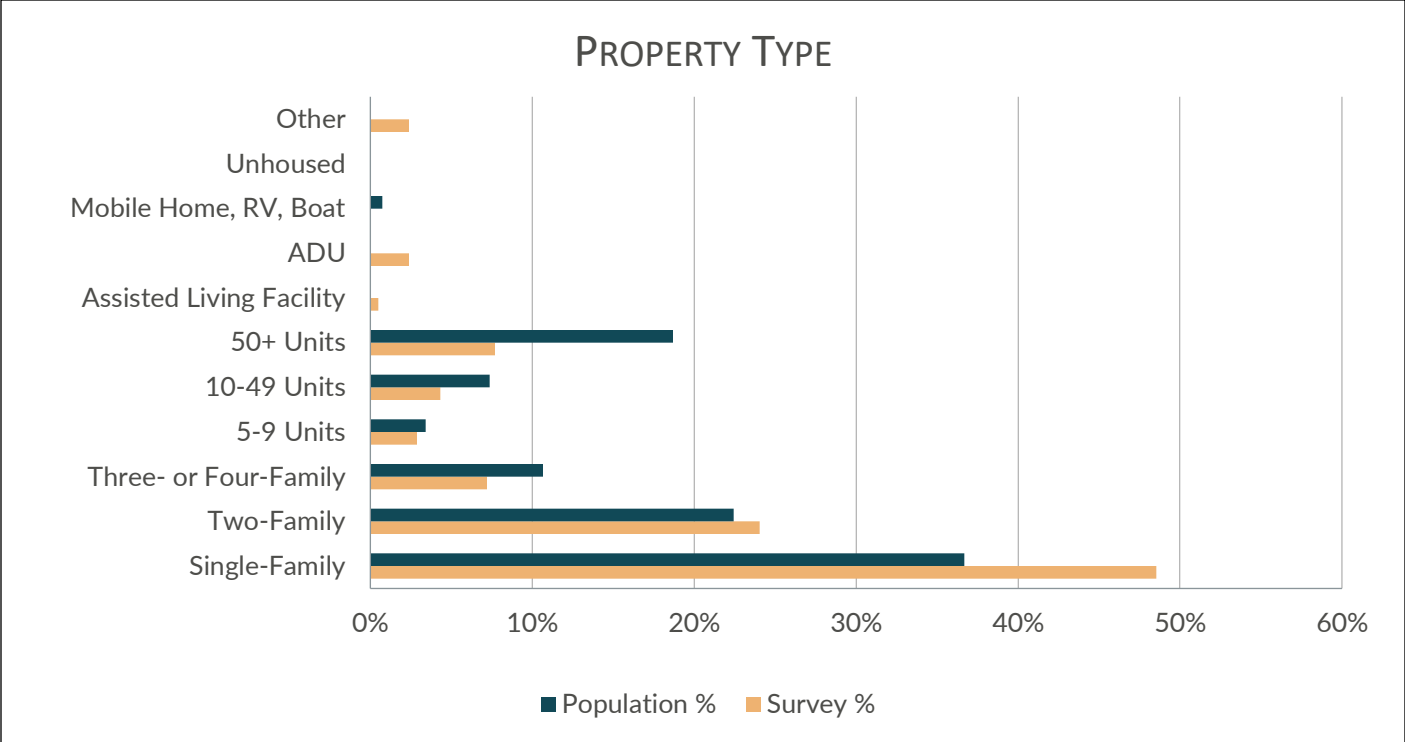
### Length of Association

Almost half (44 percent) survey respondents had been associated with Revere for at least 30 years. Over two-thirds (68 percent) of renting respondents indicated that they had been associated with Revere for over a decade.



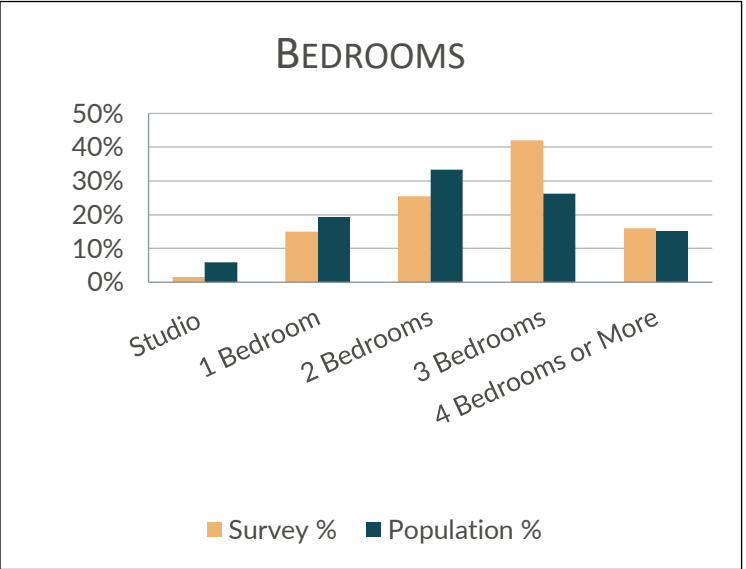
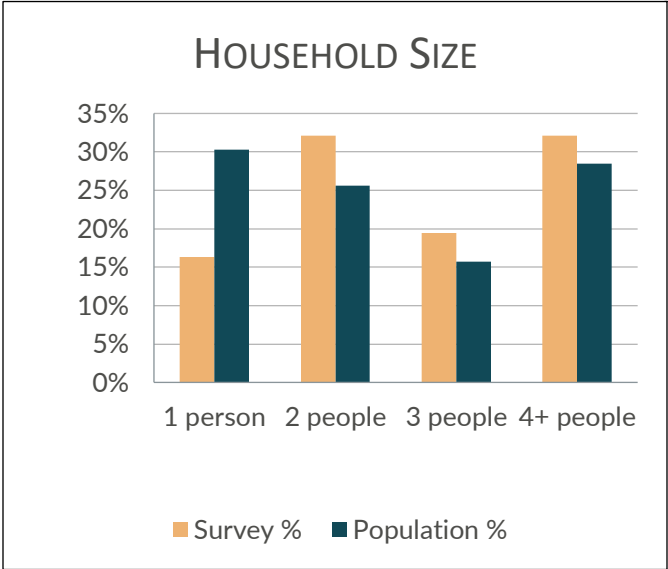
### Property Type

Just over one third (37 percent) of Revere's homes are found in single-family detached or attached structures, but nearly half (49 percent) of respondents lived in single-family homes. Residents living in large buildings with fifty or more units were underrepresented by about half.



