



Housing Terms and Concepts

What are some common terms used in housing planning and development?

- Single-Family Detached:** A house with its own lot, not attached to any other units.
- Multi-Family:** Housing units that share a common wall, floor, or roof.
- Accessory Dwelling Unit (ADU):** A secondary housing unit on the same lot as a primary unit.
- Mobile Home:** A prefabricated housing unit on a trailer.
- Manufactured Home:** A housing unit built in a factory and transported to the site.
- Row House:** A row of houses sharing side walls.
- Apartment:** A housing unit within a larger building.
- Condo:** A housing unit within a larger building, typically with shared common areas.
- Co-op:** A housing unit within a larger building, where residents own shares in the building.
- Senior Housing:** Housing specifically designed for older adults.
- Assisted Living:** Housing for seniors that provides some level of care and support.
- Nursing Home:** A facility providing 24-hour care for seniors.

How do you think of these terms? (circle one)

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Draft Housing Goals

What do you think of these goals?

Goal	Priority	Very High	High	Medium	Low	Very Low
Goal 1: Increase the number of affordable housing units.	Priority 1	High	Medium	Low	Very Low	None
Goal 2: Increase the number of affordable housing units.	Priority 2	High	Medium	Low	Very Low	None
Goal 3: Increase the number of affordable housing units.	Priority 3	High	Medium	Low	Very Low	None
Goal 4: Increase the number of affordable housing units.	Priority 4	High	Medium	Low	Very Low	None
Goal 5: Increase the number of affordable housing units.	Priority 5	High	Medium	Low	Very Low	None
Goal 6: Increase the number of affordable housing units.	Priority 6	High	Medium	Low	Very Low	None
Goal 7: Increase the number of affordable housing units.	Priority 7	High	Medium	Low	Very Low	None
Goal 8: Increase the number of affordable housing units.	Priority 8	High	Medium	Low	Very Low	None
Goal 9: Increase the number of affordable housing units.	Priority 9	High	Medium	Low	Very Low	None
Goal 10: Increase the number of affordable housing units.	Priority 10	High	Medium	Low	Very Low	None

Draft Housing Goals



Housing

“There is nothing more important than a good, safe, secure home.”

— Rosalynn Carter¹

Existing Conditions

▶ INTRODUCTION

Over the years, the city of Revere has attracted workers, families, seniors, and, more recently, young professionals as a place to live. It offers its residents a range of housing options, wonderful amenities like Revere Beach, cultural diversity, and public transit that makes it possible to reach downtown Boston in less than half an hour. Even with such sought after assets, Revere has long been an affordable place to live that welcomes people from all walks of life. The metropolitan region has seen significant increases in housing costs in recent years, and with new investment and development, Revere is beginning to experience similar increases.

Revere has experienced significant development activity over the last five years. Over a period of fifteen to twenty years, the historic Suffolk Downs Racetrack will be redeveloped into a series of urban neighborhoods that will include an addition of 2,500 to 3,000 new market-rate housing units in Revere. Additionally, several hotels and approximately 2,000 new market-rate housing units have been constructed along the waterfront, which will be fully completed and occupied in the next one to two years. These developments significantly increase the supply of housing to the benefit of not only Revere but the Greater Boston region and will bring new residents, revenue, and investment to the city.

¹ Rosalynn Carter Quotes." Quotes.net. STANDS4 LLC, 2019. Web. 30 Dec. 2019. <<https://www.quotes.net/quote/54598>>.



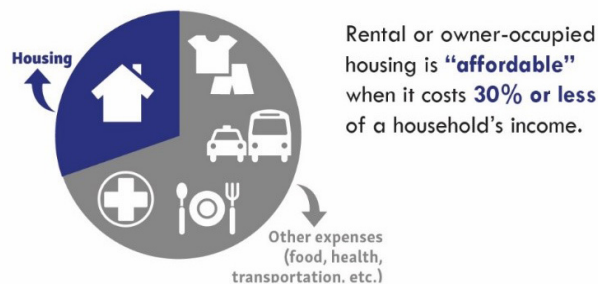
Such significant residential growth and economic development will provide new sources of revenue and expand the capacity of the City to serve its residents and address unmet housing need. While market-rate housing development brings many benefits, it also needs to be balanced with the addition of deed-restricted Affordable Housing that will help ensure the overall supply of new housing is affordable to all of Revere's residents and can help mitigate the impacts of an increasingly expensive market. A balanced approach will be important to maintain the diversity that makes Revere so unique and to ensuring that it continues to have a stable workforce as it continues to grow.

This chapter presents a range of recommendations that, when implemented in conjunction with the recommendations from the other chapters, such as those focused on improving Revere wages and increasing transportation access, can ensure that Revere continues to be an excellent place for residents of all backgrounds and income levels.

HOUSING TERMS AND CONCEPTS

Naturally-occurring affordable housing

Naturally Occurring Affordable Housing (NOAH) is market-rate housing that is relatively affordable, often due to its smaller scale. Generally, housing that costs less than 30% of a household's income is considered affordable.



Cost Burden

A household is considered cost-burdened when it spends more than 30% of its income on housing. When a household spends more than 50% of its income on housing, it's considered severely cost-burdened. Being cost-burdened can affect a household's ability to afford other necessities such as food, clothing, healthcare, and transportation.

Deed-restricted Affordable Housing

Deed-restricted Affordable Housing, spelled with a capital A and H, is legally required to cost no more than 30% of a household's income and available to income-eligible households only. The U.S. Department of Housing and Urban Development (HUD) defines eligible households as households with earnings that amount to 80% of the Area Median Income or less.



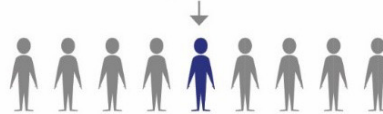
Deed-restricted Affordable Housing is for income-eligible households, and the cost is **never more than 30% of their income.**



Area Median Income

The median income of the Boston-Cambridge-Quincy, MA-NH Metropolitan Area, which includes Revere, is \$107,800. Eligibility for Affordable Housing is based on AMI and varies by household size. For example, 80% AMI, the typical threshold for most Affordable Housing, for a single-person household in Metropolitan Boston, is \$56,800, while 80% AMI for a four-person household is \$94,100. This differs from the local Revere median income, which is \$51,482.

AMI for Revere + surrounding communities is
\$107,800



Households earning less than **80% of the AMI** are eligible, under most housing programs. This figure varies by household size, and is **\$73,000** for a **3-person** household.

Source: U.S. Department of Housing and Urban Development, 2018

Subsidized Housing Inventory

The Subsidized Housing Inventory (SHI) is used by the State to measure a community's stock of low- or moderate-income housing for the purposes of M.G.L Chapter 40B, the Comprehensive Permit Law. The SHI is determined by the number of subsidized housing units divided by the number of total housing units in a municipality. While most SHI eligible units are deed-restricted Affordable, other types of housing such as rentals created through 40B development also qualify to count toward a community's Affordable housing stock.²

Context Communities

Data from the nearby communities of Chelsea, Everett, Lynn, and Malden is included to provide a frame of reference to evaluate the significance of trends and characteristics observed in Revere. These communities were also used in the Revere Open Space & Recreation Plan Update that was completed by MAPC in June 2018, and these communities will be referred to as "context communities" throughout this report.

These terms and concepts will be used in the following report of existing housing conditions in Revere. The report provides data on demographic trends, the housing stock, and housing affordability that inform strategies to address unmet housing need.

² Massachusetts Department of Housing and Community Development (2017, September 14). Chapter 40B Subsidized Housing Inventory (SHI). Retrieved November 5, 2018, from https://www.mass.gov/files/documents/2017/10/10/shiinventory_0.pdf



KEY CITYWIDE FINDINGS³

- The housing stock in Revere includes a variety of housing typologies that offer an alternative to single-family homes; 66% of housing types are either two-family or multifamily housing at different scales. Of the city's 19,977 households, 48% live in owner-occupied units and 51% in renter-occupied units.
- The local household income of Revere residents is relatively low compared to some surrounding communities and the region, and renters earn roughly half of what owners earn. The annual median household income for owner-occupied households is \$69,447, while the median income for renters is \$36,451.
- Many renters and owners in Revere are cost-burdened, meaning they spend more than 30% of their income on housing⁴. 4,300 out of 9,734 owners (44%) are cost-burdened. 5,559 out of 10,498 renters (53%) are cost-burdened.
- Out of 20,485 total households, there are 12,205 low-income households that earn less than 80% of the Area Median Income (AMI); \$73,000 for a family of three. Close to half of these households (5,270) are extremely low-income, earning less than 30% AMI; \$29,150 for a family of three.
- For the 12,205 low-income households that are eligible for Affordable Housing, there are currently 1,780 Affordable Housing units in Revere. These units could house approximately 15% of eligible households. The rest occupy homes at a range of price points on the open market.
- There are 5,270 extremely low-income households in Revere, and close to 70% of these households are severely cost-burdened. These households may be especially vulnerable to displacement and/or homelessness.
- The city's Subsidized Housing Inventory (SHI) of Affordable Housing is 8.11% of the city's total housing stock and below the state goal of 10%. With the addition of approximately four to five thousand market-rate units expected in the next few years, the city's SHI percentage will likely decrease further below the 10% goal.
- The median market rate for a one-bedroom rental unit in Revere is \$2,000. A single-person household earning the median income in Revere of \$36,451 can afford an apartment priced at \$911 per month without being cost-burdened. Although Revere has one of the lowest median incomes compared to the nearby communities of Everett, Lynn, Malden, and Chelsea, it has the highest median rent.
- The cost of purchasing a home in Revere has increased steadily since 2013. Between then and 2017, the median sale price of a single-family home increased by 38% from \$263,053 to \$362,500. In the same time period, the cost of a condominium also increased by 38%, from \$220,964 to \$305,500.

HOUSEHOLDS

Household and household size describe people living in a housing unit. The average household size in Revere is 2.61. The majority of households (60%) are either one- or two-person households; of these, 32% are single-

³ Data referenced in the key findings is cited throughout this document.

⁴ A household is considered cost burdened if they spend more than 30% of their income on housing. This makes it more difficult to pay for other necessities such as food, transportation, education, and healthcare. If a household spends more than 50% of their income on housing, they are considered extremely-cost burdened and could have to relocate or make significant sacrifices that compromise their health or wellbeing.



person, and 28% are two-person households. The remaining 40% are households of three or more people.⁵ The number of households in Revere has grown and is expected to continue to increase. The last Decennial Census⁶ in 2010 documented 20,454 households, up 5.31% since 2000, when there were 19,422 households.

This increase of 5.31% is the largest of any of the context communities listed in Figure 2 below.

