

Executive Summary

ES-05 Executive Summary – 24 CFR 91.200(c), 91.220(b)

1. Introduction

The City of Everett is an entitlement community within the North Suburban Consortium HOME Investment Partnerships (HOME) Consortium (NSC). The cities of Malden, Medford, Arlington, Melrose, Chelsea, Everett, and Winthrop are also members of the Consortium. Each year, the Consortium receives federal funding from the U.S. Department of Housing and Urban Development (HUD) to support affordable housing and community development programs that primarily benefit low- and moderate-income people. The Consortium, led by Malden, coordinates investment for HOME. Five cities, Malden, Revere, Everett, Medford, and Arlington, each receive separate allocations of Community Development Block Grant (CDBG) funds.

In order to receive this funding, Everett develops a Consolidated Plan every five years in conjunction with NSC to outline the jurisdiction's funding strategy over the next five fiscal years. The Consolidated Plan incorporates information gathered through data analysis and consultation with a range of voices in the community to identify Everett's current housing and community development needs and outline the specific goals and expected outcomes for use of CDBG funds.

The Consolidated Plan is comprised of five sections, which are described below.

- **The Process** describes the consultation and citizen participation process undertaken to collect information from residents and stakeholders on community conditions and needs.
- **The Needs Assessment** analyzes needs related to affordable housing, special needs housing, community development, and homelessness.
- **The Market Analysis** examines demographics, the supply of affordable units, the regional housing market, and other conditions that impact community needs and the programs that address these needs.
- **The Strategic Plan** identifies specific goals for each jurisdiction based on the highest priority needs informed by the Needs Assessment, Market Analysis, and extensive consultation with community groups and citizens.
- **The First Year Annual Action Plan (2025–2026)** describes the planned investment of federal resources to implement specific activities that meet the year's strategic goals.

2. Summary of the objectives and outcomes identified in the Plan Needs Assessment Overview

Everett anticipates receiving the following annual grant amount over the five-year period of the Consolidated Plan for program years 2025-2029.

- CDBG: \$1,048,571.00

Everett intends to use these funds to further the following goals:

Goal 1: Rehabilitation and preservation of existing affordable housing. Improvement of housing conditions of low- to moderate-income individuals, correction of building and sanitary code violations, and abatement of lead paint, radon mitigation and removal of asbestos through a deferred payment program.

Goal 2: Enhance public services. Support public service activities, including food pantries, elder self-sufficiency, pro-bono legal services, homeless prevention, rent and utility assistance, immigration integration services and youth services.

Goal 3: Revitalize parks, public facilities, and infrastructure. Investing in the improvement or reconstruction of Everett's infrastructure, public facilities, neighborhood facilities, and parks and open spaces, and working to ensure Americans with Disabilities Act (ADA) access and environmental resiliency.

Goal 4: Planning and administration. Create suitable living environments, provide decent affordable housing, and create economic opportunities through Planning and CDBG program administration.

3. Evaluation of past performance

While Everett is a new entitlement community within the NSC, it has been effective in executing Consortium programs, such as the Down Payment Assistance program. In addition, as a "mini-entitlement" within the Massachusetts CDBG Program, Everett effectively managed Section 108 loan activities for roadwork construction.

Everett will keep in mind the rapidly changing needs of the LMI population and the escalating regional housing crisis and continues to partner with agencies and organizations to develop and implement new strategies into the 2025 Annual Action Plan.

4. Summary of citizen participation process and consultation process

Everett followed the requirements for citizen participation outlined in its Citizen Participation Plan, which requires the city to hold one input public hearing during the development of the Consolidated Plan. The city will hold an additional public hearing during its 30-day public comment period upon publishing the draft.

Everett held a public hearing on March 10, 2025 to gather input on the development of the Consolidated Plan. Everett will hold an additional public hearing during the public comment period, which will occur from DATE to DATE, regarding the use of CDBG funds.

5. Summary of public comments

6. Summary of comments or views not accepted and the reasons for not accepting them

7. Summary

This plan identifies the need to provide affordable housing and economic opportunities. This plan also addresses Everett’s intention to utilize funding using the most effective means possible.

Everett, MA shall administer its grant in accordance with all applicable immigration restrictions and requirements, including the eligibility and certification requirement that apply under title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996, as amended (8 U.S. C. 1601-1646) (PRWORA) and any applicable requirements that HUD, the Attorney General, or the U.S. Citizenship and Immigration Services may establish from time to time to comply with PRWORA, Executive Order 14218 or other Executive Orders or immigration laws. The city will not use funding under this grant in a manner that by design or effect facilitates the subsidization or promotion of illegal immigration or abets policies that seek to shield illegal aliens from deportation. Unless excepted by PRWORA, the city must use SAVE, or an equivalent verification system approved by the Federal government, to prevent any Federal public benefit from being provided to an ineligible alien who entered the United States illegally or is otherwise unlawfully present in the United States.

Everett, MA agrees that its compliance in all respects with all applicable Federal anti-discrimination laws is material to the U.S. Government’s payment decisions for purposes of section 3729(b)(4) of title 31, United States Code.

Everett, MA will not operate any programs that violate any applicable Federal anti-discrimination laws, including Title VI of the Civil Rights Act of 1964.

The Process

PR-05 Lead & Responsible Agencies - 91.200(b)

1. Describe agency/entity responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source

The following are the agencies/entities responsible for preparing the Consolidated Plan and those responsible for administration of each grant program and funding source.

Agency Role	Name	Department/Agency
CDBG Administrator		Department of Planning and Development

Table 1– Responsible Agencies

Narrative

The 2025–2029 Consolidated Plan was developed through extensive consultation with NSC’s partner organizations and other stakeholders, as well as broad input from community members. Intergovernmental departments, affordable housing providers, advocates, and other key community stakeholders played an integral role in the process. The Consolidated Plan is also informed by information gathered from several recently published reports and local and statewide housing, community, and economic development services. Collectively, the data collected informs the current conditions and project outcomes for a variety of sectors that will impact the community. Service providers shared their insights through participation in virtual stakeholder sessions and through an online survey.

This section summarizes the extensive consultation and citizen participation conducted collectively and individually by the NSC consolidated plan jurisdictions.

The City of Everett's public participation efforts related to this plan were admittedly limited. This is the City's first year as an Entitlement community. This transition to Entitlement status came at a tumultuous time for the federal government and coincided with the closure of the Boston HUD regional office. The City experienced difficulty obtaining guidance from HUD due to this disruption.

However, the City of Everett did reach out to a number of public social service providers that serve its residents. The city requested proposals from providers that outlined what they saw as the needs of the City’s residents and how they could best address those needs. Providers in various areas of service gave Everett their feedback on the needs of residents and methods to address them. Everett heard from Housing Families (Legal Aid for Well-being and Security [LAWS] – homeless prevention), Bread of Life (food security programs), Mystic Valley Elder Services (community-based services for older adults), Action for Boston Community Development (rent and utility relief assistance), For Kids Only (after school

support programs) and the MA Alliance for Portuguese Speakers (legal immigrant integration services). These providers articulated the needs of their target clientele which cover a wide, unduplicated, array of types of assistance.

The City of Everett will be responsible for the administration of the City's FY2025 Entitlement grant. Everett has selected an experienced CDBG-management consultant, Community Opportunities Group, Inc. (COG), to assist with administration of its proposed grant programs. COG has served in the same role for the City under the Massachusetts Small Cities program since 2017. COG has extensive experience administrering CDBG-funded housing rehabilitation programs and public social service programs. The City's FY2025 grant programs will be 100% funded with CDBG funds. The current budget does not include Program Income funds or local funds.

Consolidated Plan Public Contact Information

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PR-10 Consultation - 91.100, 91.110, 91.200(b), 91.300(b), 91.215(l) and 91.315(l)

1. Introduction

The PR-10 Consultation section of the Consolidated Plan summarizes the consultation process for the development of the 2025–2029 Consolidated Plan.

NSC and its entitlement communities combined consultation efforts for the development of the Consolidated Plan. NSC conducted extensive consultations with a broad range of partners, stakeholders, and community members in the development of the 2025–2029 Consolidated Plan. The process included a wide range of government agencies and nonprofit organizations that provide affordable housing, mental health, and other social services throughout the NSC.

NSC conducted consultation sessions with 26 different stakeholder groups from November 1, 2024 to November 26, 2024. Listed below are the session topics of each consultation session, which were well attended by community partners and agencies:

- Local health and child welfare agencies.
- Community action agencies and other groups serving LMI people.
- Publicly funded institutions/systems of care that may discharge persons into homelessness (e.g., healthcare facilities, mental health, foster care, prisons, etc.).
- Public services.
- Businesses, civic leaders, and community/neighborhood groups.
- Organizations working with seniors/elders and people living with disabilities.
- Victim services providers.
- Non-homeless special needs service/housing providers.
- Public housing authorities (PHAs).
- Public agencies managing transportation, public facilities, infrastructure, etc.
- Affordable housing developers.
- Continuum of Care (CoC).

NSC created an online stakeholder survey through SurveyMonkey to gain additional insight into community needs. The survey was open from October 15, 2024 to November 14, 2024. In that time, 26 stakeholders responded to the survey. The survey asked respondents to identify, rank, and provide commentary on community needs on the following topic areas:

- Affordable Housing
- Housing and Supportive Services
- Public Facilities and Infrastructure
- Human Services

- Fair Housing

Between both methods of outreach, the Consortium consulted with 38 unique organizations. Listed below are common themes stakeholders expressed across consultation sessions and survey results:

- There are unique challenges faced regarding affordable housing, including intense competition for land, financial constraints for smaller organizations, high costs, and regulatory hurdles.
- High rental costs have exacerbated income inequality, as costs have not kept pace with median incomes.
- There is a need for more housing and supportive services for non-English speakers, seniors, and survivors of domestic violence.
- Food insecurity increased significantly during the COVID-19 pandemic and has remained at a high-level post-pandemic.
- The current shelter supply does not meet the needs of those experiencing homelessness in the NSC.

Provide a concise summary of the jurisdiction’s activities to enhance coordination between public and assisted housing providers and private and governmental health, mental health and service agencies (91.215(I)).

Everett coordinates many of the planning, community development, and housing initiatives within the town. Everett maintains continued collaboration with the relevant city departments, human services organizations, and homeless CoC members. The ongoing collaboration enables the coordination of efforts and investments. As an entitlement community, Everett will seek to coordinate CDBG investments to best address the needs and priorities of Everett residents.

Describe coordination with the Continuum of Care and efforts to address the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans, and unaccompanied youth) and persons at risk of homelessness

Everett is a part of the Massachusetts Balance of State (BoS) CoC. The BoS CoC is managed by the Massachusetts Department of Housing and Community Development (DHCD) and is made up of 79 cities and towns that are primarily in Norfolk and Middlesex counties. Everett shares the following Commonwealth of Massachusetts goals:

- Increase the number of permanent supportive housing units.
- Improve job readiness and employment rate.
- Provide homeless prevention and rapid rehousing assistance.
- Provide case management services to increase the likelihood of residential stability.