### Household Makeup & Housing Characteristics

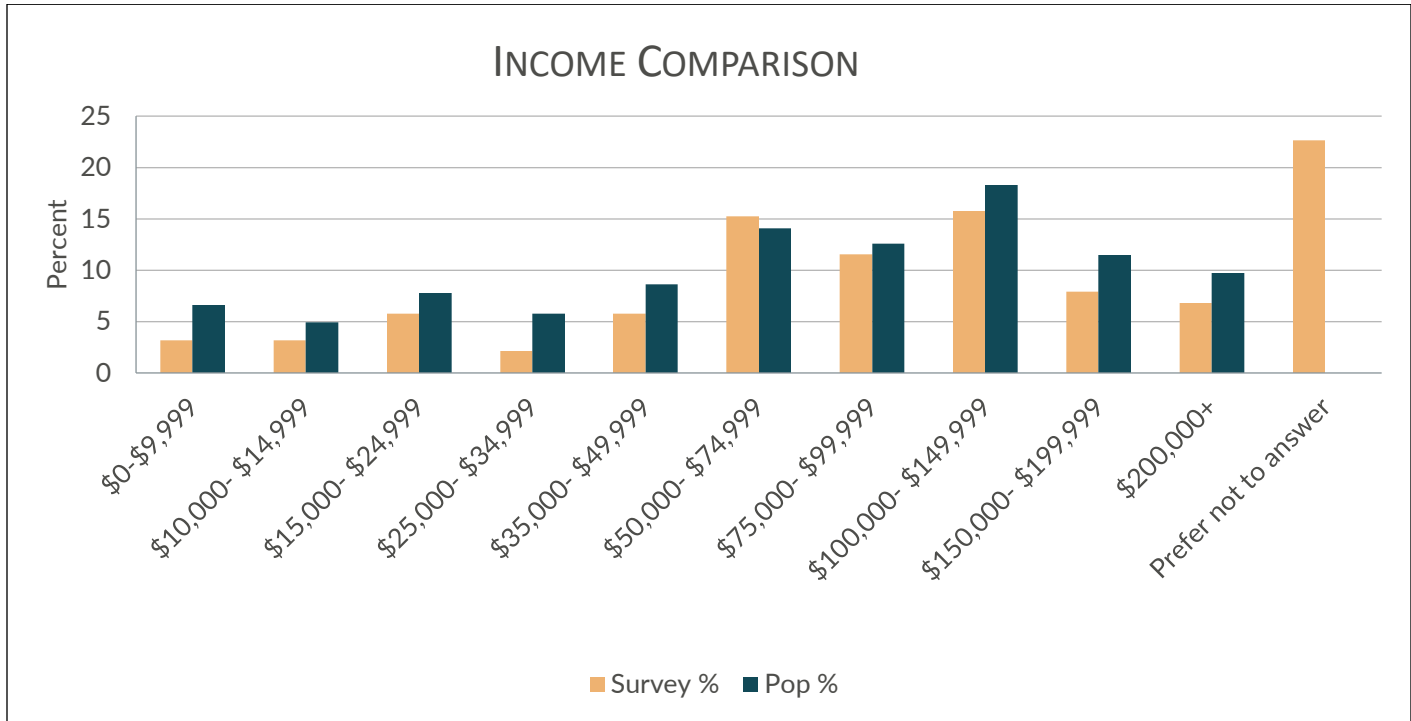
The majority (58 percent) of Revere's homes have two or fewer bedrooms, and a similar amount of households (56 percent) of Revere's households have two or fewer people. The metric was reversed for survey respondents, of which 58 percent lived in homes with three or more bedrooms, and 52 percent had more than three people in their household.





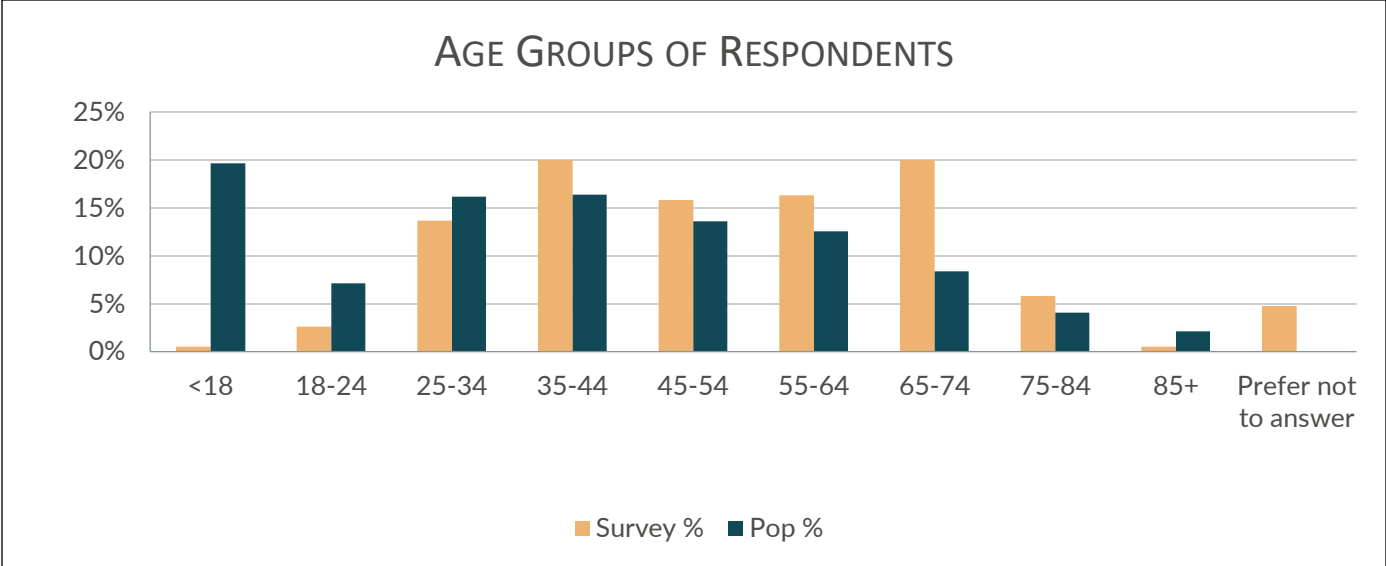
## Income

Over one-fifth (23 percent) of respondents declined to share their household income. This makes accuracy in assessing representation of income brackets extremely difficult. Most (54 percent) respondents that included this information indicated their household income as over \$75,000.



## Age

The voices of Revere's younger residents are not statistically reflected in the results of this survey. People 18 and under represent roughly twenty percent of Revere's population, while the majority (57 percent) of survey respondents were above the age of 35. The chart on the following page demonstrates the discrepancy between the city's population and those who responded to this survey.



### Gender



A significant majority (64 percent) of survey respondents identified as female, with 25 percent identifying as male, and 0.5 percent as non-binary. The Census Bureau counts 49.5 percent of Revere's population as female, and 50.5 percent as male.

### Race



According to Census data, about 38 percent of Revere's population identifies as Hispanic or Latinx, though self-identified Hispanic/Latinx survey respondents only comprised 20 percent. Black and African-American residents were also underrepresented, with the city's population representing 5 percent of residents, but only 0.5 percent of survey respondents. Those that identify as white make up 46 percent of Revere's population, but comprised 56 percent of survey respondents.

### Educational Attainment and Employment Status



A majority of survey respondents had a Bachelor's degree or higher, while a majority (68 percent) of Revere residents over 25 have not received a college degree. A majority of survey respondents were employed full-time, and 17 percent responded that they were retired.