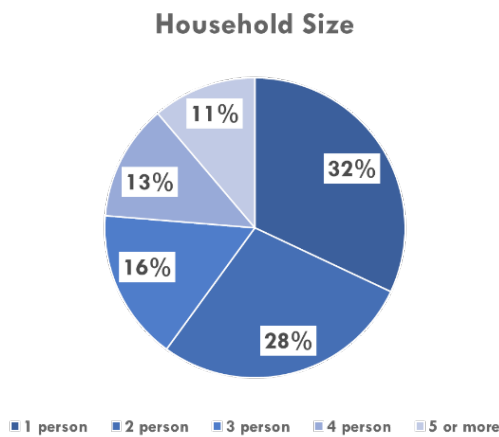


Figure 1: Source - U.S. Census Bureau, 2010

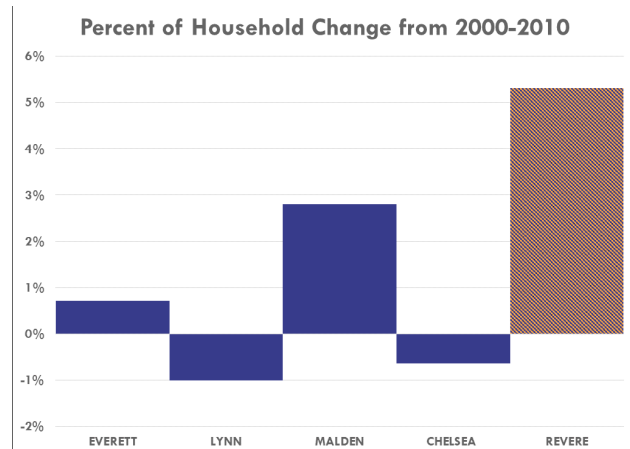


Figure 2: Source - U.S. Census Bureau, 2010

The notable growth in the number of households in Revere in comparison to surrounding cities, as shown in Figure 2 above, is indicative of Revere's attractiveness as a place to live, which is also apparent by the recent surge of new housing development in the city. Demographic projections show these trends are expected to continue.

Demographic projections are useful when preparing for expected housing demand in the future. These numbers are based on current patterns of births, deaths, and migration, as well as assumptions about how those trends might change in the coming decades. MAPC projects that the number of households in Revere will increase by 34% from 20,454 recorded in 2010 to 31,066 projected in 2040, as seen in Figure 3 above.⁷

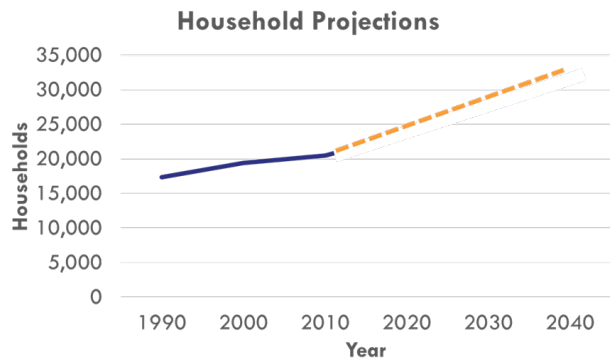


Figure 3: Source - U.S. Census Bureau and MAPC Projections, Stronger Region Scenario

These projections suggest Revere will need more housing of all types to meet future demand in the city.

7 MAPC Stronger Region Scenario Projections.



HOUSEHOLD INCOME

The median household income in Revere is \$51,482. In comparison to the context communities in Figure 4, Revere has the lowest median income for owners and the second-lowest median income for renters, behind Lynn. Like surrounding communities, the current median household income in Revere is much lower for renters compared to owners. The median income of owners in Revere is \$69,447, while the median income of renters is a little more than half of what owners earn (\$36,451).

It should be noted that new market-rate housing discussed later in this chapter is leasing at relatively higher rents (\$2,000 per month) and will bring residents of higher-income levels to the city⁸. However, many current Revere residents will have difficulty affording new market-rate housing in the city and so programs and policies to help these residents stay in Revere are important. Additionally, commercial development that creates higher-paying jobs for current Revere residents would help them access new market-rate housing opportunities. See the housing and wages sub-section of this chapter and the economic development chapter for more on this.

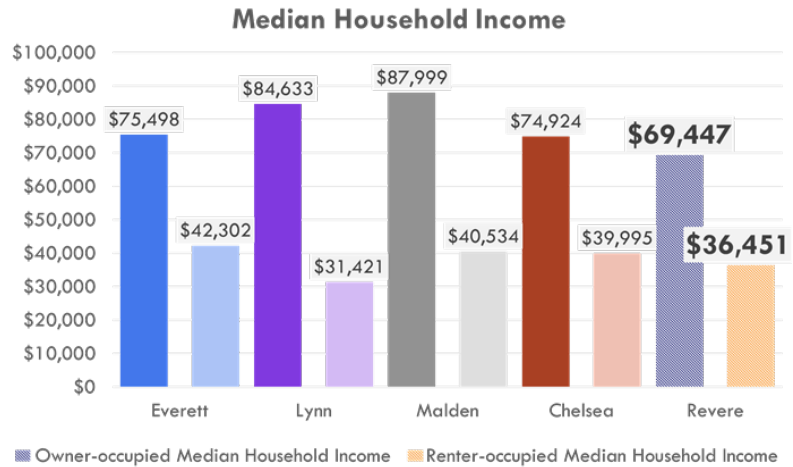


Figure 4: Source - 2012-2016 ACS

Of the 20,485 households in Revere, 12,205 earn less than 80% of the Area Median Income and are considered low-income, representing more than half of all households in the city. Most low-income households are extremely low-income, earning only 30% of the Area Median Income. As Figure 5 below shows, many of the extremely low-income and very low-income households are made up of large families, as well as seniors living alone.

Eligibility for deed restricted affordable housing is determined by the Area Median Income (AMI) and HUD income limits. Households making 80% AMI or less are eligible for subsidized Affordable Housing.

Area Median Income (AMI) \$107,800				
Household size	1 Person	2 People	3 People	4 People
Low-income 80% AMI	\$56,800	\$64,900	\$81,100	\$94,100
Very low-income 50% AMI	\$37,750	\$43,150	\$53,900	\$62,550
Extremely low-income Less than 50% AMI	\$22,650	\$25,900	\$32,350	\$37,550

* HUD Income Limits

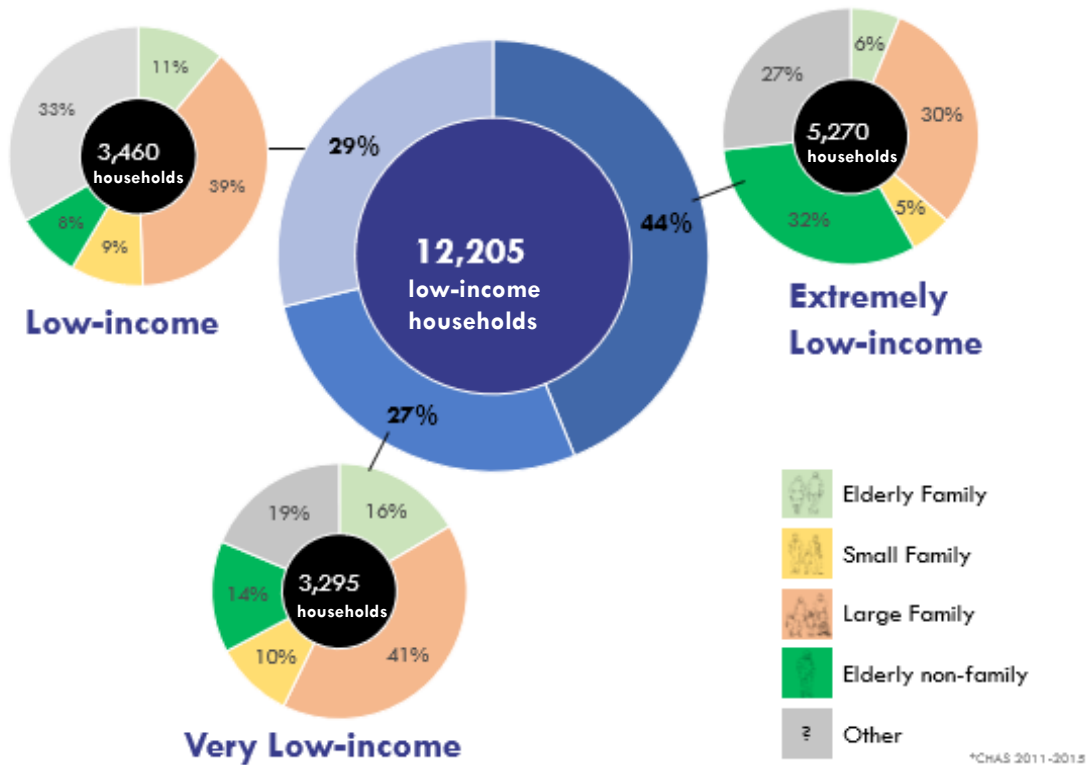


Figure 5: Revere low-income households by household income and family type. Source: CHAS 2011-2015

HOUSING CHARACTERISTICS

The majority of housing structures in Revere were built before 1960, and the greatest number of structures were built before 1940. Since many of these buildings are older, they are more likely to be naturally affordable but also to require maintenance and even modifications to improve living standards and accommodate physical disabilities, including those brought on by aging. See Figure 6.

Figure 7 shows the variety of housing types in Revere. Single-family housing makes up 34% of the housing stock, two-family housing makes up 27%, buildings with between three and nine units comprise 17%, and 22% of housing units are in buildings with ten or more units. 48% of the housing stock is owner-occupied, and 51% is renter-occupied, representing just about an even split in housing tenure.

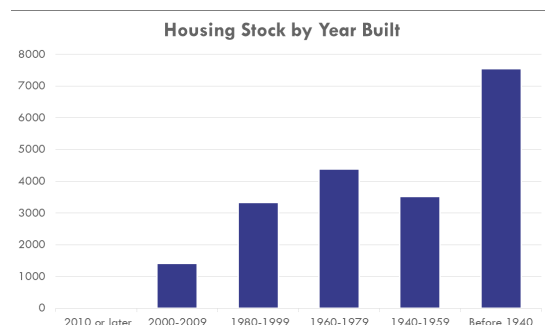


Figure 6: 2012-2016 ACS

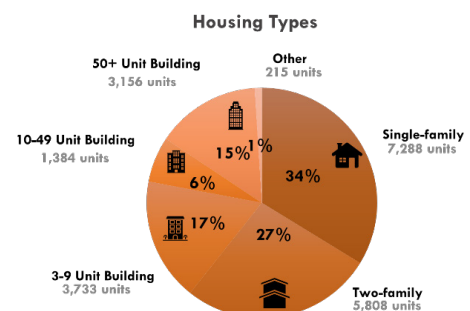


Figure 7: 2012-2016 ACS



HOUSING AFFORDABILITY

Despite having one of the lowest median incomes for renters out of all the context communities, Revere, along with Everett, has the highest median rent for a one-bedroom rental, which is \$2,000 per month. This could explain why the rates of cost burden in Revere are so high, which indicates lower-income residents in Revere are vulnerable to increasing rental costs.