Everett will continue to seek opportunities to support projects and programs that further the BoS CoC goals. The Consolidated Plan consultations, as well as ongoing consultation with the continuum, will continue to have a direct impact on the allocation of funding.

Describe consultation with the Continuum(s) of Care that serves the jurisdiction's area in determining how to allocate ESG funds, develop performance standards and evaluate outcomes, and develop funding, policies and procedures for the administration of HMIS

As a member of the BoS CoC, Everett will regularly consult with non-profits, housing authorities, state agencies, advocacy groups, and property developers and will support and advocate for BoS resources for Everett residents. Everett does not receive Emergency Solutions Grants Program funds nor is it responsible for the administration of the Homeless Management Information System.

2. Describe Agencies, groups, organizations and others who participated in the process and describe the jurisdictions consultations with housing, social service agencies and other entities

Table 2– Agencies, groups, organizations who participated

1	Agency/Group/Organization	Balance of State Continuum of Care
	Agency/Group/Organization Type	Services-homeless Continuum of Care
	What section of the Plan was addressed by Consultation?	Housing Need Assessment Homelessness Strategy Homeless Needs - Chronically homeless Homeless Needs - Families with children Homelessness Needs - Veterans Homelessness Needs - Unaccompanied youth
	How was the Agency/Group/Organization consulted and what are the anticipated outcomes of the consultation or areas for improved coordination?	Consultation - Provided input into the development of the 2025-2029 Consolidated Plan.

Identify any Agency Types not consulted and provide rationale for not consulting

NSC did not exclude any agencies or organizations in the consultation process for the Consolidated Plan.

Other local/regional/state/federal planning efforts considered when preparing the Plan

Name of Plan	Lead Organization	How do the goals of your Strategic Plan overlap with the goals of each plan?
Continuum of Care		
Everett Hazard Mitigation Plan	City of Everett	The 2021 Hazard Mitigation Plan assesses the potential impacts to the city from multiple natural hazards.

Table 3– Other local / regional / federal planning efforts

Describe cooperation and coordination with other public entities, including the State and any adjacent units of general local government, in the implementation of the Consolidated Plan (91.215(I))

In the development of the Consolidated Plan, NSC consulted with multiple agencies and public entities to gather input on the needs of residents. See Table 2 for a full list of organizations consulted.

Narrative

Table 2 lists all the agencies and organizations that provided input in the development of the Consolidated Plan. NSC sought input from all required organization types for the Consolidated Plan through consultation sessions and an online stakeholder survey. Overall, the Consortium gathered input from 38 unique organizations.

There is a known error in IDIS with the PR-10 Consulted Organizations table. The full table of Consulted Organizations is provided as an attachment on the AD-25 screen, under Grantee Unique Appendices. A system error prevented staff from entering additional organizations directly on the PR-10 screen. It had been recommended to add the full list as an attachment to avoid any addition system issues in IDIS.

PR-15 Citizen Participation - 91.105, 91.115, 91.200(c) and 91.300(c)

1. Summary of citizen participation process/Efforts made to broaden citizen participation

Summarize citizen participation process and how it impacted goal-setting

Everett followed the requirements for citizen participation outlined in its Citizen Participation Plan, which requires the city to hold one input public hearing during the development of the Consolidated Plan. The city will hold an additional public hearing during its 30-day public comment period upon publishing the draft.

Everett held a public hearing on March 10, 2025 to gather input on the development of the Consolidated Plan. The public comment period on this plan was the thirty (30) days following the public hearing - March 11, 2025 to April 9, 2025. The City did not receive any written comments during this period.

Throughout the consultation process, Everett made a significant effort to proactively receive feedback from persons with disabilities, non-English-speaking persons, and minorities.

Through the citizen participation process, Everett encouraged public comments through public hearings and the public comment period in the following ways: public comment was welcome at the public hearing and citizens were provided the opportunity, and information necessary, to submit comments in writing.

Citizen Participation Outreach

Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
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1	Public Meeting	Non-targeted/broad community	6	<p>Gabriella Snyder Stelmack from Bread of Life mentioned that the backpack project in the Everett Public Schools is very successful and that the City of Malden reached out to her to see if they could have a similar program in their city. Emily Nolan of Housing Families commented that the funding schedule under Entitlement status better aligns with her organization's budget year. The City did not receive any written comments during the 30-day comment period following the public hearing. All those present supported</p>	Not applicable	
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Sort Order	Mode of Outreach	Target of Outreach	Summary of response/attendance	Summary of comments received	Summary of comments not accepted and reasons	URL (if applicable)
				the City's proposed use of funds.		

Table 4– Citizen Participation Outreach

Needs Assessment

NA-05 Overview

Needs Assessment Overview

The Needs Assessment is comprised of the following sections:

- Housing Needs Assessment (NA-10)
- Disproportionately Greater Need
- Public Housing
- Homeless Needs Assessment
- Non-Homeless Special Needs Assessment
- Non-Housing Community Development Needs

Together these sections present key housing and community development needs of low- and moderate-income people in the NSC. The needs identified in this section inform the Strategic Plan, which outlines how Everett will use its CDBG funds over the next five years.

The Needs Assessment utilizes default data from the 2007–2011, 2017–2021, and 2018–2022 American Community Survey (ACS) and the 2017–2021 Comprehensive Housing Affordability Strategy (CHAS) datasets. CHAS datasets are developed for HUD by the U.S. Census Bureau based on the ACS. In addition to these data sources, the Needs Assessment is supplemented by more current data to provide context around the significant growth experienced by the region in recent years. Housing studies provided by the jurisdictions in NSC (Malden, Medford, Revere, Arlington, Chelsea, Everett, Melrose and Winthrop) were also consulted. Additional qualitative data was also collected from a series of intensive consultations and surveys of community members and stakeholders. Various community organizations, focus groups, and residents were interviewed and surveyed to help further inform the Needs Assessment. Data sources derived from the consultation process are also noted and referenced throughout the Plan.

Definition of Low-and Moderate- Income

The CDBG program principally benefits LMI households. Who qualifies as an LMI household depends on the area median income (AMI) and household size. A household is defined as all the people who occupy one housing unit, which includes families, unrelated people such as roommates, and people living alone. LMI incomes are determined by HUD annually based on the area's AMI and may be adjusted by HUD.

The LMI limits are divided by income groups, which are important for qualification for certain HUD programs and some additional HUD rules regarding the municipality's HUD-funded programs.

Households earning less than 80 percent of the AMI are considered “moderate-income.” Households earning less than 50 percent AMI are considered “low-income,” and households earning less than 30 percent AMI are considered “extremely low-income.” Throughout the Consolidated Plan, the term LMI is used to describe all households earning less than 80 percent AMI.

Table 5 displays the income limits used to determine LMI status for the purposes of data analysis. Income limits for specific programs may vary. NSC uses the income limits for the Boston-Cambridge-Quincy, MA-NH metropolitan statistical area (“Boston MSA”).

In 2024, the income limit for a four-person LMI household in the Boston MSA is \$130,250 annually. For a single person (a household with one member), the income limit in 2024 is \$91,200 (Table 5).

Table 5—Income Limits by Household Size

Household Size	30% of Median Extremely Low-Income	50% of Median Low-Income	80% of Median Moderate-Income
1	\$34,300	\$57,100	\$91,200
2	\$39,200	\$65,300	\$104,200
3	\$44,100	\$73,450	\$117,250
4	\$48,950	\$81,600	\$130,250
5	\$52,900	\$88,150	\$140,700
6	\$56,800	\$94,700	\$151,100
7	\$60,700	\$101,200	\$161,550
8	\$64,650	\$107,700	\$171,950

Data Source: 2024 HUD Income Limits Documentation.

Table 5 - Income Limits by Household Size

If the PJ will establish a preference for a HOME TBRA activity for persons with a specific category of disabilities (e.g., persons with HIV/AIDS or chronic mental illness), describe their unmet need for housing and services needed to narrow the gap in benefits and services received by such persons. (See 24 CFR 92.209(c)(2) (ii))

NA-50 Non-Housing Community Development Needs - 91.415, 91.215 (f)

Describe the jurisdiction's need for Public Facilities:

The NA-50 Non-Housing Community Development Needs section of the Consolidated Plan describes the public facilities, public infrastructure, and public services needs of NSC as a whole, which informs the non-housing community development needs in Everett. Data for this section is provided by the following data sources:

- The 2025–2029 North Suburban Consortium Consolidated Plan Stakeholder Survey (26 responses).
- The 2025–2029 North Suburban Consortium Consolidated Plan Community Survey (650 responses).
- Consultation sessions with organizations, agencies, and partners working with LMI people in the community.

Across the three forms of engagement described below, two common themes for public facility improvements emerged:

- Expansion of community centers.
- Improvements to public facilities to foster social cohesion and emergency preparedness.

How were these needs determined?

Stakeholder Survey Responses

Respondents of the stakeholder survey provided input on the need for public facilities in the NSC. The first question asked respondents to select the public facility activities they believe are needed most in the area. Listed below are the top two selections and the percentage of respondents who selected the activity:

- Community centers for specific groups (41.67 percent).
- Parks and recreational facilities (33.3 percent).

Community Survey Responses

Ninety respondents of the community survey provided input on the need for public facilities in the NSC. The question asked respondents to select three facility activities that are most needed to serve LMI people in the NSC. Listed below are the top three selections and the percentage of respondents who selected the activity.

- Improvements to facilities for people who are unhoused (61.1 percent).
- Improvements to nonprofit buildings that serve LMI people or neighborhoods (51.1 percent).

- Improvements to facilities for people with special needs such as seniors, youth, people with disabilities, victims of domestic violence, etc. (50 percent).

Stakeholder Consultation

The stakeholder consultations did not identify specific investments that should be made into the community; however, they consistently highlighted the need for increased investment in public facilities to strengthen the social fabric of the community and build resilience in the face of future challenges. The consultations emphasized that public facilities are not merely service providers, but rather vital community assets.

Describe the jurisdiction's need for Public Improvements:

Across the three forms of engagement described below, two common themes for public facility improvements emerged:

- Improvements to services for elderly or disabled people.
- Improvements to street infrastructure.

How were these needs determined?

Stakeholder Survey Responses

Respondents of the stakeholder survey provided input on the need for public improvement in the NSC. The first question asked respondents to select the public improvement activities they believe are needed most in the NSC. Listed below are the top two selections and the percentage of respondents who selected the activity:

- ADA accessibility improvements (58 percent).
- Street and lighting improvements (58 percent).

The next question asked respondents to rank public improvement activities based on need. Listed below are the top-ranked public improvement needs selected by respondents and their corresponding weighted score (scores closest to twelve indicate the highest-ranked choice).

- Street and sidewalk improvements (10.25).
- Water infrastructure improvements (9.83).

Community Survey Responses

Respondents to the community survey provided input on the need for public improvement in the NSC. The question asked respondents to select three public improvement activities that are most needed to

serve LMI people in the NSC. Listed below are the top three selections and the percentage of respondents who selected the activity.