## SURVEY TOPICS

### What originally drew you to Revere?

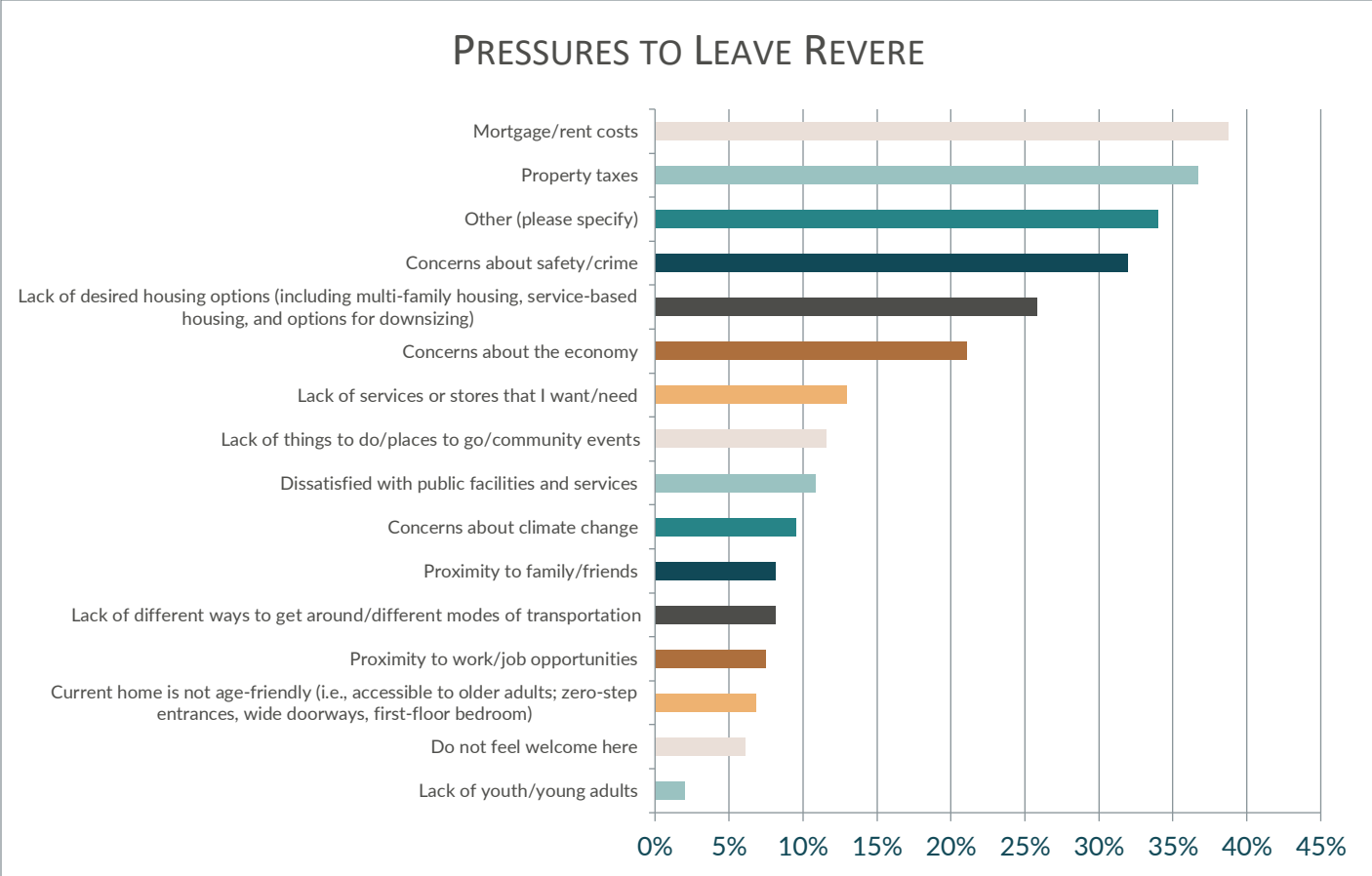
Respondents cited a variety of reasons that they originally moved to Revere. The most cited reason (at 30 percent) was proximity to the ocean. Similarly cited were proximity to family or friends (at 29 percent), housing options in their price range (at 28 percent), and available transportation options (at 27 percent).

### What Keeps Non-Residents from Moving In?

When non-resident respondents were asked what keeps them from living in Revere full-time, the most common answer (46 percent) was that they were happy where they lived already. The two next most common answers were a high cost of housing (38 percent) and a lack of desired housing options (23 percent).

### Remaining in or Leaving Revere

Just less than one third (31 percent) of respondents indicated that they were not likely to move out of Revere in the next decade. A similar amount (30 percent) were unsure. Those that were unsure if they would leave, or indicated that they were likely or very likely to leave mostly indicated high housing costs (39 percent), property taxes (37 percent), and concerns about safety or crime (32 percent). Respondents that filled in their own answer indicated pressures of population growth on infrastructure, and the most mentioned word was "traffic."



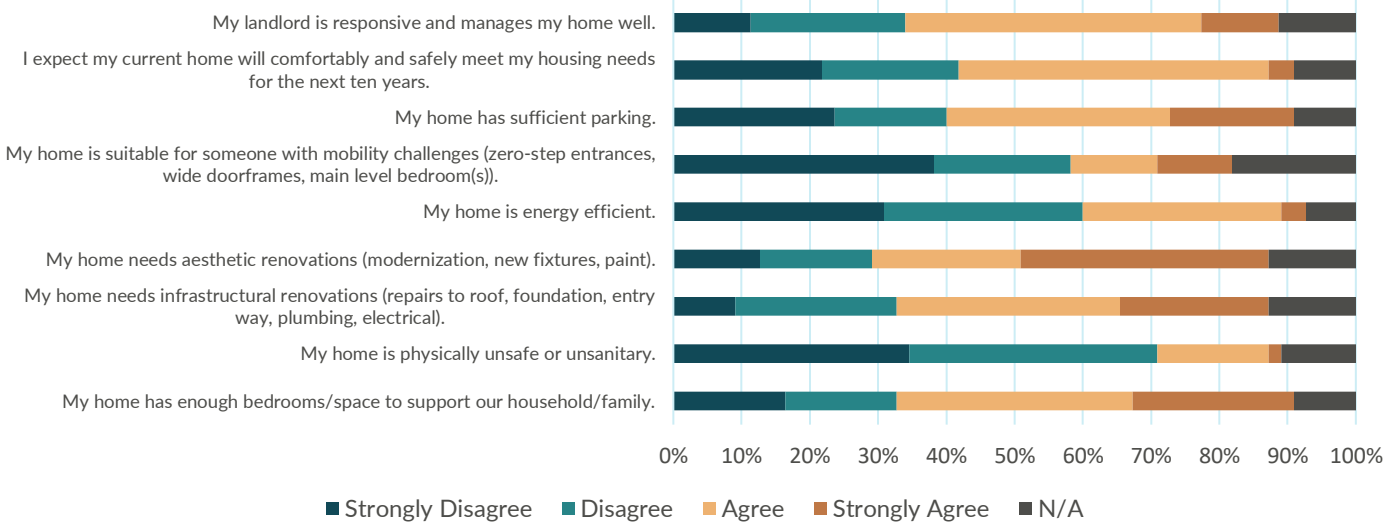
### Housing Program Participation

The vast majority (88%) of survey respondents have not participated in housing programs in Revere. Four percent of respondents shared that they were Revere Housing Authority residents. Two percent responded that they participate in the Housing Choice Voucher Program. Those that indicated that they had participated in housing programs before suggested that more, year-round assistance with applications would be helpful. More assistance for Revere's unhoused population was also requested.

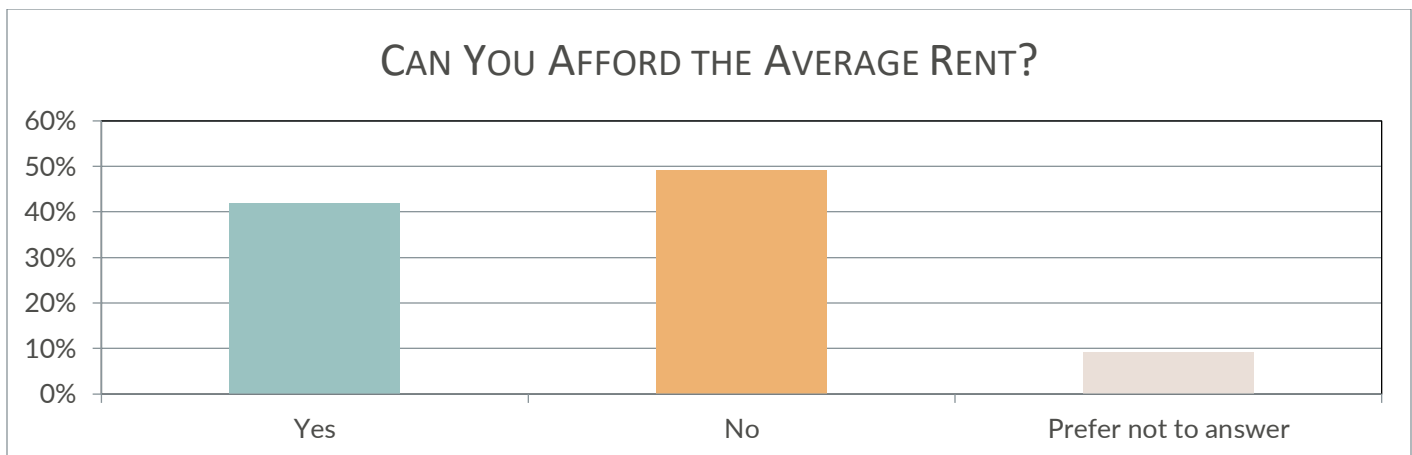
### Housing Conditions for Renters

While most renters agreed that their landlord was responsive and managed their home well, and that they had sufficient parking, they also called out needs for accessibility and aesthetic renovations, as well as a lack of energy efficiency.