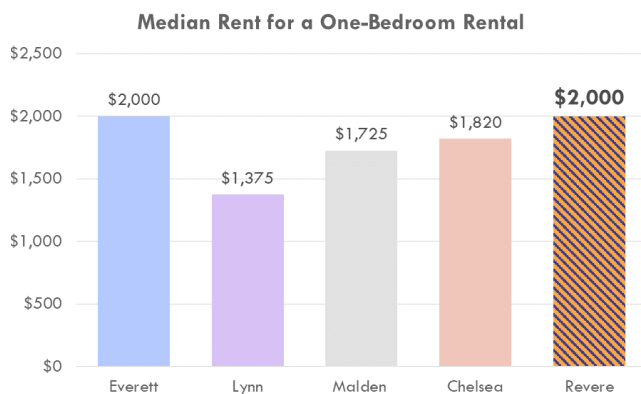


Figure 8: Source - MAPC Rental Database, 2018

The average sale price of housing units in Revere has risen steadily since 2013. This is likely due to a number of factors including good transit, regional access, as well as increased housing demand throughout the metropolitan region, as demonstrated by the addition of thousands of higher-end housing units. These factors have increased the attractiveness of Revere as an appealing place to live and invest.

The cost to purchase housing in Revere has been increasing steadily since 2011. Since 2011, the median cost of a single-family home and condominium in the city has increased by 58% and 70%, respectively (see Figure 9 below). Since

2013, the median cost of a single-family home in Revere increased by 38% from \$263,053 in 2013 to \$362,500 in 2017. Condominiums represent a more affordable alternative to single-family homes, but the cost of condominiums in Revere has also increased in recent years. The median price for a condominium in Revere increased by 38% in the last four years, going from \$220,964 in 2013 to \$305,500 in 2017. Sales price trends are illustrated in Figure 9 below. However, condominium prices will change based on an increased supply of condominiums expected at Suffolk Downs. See the development pipeline section of this chapter for more.

Cost Burden

A household is considered cost-burdened if they spend more than 30% of their income on housing. In Revere, 53% of all renters are cost-burdened. Even owners, with relatively higher incomes compared to renters, also experience cost burden: 44% of them pay more than 30% of their income on housing in Revere. These figures are reported in the American Community Survey conducted by the U.S. Census Bureau and calculated based on ACS figures. If a household spends more than half their income on housing, they're considered

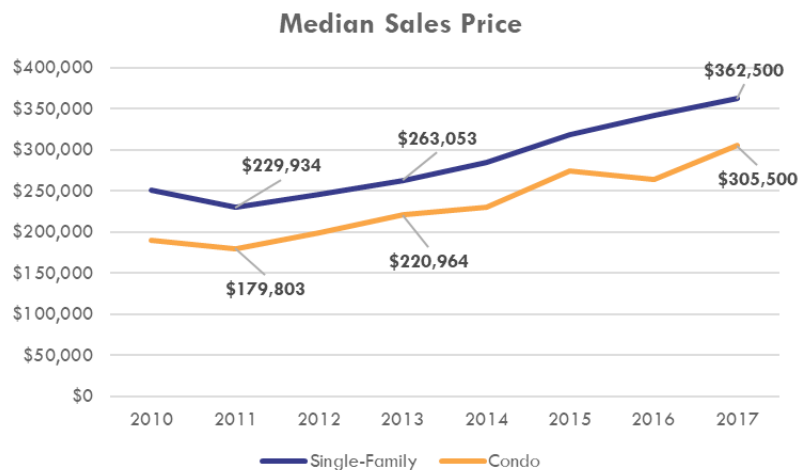
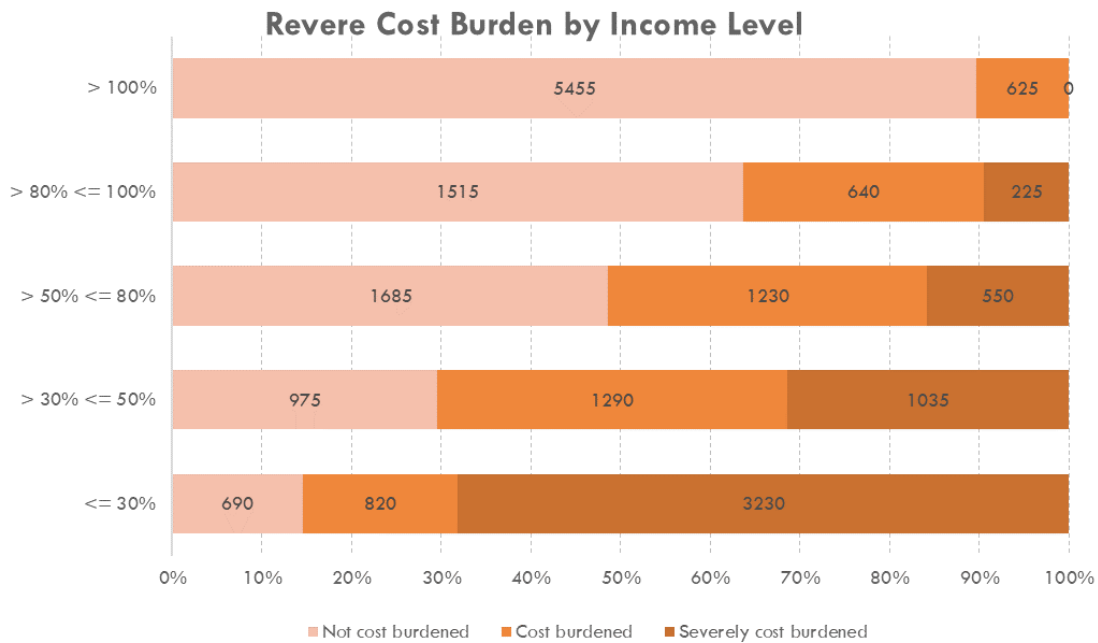


Figure 9: Source - 2010-2017, The Warren Group



extremely cost-burdened. About 30% of renters in Revere are extremely cost-burdened according to the ACS.⁹

Cost burden has the greatest implications for fixed income, low and extremely low-income households who may have to make serious sacrifices to cover the cost of housing. For these households, cost burden could lead to housing insecurity and displacement. Figure 10 below shows cost burden by Area Median Income levels. Households earning 30% of AMI or less, shown at the bottom of the chart, are extremely low-income, households earning between 30 and 50% of the AMI are very low-income, and households earning between 50 and 80% of the AMI are low-income.



Source: ACS 2011-2015

Figure 10: Source - ACS 2011-2015

Two-thirds of extremely low-income households in Revere are cost-burdened and 3,230 of them are severely cost-burdened. Households with such low incomes and high rates of cost burden face serious risks of displacement and even homelessness. CHAS data from 2011-2015 shows most extremely low-income households in Revere are seniors living alone (32%), large families (30%), and others that live alone (27%) (See CHAS dataset graphs in household income section, Figure 5). During housing forums and focus groups facilitated throughout the master planning process, public input highlighted the needs of families, young adults, seniors, people with disabilities, people with fixed incomes, and veterans who could each fall into the category of extremely low-income cost-burdened households at risk of displacement.

Housing Costs and Wages

Cost burden also has implications for the city’s economy because many low-to-moderate-income individuals are a significant part of the city’s existing and future workforce. Cost burdened households also have less

9 Source: 2012-2016, American Community Survey



discretionary spending available to support local businesses in the city. A household earning the \$51,482 median income for Revere can afford a \$1,287 monthly rent without being cost-burdened. A single-person household earning the median income of renter-occupied households in Revere (\$36,451) can afford an apartment priced \$911 per month without spending more than 30% of their income on housing and becoming cost-burdened. As a result, for a median-income household, there is an affordability gap of \$713, and for an individual, the affordability gap of a one-bedroom apartment costing \$2,000 in Revere is \$1,089 (median cost of one-bedroom less 30% of the median income of renter-occupied households). The gap shows that many Revere residents do not have income levels that would allow them to afford market-rate housing currently listed, highlighting the importance of job creation that can provide higher wages for Revere residents and production of Affordable Housing that is appropriate for their current incomes.

Figure 11 below shows cost burden for individuals employed in the industries that provide jobs for the largest share of workers in Revere.

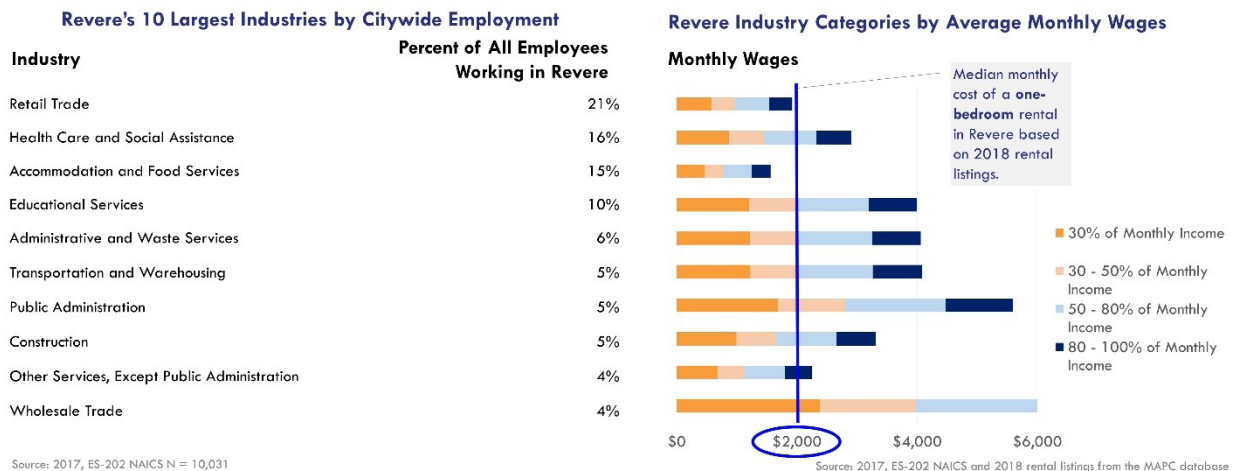


Figure 11: 2017, ES-202 NAICS; 2018 rental listings from MAPC database

Based on median rental rates and using the assumption that income generated is for a single person household, we see from this chart that workers in the Retail Trade and Accommodation and Food Services industries looking for an apartment in Revere are completely priced out of the market. Given the low wages in these industries, workers in six of the other ten top industries in Revere must pay more than 30% of their monthly income for a \$2,000 rental. Again, creating jobs that provide higher wages will be important to help Revere residents access new market-rate housing in the city. Still, many households will continue to work in the service industry, especially with the development of new hotels, restaurants, and retail. These households are important to the city's economy and may need financial assistance or deed-restricted Affordable Housing to be able to maintain stable housing opportunities in the city.

Housing Quality

Quality housing stock is crucial to the health and well-being of residents. Housing quality includes the physical condition of the home as well as the physical environment surrounding the home. This includes air quality, home safety, space per individual, and the presence of mold, asbestos, or lead. Poor-quality housing is associated with various negative health outcomes, including chronic disease and injury and poor mental health. Lack of housing maintenance may lead to poor housing conditions inside the home (e.g., damaged appliances, exposed nails, or peeling paint) as well as poor housing conditions outside the home (e.g.,



damage to stairs and windows).¹⁰ Municipalities across the country are implementing a variety of programs and initiatives to enforce quality housing standards and incentivize regular maintenance to ensure that their residents are living in healthy conditions.