- Improvements to public schools (56.84 percent).
- Improvements to recreational centers, senior centers, youth centers, etc. (46.77 percent).
- Improvements to nonprofit buildings that serve LMI people or neighborhoods (37.45 percent).

Stakeholder Consultation

Listed below are common themes that emerged from the consultation session regarding public improvement needs:

- Transportation is a crucial, but often overlooked, need for seniors and people with disabilities.
- Increased requests from residents for increased parks and recreation services.

Describe the jurisdiction's need for Public Services:

Across the three forms of engagement described below, two common public service needs emerged:

- Mental health services/counselling.
- Substance use disorder treatment services.

How were these needs determined?

Community Survey Responses

Over 600 respondents of the community survey provided input on the need for public services in the NSC. The first question asked respondents to select the public service activities they believe are needed most in the NSC. Listed below are the six selections and the percentage of respondents who selected the activity:

- Childcare services (47.15 percent).
- Mental health services (46.34 percent).
- Senior services (32.89 percent).
- Food assistance (28.33 percent).
- Youth programs and services (27.76 percent).
- Transportation services (27.76 percent).

Stakeholder Survey Responses

Respondents of the stakeholder survey provided input on the need for human services in the NSC. The question asked respondents to select five human services that are most needed to serve LMI people in

the NSC. Listed below are the top five selections and the percentage of respondents who selected the activity.

- Mental health services (90 percent).
- Substance use disorder treatment services (80 percent).
- Employment training/job readiness (80 percent).
- Language access/translation resources (80 percent).
- Services for victims of domestic violence (70 percent).

Stakeholder Consultation

NSC held consultation sessions with community partners and organizations to assess service needs in the NSC. The sessions covered the following topics: special needs service providers, public and human services, and youth service providers. Listed below are common themes that emerged from the consultation sessions regarding public service needs:

- The consultations reveal a significant gap in access to legal assistance for domestic violence survivors.
- There is a significant gap for expanded mental health and social work support for everyone, especially seniors.

Based on the needs analysis above, describe the State's needs in Colonias

Housing Market Analysis

MA-05 Overview

Housing Market Analysis Overview:

The Housing Market Analysis describes the landscape in which NSC administers its programs by identifying the housing market, economic, and community development factors impacting LMI people and communities in NSC, which informs Everett use of CDBG funds.

The Market Analysis is comprised of eleven sections:

- Number of Housing Units
- Cost of Housing
- Condition of Housing
- Public and Assisted Housing
- Homeless Facilities and Services
- Special Needs Facilities
- Barriers to Affordable Housing
- Non-Housing and Community Development Assets
- Needs and Market Analysis Discussion
- Broadband Needs of Housing
- Hazard Mitigation

Similarly to the Needs Assessment, the Market Analysis utilizes two primary data sources: data from the 2018–2022 ACS and 2017–2021 CHAS. These are the most recent versions of the data sets available at the time of drafting this document. To better understand recent trends impacting the region, this section also summarizes information from other existing reports, studies, plans, and input from the stakeholder survey, community survey, and consultation sessions.

Listed below are the major trends NSC identified as impacting LMI households during the consultation sessions.

Housing Condition, Availability, and Cost

- Intense competition for land and the financial constraints of smaller organizations to acquire the land. High costs associated with land acquisition and the need for due diligence, such as appraisals and environmental reviews, create significant hurdles for housing development. Additionally, while there is general community support for affordable housing, concerns about density and parking often arise, complicating the approval process.
- There is also fierce competition from buyers with greater financial flexibility. Sellers often hold out for higher offers, which can exceed appraised values. Additionally, the significance of zoning

and local support in determining the viability of a site for development has an impact on the transaction.

- While AMIs have increased, the incomes of those in affordable housing have not kept pace, exacerbating income inequality.
- Many residents advocate for affordable housing; however, they often express concerns about density and parking.
- HOME funds from NSC were essential in the early stages of low-income housing tax credits (LIHTC) projects, but their significance has decreased as projects have grown larger. However, these funds remain crucial for bridging financial gaps in current developments.
- There are inefficiencies stemming from the varied conditions of the properties and the difficulty in finding qualified staff to handle capital needs assessments and redevelopment plans. There is an urgent need for renovations.
- Rents based on AMI have exacerbated income inequality, leaving many low-income individuals unable to afford housing despite having similar jobs to those who could afford it two decades ago. The disparity between rising incomes in tech and biotech sectors and stagnant wages for lower-income workers is a significant barrier.
- Tenants for the Housing Corporation of Arlington come from various backgrounds, including local residents and those from the greater region, with many requiring accessible units due to disabilities. It was noted that there is a significant number of seniors and families among the applicants for accessible units.
- Increasing construction costs and energy-efficient building requirements have an impact on the project budgets for affordable housing.
- The focus on new construction often overshadows the need for preserving existing units. The current funding system relies heavily on tax credits, which limits resources for preservation projects. The historical lack of funding for supportive services also complicates preservation efforts. The concept of naturally occurring affordable housing as a viable alternative to both new construction and preservation was also discussed as part of the solution to increasing the affordable housing stock.
- There is a lasting impact of inflation on construction costs and concern that the temporary relief provided by pandemic-era funding is coming to an end.
- There is a pressing issue of housing instability among low-income populations and a need for increased subsidies and innovative housing solutions to address the challenges faced by those earning 0–120 percent of AMI.
- There is a need for improved legal support for vulnerable populations, particularly non-English speakers, and a recognition of the need for strategic advocacy for state and federal subsidies to address the funding gap in affordable housing initiatives.
- While Massachusetts is generally effective in retaining subsidized housing, local communities may struggle to meet the financial demands of affordable housing projects.
- Families and individuals that may want to purchase a home are not going to be able to make that shift because the housing market costs are so volatile.

- Zillow data indicates that in 2025 the average rent in Everett was 34 percent higher than the national average.

Shelter Facilities and Services

- The housing crisis was worsened due to COVID-19 and the expiration of the pandemic subsidies.
- People who are at risk of becoming homeless in the eight towns or cities are going to be forced to move toward the larger cities that have more shelter capacity, but resistance exists in those areas.
- There will be difficulty finding landlords that are willing to work with affordable housing program participants because tenants are seen as risky (due to having a criminal record, lack of income, or bad credit).
- Massachusetts is a right-to-shelter state. As a result, the emergency shelter system has been under pressure to find units for homeless families. This means finding a range of housing, including housing families in apartments.
- Barriers to accessible housing exist, including difficulty navigating units due to stairs and a lack of accessible features, such as grab bars, limiting the ability to house those with disabilities.

Economic Development

- Lack of affordable housing and childcare costs were noted as barriers for residents seeking and maintaining employment in the workforce.
- Increasing connectivity, both to transportation and job networks, will help qualified candidates obtain and maintain employment.
- The business and workforce communities in NSC are still feeling the effects of the COVID-19 pandemic, including continued ground-level retail vacancies and office spaces and difficulty finding employees.

Broadband

- Seventy percent of respondents to a survey conducted by the Metropolitan Area Planning Commission (MAPC) said they had to change or cancel their internet subscription because it was too expensive. Internet prices average at about \$30 per month for the most basic plans.

Natural Hazards

- All of NSC's communities are vulnerable to increased natural hazard risks associated with climate change to varying degrees.
- The common themes across the four communities included coastal flooding, inland flooding, severe storms, and high temperatures.

MA-45 Non-Housing Community Development Assets - 91.410, 91.210(f)

Introduction

In determining priorities for the allocation of federal funds, NSC has recognized the need to foster a competitive regional economy that expands economic opportunities for current and future residents. This section describes the local workforce, the nature of current employment, and activities that coordinate economic development activities across local and regional agencies.

The following HUD-generated tables contain data pertinent to economic development in Everett.

Economic Development Market Analysis

Business Activity

Business by Sector	Number of Workers	Number of Jobs	Share of Workers %	Share of Jobs %	Jobs less workers %
Agriculture, Mining, Oil & Gas Extraction	21	0	0	0	0
Arts, Entertainment, Accommodations	1,889	3,275	11	24	13
Construction	1,591	837	9	6	-3
Education and Health Care Services	4,051	2,322	24	17	-7
Finance, Insurance, and Real Estate	1,233	1,221	7	9	2
Information	433	34	3	0	-3
Manufacturing	987	770	6	6	0
Other Services	1,064	335	6	2	-4
Professional, Scientific, Management Services	2,386	913	14	7	-7
Public Administration	738	738	4	5	1
Retail Trade	906	1,980	5	14	9
Transportation and Warehousing	1,149	586	7	4	-3
Wholesale Trade	434	785	3	6	3
Total	16,882	13,796	--	--	--

Table 5 - Business Activity

Data Source Comments: Data Source: 2017-2021 ACS Five-Year Estimate (Workers), 2021 Longitudinal Employer-Household Dynamics (Jobs).

Labor Force

Total Population in the Civilian Labor Force	28,311
Civilian Employed Population 16 years and over	26,437
Unemployment Rate	67.00
Unemployment Rate for Ages 16-24	14.60
Unemployment Rate for Ages 25-65	6.70

Table 6 - Labor Force

Data Source Comments: Data Source: 2018-2022 ASC Five-Year Estimates

Occupations by Sector		Number of People
Management, business and financial	7,783	
Farming, fisheries and forestry occupations	10	
Service	7,415	
Sales and office	4,669	
Construction, extraction, maintenance and repair	3,332	
Production, transportation and material moving	3,221	

Table 7 – Occupations by Sector

Data Source Comments: Data Source: 2018-2022 ACS Five-Year Estimates

Travel Time

Travel Time	Number	Percentage
< 30 Minutes	8,954	37%

Travel Time	Number	Percentage
30-59 Minutes	10,012	41%
60 or More Minutes	5,278	22%
Total	24,244	100%

Table 8 - Travel Time

Data Source Comments:

Data Source: 2018-2022 ACS Five-Year Estimates

Education:

Educational Attainment by Employment Status (Population 16 and Older)

Educational Attainment	In Labor Force		Not in Labor Force
	Civilian Employed	Unemployed	
Less than high school graduate	3,437	459	1,093
High school graduate (includes equivalency)	7,470	331	1,925
Some college or Associate's degree	5,281	328	1,046
Bachelor's degree or higher	6,378	148	582

Table 9 - Educational Attainment by Employment Status

Data Source Comments:

Data Source: 2018-2022 ACS Five-Year Estimates

Educational Attainment by Age

	Age				
	18-24 yrs	25-34 yrs	35-44 yrs	45-65 yrs	65+ yrs
Less than 9th grade	84	418	682	1,685	943
9th to 12th grade, no diploma	595	696	761	747	751
High school graduate, GED, or alternative	1,583	2,263	2,522	4,941	1,766
Some college, no degree	807	1,866	1,336	1,900	939
Associate's degree	197	415	327	811	300
Bachelor's degree	619	2,370	1,439	1,344	428

	Age				
	18–24 yrs	25–34 yrs	35–44 yrs	45–65 yrs	65+ yrs
Graduate or professional degree	79	828	658	499	469

Table 10 - Educational Attainment by Age

Data Source Comments:

Data Sources: 2018-2022 ACS Five-Year Estimates

Educational Attainment – Median Earnings in the Past 12 Months

Educational Attainment	Median Earnings in the Past 12 Months
Less than high school graduate	34,482
High school graduate (includes equivalency)	38,741
Some college or Associate's degree	37,191
Bachelor's degree	51,901
Graduate or professional degree	86,987

Table 11 – Median Earnings in the Past 12 Months

Data Source Comments:

Data Sources: 2018-2022 ACS Five-Year Estimates

Based on the Business Activity table above, what are the major employment sectors within your jurisdiction?