## HOUSING CONDITIONS FOR RENTERS

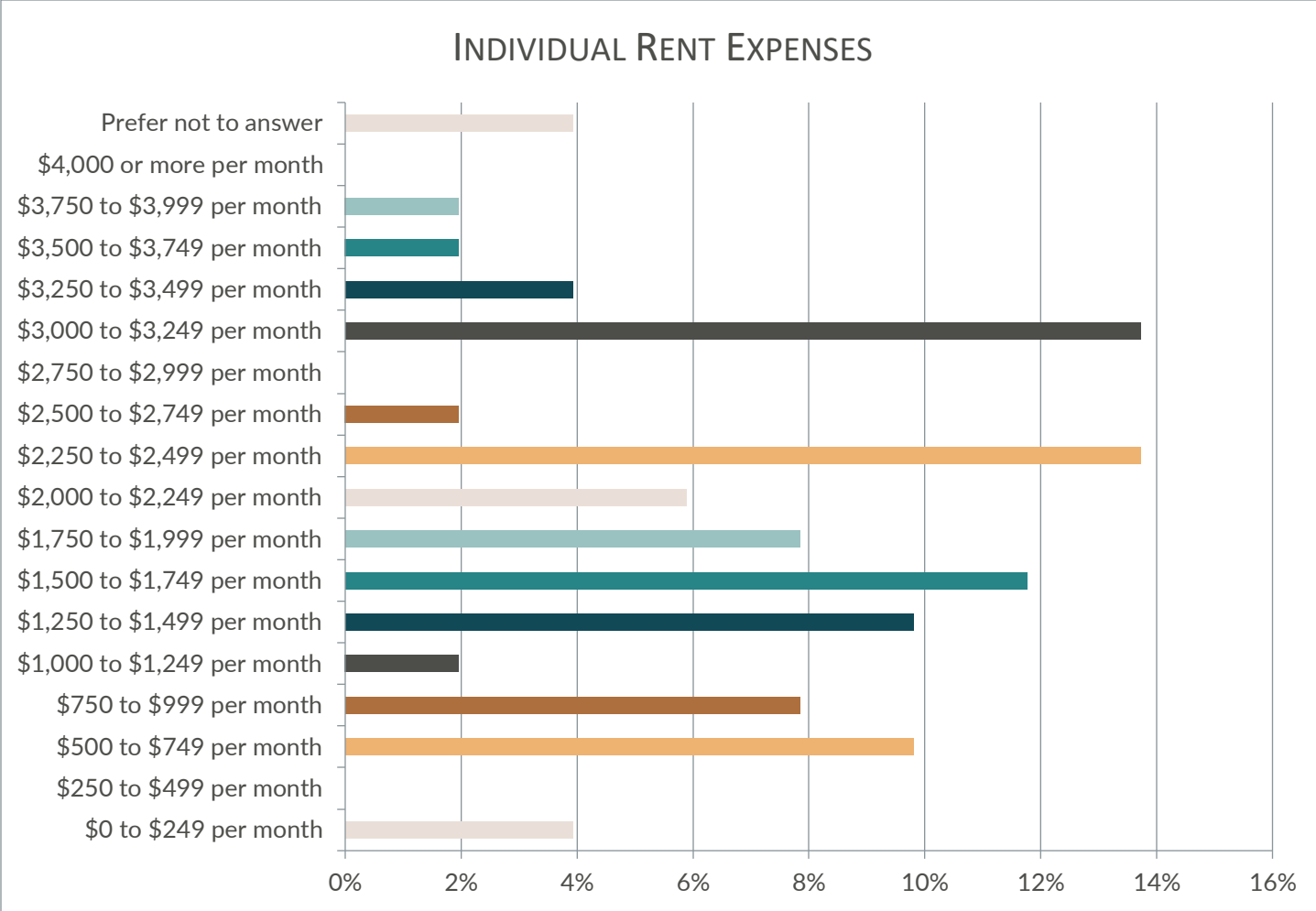


A second question for renters, highlighting housing costs, asked them the following: "According to the 2021 American Community Survey, the average rent for an apartment in Revere was \$1,626. If you were to sign a lease today, would you be able to afford this price?"



### Rent Costs

Rent costs reported by respondents were distributed, showing a broad sample of renters at different housing costs.

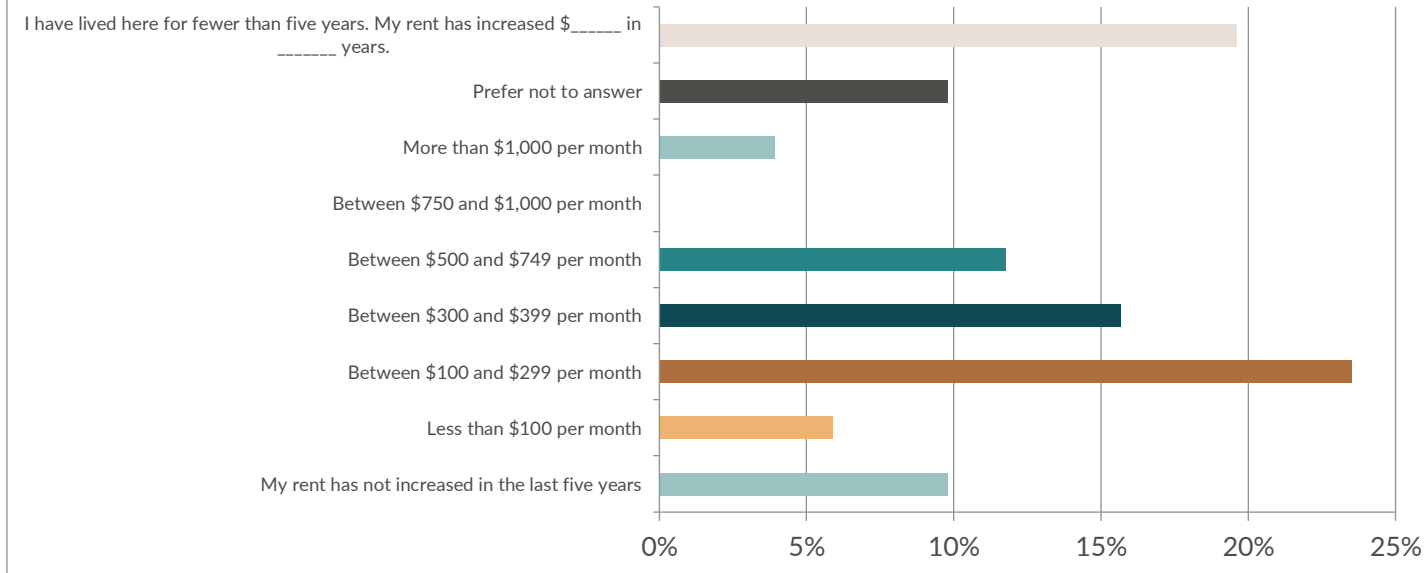


**Rent Increases**

Renters were also asked how much their rent had increased within the past five years. These responses were also distributed, but 39 percent indicated that their rent had increased less than \$299 per month during that timeframe. Respondents that had lived in Revere for less than five years indicated that their rents had increased in significantly different amounts, from an increase of \$100 in two years to an increase of \$1,200 in four years.