The City of Revere has established a “Safe Housing Task Force” (SHTF). The SHTF meets monthly and includes officials from the Health, Building, Fire, Police, Legal Department, and several other departments to address illegal housing and code enforcement issues. These housing issues include violations of building, fire, zoning, health, or sanitation codes that present as a health hazard or public safety concern.

The cross-departmental collaboration has ensured that every resource in City Hall is utilized to address these housing issues. The multi-departmental unit coordinates its efforts to review possible solutions and identify available resources to remedy the particular problem, with the goal of ensuring the owner’s cooperation to bring the property into compliance.

The City is currently evaluating the possibility of adding staff (inspectors) to this program and has recently added an Assistant City Solicitor to assist with the legal work required. By expanding this code enforcement program, the City may be able to access other federal and state resources available to create affordable housing citywide.

SUBSIDIZED HOUSING INVENTORY

In an effort to tackle regional housing challenges, M.G.L. Chapter 40B requires each municipality in Massachusetts to have deed-restricted Affordable Housing units that make up at least 10% of the total housing stock.¹¹ For 40B purposes, a municipality’s Affordable Housing supply is also referred to as its Subsidized Housing Inventory (SHI). SHI is calculated by dividing the number of deed-restricted Affordable Housing units by the Decennial Census record of total housing units. If a municipality has a SHI lower than 10% (i.e. below the state requirement), a 40B development

Safe Harbor

Safe Harbor allows a municipality to reject a 40B development. Safe harbor can be achieved by either of the three mechanisms listed below. It is important to note, however, that meeting any one of these criteria does not mean a community has met local need for Affordable Housing. All these benchmarks consider local land use and development—housing supply—but not residents—housing demand.

1. **10% on the Subsidized Housing Inventory (SHI)** - If more than 10% of a community’s total housing stock is deed-restricted Affordable Housing.
2. **Housing Production Plan (HPP) Certification** - If a municipality has a locally adopted and state approved HPP and is making measurable progress toward reaching the state goal of 10% Affordable Housing by producing Affordable Housing units at an annual rate of 0.5% or 1% of its year-round housing units (Safe Harbor is for a 1-year or 2-year period, respectively).
3. **1.5% General Land Area Minimum (GLAM)** - If 1.5% of the municipality’s total area zoned for residential, commercial, or industrial use is dedicated to deed-restricted Affordable Housing. -

10 Bonnefoy X. Inadequate housing and health: an overview. *Int J Environ Pollut*. 2007;30(3):411-429. 2. Krieger J, Higgins DL. Housing and health: time again for public health action. *Am J Public Health*. 2002;92(5):758-68.

11 Massachusetts Department of Housing and Community Development (2017, September 14). Chapter 40B Subsidized Housing Inventory (SHI). Retrieved November 5, 2018, from https://www.mass.gov/files/documents/2017/10/10/shiinventory_0.pdf



that includes 20-25% Affordable units can be permitted through an expedited process that overrides local zoning. So municipalities that are below the 10% SHI requirement and do not have “safe harbor” through some other mechanism have less local control over the scale and location of proposed Affordable Housing developments.

At 8.11%, Revere’s SHI is below the 10% goal: 1,780 units out of 21,956 total units qualify as subsidized units. Therefore, Revere would need to add 416 deed-restricted Affordable Housing units to reach the 10% threshold. There are 12,205 households in Revere earning less than 80% of the Area Median Income and are therefore eligible to occupy Affordable Housing units. This means that for every seven eligible households in Revere, there is only one unit on the SHI.

For every 7 households that are eligible for Affordable Housing in Revere, there is 1 unit on the subsidized housing inventory.



Since Revere does not have a mechanism such as inclusionary zoning that requires a percentage of new housing units within a new development to be set aside for Affordable Housing, the SHI will likely decrease further below the 10% goal after the SHI is recalculated based on the 2020 Census. More importantly, new housing will not meet the strong Affordable Housing need within Revere’s population.

In Revere, more than half of all households are low-income, and many of the low and extremely low-income households are cost-burdened. This data reflects a great need for more deed-restricted Affordable Housing.



Figure 12: Concentration of Revere Housing Authority properties along Cooledge Street and Constitution Avenue

Revere Housing Authority

The majority of Revere’s SHI units are owned by the Revere Housing Authority (RHA): 902 Affordable units. Of these units, 194 are federally funded, 288 are state-funded for veteran households, 351 are state-funded for seniors, and 69 are state-funded and located on scattered sites.¹²

The bulk of RHA properties are concentrated along Cooledge Street and Constitution Avenue, roughly bounded by Cushman Avenue to the north, Adams Street to the west, Proctor Avenue to the south, and Broadway to the east. This area, noticeably distinct from the rest of the city, should be considered a significant asset of publicly owned land in the city. It is located in

12 Revere Housing Authority (2019). Our Properties. Revere, MA. Retrieved April 10, 2019, from <http://www.revereha.com/#properties>



the geographic center of Revere but is somewhat isolated in terms of vehicular and pedestrian connections to east and west Revere.

Expiring Affordable Units

A number of Revere’s SHI units face expiring Affordability unless action is taken. Affordable housing units are reported to and listed by the Massachusetts Department of Housing and Community Development (DHCD). The affordability of a large number of units could expire between 2021 and 2026 and additional units could expire between 2031 and 2055. The City should continue to monitor affordable units, particularly those expiring within the near-term. The City should speak with property owners and the State about these at-risk units in order to determine what support is available to renew affordability and avoid losing much-needed Affordable Housing and should establish a policy to preserve affordability of deed-restricted units.

THE DEVELOPMENT PIPELINE

Waterfront Development

The influx of market-rate housing units expected in Revere is largely comprised of waterfront developments and the redevelopment of the

former Suffolk Downs Racetrack. Some of the most recent developments near Revere Beach include the Ocean 650 apartment building, which has 230 market-rate housing units, and the Beach House apartment building, which has 234 market-rate units. Each of these developments is considered to include higher-end luxury apartments marketed to higher income individuals. In addition to these recently completed projects, market-rate housing developments consisting of 1,446 total units have been permitted or are currently being constructed. According to the City, the majority of these residential projects have been developed on vacant lots and parking lots, and all are transit-oriented in close walking distance to the Blue Line MBTA, providing easy access to downtown.

Such a large expansion in housing near existing transit infrastructure reflects Revere’s smart growth strategies and increases the regional supply of housing. These developments bring new revenue and

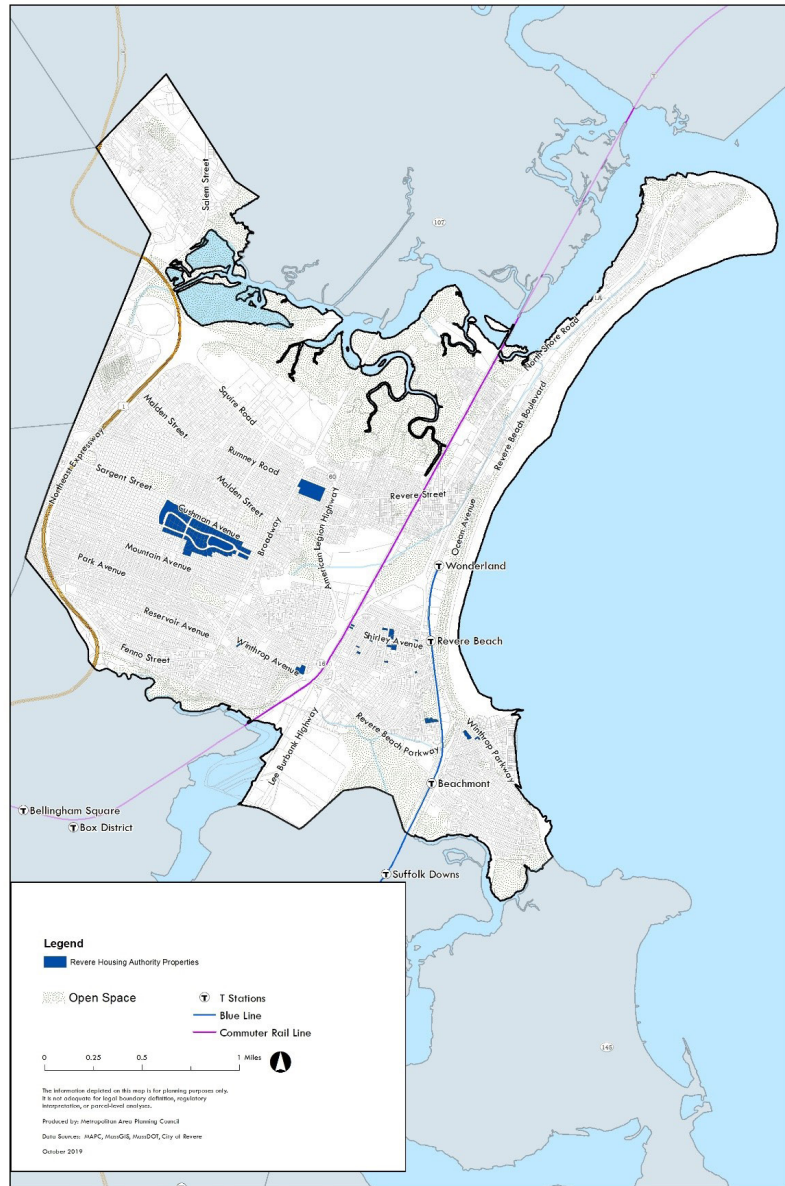


Figure 13: All properties owned by the Revere Housing Authority



investment from the developers of these properties and from the new residents of these units, and continue to promote Revere as an attractive place to live. While these developments are great additions to the city, new market-rate housing units remain out of reach for many of Revere's existing residents. This is a challenge the City will face moving forward as it seeks to retain its diverse community and advance the upward mobility of its current residents. In coming years, updated median income and median rental data will reflect the addition of these new units and new residents.

Suffolk Downs

In addition to the development activity along the waterfront, Revere is also preparing for the redevelopment of the historic Suffolk Downs Racetrack, which will have an enormous impact on the city and the region. Revere established a community-based Suffolk Downs Development Advisory Group (DAG) of city officials, HYM, and local stakeholders that has been working on a redevelopment plan for the racetrack since HYM purchased the property in May of 2017. The project is now fully permitted and will be constructed in four phases over the next 15-20 years, with the first phase to be completed in the 2020-2025 timeframe.

The former racetrack spans 161 acres, overlapping portions of Revere (53 acres) and East Boston, roughly between the Beachmont MBTA Station to the north and the Suffolk Downs MBTA Station to the south. The area will be completely transformed into a series of new urban neighborhoods complete with roads, parks, mixed-use structures, condos, offices, and retail. Between 2,500 and 3,000 market-rate housing units are expected to be included on the Revere side of the project.¹³

HYM submitted development plans at the November 5, 2018, Revere City Council Meeting, which called for 264,000 square feet of office space, 250,000 square feet of retail space, 130,000 square feet of hotel space, and 284,000 thousand square feet of residential space. Based on the DAG project review board's presentation on July 11, 2018, the Revere side of the project includes the following market-rate units:

- 288 age-restricted senior housing units (29 studio units, 151 one-bedroom units, and 108 two-bedroom units)
- 901 condos (90 studios and micro-units, 473 one-bedroom units, and 338 two-bedroom units)
- 1,671 apartments (451 studio and micro-units, 869 one-bedroom units, and 351 two-bedroom units)

The addition of these housing units will be very impactful for the city. The age-restricted units will increase the housing supply for seniors and potentially others, such as veterans. Because they are market-rate new construction, they will attract higher-income occupants.