Within the Boston region, health care, professional/technology services, and education are major employment sectors.

According to a recent Massachusetts CHMA (2024) report, the HMA, which includes NSC communities, is a center for higher education and healthcare and a popular location for corporate headquarters in the New England region. The education and health services sector, with 22 percent of total nonfarm payrolls, has the largest concentration of jobs in the Boston-Cambridge-Nashua, MA-NH New England City and Town Area.

Figure 1 shows the extent of the dominance of the educational services, and health care and social assistance for NSC communities.

Describe the workforce and infrastructure needs of the business community:

According to a recent Metro North Workforce Board report (2024), which includes NSC communities, certifications in nursing and emergency care are highly sought after, indicating a focus on medical expertise. Additionally, there is notable interest in candidates with general professional credentials and essential certifications, reflecting the diverse needs of employers across various sectors. This underscores the importance of both specialized healthcare skills and fundamental professional qualifications in the job market. Additionally, 17 of job postings require a Master's degree, while 8% require a Ph.D. or professional degree. This data indicates a diverse range of educational requirements, with a significant emphasis on higher education applications.

Describe any major changes that may have an economic impact, such as planned local or regional public or private sector investments or initiatives that have affected or may affect job and business growth opportunities during the planning period. Describe any needs for workforce development, business support or infrastructure these changes may create.

Notable growth in the education and health services sector is expected to continue during the forecast period because Massachusetts General Hospital broke ground on a multiphase building with two towers in the city of Boston that will be complete between 2027 and 2030. When complete, the property will include the Massachusetts General Hospital Cancer Center, the Corrigan Minehan Heart Center, and 482 single-bed inpatient rooms. In the professional and business services sector, job growth is expected to resume during the next 3 years, partly because several companies are opening new headquarters in the city of Boston, including the LEGO Group, a toy manufacturer. Their new headquarters is expected to open by 2026. The LEGO Group, will be moving its North American headquarters and 740 jobs from Enfield, Connecticut, to the city of Boston. Leisure and hospitality sector jobs also are expected to increase, and a full job recovery in the sector is imminent by the end of the forecast period (HUD Massachusetts Comprehensive Housing Market Analysis (2024) report).

How do the skills and education of the current workforce correspond to employment opportunities in the jurisdiction?

The Boston region has historically had a strong manufacturing industry, which continues into the present. The region also has strong biotechnology and defense technology industries, which both contribute to and depend on the manufacturing sector. The region's CEDS notes that investments are required to develop or maintain the workforce in the manufacturing sector.

Describe any current workforce training initiatives, including those supported by Workforce Investment Boards, community colleges and other organizations. Describe how these efforts will support the jurisdiction's Consolidated Plan.

The Commonwealth of Massachusetts' Workforce Training Fund Program is administered by Commonwealth Corporation and provides workforce training funding to Massachusetts businesses for current and newly hired employees. The program focuses on small- to medium-sized businesses that would otherwise lack the resources for employee training. Commonwealth Corporation also funds and administers multiple other workforce training programs, including youth programs and training programs for in-demand occupations.

MassHire Metro North Workforce Board, one of sixteen workforce boards in the state, serves the NSC area to develop strategies and programs for job seekers and local employers, including overseeing the MassHire Metro North Career Centers that provide job search and employer services.

Does your jurisdiction participate in a Comprehensive Economic Development Strategy (CEDS)?

If so, what economic development initiatives are you undertaking that may be coordinated with the Consolidated Plan? If not, describe other local/regional plans or initiatives that impact economic growth.

Yes, the Economic Development Team within MAPC created the CEDS for 2020–2025 to guide regional economic development, particularly during recovery from the impacts of the COVID-19 pandemic.

The following is a summary of the goals and strategies from the CEDS report.

Goal 1: Residents of the region achieve financial stability in order to withstand three to six months of economic hardship.

- Provide effective workforce development supports and address barriers to quality employment for Black, Indigenous, and People of Color (BIPOC) through public-private collaboration and private sector leadership.
- Increase protections against predatory lending and expand access to financial services and education through partnerships with financial institutions and partners in the financial technology sector.
- Provide publicly funded income enhancements for those earning less than a living wage and support reduction in household expenses.

Goal 2: There is increased parity between the wealth of BIPOC and White people in the region.

- Expand access to stable housing for BIPOC.
- Build the resiliency and stability of businesses owned by BIPOC.
- Strengthen community-driven economic systems.

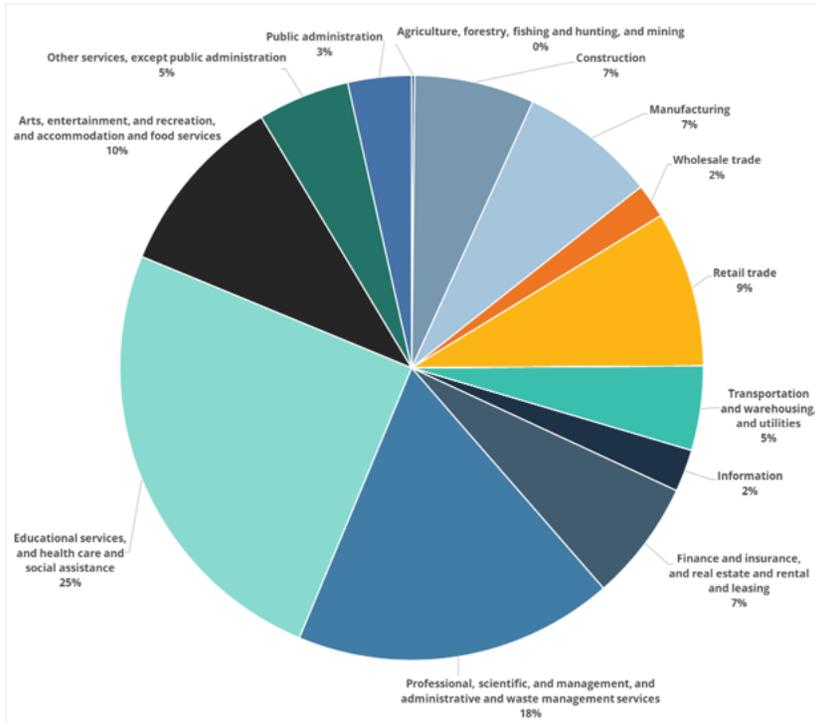
- Explore and advance tax reform.

Goal 3: Everyone in the region is able to access jobs, goods, and services close to their homes via affordable transportation options, with shorter commutes and fewer transfers.

- Enable the production of affordable housing near employment centers and transit nodes.
- Expand digital access to enable remote work and learning.
- Provide access to affordable, safe, and accessible transportation options.

Discussion

Figure 1—Employment by Industry



Data Source: 2018–2022 ACS Five-Year Estimates (Arlington, Chelsea, Everett, Malden, Medford, Melrose, Revere, Winthrop); Civilian employed population 16 years and over.

Figure 1 - Employment by History

MA-50 Needs and Market Analysis Discussion

Are there areas where households with multiple housing problems are concentrated? (include a definition of "concentration")

Within the NSC, block groups with a resident population of greater than 51 percent LMI households are located throughout the area. These areas are often used by communities as a tool to identify areas that may need additional community services, housing rehabilitation, infrastructure investment, and local economic development projects. Figure 2 depicts LMI census block groups in NSC.

Are there any areas in the jurisdiction where racial or ethnic minorities or low-income families are concentrated? (include a definition of "concentration")

An analysis of 2021 R/ECAP data indicated that there was one census tract in Everett with that designation (Figure 3) in addition to the LMI census block groups identified in Figure 2. Challenges faced by populations in these areas continue to be a critical focus for local and federal planning efforts.

What are the characteristics of the market in these areas/neighborhoods?

While property values have risen across the state due to population growth and economic development, the neighborhoods in LMI areas still lag in terms of housing quality and affordability. The demand for affordable housing has increased, but the older housing stock in these areas continues to contribute to higher levels of housing-related issues.

Are there any community assets in these areas/neighborhoods?

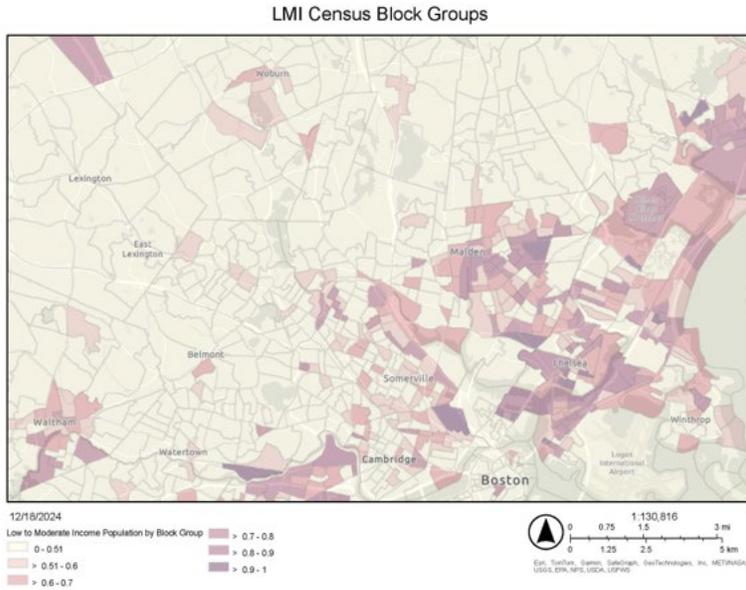
As of 2024, community centers and faith-based organizations remain vital assets in the low-income neighborhoods of the NSC, particularly in areas with lower home values and rents. These resources continue to play a crucial role in providing social, educational, and support services to residents, especially in areas with concentrated poverty. The importance of these assets has not diminished but rather grown as population increases and economic disparities have heightened the demand for social services.

While specific locations of community assets have remained largely the same, these organizations have adapted to the evolving needs of the community. For instance, some community centers and faith-based groups have expanded their services to include more focused assistance in areas like food security, housing support, and mental health, which are increasingly critical in these low-income areas. Overall, the role of community assets, such as faith-based organizations and community centers, continues to be a key factor in supporting low-income families in Everett and other NSC jurisdictions. These institutions provide vital social services and community connections, helping to alleviate some of the challenges faced by residents in these economically disadvantaged areas.

Are there other strategic opportunities in any of these areas?

To be determined.