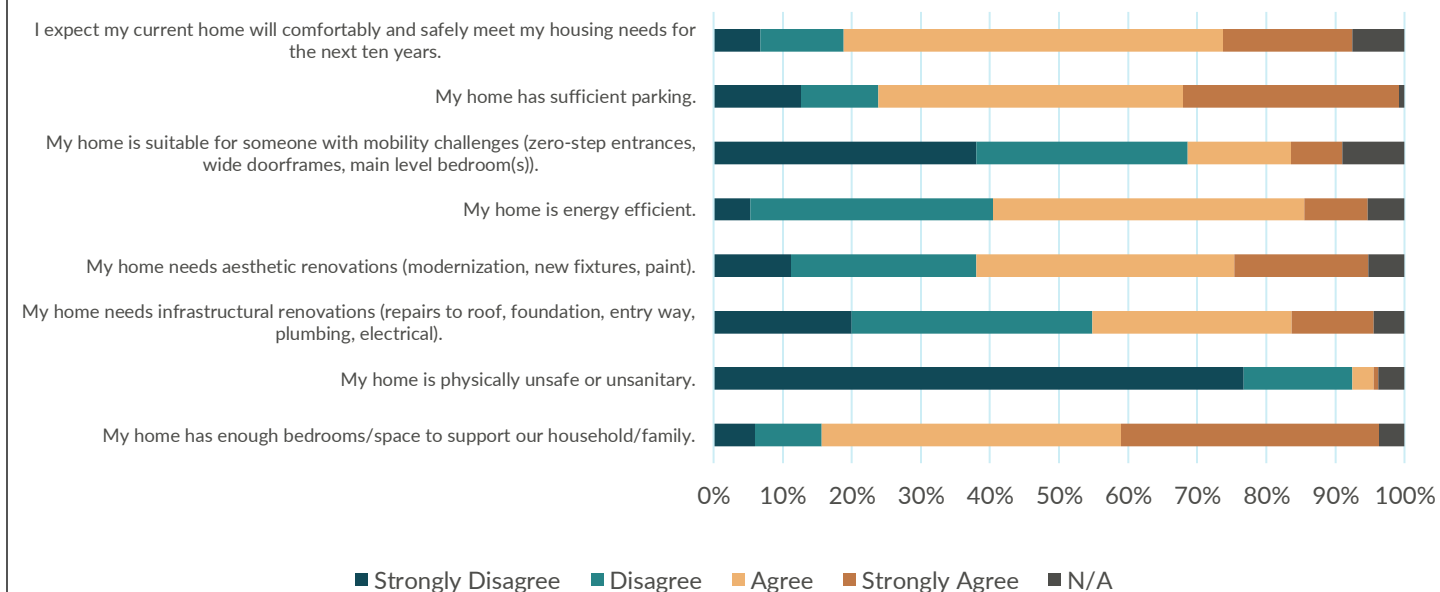
## HOW MUCH HAS YOUR RENT INCREASED IN THE LAST FIVE YEARS?



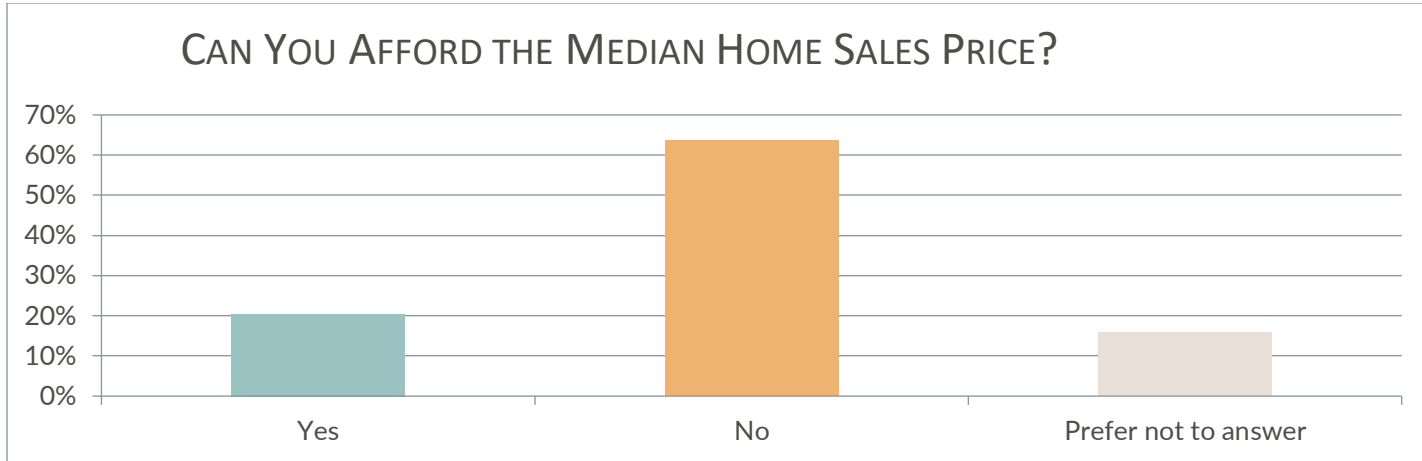
### Housing Conditions for Homeowners

Homeowners strongly agreed that they had sufficient bedrooms in their home for their families, and the vast majority indicated that their home was physically safe and sanitary. They mostly disagreed, however, that their home was suitable for someone with mobility challenges, similar to the results indicated by renters.

## HOUSING CONDITIONS FOR HOMEOWNERS



Homeowners were also asked whether they would be able to afford to move to Revere today, given current prices. Like the renters, most indicated that they would not be. The question asked respondents to answer based on given home sales prices if they were homeowners, and given condo sales prices if they were condo owners.



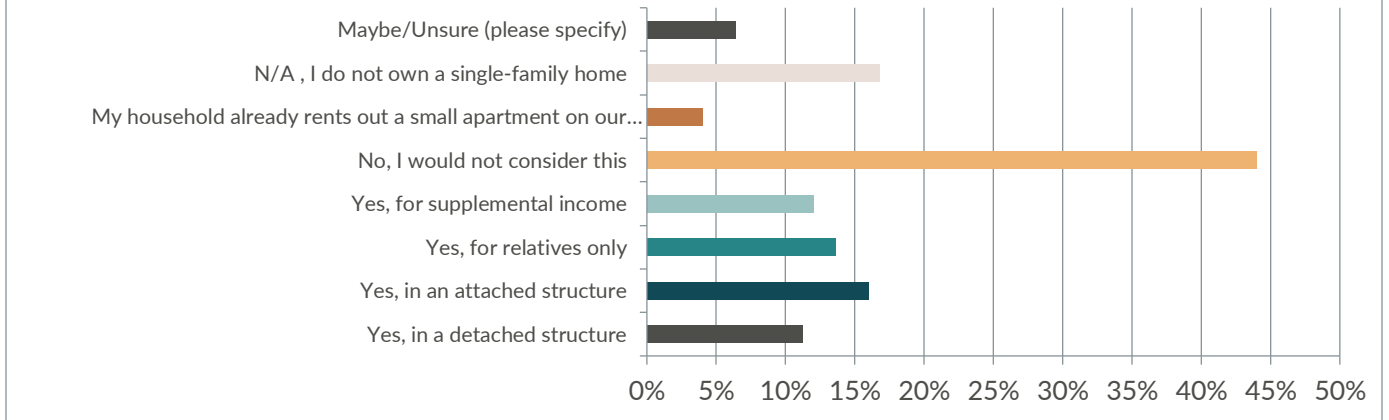
### Covering Housing Costs

Most renters (65%) responding to a question about how often they've struggled to afford rent in the past year indicated that they had struggled to cover their housing costs in at least one month. One quarter (24 percent) of renting respondents indicated that they had struggled to afford rent at least half of the months in the past year. Nearly half (43 percent) of homeowners indicated that they had not struggled to cover housing costs, with 18 percent indicating that their mortgage had been paid off.