A large portion of the new housing units listed above will also be owner-occupied, which significantly increases opportunity for homeownership among those who can afford it. This powerful means of accumulating wealth and advancing upward mobility likely will not be accessible to Revere's moderate- and lower-income households.

The City and the DAG decided to prioritize commercial development at Suffolk Downs due to the concern that the city's employment base is adversely impacted by the recent loss of large employers such as Wonderland Park, Suffolk Downs Race Track and NECCO. Revere decided not to require deed-restricted Affordable Housing with the understanding that HYM would assist in the development of deed-restricted units off-site. However, there is still concern that the lack of Affordable Housing and family housing at Suffolk

13 These figures are based off information provided by the City and the Suffolk Downs Development Advisory Group (DAG) project review board presentation made on July 11th, 2018.



Downs, a key redevelopment opportunity in the city, will mean the new neighborhoods developed here will not be mixed-income and will not reflect the city's full diversity of residents.

The overall addition of so many housing units at Suffolk Downs benefits Revere and the Greater Boston region by increasing the supply of housing in one of the most expensive metropolitan housing markets in the country. But in such an expensive market, most new housing development is not naturally affordable, and therefore is not accessible to many, especially in Revere where the median household income is only \$51,482.¹⁴

Therefore it will be important for HYM to follow through on a commitment to assisting the City and non-profit groups in building deed-restricted Affordable Housing elsewhere, which Revere indicated it intends to do through the formation of a committee. The capacity of such a committee and revenue generated from the redevelopment of Suffolk Downs could be impactful in balancing the large increase of market-rate housing units with deed-restricted Affordable Housing. Striking this balance will be critical to preserving the city's cultural diversity, providing a workforce that can support existing businesses and new commercial development, and meeting the housing needs of existing Revere residents, so they enjoy the benefits of Revere's growth and prosperity.

HOUSING INSECURITY AND DISPLACEMENT RISK

Data presented in previous sections have documented a large population of low-income, cost-burdened households in Revere. These households are vulnerable to displacement pressure, meaning they are sensitive to changes in housing costs and can become housing insecure as a result. Housing insecurity was cited as a major concern of residents in the North Suffolk Community Health Needs Assessment completed in September 2019 by a collaborative of residents, health systems, community partners, and local officials.¹⁵

Many of Revere's lower-income households are at risk of becoming housing insecure due to two key issues: (1) increasing property taxes attributable to the addition of thousands of new market-rate units, and (2) the potential expirations of many Affordable Housing units. Both issues are likely to have varying effects – some positive, some negative – on residents, but they share the possibility of increasing the burden of housing costs and the risk of housing insecurity and displacement, particularly for lower-income renters and homeowners who are already cost-burdened.

As noted throughout this chapter, new market-rate housing developments in the city were constructed on longstanding vacant lots, most of which were parking lots, and as such, they did not result in the direct displacement of Revere residents. These developments had some benefits for homeowners, who will likely see their property values increase as the city becomes more and more attractive to higher-income households. However, these benefits may be offset by the impacts of rising property taxes, which could put additional pressure on the 4,300 out of 9,734 homeowners (43%) in the city who are already cost-burdened. Increased property taxes could also cause multifamily property owners to pass increased costs down to tenants, who may become more cost-burdened as a result, considering that 5,559 out of 10,498 renters (53%) are already cost-burdened. If we define displacement vulnerability as the condition in which a household is susceptible to displacement pressures (e.g., rising costs, exploitative landlord behavior, and expiring affordability), then it becomes apparent that without adequate protections or assistance for existing lower-

14 2012-2016, American Community Survey

15 The assessment is discussed in greater detail in the Public Health Chapter of the master plan and can be downloaded in full at [this link: https://drive.google.com/file/d/1aL3WGqVq6uMe_U7oZezWxJ056x1iCl-u/view](https://drive.google.com/file/d/1aL3WGqVq6uMe_U7oZezWxJ056x1iCl-u/view)



income renters and homeowners, large numbers of new market-rate housing developments may indirectly increase displacement pressures even if they do not directly displace residents.

These pressures may especially be felt by renters in Revere, whose annual median income of \$36,451 is much lower than owners and the second-lowest of all context communities next to Lynn. As documented in the sections above, many of these households are cost-burdened. The most vulnerable are the 3,230 extremely low-income households that are severely cost-burdened. This demographic is already housing insecure, and additional displacement pressures could force such renters to leave Revere and lose their homes and sever their community and social support networks.

While households may be forced to leave Revere for many reasons, displacement also occurs through eviction. According to Princeton University's Eviction Lab, there were 1,335 evictions in Revere between 2010 and 2016. Currently, the eviction rate in Revere is 1.54%. The City should closely watch the eviction rate in the coming years as new housing developments and changing housing trends occur in Revere.

As the City moves forward, a proactive approach is needed in order to limit or prevent the displacement of Revere residents. When designing and implementing anti-displacement programs, the City should monitor the following key indicators of displacement vulnerability:

- Rental prices
- Property taxes
- Condominium conversions
- Expiring Affordable Housing
- Eviction rates



Recommendations

▶ BASIS FOR RECOMMENDATIONS

Housing goals were developed from a rigorous analysis of housing data and extensive public outreach throughout the master planning process. Since public outreach was very successful in generating turnout and participation from residents throughout the city, it was possible to define draft goals around data as well as significant public input. The most relevant public input and data gathered throughout the plan is summarized for each recommended goal.

▶ WHOM THE RECOMMENDATIONS SERVE

All efforts were made to recommend housing goals and strategies that serve all of Revere's residents by taking an "8 to 80" approach. The 8 to 80 approach aims to create public space and infrastructure that supports residents of all generations. Essentially, if a city's infrastructure works for an "8-year-old and an 80-year-old, then it will be great for all people." This same school of thought is applied to the following housing goals and recommendations. These recommendations are based on housing production, preservation, and protection strategies that serve households with a range of different needs based on differences in household age, composition, income, tenure, and other characteristics. With that said, some housing strategies will be particularly helpful for specific household types such as renters, young professionals, families, seniors, and veterans, and this is noted throughout goals and strategies.

Goal 1

Create new deed-restricted Affordable Housing and preserve existing deed-restricted Affordable Housing

As documented throughout this chapter, a large share of Revere's population has difficulty affording market-rate housing costs, which continue to rise. Creating deed-restricted Affordable Housing will be beneficial to a wide variety of households.

Basis for Recommendation

- More than half of the city's households are low-income and, therefore, eligible for deed-restricted Affordable Housing, but the supply of deed-restricted Affordable Housing is serving only 15% of these households.
- Between 2021 and 2026, 324 deed-restricted Affordable units in Revere could have their affordability expire if it is not renewed, and another 146 units could expire between 2031 and 2055.
- 71% of participants at the housing public forum ranked both the creation and preservation of deed-restricted Affordable Housing as a high priority goal.
- Similarly, 71% of survey responses said providing deed-restricted Affordable Housing was important, very important, or extremely important, with 28% of participants responding this is extremely important.



Goal 2

Mitigate displacement pressures and create greater housing stability for vulnerable residents

Extremely low-income residents in Revere include seniors, single-person households, and families, as documented throughout this chapter. Strategies that create greater housing stability will assist these groups and could also assist veterans who might be experiencing displacement pressures.

Basis for Recommendation

- In the past few years, approximately 2,000 market-rate housing units have been developed in Revere and housing costs have risen significantly in recent years as Revere has become a more attractive place to live and invest. Increased housing costs will contribute to displacement pressures for Revere's many low-income households which represent more than half the city (12,205 out of 20,485 total households).
- Many owners and renters in Revere are cost-burdened: 4,300 out of 9,734 owners (44%) are cost-burdened, and 5,559 out of 10,498 renters (53%) are cost-burdened.
- Approximately 40% of all households in Revere are low-income and cost-burdened. There are 5,270 extremely low-income households and close to 70% of these households are severely cost-burdened. These households face significant displacement pressures that could be caused by increases in rent, eviction, landlord actions, condominium conversions, increases in property taxes, and other factors.
- Landlord-tenant relationships were a major theme of public input gathered at the master plan kick-off meeting and at the public forum where draft housing goals were presented. When the goal to mitigate displacement pressures was presented, 45 out of 55 participants (82%) ranked this as a high priority goal.
- Housing focus group participants in the social services field stated they have observed an increase in evictions within the city due to both rising rental costs and building acquisition. According to Princeton University's Eviction Lab, there were 1,335 evictions in Revere between 2010 and 2016.

Goal 3

Increase access to a variety of homeownership opportunities for moderate and low-income households (deed-restricted Affordable and market-rate condos, duplexes, and townhomes)

Increasing homeownership opportunities will benefit many households in Revere, particularly existing renters and families preparing to purchase their first home and households that would like to settle in Revere. Affordable ownership opportunities can also help many of Revere's moderate and low-income households accumulate wealth.

Basis for Recommendation

- Increasing access to homeownership was ranked as the number one housing goal at the public forum on April 10, 2019. In 49 out of 59 responses (83%), this goal was ranked as a high priority.



- The number of households in Revere increased by 5.31% from 2000 to 2010 and is projected to continue to increase another 34% by 2040. Recent and continued increases in households indicate Revere will need more housing of all types to meet future demand.
- In Revere, housing tenure is evenly split between owners and renters. Of the City's 19,977 households, 48% are owner-occupied, and 51% are renter occupied. The City's many renters could accumulate wealth from homeownership opportunities, but these will need to be Affordable ownership units given that the median income of renters in Revere is only \$36,451.
- During the housing focus group session on September 18, 2019, participants highlighted the importance of naturally affordable and deed-restricted Affordable ownership options so that aspiring homeowners do not move out of the city to seek ownership opportunities elsewhere.

Goal 4

Strengthen and expand the existing naturally affordable housing stock

Building on Revere's diverse housing stock to create more naturally affordable housing will benefit a range of households with different housing needs, including seniors looking to downsize, young professionals seeking employment in the city, families seeking intergenerational living, and many other household types.

Basis for Recommendation

- The development of Affordable units is challenging to finance, and as a result, a multi-pronged approach to meeting housing need will be important. A diverse housing stock is one of the city's greatest assets. Improving the quality of the existing stock and expanding the stock by allowing additional housing types in appropriate areas can benefit many moderate-income residents without expending significant financial resources.
- There are a variety of housing types in Revere that support naturally occurring affordable housing but most pre-date 1940. Many of these buildings will need to be rehabilitated to maintain a diverse housing stock that supports naturally affordable options.
- 60% of responses at the housing forum ranked this goal as a high priority. The top naturally occurring affordable housing types identified in the survey were small lot single-family (23%), mixed-use (17%), and townhomes organized around open space (14%).
- In the master plan survey, 59% of participants responded they were in favor of allowing a variety of housing types to ensure housing is available at a variety of price points.