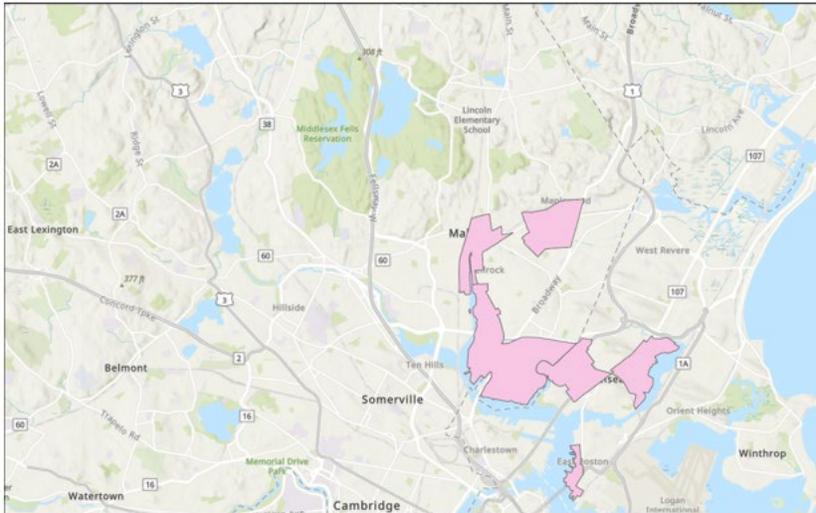
Figure 2—LMI Census Block Groups



Data Source: 2017–2021 ACS and HUD.

Figure 2 - LMI Census Block Groups

Figure 3—R/ECAP Map



Data Source: HUD R/ECAP Mapping Tool (2021).

Figure 3 - RECAP Map

MA-60 Broadband Needs of Housing occupied by Low- and Moderate-Income Households - 91.210(a)(4), 91.310(a)(2)

Describe the need for broadband wiring and connections for households, including low- and moderate-income households and neighborhoods.

Affordability is a challenge for obtaining and keeping home internet among LMI households.

Many households lack the devices necessary for full digital participation. A Digital Equity Plan produced by MAPC for Everett, Chelsea, and Revere in October 2022 found that nearly one in nine households in the three cities do not have a laptop or desktop computer. While mobile devices may someday be capable of connecting residents to a full set of services, not having a device today can leave households unable to work remotely, attend virtual classes, or access government benefits and services.

The Digital Equity Plan also found that 15 percent of residents, or 8,600 households, in these three municipalities do not have access to the internet at home. For households earning \$20,000 or less per year, only 42 percent of Chelsea households have home internet. In Everett, 30 percent of households that make \$20,000 per year or less have home internet and 36 percent of these households in Everett. 70 percent of respondents to a survey conducted by MAPC said they had to change or cancel their internet subscription because it was too expensive. Internet prices start at about \$30 per month for the most basic plans.

To broaden broadband access, Massachusetts formed a \$50 million Digital Equity Fund (from funding from the American Rescue Plan Act and the Infrastructure Investment and Jobs Act), which is administered by the Massachusetts Broadband Institute to provide resources for planning and implementation to close the digital divide.

In addition, a Bridge to Broadband program, completed in 2022, facilitated data exchange between school districts and Internet Service Providers. Everett, Chelsea, and Revere were added to the initial pilot program and are now able to identify which students are not currently able to access a wired internet connection from an internet service provider serving the community. The next steps include using this data to support school-based efforts aimed at connecting unconnected students and households.

Describe the need for increased competition by having more than one broadband Internet service provider serve the jurisdiction.

There are a few, though not many, choices for wired internet service providers within Everett, though not all households have the modern connections needed for high-speed internet. Comcast is the predominant internet service provider in Everett. At least one-third of households in Everett cannot

currently obtain fiber-optic internet service, the fastest internet available Table 13 depicts the number of households in each community with a broadband internet subscription.

Table 13—Computer and Broadband Internet Availability

	Everett
-	
Total households	17,054
With a computer	16,068
With a broadband internet subscription	15,685

Data Source: 2018–2022 ACS Five-Year Estimates.

Table 13 - Computer and Broadband Internet Availability

MA-65 Hazard Mitigation - 91.210(a)(5), 91.310(a)(3)

Describe the jurisdiction's increased natural hazard risks associated with climate change.

The 2021 Hazard Mitigation Plan analyzed the threat of flooding, landslides, drought, severe thunderstorms, severe winter storms, dam failures, and earthquakes. The analysis found that approximately 19 percent of the city's land area is susceptible to floods based on the Federal Emergency Management Agency's 100-year floodplain map.

Describe the vulnerability to these risks of housing occupied by low- and moderate-income households based on an analysis of data, findings, and methods.

As outlined in the Hazard Mitigation Plan, vulnerable populations, such as the elderly, school-aged children, people with certain medical conditions, and low-income residents, may be more susceptible to the effects of natural hazards. These hazards, such as extreme heat and major storms, can create challenges for vulnerable populations who do not have the necessary means to prepare for or recover from a weather event.

Strategic Plan

SP-05 Overview

Strategic Plan Overview

The strategic plan outlines Everett's goals, objectives, and specific strategies to work toward those goals and objectives over the next five federal fiscal years.

The Strategic Plan is comprised of eight sections:

- Geographic Priorities
- Priority Needs
- Anticipated Resources
- Institutional Delivery Structure
- Goals
- Lead-Based Paint Hazards
- Anti-Poverty Strategy
- Monitoring

The eight communities in the North Suburban HOME Investment Partnerships Program (HOME) Consortium (NSC) work together to prepare and submit the Consolidated Plan because they formed a HOME Consortium to receive HOME funds. Malden serves as the lead entity for the HOME Consortium and receives and administers HOME funds on behalf of all eight cities. Four municipalities, including Everett, directly receive their own allocations of Community Development Block Grant (CDBG) funds. This Strategic Plan includes priority needs and goals for the use of Everett's CDBG allocation.

The five-year strategic plan sets the framework for projects and activities in Everett over the next five years. These needs were identified during a public needs hearing on March 10, 2025 and through public and stakeholder engagement and data analysis. In addition, the City of Everett has been a past recipient of CDBG funds from the Massachusetts CDBG Mini Entitlement program and will continue to fund similar eligible activities.

Everett identified a set of priority needs and created the following goals to meet the high-priority needs:

Goal 1: Rehabilitation and preservation of existing affordable housing. Improvement of housing conditions of low- to moderate-income individuals, correction of building and sanitary code violations, and abatement of lead paint, radon mitigation and removal of asbestos through a deferred payment program.

Goal 2: Enhance public services. Support public service activities, including food pantries, elder self-sufficiency, pro-bono legal services, homeless prevention, rent and utility assistance, immigration integration services and youth services.

Goal 3: Planning and administration. Create suitable living environments, provide decent affordable housing, and create economic opportunities through Planning and CDBG program administration

SP-10 Geographic Priorities - 91.415, 91.215(a)(1)

Geographic Area

Are a N am e:	Are a T yp e:	Other Tar get Area Descriptio n:	HUD A pprov al Dat e:	% of Low/ Mod :	Revi tal Typ e:	Other R evital D escripti on:	Iden tify the neig hbo rho od bou ndar ies for this targ et area .	Incl ude spec ific hou sing and com mer cial char acte risti cs of this targ et area .	How did your cons ulta tion and citiz en part icipa tion proc ess help you to iden tify this neig hbo rho od as a targ et area ?	Id en at the opp ortu nities s for imp rove ment in this targ et area ?	Wh at the opp ortu nities s for imp rove ment in this targ et area ?	Are ther e barr iers to imp rove ment in this targ et area ?	

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Table 12 - Geographic Priority Areas

General Allocation Priorities

Describe the basis for allocating investments geographically within the state

The CDBG program is intended to predominantly serve the needs of areas and individuals that are low-to moderate-income as defined by HUD. Eligibility maps and corresponding charts of eligible Census

tracts/block groups identify those Everett areas eligible for CDBG investments.

While Everett can invest CDBG funds in priority projects within those areas, HUD encourages entitlement communities like Everett to evaluate the benefits of geographic targeting to maximize community outcomes. Geographic targeting is viewed as an effective strategy for neighborhood stabilization. Coordinated investments in public infrastructure, public parks, economic development, and housing within a concentrated geographic area are most likely to yield meaningful improvements in those target areas.

During this Consolidated Plan period, the City of Everett will continue to evaluate the opportunities and benefits of geographic targeting. Consistent with recognized best practices, Everett will consider the following, prior to the implementation of geographic targeting:

1. Utilization of relevant data that supports concentrated investment.
2. Identification of “Shovel Ready” Investment Opportunities.
3. Evaluation of opportunities to leverage funds or enhance outcomes of neighborhood improvement efforts.
4. Solicitation of public input in accordance with Everett’s Citizen Participation Plan.

Geographic Area

The City of Everett plans to target CDBG funds to one of the following three target areas:

1) Area one-Central/ Southeast Everett area-includes Census Tracts 3421; 3425; 3426 and is bound by City of Chelsea line to the East, Route 16 (Revere Beach Parkway) to the South, Broadway to the West and Ferry and Elm Street to the North.

2) Area two -Central West Everett area -includes Census Tracts 3422; 3423 and 3424 and is bound by the Airforce Road to the South, City of Malden to the West; Ferry Street to the North and Broadway to the East.

3) Area three –

Central West Everett area -includes Census Tract 3423 and is bound by Tremont Street to the South; City of Malden to the West; Wyllis Street to the North and Prescott Street to the East.

Central South/East Everett area -includes Census Tract 3424 and is bound by City of Chelsea line to the East; City of Malden to the South; Broadway to the West and Route 16 (Revere Beach Parkway) to the North.

Table 14—Geographic Priority Areas

Census Tract	Block Group	Percentage Low- to Moderate-Income
3421	1	85.5%
	2	41.8%
	3	79.3%
	4	44.5%
3422.01	1	67.9%
	2	88.3%
	3	76.8%
3422.01	4	57.6%
3423.02	1	44.35
	2	45.8%
	3	57.4%
3424.01	1	58.4%
	2	74.4%
	3	25.1%
3425	1	27%
	2	63.7%
3425.01	1	41.9%
	2	74.4%
3426	1	57%
	2	67.7%
	3	66.5%

Data Source: HUD Low- to Moderate-Income Summary Data (2016–2020 ACS).

Table 14 - Geographic Priority Areas

SP-25 Priority Needs - 91.415, 91.215(a)(2)

Priority Needs

Table 13 – Priority Needs Summary

1	Priority Need Name	Affordable Housing
	Priority Level	High
	Population	Extremely Low Low Moderate Large Families Families with Children Public Housing Residents Chronic Homelessness Individuals Mentally Ill veterans Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Victims of Domestic Violence
	Geographic Areas Affected	
	Associated Goals	Rehabilitation and Preservation of Housing
	Description	Improvement of housing conditions of low- to moderate-income individuals, correction of building and sanitary code violations, and abatement of lead paint, radon mitigation and removal of asbestos through a deferred payment loan program.