### Accessory Dwelling Units

Respondents were asked whether they would consider building and renting an accessory apartment on their home (if they owned their home). Almost half (44 percent) replied that they would not consider building an accessory unit. One response indicated that they didn't believe that the city would support homeowners to build ADUs, and signaling a potential opportunity for outreach and support.

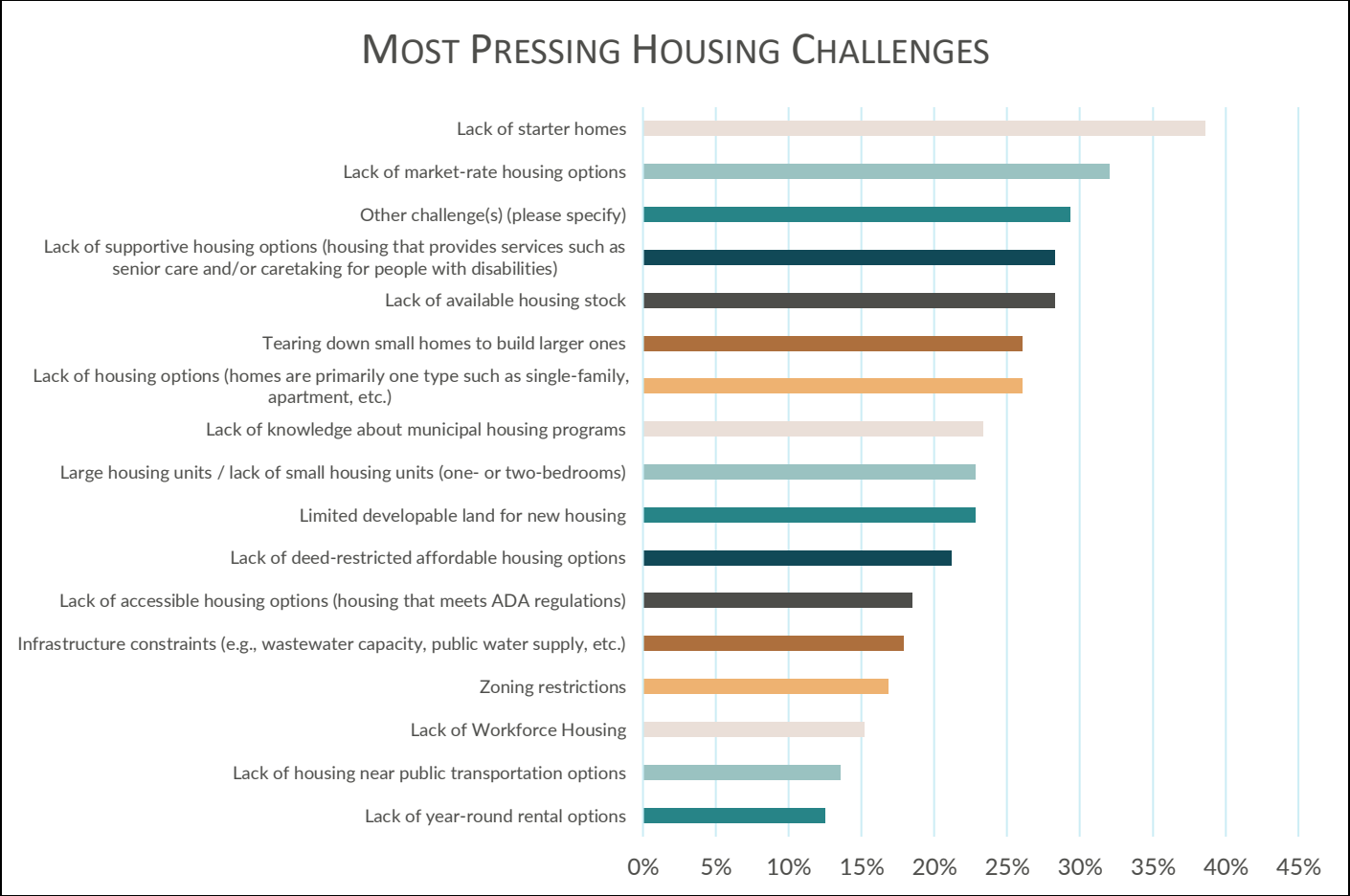
## WOULD YOU CONSIDER CREATING AN ADU ON YOUR PROPERTY?



### Housing Challenges

The lack of starter homes and lack of market-rate housing options were the most commonly identified challenges to housing in Revere. Those that selected "Other challenge(s)" mentioned high housing costs; lack of housing options for seniors, veterans, and those with disabilities; not enough ownership opportunities; a perceived unfairness in the tax burden on homeowners being higher than that on those living in condos or apartments; pressures of population growth; NIMBYs; the impacts of development on infrastructure and traffic; and lack of support for single-family to multi-family conversion, first-time homebuyers, and middle-income residents ineligible for subsidized housing.

Among renters, the top three housing concerns were a lack of diversity in housing options (most units were seen to be of a single type), lack of knowledge about municipal housing programs, and a lack of smaller housing units (one to two bedrooms). Responses from renters were significantly less hostile to the pace and character of development in Revere than were the responses from homeowners.



### Housing Opportunities

Respondents were also given the opportunity to call out housing opportunities for Revere. A condensed summary of their suggestions is included below:

**Incentive Programs:**

- For weatherization and efficiency in <4 unit buildings;
- For ADU construction to support seniors with caregivers; and,
- For homeownership seniors seeking safety and accessibility improvements.

**city-catalyzed Funding:**

- Bolster funding for the Affordable Housing Trust Fund to pioneer efforts in permanently affordable housing options, such as co-ops, deed-restrictions, condos, and community land trusts;
- Prioritize the creation of affordable housing within market rate developments through state and federal funding; and,
- Allow the city to operate as a non-profit developer to sell new units at below-market rate to qualified families. The city could also pursue rights of first refusal for certain types of properties, to facilitate subsidized below-market resale to qualified families.

**city-led Housing Stabilization:**

- Municipal aggregation programs for energy;
- Rent stabilization or rent control; and,
- Anti-displacement policies in areas prioritized for development.



### **Homeownership Opportunities:**

- Seek more condo development, rent-to-own, and condo conversions; and,
- Financial support programs for first-time homebuyers.

### **Location-based Opportunities:**

- Locate new housing near transit, to use the Wonderland High School project to create a housing village in the area; and,
- Redevelop shopping centers for mixed-use neighborhoods and buildings, in areas like the Northgate Shopping Center. Between the Post Office and BJs can be reimaged for housing.

### **Targeted Support:**

- Provide more housing options for older adults, including 50+ communities, for older residents who want to remain in Revere; and,
- Seek to expand housing options for Section 8 voucher holders, and prioritize effective and timely communication with these residents about their options.

### **Regulatory Opportunities:**

- Explore taxes or surcharges on market rate developments to support affordable housing funding. This may include PILOT (Payment in Lieu of Taxes) to support the Affordable Housing Trust Fund, or funding for shelters and halfway homes; to make another attempt at Inclusionary Zoning;
- Prioritize the mixing of uses within neighborhoods, so that residents that don't own cars or don't want to drive can have safe and easy access to services;
- Permit more 3-bedroom apartments to retain medium-sized and large families in Revere;
- Focus on the mixing of uses within individual developments, particularly along the beach;
- Revise development standards in the city center to prioritize density and open space; and,
- Revise two-family requirements, including setback requirements, to allow owners to expand their current houses.