Goal 5

Help residents afford new market-rate housing

Strategies to help residents afford market-rate housing will benefit the many households in Revere that are cost-burdened, which includes several different household types mentioned throughout this chapter.

Basis for Recommendation

- The cost of new housing in Revere is extremely high. The median price of a one-bedroom rental in 2018 was \$2,000 a month based on online rental listings, which reflect what someone would encounter when looking for a rental in Revere today. The cost of purchasing a home in Revere has increased steadily since 2013. Between then and 2017, the median sale price of a single-family home increased by 38% from \$263,053 to \$362,500. In the same time period, the cost of a condominium also increased by 38%, from \$220,964 to \$305,500.
- Workers in the Revere's Retail Trade and Accommodation and Food Services industries looking for an apartment in the city are completely priced out of the market. Wages in six of the other top ten industries in Revere require their workers to pay upwards of 30% of their monthly income for a \$2,000 rental.

GOALS AND STRATEGIES MATRIX

The following matrix includes a list of all recommended housing strategies and goals. Strategies have been categorized into programming strategies, regulatory strategies, and funding strategies. Many of these strategies work towards several housing goals. The relationship between strategies and goals is noted by an 'x' mark indicating which strategies correspond to which goals.

Timeline: Near-term: 1-3 years; Mid-term: 4-6 years; Long-term: 7+ years; Ongoing								
Strategies	Goal 1: Create and preserve deed-restricted Affordable Housing	Goal 2: Mitigate displacement pressures and create greater housing stability for vulnerable residents	Goal 3: Increase access to a variety of home-ownership opportunities for moderate and low-income households	Goal 4: Strengthen and expand the naturally occurring affordable housing stock	Goal 5: Help residents afford new market-rate housing	Parties Responsible	Timeline	Potential Resources (Technical assistance and/or funding opportunities)
Programming and Partnership Strategies								
Work with regional partners to implement the goals and recommendations of the North Suffolk Comprehensive Health Needs Assessment	x	x		x	x	Planning	Ongoing	MGH, TND, CAPIC, CRC
Strengthen the existing first-time home-buyers program with additional funding strategies	x	x	x	x	x	Planning	N	TND, CRC, HOME, CHIP (MGH \$)
Establish a dedicated staff role to lead housing stability initiatives and advocate for an Office of Housing Stability		x			x	Planning, Mayor's Office, City Council	M	RHA
Offer home improvement loans + grants with affordability conditions for small multi-family property owners	x	x		x		Planning	Ongoing	CDBG, HOME
Offer home improvement loans for income-eligible homeowners		x		x		Planning	Ongoing	HOME
Facilitate employer-assisted housing partnerships	x	x	x	x	x	Planning	M (L)	Amazon, MGH/CHIP; RPS in future
Promote existing housing programs for seniors and veterans		x	x	x	x	Planning, COE, Veterans	Ongoing	CRC, TND, HYM, Mystic Valley Elder Services, RHA
Provide Technical Assistance and expedited permitting for housing cooperatives	x	x	x		x	Planning, Building Dept, Mayors Office, City Council, Solicitor	M	MAPC, Planning Office for Urban Affairs
Provide or help public partners access technical assistance to create a community land Trust	x	x	x		x	Planning	L	Trust for Public Land, Lincoln Institute for Land Policy, Greater Boston Cmty Land Trust Network, Higher Ed
Increase housing voucher standards		x			x	Planning	N/M	
Planning and Production Strategies								
Adopt a state-certified Housing Production Plan (HPP)	x	x	x	x	x	Planning, Mayor's Office, City Council, Assessors	N (M)	MAPC

Timeline: Near-term: 1-3 years; Mid-term: 4-6 years; Long-term: 7+ years; Ongoing								
Strategies	Goal 1: Create and preserve deed-restricted Affordable Housing	Goal 2: Mitigate displacement pressures and create greater housing stability for vulnerable residents	Goal 3: Increase access to a variety of home-ownership opportunities for moderate and low-income households	Goal 4: Strengthen and expand the naturally occurring affordable housing stock	Goal 5: Help residents afford new market-rate housing	Parties Responsible	Timeline	Potential Resources (Technical assistance and/or funding opportunities)
Establish a Housing Trust Fund	x	x	x	x		Planning	M	
Pursue a ballot measure for the Community Preservation Act	x	x	x			Planning, Mayor's Office, City Council	N	
Preserve affordability of expiring deed-restricted units	x	x	x			Planning	Ongoing	TND, CDBG, HOME, MassHousing
Partner with the Revere Housing Authority to improve and expand the stock of Affordable Housing	x		x			Planning, RHA	N	North Suburban Consortium, DHCD, HUD
Work with non-profit partners to create supportive housing (need to define supportive housing - at 30% threshold or by service type)	x	x	x			Planning	Ongoing	TND, North Suffolk Mental Health, MGH, CAPIC, EBNHC, Housing Families Inc., Faith-based orgs
Create deed-restricted Affordable Housing through the Local Initiative Program (LIP)	x	x	?		x	Planning	N/M	NSC, TND, DHCD, HOME, CDBG
Leverage publicly owned land for Affordable Housing	x		x			Planning, RHA	N	TND, Chelsea Restoration Corporation, MBTA
Land Use and Regulatory Strategies								
Expand property tax exemption to low-income households and small landlords		x	x	x	x	Planning, Mayor's Office, City Council	N	
Draft and adopt Inclusionary Zoning	x	x	x			Planning, Mayor's Office, City Council, Planning Board	N (M)	
Require linkage fees	x				x	Same as above	N (M)	
Allow more density in the General Business District				x	x	Same as above	M (L)	
Create an Affordable Housing Protection Overlay Zone for the Shirley Avenue Neighborhood	x	x			x	Same as above	M (L)	TND, MGH
Allow accessory dwelling units and other naturally occurring affordable housing types			x	x	x	Same as above	N (M)	
Adopt regulations for short-term rentals that limits impact on the housing market				x	x	Same as above	Ongoing	
Draft and adopt a condominium conversion ordinance		x		x		Same as above	M	
Draft and adopt a rental registration inspection ordinance		x		x		Same as above; Building Dept, ISD	M	
Revise Community Improvement Trust Fund ordinance to prioritize affordable housing (e.g. a % or other determination vis-a-vis nexus)	x		x			Planning, Mayor's Office, Solicitor, City Council, Planning Board		



PROGRAMMING STRATEGIES

Preserve affordability of expiring deed-restricted units

Preserving the affordability of existing deed-restricted units should be one of the greatest priorities of the City's housing initiatives. Since creating deed-restricted units can be very difficult to create due to limited land, financing challenges, and restrictive zoning regulations, protecting the units that currently exist is of paramount importance. Ensuring the continued affordability of these units is one of the most concrete ways the City can prevent the displacement of current Revere residents, including renters, homeowners, families, seniors, and veterans, that are living in deed-restricted units that could expire.

Action items

1. The City should delegate a staff member to monitor expiring units and form an ad-hoc committee of knowledgeable housing professionals and public partners that can oversee the preservation of deed-restricted units. This committee should coordinate activities with state and federal subsidizing agencies such as Mass Housing, DHCD, HUD, and MHP.

Starting with housing units that could expire the earliest, staff should contact the property owner and subsidizing agency for each housing development and determine if there are plans to renew the affordability of these units.

2. If the property owner does not plan to renew the affordability of these units, the committee should negotiate to have the affordability renewed, work to transfer the units to another property, explore whether the City would like to purchase the properties or provide funding to help renew affordability.
3. To preserve affordability or acquire these units, funding will be needed. The City and the monitoring committee should apply for state and federal grants and advocate for local funds to be used to preserve existing deed-restricted units. This funding should be channeled into a Housing Trust Fund (described under funding strategies), so these dollars can be quickly deployed as units expire.

Leverage publicly owned land for Affordable Housing development

The overwhelming need for deed-restricted Affordable Housing in Revere is clearly shown by the fact that for every seven eligible households in Revere, there is only one unit on the City's subsidized housing inventory. To truly commit to this priority and effectively respond to unmet housing need, the City must prioritize Affordable Housing uses in any redevelopment of public land. The cost of private land is one of the greatest barriers to financing Affordable Housing development and to reaching the deep levels of affordability that meet the needs of low- and extremely-income residents. By positioning public sites for development, the City can make it much more feasible to finance Affordable Housing development. This strategy benefits a wide range of households that cannot afford market-rate housing, but particularly extremely low-income households that require housing with deep levels of affordability, which includes seniors living alone, other single-person households, and large families (see Figure 5).

Action items

1. Identify sites that would be well suited for Affordable Housing, Affordable supportive housing, a housing cooperative, or community land trust (more information on these housing types is included in the following strategies).



2. Facilitate the development of these sites by leasing the land to mission-based not-for-profit and for-profit private developers that meet the City's goals as legally enforced through the terms of the lease. Deed-restricted units with deep affordability levels should be a priority for these sites, but there should also be a balanced mix of moderate-income and market-rate units. Market-rate units on these sites can help subsidize deed-restricted units. Mixed-income housing developments prevent the isolation of lower-income residents and contribute to a more vibrant and integrated community. Allowing a combination of Affordable and market-rate units also increases the supply of housing, helping to reduce the cost of market-rate units locally and throughout the region. For these reasons, it will be important that a higher level of density is allowed on these sites through flexible regulations and expedient permitting procedures.
3. Municipal parking lots, such as the MBTA parking lot near the Wonderland and Beachmont T Stations, offer excellent opportunities to build Affordable Housing in combination with shared parking. By working with developers, the City can leverage public land to make Affordable Housing development more financially feasible and leverage private investment to create structured parking facilities that provide a greater supply of public parking. MAPC's Perfect Fit parking study shows that Affordable Housing residents are less likely to own a car, so it is reasonable for structured parking to be shared between residents and the public.¹⁶ Situating these transit-oriented, Affordable Housing developments atop parking structures can also protect against environmental hazards by elevating housing units above the flood zone.
4. Public land can also be leveraged by combining compatible institutional uses with Affordable Housing. For example, Affordable Housing could be developed on the same properties as the City's police, fire, or public works facilities. This action would not only alleviate fiscal barriers to Affordable Housing development but creating these shared spaces would also be a strong symbolic gesture that the City is committed to serving its most vulnerable residents. Furthermore, these shared spaces could increase public safety and improve community relations by fostering goodwill and empathy between municipal officials and lower-income residents. The City of Boston recently completed a public outreach effort that concluded there was support for combining Affordable Housing with public assets and called for changes to procurement law to make this innovative technique more viable.

Partner with the Revere Housing Authority to improve and expand the stock of deed-restricted Affordable Housing serving low and extremely low-income households

The Revere Housing Authority (RHA) owns the majority of deed-restricted Affordable Housing in the City, serving low and extremely low-income households and also has significant assets of state and federally owned public land. The RHA has been working on upgrading and rehabilitating its current housing stock by seeking state and federal funds. The City should work with RHA to improve its existing stock of deed-restricted Affordable Units that reach deep levels of affordability and expand this stock when opportunities arise. These efforts could include: rehabilitating existing units, acquiring new properties, and possibly redeveloping properties when consistent with the RHA's goals. The City can assist RHA by offering vacant City-owned sites for housing development, committing local resources, and directing other partners such as HYM to support future housing initiatives led by the RHA. Assisting the RHA in the improvement and expansion of its housing stock will benefit seniors, veterans, and low- very low- and extremely low-income households.