	Basis for Relative Priority	The escalating housing costs in the Greater Boston Area have created an affordability crisis among low- and moderate-income households. Everett and the NSC have prioritized improving the existing affordable rental stock as a strategy to address escalating housing costs. The detailed analysis of housing stock, conditions, market trends, and affordability supports this prioritization. According to recent Metropolitan Area Planning Council (MAPC) data, 63% of housing units in Everett are in buildings built before 1939, requiring ongoing rehabilitation to maintain affordability. Total households in Everett are projected to increase by 5,000 by 2030, an increase of 31 percent from 2010.
2	Priority Need Name	Enhance Public Services
	Priority Level	High
	Population	Low Moderate Families with Children Elderly Individuals Families with Children Victims of Domestic Violence Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities
	Geographic Areas Affected	
	Associated Goals	Enhance Public Services
	Description	Support public service activities, including food pantries, elder self-sufficiency, pro-bono legal services, homeless prevention, rent and utility assistance, immigration integration services and youth services.
	Basis for Relative Priority	These needs were determined through extensive stakeholder focus groups and through existing policies and plans.
3	Priority Need Name	Public Facilities, Infrastructure, and Parks
	Priority Level	High

Population	Extremely Low Low Moderate Large Families Families with Children Elderly Chronic Homelessness Persons with Mental Disabilities Persons with Physical Disabilities Persons with Developmental Disabilities Persons with Alcohol or Other Addictions Persons with HIV/AIDS and their Families Non-housing Community Development
Geographic Areas Affected	
Associated Goals	Parks, Public Facilities, and Infrastructure
Description	Investing in the improvement or reconstruction of Everett’s infrastructure, public facilities, neighborhood facilities, and parks and open spaces is essential to improving the quality of life for low- and moderate-income residents.
Basis for Relative Priority	These needs were determined through extensive stakeholder focus groups and through existing policies and plans. Everett has identified public facilities, infrastructure, and parks as a high priority. The City’s ongoing assessment of public facilities, parks, environmental resiliency, and ADA improvements supports the continuation of investments in these areas.

Narrative (Optional)

The SP-25 Priority Needs section of the Consolidated Plan provides greater detail into the goals outlined in the Strategic Plan.

The City of Everett conducted an extensive needs assessment and consultation process that identifies many priority needs across the jurisdiction. Virtually all housing and community development needs were identified as important; however, pending available resources throughout the course of the next five years, the City may not be able to fund activities to address all priority needs. In some cases, a priority need may not be funded because it is addressed through other community resources. The City of Everett’s Community Development Strategy (CDS) provides additional information regarding

the community development needs of the City and the actions/programs that were prioritized for funding.

SP-35 Anticipated Resources - 91.420(b), 91.215(a)(4), 91.220(c)(1,2)

Introduction

- The SP-35 Anticipated Resources section of the Consolidated Plan identifies the federal, state, local, and private resources expected to be available to Everett to address the priority needs outlines in the Strategic Plan. The City of Everett receives CDBG funds for use within the City in the approximate annual amount of \$1,048,571. The Anticipated Resources table below describes this funding source.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,048,571	0	0	1,048,571	4,194,284	CDBG funds leverage local, state, and federal funds. Agencies can combine funding sources to provide a wider range of services to the community.

Table 14 - Anticipated Resources

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how matching requirements will be satisfied

The City anticipates CDBG funds will leverage additional resources. Non-entitlement funds that will be used to further the goals of the Strategic Plan may include funds from private foundations, organizations, and individuals. The following leveraged resources are anticipated during the upcoming program year:

- **City General Funds:** The project budget commits resources for activities including public park, facilities, and infrastructure. Partial funding of Administration costs (Everett salaries).
- **Affordable Housing Resources:** Affordable housing developments are likely to utilize a variety of local, state, federal, and private housing resources, including Low-Income Housing Tax Credits, the Mass Rental Voucher Program, funds for historic preservation, state and federal historic tax credits, HOME funding, private foundation support, and private mortgage financing.
- **Philanthropy:** Everett Citizen's Foundation
- **Section 8 Funds:** Section 8 is administered by the Everett Housing Authority and provides rental subsidies to Everett households.

If appropriate, describe publically owned land or property located within the state that may be used to address the needs identified in the plan

N/A

Discussion

N/A

SP-40 Institutional Delivery Structure - 91.415, 91.215(k)

Explain the institutional structure through which the jurisdiction will carry out its consolidated plan including private industry, non-profit organizations, and public institutions.

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
Everett Housing Authority	PHA	Non-homeless special needs Public Housing Rental public services	Jurisdiction
Office of Human Services	Subrecipient	Homelessness Non-homeless special needs public services	Jurisdiction
Everett Recreation and Enrichment	Subrecipient	Non-homeless special needs public services	Jurisdiction
SOMERVILLE HOMELESS COALITION	Continuum of care	Homelessness Rental	Region
Everett Police Department	Government	Homelessness	Jurisdiction
Everett Department of Public Works	Government	Non-homeless special needs public facilities	Jurisdiction
Everett Department of Planning and Development	Government	Economic Development Non-homeless special needs Planning	Jurisdiction
HOUSING FAMILIES INC.	Non-profit organizations	Homelessness Non-homeless special needs Rental	Jurisdiction
MYSTIC VALLEY ELDER SERVICES	Non-profit organizations	public services	Jurisdiction
BREAD OF LIFE	Non-profit organizations	public services	Jurisdiction
For Kids Only Afterschool	Non-profit organizations	public services	Jurisdiction

Responsible Entity	Responsible Entity Type	Role	Geographic Area Served
ABCD -ACTION FOR BOSTON COMMUNITY DEV CORPORATION	Non-profit organizations	Ownership Rental public services	Jurisdiction

**Table 15 - Institutional Delivery Structure
Assess of Strengths and Gaps in the Institutional Delivery System**

The SP-40 Institutional Delivery Structure section of the Consolidated Plan summarizes information gathered through stakeholder and community engagement and existing reports on the institutional delivery structure in Everett and NSC. The institutional delivery structure includes entities that will carry out the objectives outlined in the Strategic Plan for CDBG.

The City of Everett’s institutional delivery structure is a combination of existing City staff, an experienced CDBG consulting firm and public-social service providers with experience administering CDBG funds. Everett’s Director of the Department of Planning and Development, the Department’s Administrative Assistant and other Department staff all have roles integral to the City’s successful implementation of its CDBG-funded programs and activities.

The city supplements its local staff with an experienced CDBG management consultant that provides training to local staff, monitors public-social service providers and acts as a liaison to its funding agency. The consultant also provides program administration assistance such as managing the city’s housing rehabilitation efforts.

The public-social service providers have all been provided technical assistance by the CDBG management consultant and are well trained in implementing their programs and reporting beneficiaries and expenditures.

The institutional structure within the City of Everett has been developed over years of successful operation.

Through clearly defined roles and responsibilities within a collaborative working environment, the City of Everett has a delivery system capable of undertaking projects, programs, and services to meet priority needs of low- and moderate-income residents.

Availability of services targeted to homeless persons and persons with HIV and mainstream services

Homelessness Prevention Services	Available in the Community	Targeted to Homeless	Targeted to People with HIV
Homelessness Prevention Services			
Counseling/Advocacy	X	X	
Legal Assistance	X		
Mortgage Assistance			
Rental Assistance	X	X	
Utilities Assistance	X		

Street Outreach Services			
Law Enforcement	X	X	
Mobile Clinics			
Other Street Outreach Services	X	X	
Supportive Services			
Alcohol & Drug Abuse	X		
Child Care	X		
Education	X	X	
Employment and Employment Training	X		
Healthcare			
HIV/AIDS			
Life Skills	X		
Mental Health Counseling	X		
Transportation	X		
Other			

Table 16 - Homeless Prevention Services Summary

Describe how the service delivery system including, but not limited to, the services listed above meet the needs of homeless persons (particularly chronically homeless individuals and families, families with children, veterans and their families, and unaccompanied youth)

The City is not a direct recipient of public or private resources with which to address or prevent homelessness. Everett is an active member of the Balance of State Continuum of Care (CoC) and supports the goals of the CoC and the efforts of regional non-profits and service providers to provide coordinated access and services. Everett can utilize the CoC partnership to direct homeless residents to appropriate services.

With the City, the partnership between departments has been particularly successful in identifying the needs of homeless persons that are living in Everett and connecting those individuals to services that are available through the CoC and area human service providers.

Describe the strengths and gaps of the service delivery system for special needs population and persons experiencing homelessness, including, but not limited to, the services listed above

The partnership between departments helps to coordinate an effective delivery system for persons experiencing homelessness in Everett. However, a significant gap in serving special needs populations and persons experiencing homelessness can be attributed to the insufficient supply of permanent affordable housing, as well as barriers to workforce participation. The removal of these barriers would bring the jurisdiction closer to ending homelessness. The City funds housing rehabilitation efforts as

well as several rent and utility assistance programs and pro-bono legal services/homeless prevention and sustainable housing.

Provide a summary of the strategy for overcoming gaps in the institutional structure and service delivery system for carrying out a strategy to address priority needs

Everett is not a direct recipient of public funds dedicated to homeless or any particular special needs population, but it has consistently funded public service programs for vulnerable populations and special needs persons. Through its funding decisions, the City selects programs that seek to stabilize at-risk populations by funding affordable housing, scholarships and food support and public service programs.

SP-45 Goals - 91.415, 91.215(a)(4)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation and Preservation of Housing	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$601,250	Rental units rehabilitated: 10 Household Housing Unit
2	Enhance Public Services	2025	2029			Enhance Public Services	CDBG: \$138,750	Public service activities other than Low/Moderate Income Housing Benefit: 1850 Persons Assisted
3	Planning and Administration	2025	2029	Administration			CDBG: \$185,000	Other: 1 Other
4	Parks, Public Facilities, and Infrastructure	2025	2029	Non-Housing Community Development		Public Facilities, Infrastructure, and Parks		Public Facility or Infrastructure Activities other than Low/Moderate Income Housing Benefit: 1000 Persons Assisted

Table 17 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitation and Preservation of Housing
	Goal Description	Rehabilitation and Preservation of Existing Affordable Housing: Improvement of housing conditions of low-to moderate-income individuals, correction of building and sanitary code violations, and abatement of lead paint, radon mitigation and removal of asbestos through a deferred payment loan program.

2	Goal Name	Enhance Public Services
	Goal Description	Support public service activities, including food pantries, elser self-sufficiency, pro-bono legal services, homeless prevention, rent and utility assistance, immigration integration services and youth services.
3	Goal Name	Planning and Administration
	Goal Description	Create suitable living environments and provide decent affordable housing and economic opportunities through planning and CDBG program administration.
4	Goal Name	Parks, Public Facilities, and Infrastructure
	Goal Description	Revitalize Parks, Public Facilities, and Infrastructure: Investing in the improvement or reconstruction of Everett's infrastructure, public facilities, neighborhood facilities, and parks and open space is essential to improving the quality of life for low-and moderate-income residents.