### **Alignment between Housing and Transportation Policy:**

- Make sure the transportation system can handle new development, including adequate parking and transit service.

### **Increasing Understanding:**

- Seek to understand how many single-family homes are renting out rooms without reporting;
- Learn from nearby communities that use policies like Inclusionary Zoning, Overlay Districts, and the Community Preservation Act to support housing; and,
- Facilitate a market and understanding around townhouses and condos for residents that want to live in less energy-intensive housing.



## Additional Thoughts

At the close of the survey, participants were able to include additional comments on housing in Revere. A condensed summary of those comments is included below:

### Disincentives to Mobility:

- Even though sales prices are high, some seniors avoid selling because they don't feel that even their potential returns would cover the cost of different housing; and,
- The waiting lists for affordable apartments for seniors are significant hindrances, and it feels that there are no affordable apartments to downsize into.

### Community Safety and Quality:

- Crime levels were mentioned as a concern;
- Neighborhood cleanups were mentioned as a way to increase home values;
- "Illegal units" were referenced as a concern, as was renting out rooms in both single-family and multi-family homes;
- Green spaces should not be sacrificed for the sake of development; and,
- Lack of connection to community was noted, particularly with relation to underappreciated local businesses and limited community events and culture.

### Impacts of Development:

- Roadway capacity, growing traffic, and new development were connected in the comments of several respondents;
- Schools and housing are connected, and adequate staffing should be ensured; and,
- Parking feeling more constricted was noted as a result of recent development patterns.

### Renting versus Owning:

- Several comments mentioned concerns that development patterns were overly prioritizing rental units, which were associated with a more transient population and high prices.

### Other Opportunities:

- Adding a Commuter Rail station was mentioned as a potential opening of access;
- Policies such as Inclusionary Zoning, a modernized zoning code, and new state and federal resources for affordable housing were mentioned;
- Housing for seniors was mentioned several times; and,
- Non-market solutions like social housing were held as paths forward.

# COMMUNITY FORUM #2 SUMMARY

Prepared by JM Goldson LLC June 2024

## OVERVIEW

On Tuesday, June 4, 2024, JM Goldson and the City of Revere hosted the second open house for Revere's Housing Production Plan. The event was entirely virtual, hosted via Zoom's webinar platform, and aired on RevereTV. In addition to city staff, the Working Group, and the consultant team, eight individuals participated in the virtual activities, which were designed to gauge community support for the draft goals and strategies for the plan.

## KEY FINDINGS

- All but one attendee (eight total) rated all of the draft strategies and goals as "Positively" or "Somewhat Positively."
- Two attendees commented that an affordable housing overlay should be added to the draft strategies.
- One attendee voiced concerns that strategies might not assist middle-income households in Revere. Another expressed concerns about gentrification from transportation improvements.

## PARTICIPANTS

- Eight (8) individuals participated in the event.
- The webinar was aired live via Zoom and RevereTV, with a recording available online for residents who did not attend to watch asynchronously.

## FORMAT

Consultant Jennifer Goldson began the event by explaining the draft goals and strategies to the public. After the respective goals and strategies were shared, attendees were asked to respond via Zoom poll and post questions in the chat. Following the presentation, there was a brief discussion on additional questions between attendees, the consultant, and city staff.

## EVENT SUMMARY

The presentation began by summarizing the work of the project thus far, and defining housing terms, such as affordability and Naturally Occurring Affordable Housing (NOAH). All attendees (eight total) rated the draft goals "Positively" or "Somewhat Positively," and all but one (five of six) replied "Positively" or "Somewhat Positively" to the draft strategies. The one attendee that disfavored the proposals expressed the need for more strategies that assist middle-income families that do not qualify for subsidized housing, but still struggle with affordability. In addition, two attendees asked that an affordable housing overlay be added to the draft strategies.

## Demographics of Participants

Prior to sharing the draft goals and strategies, the consultant asked participants via Zoom poll to share their connection to Revere, whether they had attended the first forum, their age, their housing status, and their racial/ethnic identity. All attendee polling responses are shared in the appendix of this section.

At the time of attendee polling, there were seven participants in attendance. Most attendees (six of seven) had attended the previous community forum. A majority (four of seven) were Revere residents, with the other two respondents who replied writing that they were Revere employees. The age of attendees was evenly split between 18 – 34 (two of seven) and 35-44 (two of seven), with one participant replying that they were in the 55-64 age range. Nearly half of participants (three of seven) were homeowners, while two replied that they were renters. Most participants (four of seven) identified as White, while one participant identified as Hispanic or Latino.

## Engagement Thus Far

The consultant presented some of the community engagement in the project thus far, with a particular emphasis on the write-in responses from the “Pressures to Leave Revere” and “Most Pressing Housing Challenges” questions.

Write-in comments on “Pressures to Leave Revere” (50 total) included concerns about overdevelopment (11) and traffic congestion (13). The lack of affordable housing options for seniors wishing to downsize, or struggling with property taxes was the third most frequently mentioned (three).

For “Most Pressing Housing Challenges,” (54 total) respondents wrote about perceptions of overdevelopment (15), with an additional 11 commenters mentioning that the new units tended to be rentals, rather than ownership units, and called for more condos. They also mentioned the high cost of housing (7), and that seniors (four) were having trouble finding affordable accessible homes in Revere to downsize into.

## Draft Goals

The consultant then presented the draft goals for Revere’s Housing Production Plan:

1. Preservation
2. Stability
3. Wealth Building
4. Naturally Occurring Affordable Housing Stock (NOAH)
5. Supply
6. Location

**After the draft goals were explained, attendees were invited to respond to a poll gauging their reactions. Eight participants responded, with all eight replying “Positively” or “Somewhat Positively.”**

One participant wrote their responses to each initiative to the chat. Their thoughts ranged from agreement that the city should preserve existing subsidized units, an observation that stability goals should not be limited to BIPOC residents, the tension between fulfilling the SHI requirement through rental housing and the need to build wealth in the

community, and existing zoning regulations that cause in-law apartments to be removed when a property is sold.

### Draft Strategies

The consultant then shared the Draft Strategies according to a framework of four categories: Stability, Supply, Subsidy, and Capacity.

#### Stability

- Purchase Right of First Refusal for current owners of multi-family buildings (NOAH)
- Partner with non-profit and mission-driven developers for purchase and rehab of NOAH
- Support a local Community Land Trust (to offer permanently affordable homeownership)

#### Supply

- Offer surplus city-owned property (e.g., Central Ave Parking lot)
- Utilize Tax Title Parcels to create affordable housing
- Partner with Revere Housing Authority to redevelop underdeveloped sites
- Reform zoning to support housing production, such as:
  - Reduce minimum lot sizes
  - Permit zero lot line construction
  - Allow by-right 2 and 3 family in all residential districts
  - Adopt Inclusionary Zoning
  - Minimize or eliminate off-street parking requirements near transit
  - Allow single-room occupancy (SRO) for permanent supportive housing
- Transportation Demand Management - require developers to provide active and transit benefits to residents.

#### Subsidy

- Opportunities to support affordable homeownership:
  - Mortgage down payment assistance program for First Generation Homebuyers
  - Local rent to own program
- Adoption of tax incentives for the development of affordable housing

#### Capacity

- Adopt the Community Preservation Act to fund:
  - Community Housing
  - Historic Preservation
  - Open Space & Recreation

- Create other revenue streams for the city's housing trust, such as:
  - inclusionary zoning payments
  - sale of tax foreclosed property
  - negotiated developer payment
- Actively pursue state and funding sources to support housing production and strategic growth in beneficial locations

Participants were again asked to rate their agreement with the strategies. Out of six responses, five rated the draft strategies "Positively" or "Somewhat Positively." One attendee rated them "Negatively" and then voiced their concerns.