16 MAPC recently completed Phase II of the Perfect Fit Parking Initiative in July 2019.



Action items

1. Identify vacant, locally owned sites that could be used by the RHA and other partners for deed-restricted Affordable Housing development.
2. Commit local funds to assist in rehabilitation or any potential development or redevelopment opportunities pursued by the RHA.
3. Better connect RHA sites to the rest of the city via vehicular, transit, bicycle and pedestrian connections to commercial assets and recreational amenities.

Expand property tax exemption to low-income households and small landlords

The City currently offers a tax exemption for elderly homeowners. Extending this exemption to income-eligible residents could help reduce cost burden and stabilize housing for families and workers in Revere. A tax exemption for small landlords should help reduce costs passed onto renters.

Action items

1. Determine an appropriate AMI level for households that would be eligible for the tax-exemption. The existing requirements for elderly households could also be used as a guide.
2. Establish criteria that must be met for small landlords to claim a tax exemption. This criterion should ensure deed-restricted affordability of rental units.

Create deed-restricted Affordable Housing through the Local Initiative Program (LIP)

The Local Initiative Program (LIP) is a state program that encourages the creation of deed-restricted Affordable and mixed-income housing by providing technical assistance to communities and developers who are working together to create Affordable rental opportunities (Mass.gov). If a development cannot be built under existing zoning, the developer may seek a comprehensive permit allowing the development to be built at a higher density than what is allowed under existing zoning. The assistance offered by the state eases the burden of the administrative process of building Affordable housing by ensuring state requirements are met and allowing the municipality to make decisions regarding the financing, design, and construction of developments facilitated through LIP.

Action items

1. Identify sites that would be suitable for the development of larger-scale deed-restricted Affordable housing and mixed-income housing, but where zoning is too prohibitive.

Strengthen the existing first-time homebuyers program with additional funding strategies

The City should continue to seek state and federal funding for its first-time homebuyer down payment assistance program and a home improvement loan program. These programs could also be more effective by using a shared equity ownership model and a right-of-first-refusal policy.



Action items

1. A shared-equity ownership model allows a portion of the homeowner's accumulated equity to be reinvested into the program to ensure the home can still be deed-restricted Affordable for the next homebuyer. Additional information on this model can be found at the resources listed below:
 - Urban Institute: Affordable Homeownership: <https://www.urban.org/research/publication/affordable-homeownership>
 - National Housing Institute: Shared Equity Homeownership: https://www.nationalservice.gov/sites/default/files/evidenceexchange/FR_CHIP_Final_Report_2017.pdf
2. The City should place a condition on home-improvement loans that gives the City the right of first refusal to purchase the home when the homeowner decides to sell the property. The City would then have the option to acquire the property and preserve its affordability by working with a public partner.
3. If the City does not have the capacity to acquire these properties, it could use state law M.G.L. Chapter 40T to give the state the right of first refusal to purchase the property.

Facilitate employer-assisted housing partnerships

Employers can help their employees afford housing with rental assistance, contributions to down payment assistance, or providing shuttle transportation for their employees. Providing employees with housing assistance can benefit employers by ensuring they will have a stable and reliable workforce.

Action items

1. Facilitate a collaborative of major employers that can introduce employer-assisted housing and build awareness of how this could help them sustain a reliable workforce.
2. Broker agreements with large employers to help house employees. For example, the City could allow new hotels to include Affordable Housing units within their buildings to house hotel employees. These employees likely do not earn the income necessary to afford to live in Revere without being cost-burdened.

Promote existing programs for seniors and veterans

The City has existing programs to benefit seniors and veterans that many residents may not be aware of. The City has a senior property tax exemption program that helps income-eligible homeowners over the age of 65 by reducing cost burden and creating greater housing stability. The Revere Housing Authority also has a large stock of deed-restricted Affordable units dedicated to veterans, and according to the City, additional veteran's housing could be included at Suffolk Downs. Many state and federal programs also serve seniors and veterans. The City should promote these programs and help eligible residents access them.

Action items

1. Assess existing city programs to understand who takes advantage of them and barriers to eligibility; consider revising programs to address any identified barriers.



2. Investigate state and federal programs for elderly households and seniors that could support Revere residents.
3. Connect with local community organizations, such as the Revere Council on Elder Affairs and the Revere Housing Authority, to promote these and local programs through office hours, materials at key city institutions and events, and other strategies.
4. Maintain and promote a user-friendly online database of housing programs and offer assistance to households that may be unsure how to navigate web platforms via a chat tool or support line.

Establish an Office of Housing Stability

Establishing an office of Housing Stability (OHS) would create the capacity needed for the City to support residents with pressing housing needs, establish programs to support residents with their housing goals, and build better relationships between landlords and tenants. Concern about landlord abuse was a major theme of the input gathered at public forums and the housing focus group. Although it is a significant undertaking, establishing an OHS will put the City in a position to address this concern. This office would benefit many vulnerable households in Revere, particularly low-income and cost-burdened households, and seniors living alone.

Action items

1. Review programs offered through the Office of Housing Stability in Boston, Somerville, and others to document best practices for this office. , Expand on the operational knowledge and partnership of the City's Safe Housing Task Force to focus on preventing displacement. Programs that would support this initiative include legal support for tenants, educational awareness for landlords to ensure they meet their legal obligations, and workshops. These programs should work to resolve disputes between tenants and landlords and provide resources to reduce evictions.
2. More expansive programs could be pursued, such as a rental inspection ordinance. Such an ordinance would require landlords to register rental properties with the City. Then rentals would be inspected to ensure that healthy living standards are maintained and do not contain hazardous materials such as lead paint.

Work with non-profit partners to create supportive housing

Supportive housing is an emerging model for assisting low-income households to overcome challenges by combining deed-restricted Affordable Housing with supportive services. The Corporation for Supportive Housing defines supportive housing as "a combination of affordable housing and supportive services designed to help vulnerable individuals and families use stable housing as a platform for health, recovery and personal growth. It focuses on balancing three distinct components of the model — housing, supportive services, and property and housing management." This strategy could be particularly useful for extremely-low income households, households with disabilities, and veterans that may have several physical and mental health needs.

The City should work with non-profit partners to promote and create supportive housing. Supportive housing should:

1. Offer deeply affordable deed-restricted Affordable Housing for households experiencing



homelessness or at risk of homelessness. Supportive services are offered on-site to help these households overcome barriers such as housing instability, mental illness, substance use, and/or other disabling or chronic health conditions (but not as a condition of ongoing tenancy).

2. Provide tenant households with a lease or sublease identical to non-supportive housing — with no limits on the length of tenancy, as long as lease terms and conditions are met.
3. Effectively coordinate with key partners to build strong social support networks and address issues resulting from substance use, mental health, and other crises, with a focus on fostering housing stability.

Provide technical assistance and expedited permitting for housing cooperatives

A housing cooperative is a construct established by community groups where participating households share housing costs and equity accrual.

Action items

1. Allow housing cooperatives in all zoning districts and provide an expedited permitting process and waive permitting fees to incentivize this development.
2. More information on housing cooperatives is available at the resources below:
 - Policy Link: Limited Equity Cooperatives:
<http://www.policylink.org/sites/default/files/limited-equity-housing-cooperatives.pdf>
 - Northcountry Cooperative Development Fund: Housing Cooperatives:
<http://www.uwcc.wisc.edu/pdf/HousingCoopsAccessibleLastingHomeOwnership.pdf>
 - National Association of Housing Cooperatives:
<https://coophousing.org/resources/owning-a-cooperative/buying-into-a-housing-cooperative>

Provide or help public partners access technical assistance to create a community land trust

A community land trust (CLT) promotes affordable housing by selling the housing units but retaining ownership of the land on which the housing sits. Local governments often help establish CLTs through land donation and/or technical and financial assistance. Community groups typically advocate for resources to establish or grow CLTs and can be effective partners in assembling community land trust governance bodies and training residents to participate.

More information on Community Land Trust can be found at the resources below:

- Lincoln Institute City: CLT Partnership Report:
<https://www.lincolninst.edu/sites/default/files/pubfiles/the-city-clt-partnership-full.pdf>
- Building a Livable Boston: The Case for Community Land Trusts:
<https://pennloh.files.wordpress.com/2016/05/building-a-livable-boston-april2016ver.pdf>
- Policy Link: Community Land Trusts:
<http://www.policylink.org/sites/default/files/community-land-trusts.pdf>



Adopt a state-approved Housing Production Plan (HPP)

Since Revere has such significant housing need, a housing production plan could offer more detailed documentation of specific housing needs and additional tools to meet these needs. A state-approved HPP can also help the City reach safe harbor from 40B development since Revere is currently under the 10% SHI goal. However, this chapter includes significant analysis and policy recommendations that can be used and pursued without the adoption of an HPP.

If the City would like to prepare an HPP, some funding may be available from MAPC through the technical assistance program. Municipalities in the MAPC region can receive funding to work with MAPC on planning projects through the state-funded District Local Technical Assistance Program, or technical assistance funds provided directly by MAPC. Calls for project proposals are typically issued twice a year. If approved, MAPC will work with the City to develop a scope of services for the project.

Work with regional partners to implement the goals and recommendations of the North Suffolk iCHNA/CHIP Report

The North Suffolk Public Health Collaborative (Chelsea, Revere, Winthrop) recently completed the North Suffolk Community Health Needs Assessment and Community Health Improvement Plan, which took a regional approach to identifying community health needs in relation to housing needs. By continuing to address these issues through a regional framework, Revere could build additional capacity to tackle housing and health-related challenges by working with North Suffolk partners. Each of the iCHNA/CHIP recommendations should be considered by the City in relation to the region's needs. CHIP recommendations most relevant to Revere's housing needs are listed below:

- Stabilize housing for residents, particularly renters, who are at risk of homelessness or displacement.
- Improve the quality of the existing, naturally affordable rental housing stock.
- Move housing insecure renters into deed-restricted Affordable Housing to prevent displacement.
- Maintain and expand supportive services (e.g., community wellness advocate) and opportunity services (e.g., financial mobility) for residents of public housing and deed-restricted Affordable rental housing (e.g., Health Starts at Home).
- Address misconceptions about deed-restricted Affordable Housing with a public awareness campaign.

REGULATORY STRATEGIES

Draft and adopt Inclusionary Zoning

Adopting inclusionary zoning, requiring new housing developments to set aside a certain percentage of the total housing units as affordable, is the most systematic approach to housing production to address housing needs without using public funds. Drafting an inclusionary zoning policy should be one of the first steps the City undertakes to capitalize on the public support gathered throughout this master planning process. This policy should be adopted before any of the opportunity sites identified in this plan are developed for housing.