Estimate the number of extremely low-income, low-income, and moderate-income families to whom the jurisdiction will provide affordable housing as defined by HOME 91.315(b)(2)

The City of Everett does not have a dedicated annual HOME budget. The City seeks funds from the North Suburban Consortium (NSC) on a project-by-project basis. The city does not currently have any projects in the pipeline that are eligible for HOME funds.

SP-65 Lead-based Paint Hazards - 91.415, 91.215(i)

Actions to address LBP hazards and increase access to housing without LBP hazards

During the Consolidated Plan period, the City will work to evaluate and reduce lead-based paint hazards and increase access to housing without such health hazards. The City will measure the plan's success based on the number of reduced lead-based hazards and reductions of lead poisoning and hazards. All housing activities funded by CDBG are required to comply with State and Federal Lead Paint Notification Laws and follow the Lead Safe Housing Rule relative to HUD programs. The City's housing policies and programs convey the importance of reduction and abatement of these and other environmental hazards.

Specifically, hazards created by lead-based paint are addressed through enforcement of the Lead Paint Notification Laws, the promotion of the MassHousing "Get the Lead Out" Program (which provides Lead Remediation financing to eligible property owners), and the integration of lead remediation in the housing rehabilitation programs and affordable housing development programs. Any property owner participating in the Housing Rehabilitation/Weatherization programs is provided notification about these laws and that the program ensures compliance with these laws. To comply, lead testing, containment through interim controls and abatement, and monitoring occurs and is funded by the program accordingly. Property owners and their tenants are also supported with relocation assistance. The program maintains a relocation policy that includes relocation and protections and support for tenants for these instances.

Public awareness and education is the keystone of an effective public health policy. The Commonwealth's Childhood Lead Paint Prevention Program provides a wealth of information on the hazards, safe treatment, and legal responsibilities related to lead-based paint hazards. The program additionally tracks childhood blood testing rates and incidence of poisoning. The commitment to raise public awareness led to the passage of Massachusetts' Lead Law, which requires property owners to remove or cover all lead paint hazards in homes built before 1978 if a child under six years old resides in the home. The City's HHS Department provides public notification, including to tenants and landlords, about the hazards of lead-based paint. If a child tests for elevated lead-based paint levels, then the City connects property owners to options for containing or abating the problem and improving health and housing conditions.

In addition, the City provides information to area landlords and property owners regarding rental property requirements, specifically that they must provide these notifications and forms prior to execution of a rental agreement:

- A copy of lead inspection reports.
- A copy of the letter of compliance.
- Any information about lead in the home.

The City works with the local real estate community to ensure that sellers of homes built prior to 1978 provide buyers with the following:

Property Transfer Notification.

- A signed Property Transfer Lead Certification.
- Any information about lead in the home.
- A copy of any lead inspection report, Letter of Compliance, or Letter of Interim Control.
- A 10-day period to have the home inspected for lead at the buyer's expense.

The City has coordinated with the "Get the Lead Out" program and will continue to do so through the Consolidated Plan period. The program provides secondary financing at desirable rates to remediate or remove lead hazards from residential units. The funds, while limited, are available throughout the Commonwealth. Properties undergoing rehabilitation or weatherization may also have access to funding to address hazards

How are the actions listed above integrated into housing policies and procedures?

Everett has fully integrated lead hazard education and remediation into housing policies and programs. The City requires compliance with Mass Lead Notification and federal laws, including the Lead Safe Housing Rule, which is documented in all project files. Affordable rental projects are required to abate lead-based paint hazards prior to occupancy, and first-time homebuyers are required to sign the Commonwealth's Transfer of Property Notification in the case of purchasing of existing properties and follow other requirements as noted above. Additionally, any new construction or substantial rehabilitation is made fully compliant. The City of Everett makes available the United States Environmental Protection Agency's Protect Your Family from Lead in Your Home booklet to the community for any project funded through CDBG or HOME grants and will continue to do so throughout the Consolidated Plan period. In addition to the requirements noted above, the CDBG and HOME programs also require the following:

1. The property owner must provide the required notice to all occupants.
2. The home is to be inspected by a trained professional.
3. Assess if the project is of low, moderate, or high risk for de-leading due to the scope of work.
4. Have work performed by a licensed contractor.
5. Monitor de-leading to ensure compliance with federal and state laws.
6. Obtain project clearance for occupancy.

SP-70 Anti-Poverty Strategy - 91.415, 91.215(j)

Jurisdiction Goals, Programs and Policies for reducing the number of Poverty-Level Families

The City of Everett continues its active engagement in a network of regional and local organizations, operating programs, and initiatives intended to help reduce the number of persons living in poverty. According to the 2018–2022 ACS, 15.4 percent of Everett residents live in poverty. To reduce this number, the City will continue its focus on the following anti-poverty initiatives:

1. Preservation and rehabilitation of existing affordable housing
2. Enhance Public Services

How are the Jurisdiction poverty reducing goals, programs, and policies coordinated with this affordable housing plan

The City’s anti-poverty strategy is coordinated with this Consolidated Plan as follows:

Preservation and Rehabilitation of Existing Affordable Housing

- Affordable Housing: The Consolidated Plan includes the creation and preservation of housing affordable to extremely low-, low-, and moderate-income households in all plan years.

Enhance Public Services

- Public Services: The Consolidated Plan prioritizes public services for Everett residents. The City has proposed funding for both programs in all plan years.

SP-80 Monitoring - 91.230

Describe the standards and procedures that the jurisdiction will use to monitor activities carried out in furtherance of the plan and will use to ensure long-term compliance with requirements of the programs involved, including minority business outreach and the comprehensive planning requirements

All CDBG-funded projects and programs are monitored by the Department of Planning and Development for compliance with all applicable regulations and contract provisions. The department approaches monitoring as an ongoing process from project award through project completion. Section 3 and Equal Opportunity Contracting is included within the department's monitoring functions, as is Fair Housing monitoring. HOME program requirements are monitored by the Malden Redevelopment Authority as the administrator of the HOME program.

The City of Everett's monitoring functions include:

- Inclusion of program requirements within funding agreements. At the onset of a grant year, the City of Everett reviews obligations with each subrecipient in order to receive federal funding by reviewing a draft of the subrecipient agreement. For construction projects, this includes working with subrecipients to ensure that all bid documents include the required Davis Bacon, Section 3, and Buy America requirements. Upon the award of a bid, the City of Everett meets again with the subrecipient and contractors to ensure that all parties understand and will comply with their ongoing responsibilities. These requirements are matched by enforcement of policies by program staff, including the monitoring of construction activities and interviewing employees at construction sites to ensure compliance with wage rates.
- Review of reimbursement requests through desk audits and, if appropriate, field observations. The City of Everett conducts ongoing desk audits of subrecipient performance. The City also works with subrecipients quarterly to review reimbursement requests to ensure all expenses are eligible and ensure that all projects are on track to meet project goals and outcomes as proposed in the subrecipients initial application. For public service and housing projects and activities, field monitoring with program staff happens yearly through a sampling of projects. Projects that meet this requirement for field monitoring meet specific criteria as part of a risk assessment: delayed program start, slow spending, delayed reporting and communications, and lack of performance meeting activity goals or outcomes. Any at-risk project includes more intensive, ongoing monitoring. Housing projects are also monitored to ensure compliance with state and federal Fair Housing laws, including reviewing affirmative fair housing marketing plans and inspecting agency forms and notifications for compliance with fair housing laws.
- For construction projects, field monitoring occurs throughout the year of each construction project. Review of grant recipients program reports for eligibility of beneficiaries and of activities. The City of Everett requires quarterly reporting of beneficiaries and activities. This request is made by all subrecipients through a standardization form to coincide with reimbursement requests.

- Provision of technical assistance upon request or as determined by desk reviews. As the CDBG program is modest in size, the City of Everett provides technical assistance to any subrecipient who requests it. The City of Everett is in constant contact with the subrecipient to ensure that there is compliance.

The monitoring process is regularly evaluated to ensure effectiveness and improve efficiency.

Expected Resources

AP-15 Expected Resources - 91.420(b), 91.220(c)(1,2)

Introduction

- The SP-35 Anticipated Resources section of the Consolidated Plan identifies the federal, state, local, and private resources expected to be available to Everett to address the priority needs outlines in the Strategic Plan. The City of Everett receives CDBG funds for use within the City in the approximate annual amount of \$1,048,571. The Anticipated Resources table below describes this funding source.

Anticipated Resources

Program	Source of Funds	Uses of Funds	Expected Amount Available Year 1				Expected Amount Available Remainder of ConPlan \$	Narrative Description
			Annual Allocation: \$	Program Income: \$	Prior Year Resources: \$	Total: \$		
CDBG	public - federal	Acquisition Admin and Planning Economic Development Housing Public Improvements Public Services	1,048,571.00	0.00	0.00	1,048,571.00	4,194,284.00	CDBG funds leverage local, state, and federal funds. Agencies can combine funding sources to provide a wider range of services to the community.

Table 18 - Expected Resources – Priority Table

Explain how federal funds will leverage those additional resources (private, state and local funds), including a description of how

matching requirements will be satisfied

The City anticipates CDBG funds will leverage additional resources. Non-entitlement funds that will be used to further the goals of the Strategic Plan may include funds from private foundations, organizations, and individuals. The following leveraged resources are anticipated during the upcoming program year:

- **City General Funds:** The project budget commits resources for activities including public park, facilities, and infrastructure. Partial funding of Administration costs (Everett salaries).
- **Affordable Housing Resources:** Affordable housing developments are likely to utilize a variety of local, state, federal, and private housing resources, including Low-Income Housing Tax Credits, the Mass Rental Voucher Program, funds for historic preservation, state and federal historic tax credits, HOME funding, private foundation support, and private mortgage financing.
- **Philanthropy:** Everett Citizen's Foundation
- **Section 8 Funds:** Section 8 is administered by the Everett Housing Authority and provides rental subsidies to Everett households.

If appropriate, describe publically owned land or property located within the jurisdiction that may be used to address the needs identified in the plan

N/A

Discussion

N/A

Annual Goals and Objectives

AP-20 Annual Goals and Objectives - 91.420, 91.220(c)(3)&(e)

Goals Summary Information

Sort Order	Goal Name	Start Year	End Year	Category	Geographic Area	Needs Addressed	Funding	Goal Outcome Indicator
1	Rehabilitation and Preservation of Housing	2025	2029	Affordable Housing		Affordable Housing	CDBG: \$693,000.00	Rental units rehabilitated: 3 Household Housing Unit Homeowner Housing Rehabilitated: 6 Household Housing Unit
2	Enhance Public Services	2025	2029			Enhance Public Services	CDBG: \$157,000.00	Public service activities other than Low/Moderate Income Housing Benefit: 2818 Persons Assisted
3	Planning and Administration	2025	2029	Administration			CDBG: \$198,571.00	Other: 1 Other

Table 19 – Goals Summary

Goal Descriptions

1	Goal Name	Rehabilitation and Preservation of Housing
	Goal Description	The City of Everett seeks to continue its housing rehabilitation program which has been available to Everett residents for more than ten years and currently has a waiting list of over 40 units.