The participant was concerned that the strategies did not cover the needs of middle-income people of Revere, who may not earn sufficient income to qualify for traditional housing subsidies. "For folks that are in the middle, there are no resources available to me to try to stay above water," they said. city staff replied that many of the zoning-focused strategies, such as loosening ADU and small-scale development restrictions, could assist middle-income residents, helping them to build wealth. The participant thanked staff and the consultant for addressing their concerns.

Another participant voiced in the chat interest in adding an affordable housing overlay to the city's zoning. This idea was mentioned by a Working Group member early on in the Zoom.

They also asked about how potential transportation improvements through a suggested Transportation Demand Management (TDM) ordinance might potentially spur gentrification. city staff responded, saying that it was a concern, but that they hoped that some of the stability and subsidy initiatives, which preserve and create additional affordable housing, could mitigate these concerns.

A third participant asked about the project schedule, voicing a potential concern that the city Council would not have sufficient time to review the completed Housing Production Plan. city staff responded that the plan was to share the draft with the city Council and Planning Board in the summer, in order to provide adequate review time before it could be approved in the Fall.

Finally, a participant asked about opportunities to provide further input. The consultant responded that the presentation to the city Council and Planning Board would be a traditional meeting with public comment. city staff also shared their contact information, and said that any additional feedback would be welcome throughout the process.

# EOHLC AFFIRMATIVE FAIR HOUSING GUIDELINES

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

In particular, the local preference allowable categories are specified:

- **Current Residents.** A household in which one or more members is living in the city or town at the time of application. Documentation of residency should be provided, such as rent receipts, utility bills, street listing, or voter registration listing.
- **Municipal Employees.** Employees of the municipality, such as teachers, janitors, firefighters, police officers, librarians, or town hall employees.
- **Employees of Local Businesses.** Employees of businesses located in the municipality.
- **Households with Children.** Households with children attending the locality's schools.
- **Veterans:** Any person honorably discharged from the Army, Navy, Marine Corps, Air Force, Coast Guard or National Guard of the United States.

The latest revisions to the guidelines were in May 2013. A further update per the 2024 Affordable Homes Act is expected to be forthcoming. The full guidelines can be found here:

<https://www.mass.gov/doc/ma-fair-housing-marketing-and-resident-selection-plan-guidelines-1/download>.



# INTERAGENCY BEDROOM MIX POLICY

## INTERAGENCY AGREEMENT

### Regarding Housing Opportunities for Families with Children

This Interagency Agreement (this "Agreement") is entered into as of the 17th day of January, 2014 by and between the Commonwealth of Massachusetts, acting by and through its Department of Housing and Community Development ("DHCD"), the Massachusetts Housing Partnership Fund Board ("MHP"), the Massachusetts Housing Finance Agency (in its own right and in its capacity as Project Administrator designated by DHCD under the Guidelines for Housing Programs in Which Funding is Provided By Other Than a State Agency, "MassHousing"), the Massachusetts Development Finance Agency ("MassDevelopment") and the Community Economic Development Assistance Corporation ("CEDAC"). DHCD, MHP, MassHousing, MassDevelopment and CEDAC are each referred to herein as a "State Housing Agency" and collectively as the "State Housing Agencies".

### Background

A. DHCD's 2013 Analysis of Impediments to Fair Housing Choice ("AI") includes action steps to improve housing opportunities for families, including families with children, the latter being a protected class pursuant to fair housing laws, including the federal Fair Housing Act, as amended (42 U.S.C. §§ 3601 *et seq.*) and Massachusetts General Laws Chapter 151B. In order to respond to development patterns in the Commonwealth that disparately impact and limit housing options for families with children, such steps include requiring a diversity of bedroom sizes in Affordable Production Developments that are not age-restricted and that are funded, assisted or approved by the State Housing Agencies to ensure that families with children are adequately served.

B. The State Housing Agencies have agreed to conduct their activities in accordance with the action steps set forth in the AI.

C. This Agreement sets forth certain agreements and commitments among the State Housing Agencies with respect to this effort.

### Definitions

1) "Affordable" - For the purposes of this Agreement, the term "Affordable" shall mean that the development will have units that meet the eligibility requirements for inclusion on the Subsidized Housing Inventory ("SHI").

2) "Production Development" - For purposes of this Agreement "Production Development" is defined as new construction or adaptive reuse of a non-residential building and shall include rehabilitation projects if the property has been vacant for two (2) or more years or if the property has been condemned or made uninhabitable by fire or other casualty.



## Agreements

NOW, THEREFORE, DHCD, MHP, MassHousing, MassDevelopment and CEDAC agree as follows:

### Bedroom Mix Policy

1) Consistent with the AI, it is the intention of the State Housing Agencies that at least ten percent (10%) of the units in Affordable Production Developments funded, assisted or approved by a State Housing Agency shall have three (3) or more bedrooms except as provided herein. To the extent practicable, the three bedroom or larger units shall be distributed proportionately among affordable and market rate units.

2) The Bedroom Mix Policy shall be applied by the State Housing Agency that imposes the affordability restriction that complies with the requirements of the SHI.

3) The Bedroom Mix Policy shall not apply to Affordable Production Developments for age-restricted housing, assisted living, supportive housing for individuals, single room occupancy or other developments in which the policy is not appropriate for the intended residents. In addition, the Bedroom Mix Policy shall not apply to a Production Development where such units:

- (i) are in a location where there is insufficient market demand for such units, as determined in the reasonable discretion of the applicable State Housing Agency; or
- (ii) will render a development infeasible, as determined in the reasonable discretion of the applicable State Housing Agency.

4) Additionally, a State Housing Agency shall have the discretion to waive this policy (a) for small projects that have less than ten (10) units and (b) in limited instances when, in the applicable State Housing Agency's judgment, specific factors applicable to a project and considered in view of the regional need for family housing, make a waiver reasonable.

5) The Bedroom Mix Policy shall be applicable to all Production Developments provided a Subsidy as defined under 760 CMR 56.02 or otherwise subsidized, financed and/or overseen by a State Housing Agency under the M.G.L. Chapter 40B comprehensive permit rules for which a Chapter 40B Project Eligibility letter is issued on or after March 1, 2014. The policy shall be applicable to all other Affordable Production Developments funded, assisted, or approved by a State Housing Agency on or after May 1, 2014.



## COMPREHENSIVE PERMIT DENIAL AND APPEAL PROCEDURES

(a) If a Board considers that, in connection with an Application, a denial of the permit or the imposition of conditions or requirements would be consistent with local needs on the grounds that the Statutory Minima defined at 760 CMR 56.03(3)(b or c) have been satisfied or that one or more of the grounds set forth in 760 CMR 56.03(1) have been met, it must do so according to the following procedures. Within 15 days of the opening of the local hearing for the Comprehensive Permit, the Board shall provide written notice to the Applicant, with a copy to the Department, that it considers that a denial of the permit or the imposition of conditions or requirements would be consistent with local needs, the grounds that it believes have been met, and the factual basis for that position, including any necessary supportive documentation. If the Applicant wishes to challenge the Board's assertion, it must do so by providing written notice to the Department, with a copy to the Board, within 15 days of its receipt of the Board's notice, including any documentation to support its position. The Department shall thereupon review the materials provided by both parties and issue a decision within 30 days of its receipt of all materials. The Board shall have the burden of proving satisfaction of the grounds for asserting that a denial or approval with conditions would be consistent with local needs, provided, however, that any failure of the Department to issue a timely decision shall be deemed a determination in favor of the municipality. This procedure shall toll the requirement to terminate the hearing within 180 days.

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

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

*Source: EOHLC Comprehensive Permit Regulations, 760 CMR 56.03(8)*