Action items

1. Adopt a city-wide inclusionary zoning ordinance. This ordinance should be carefully drafted to make progress toward meeting local housing needs in a manner that is financially feasible for housing development.
2. Once an inclusionary zoning ordinance has been adopted, the City should pursue the other regulatory strategies in this section that seek to unlock housing development potential by relieving prohibitive zoning regulations. Relief of these regulations should not be pursued until an inclusionary zoning policy has been adopted to ensure new market-rate housing development is balanced with deed-restricted Affordable units that can mitigate impacts on the housing market and associated displacement pressures.
3. Revere's inclusionary zoning ordinance should include a local preference that is consistent with the Massachusetts Department of Housing and Community Development (DHCD) standards.

Adopt linkage fees

There are several large-scale commercial/industrial sites such as the former Wonderland Park that could be developed in the near future. The development of these sites will bring more employees to the City and increase the demand for housing. Linkage fees should be collected to help meet this demand and mitigate other development impacts. Linkage fees would need to be carefully crafted so they do not discourage development. The City of Somerville recently completed a nexus study that could serve as a model for drafting fees that are legal and appropriate.

Action items

1. Develop a linkage fee policy that demonstrates a rational nexus, or connection, between the fee and the housing demand impacts of the new development. Following local preference, this policy could also demand fees be partially dedicated to public facilities in addition to housing, assuming a legal nexus can be established. This policy should be careful not to discourage commercial and industrial development, in part by ensuring that linkage fees provide benefits to mitigate the impacts of the development.
2. Based on the rational nexus, channel a portion of these funds into the Housing Trust Fund detailed in the funding strategies recommendations.

Allow more density in the General Business District

The General Business District Zone allows mixed-use housing on small lot sizes (10,000 square feet) and up to five stories in height. However, the required Floor Area Ratio (1.5) makes it very difficult to develop up to five stories and it is almost impossible for mixed-use housing developments to meet parking requirements, especially on small parcels. The General Business District also has a 50-foot height limit which makes it difficult to develop five stories, especially in the case of mixed-use developments which typically require more height for ground floor commercial.



Adjusting dimensional requirements in General Business District will enable this zone to function according to its purpose to provide for commercial, office, and mixed-use housing development. Relieving these dimensional requirements could stimulate housing development in the areas zoned General Business District along Revere Street, Broadway Street, and Shirley Avenue.

Action items

1. Reduce, remove, or offer fee-in-lieu of parking requirements to make development possible. (see recommendations in Transportation chapter for increasing access/appeal for other travel modes.) Fee-in-lieu of parking requirements would allow the City to collect funds to upgrade existing municipal parking lots to parking structures and to create new shared municipal lots. This policy would likely need to be city-wide in order to collect the funds needed to construct these lots and structures.
2. Increase the Floor Area Ratio to the extent that development up to five stories is possible. The 50-foot height requirement should be increased so that there is enough flexibility for mixed-use development.
3. Furthermore, the City should also consider allowing more than five stories in the General Business District so that additional housing units can be built. If additional stories are allowed, other-dimensional requirements should be adjusted accordingly so that the development of taller structures with more housing units is possible.

Create an Affordable Protection Overlay Zone for the Shirley Avenue Neighborhood

As documented in the existing housing conditions section, Shirley Avenue is an important ethnic enclave in Revere. Low-to-moderate income residents here are susceptible to changing housing prices that could be induced by the Suffolk Downs redevelopment and luxury housing developments throughout the city. For these reasons, Shirley Avenue should be protected from new development that could exacerbate market pressures that threaten to increase housing costs and potentially displace residents here.

Action items

1. Draft an overlay zone that prioritizes Affordable Housing in the Shirley Avenue Neighborhood by requiring additional Affordable Housing beyond what is required in the proposed city-wide inclusionary zoning ordinance.
2. Improvement of existing housing where tenants currently reside should be prioritized in the Shirley Avenue Neighborhood. This can be done by helping private property owners make improvements to the housing here with municipal loans as described under funding strategies.

Allow accessory dwelling units and other naturally occurring affordable housing types

Revere has benefited from a diverse housing stock of naturally occurring affordable housing. More naturally occurring housing types could be allowed by listing these housing types within the City's zoning ordinance.

Action items

1. Draft regulations allowing detached and internal accessory dwelling units. ADUs benefit elderly households by helping them to age in place with continued autonomy and provide for multi-



generational living by taking full advantage of existing homes and properties. Having an ADU can also give households the ability to rent out these units in the short or long-term, providing an extra stream of income and helping to reduce cost burden.

2. To realize the development of ADUs, this regulatory policy should be paired with a public awareness campaign to educate residents on how ADUs can be developed, why they are useful, and to mitigate any negative perceptions about their impact on neighborhood character, parking, or traffic. Loans and grants described in the funding strategies could also be used to support the development of ADUs.
3. Continue working with MassHousing to identify naturally occurring affordable housing types that should be allowed in the Revere Zoning Ordinance and consult MassHousing on which housing types are appropriate in the different zoning districts throughout the city. When politically feasible, these housing types should be permitted by-right to encourage their development with a quick and easy permitting process but should still be held to the proposed inclusionary zoning ordinance.
4. Allow three-story multi-family buildings in all residential zones by right. The Residence A + A1 zone which makes up most of West Revere currently allows single-family homes and duplexes. Therefore, small triple-deckers would not be out of character for this area and could be built when infill development opportunities arise.

Adopt regulations for short-term rentals that mitigate impacts on the housing market

Short-term rentals have become commonplace with the creation of mobile applications such as Airbnb. Short-term rentals can be beneficial to households by providing another source of income and reducing cost burden. However, when companies and households with multiple homes purchase properties to use exclusively as short-term rentals this takes sorely needed housing units off the market, reducing the supply of housing and contributing to increasing housing prices.

Action items

1. Draft regulations that allow the personal use of short-term rentals by households residing on the property but prevent housing units from being taken off the market to be used exclusively for business purposes.
2. Use the following resources to draft a short-term rental ordinance:
 - Short-term Rental Laws in Major U.S. Cities: <https://www.2ndaddress.com/research/short-term-rental-laws/>
 - City of Boston short-term rental ordinance: https://www.boston.gov/sites/default/files/document-file-08-2018/short-term_rental_ordinance.pdf

Draft and adopt a condominium conversion ordinance

A condominium conversion ordinance caps the number of condominiums allowed over a fixed time period. This ensures some control over the conversion of rental properties into owner-occupied condominiums, preventing the displacement of tenants that can occur when market activity accelerates within a short time frame.



Action items

1. Adopt a city-wide condominium conversion ordinance.
2. This ordinance could allow condos to be converted if the conversion includes a percentage of deed-restricted owner-occupied units.

Draft and adopt a rental registration inspection ordinance

A rental registration inspection ordinance would require all rental properties to be registered with the City and inspected for healthy living standards that meet state housing codes. This recommendation is based on a significant amount of public input that referenced landlord abuse and called for tenant protections.

Action items

1. A rental inspection ordinance would require additional staff capacity. The first step to creating this capacity is establishing an Office of Housing Stability as described under programming strategies.
2. Once an Office of Housing Stability is established, an inventory of known rental properties should be created and notices should be sent to all property owners.
3. To reduce the need for capacity, certain properties such as publicly owned properties, and small properties where the landlord lives in on-site can be exempt from registration.

FUNDING STRATEGIES

Create a housing trust fund

Establishing a housing trust fund will be critical to implementing the housing recommendations in this master plan. A housing trust fund provides a formalized process for dedicating funds to the City's housing initiatives that can be spent thoughtfully, efficiently, and without delay.

Action items

1. Establish a housing trust fund where a portion of municipal revenues can be dedicated. State and federal grants, City revenues, linkage fees if adopted, and donations can also be placed into the housing trust fund.
2. Establish a housing trust fund committee made up of the Revere Housing Authority, public partners such as the Neighborhood Developers, housing professionals, community stakeholders, and City officials. This committee shall be responsible for making decisions on how funds from the housing trust fund are spent and to ensure funding can be used as opportunities arise. The committee could also dedicate some funds from the trust to non-profit partners working on housing initiatives in the city.
3. The City has intentions to use tax revenue generated from the redevelopment of Suffolk Downs to support its affordable housing initiatives. Using this revenue for this purpose is especially important since no deed-restricted units were required on the Revere side of the project because the City did not have an inclusionary zoning policy. A significant portion of the revenue from the Suffolk Downs Redevelopment should be placed into the proposed housing trust fund.



Pursue a ballot measure for the Community Preservation Act

The CPA allows communities to create a local Community Preservation Fund through a small surcharge on the annual tax levy on real property (from 1% to 3%) and a contribution from the State (currently an 11% match that should increase in future years based on recently passed legislation). To date, 173 municipalities in the Commonwealth have adopted CPA and receive a State match from the statewide Community Preservation Trust Fund. CPA funds may be spent on the acquisition, creation, preservation, and support of Affordable Housing, as well as other city priorities including open space, historic preservation, and land for outdoor recreation.

Communities can adopt certain exemptions to the CPA surcharge, such as:

- Exempt the first \$100,000 of taxable value of residential real estate from the CPA calculation, reducing the total fee taxed.
- Exempt properties owned and occupied by low-income households (below 80% of AMI), as well as low- or moderate-income seniors (below 100% of AMI).

Offer home improvement loans and grants with affordability conditions for small multi-family property owners

Home improvement loans and grants can help small multi-family building owners make repairs and upgrades to their properties that support a better quality of life for tenants. As a condition of the loan or grant, these property owners would be required to keep rents affordable to tenants. This program could be especially impactful in the Shirley Avenue Neighborhood where a large stock of naturally occurring affordable housing has been neglected and needs to be improved.

Actions items

1. Use funds from the existing Revere Community Development Block Grant (CDBG) Program and HOME Program and apply for additional federal and state grants to fund a small property owner loan program. If additional funds are awarded, these funds should be put into the proposed housing trust fund.
2. Consider outsourcing the administration of these programs to a non-profit entity to build additional capacity for the programs and to free up municipal staff to work on housing and other initiatives in the city.
3. Create an inventory of naturally occurring affordable housing properties in key neighborhoods where low to moderate-income residents reside such as Shirley Avenue. Target properties that house multiple tenants and need to be repaired or upgraded.
4. Loans or grants should legally condition property owners to keep their rents at their current level for a long-term period. These affordability conditions could also be enforced through deed-restrictions that legally require rents to not be more than 30% of the tenant's income.
5. Another condition should be a right-of-first-refusal so if the property owner decides to sell the property, the City has the option to purchase the property or refer the option to a public partner positioned to acquire the property.



Offer home improvement loans for income-eligible homeowners

Home improvement loans or grants help income-eligible homeowners make home improvements or modifications that allow them to age in place.

Actions items

1. Home improvement loans or grants should be offered to income-eligible homeowners earning between 60 and 120% of the Area Median Income.
2. Homeowners who receive loans or grants must give the City the right-of-first-refusal, so they have the first option to acquire the property or refer the option to a public partner.
3. This program could augment current state loan programs offered by MassHousing and federal programs.

Increase housing voucher standards

Federal housing vouchers are often not allocated with enough funding to allow households to afford to rent in high priced areas like the many communities in Greater Boston. Local funds can be used to increase voucher amounts allowing households to access the housing market and contribute to the local economy.