2	Goal Name	Enhance Public Services
	Goal Description	Fund multiple public social service programs which prevent homelessness, provide after school programs, support a local food bank, assist the elderly and support those for whom english is a second language.
3	Goal Name	Planning and Administration
	Goal Description	General Administration of the FY 2025 Entitlement grant. The City of Everett is not pursuing any planning projects under this grant.

AP-35 Projects - 91.420, 91.220(d)

Introduction

The City of Everett is proposing to undertake 6 activities with its FY 2025 Entitlement funds. The City will implement a 9-unit housing rehabilitation program and support five (5) public social service programs.

#	Project Name
1	Everett Housing Rehabilitation Program
2	Bread of Life (BOL)
3	For Kids Only (FKO)
4	Housing Families (HF)
5	Massachusetts Alliance of Portuguese Speakers (MAPS)
6	Mystic Valley Elder Services (MVES)
7	Planning and Administration 2025

Table 20 – Project Information

Describe the reasons for allocation priorities and any obstacles to addressing underserved needs

The City of Everett has been administering a housing rehabilitation program for the past ten years and it still has a waiting list of over 40 units. The age of Everett's housing stock and the presence of lead paint are reasons to continue the housing rehabilitation program. The City endeavours to assist its neediest residents with all available resources and has continuously used CDBG funding to pursue this goal.

AP-38 Project Summary

Project Summary Information

1	Project Name	Everett Housing Rehabilitation Program
	Target Area	
	Goals Supported	Rehabilitation and Preservation of Housing
	Needs Addressed	Affordable Housing
	Funding	:
	Description	The EHRP will provide assistance to low- and moderate-income residents who do not have the resources to conduct necessary repairs on their property. The EHRP will address building code violations and incipient conditions, mitigate the presence of lead-based paint, and weatherize properties. Eligible repair activities include, but are not limited to, electrical, heating, plumbing, structural and roof repairs, insulation, lead paint and asbestos removal; and other related building improvements such as handicap accessibility needs.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The Everett Housing Rehabilitation Program expects to rehabilitate a total of nine (9) residential units. The program anticipates it will rehabilitate six (6) owner-occupied units and three (3) rental units.
	Location Description	The Everett Housing Rehabilitation Program will be available to residents on a city-wide basis. No target area for this activity has been identified.
	Planned Activities	The Everett Housing Rehabilitation Program will make residential properties safe, sanitary and code-compliant.
2	Project Name	Bread of Life (BOL)
	Target Area	

	Goals Supported	Enhance Public Services
	Needs Addressed	Enhance Public Services
	Funding	:
	Description	Bread of Life provides free essential nutritious food orders to low and moderate-income Everett residents and Everett Public School students through our: Everett Mobile Market weekly grocery distribution at the Lafayette School and Everett Backpack Nutrition Program weekly distribution of backpacks of food to Everett Public School students at Lafayette, Whittier and Parlin schools, as well as high-needs students, through principals and staff of the schools.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Bread of Life will provide food security assistance to an estimated 1,868 unduplicated individuals.
	Location Description	The services of Bread of Life are available to Everett residents on a tow-wide basis.
	Planned Activities	This project will support the Everett Mobile Market and the Everett Backpack Nutrition Program at the Lafayette, Whittier and Parlin elementary schools in Everett, MA.
3	Project Name	For Kids Only (FKO)
	Target Area	
	Goals Supported	Enhance Public Services
	Needs Addressed	Enhance Public Services
	Funding	:
	Description	Provide year-round after-school and summer services that meet the out-of-school time needs of children and families.
	Target Date	6/30/2026

	Estimate the number and type of families that will benefit from the proposed activities	The For Kids Only (FKO) program estimates it will assist up to 40 unduplicated individuals.
	Location Description	The For Kids Only (FKO) program will be available to individuals on a city-wide basis.
	Planned Activities	Afterschool programs for elementary school aged children.
4	Project Name	Housing Families (HF)
	Target Area	
	Goals Supported	Enhance Public Services
	Needs Addressed	Enhance Public Services
	Funding	:
	Description	Provide Homelessness Prevention and Housing Legal Services and assistance with rent arrears and security deposits.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The Housing Families (HF) project estimates it will provide assistance to 360 unduplicated beneficiaries.
	Location Description	The Housing Families (HF) services will be available to residents on a city-wide basis.
	Planned Activities	Housing Families will provide legal services and financial assistance to households facing eviction and homelessness.
5	Project Name	Massachusetts Alliance of Portuguese Speakers (MAPS)
	Target Area	
	Goals Supported	Enhance Public Services
	Needs Addressed	Enhance Public Services

	Funding	:
	Description	Provide Case Management, Economic Security, and other key Immigrant Services to non-English speakers.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	The Massachusetts Alliance of Portuguese Speakers (MAPS) program estimates it will provide assistance to 150 unduplicated individuals.
	Location Description	The Massachusetts Alliance of Portuguese Speakers (MAPS) services will be available to residents on a city-wide basis.
	Planned Activities	The Massachusetts Alliance of Portuguese Speakers (MAPS) program provides key services to non-English speakers.
6	Project Name	Mystic Valley Elder Services (MVES)
	Target Area	
	Goals Supported	Enhance Public Services
	Needs Addressed	Enhance Public Services
	Funding	:
	Description	Provide grocery delivery to Everett older adult households averaging 25lbs each on a weekly basis collaborating with Bread of Life.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Mystic Valley Elder Services (MVES) estimates it will assist 400 unduplicated individuals.
	Location Description	Mystic Valley Elder Services (MVES) programs are available to residents on a city-wide basis.

	Planned Activities	Mystic Valley Elder Services (MVES) will deliver groceries to elders who are homebound or have limited mobility on a weekly basis.
7	Project Name	Planning and Administration 2025
	Target Area	
	Goals Supported	Planning and Administration
	Needs Addressed	
	Funding	:
	Description	Administrative and management activities related to the implementation of Everett's CDBG program.
	Target Date	6/30/2026
	Estimate the number and type of families that will benefit from the proposed activities	Grant administration services - not applicable
	Location Description	Not applicable
	Planned Activities	Administrative and management activities related to the implementation of Everett's CDBG program.

AP-50 Geographic Distribution - 91.420, 91.220(f)

Description of the geographic areas of the entitlement (including areas of low-income and minority concentration) where assistance will be directed

Geographic Distribution

Target Area	Percentage of Funds

Table 21 - Geographic Distribution

Rationale for the priorities for allocating investments geographically

Discussion

AP-85 Other Actions - 91.420, 91.220(k)

Introduction

Actions planned to address obstacles to meeting underserved needs

Actions planned to foster and maintain affordable housing

Actions planned to reduce lead-based paint hazards

Actions planned to reduce the number of poverty-level families

Actions planned to develop institutional structure

Actions planned to enhance coordination between public and private housing and social service agencies

Discussion

Program Specific Requirements

AP-90 Program Specific Requirements - 91.420, 91.220(I)(1,2,4)

Introduction

Community Development Block Grant Program (CDBG)

Reference 24 CFR 91.220(I)(1)

Projects planned with all CDBG funds expected to be available during the year are identified in the Projects Table. The following identifies program income that is available for use that is included in projects to be carried out.

1. The total amount of program income that will have been received before the start of the next program year and that has not yet been reprogrammed
2. The amount of proceeds from section 108 loan guarantees that will be used during the year to address the priority needs and specific objectives identified in the grantee's strategic plan
3. The amount of surplus funds from urban renewal settlements
4. The amount of any grant funds returned to the line of credit for which the planned use has not been included in a prior statement or plan.
5. The amount of income from float-funded activities

Total Program Income

Other CDBG Requirements

1. The amount of urgent need activities

Discussion

Attachments

Citizen Participation Comments

Public Hearing
City of Everett
FY 2025 Massachusetts CDBG Program
Grant Application, Review of Current Grant Activities
And
Discussion of Sustainable Development Principles

Notice is hereby given that the City of Everett, acting through the Department of Planning and Development, will hold a public hearing on **Monday, March 10, 2025, at 6:00 p.m. in the Speaker George Keverian Room, 3rd floor, Everett City Hall, 484 Broadway, Everett, MA 02149.**

The purpose of the meeting is to discuss multiple aspects of the City's Mini-Entitlement program, including:

- Proposed grant application for FY 2025 Community Development Block Grant (CDBG) funding to the Massachusetts Mini-Entitlement Program.
- Report on the progress and status of the FY2020, FY2021, FY2022-2023 and FY2024 Mini-Entitlement grants currently being managed by the City.
- Discussion of Sustainable Development Principles; and
- Review of the City's CDBG Target Area map.

The following types of projects are being considered for inclusion in the City's FY 2025 Mini-Entitlement Program grant application:

- **Public Social Services** - Funding support activities such as: food pantry, elder self-sufficiency, pro-bono legal services/homelessness prevention, rent and utility assistance, immigrant integration services and youth services.
- **Housing Rehabilitation and Other Housing Activities** - Improvement of housing conditions of low to moderate income individuals, correction of State building and sanitary code violations, and abatement of lead paint, radon mitigation and removal of asbestos through a deferred payment loan program.

Other eligible activities not yet identified may also be included if deemed appropriate.

Any activities funded under this application will be administered by the City of Everett's Department of Planning and Development.

The City of Everett plans to target the activities and projects funded by a FY2025 CDBG program to one of its three (3) target areas:

Area one - Central/ Southeast Everett area - includes Census Tracts 3421; 3425; 3426 and is bound by City of Chelsea line to the East, Route 16 (Revere Beach Parkway) to the South, Broadway to the West and Ferry and Elm Street to the North.

Area two – Central West Everett area – includes Census Tracts 3422; 3423 and 3424 and is bound by the Airforce Road to the South; City of Malden to the West; Ferry Street to the North and Broadway to the East.

Area three – Central West Everett area – includes Census Tract 3423 and is bound by Tremont Street to the South; City of Malden to the West; Wyllis Street to the North and Prescott Street to the East.

Central South/East Everett area – includes Census Tract 3424 and is bound by City of Chelsea line to the East; City of Malden to the South; Broadway to the West and Route 16 (Revere Beach Parkway) to the North.

Maps highlighting these target areas will be available at the meeting.

The City encourages a broad spectrum of participation by residents and other interested parties to better understand and serve the needs of the community. The hearing location is accessible to persons with physical disabilities. If you require translation services, accommodations for the hearing impaired, or other accommodations, please contact the Department of Planning and Development at least one week prior to the meeting.

Any person or organization so willing will be afforded an opportunity to be heard. Suggestions for other activities to be included in the grant application may be made at the hearing or before the hearing in writing to the Department of Planning and Development, Room 25, 484 Broadway Everett, MA 02149.

For more information, please contact the Department of Planning and Development at Everett City Hall, Room 25, or by contacting Matt Lattanzi at matt.lattanzi@ci.everett.ma.us or at 617-944-0206.

Posted in accordance with the
provisions of Mass. General Laws
Chapter 30A- Sections 1B-25

on 2-18-25 at 12:37 PM

Attest:

Sergio Cornelio City Clerk

EVERETT CITY CLERK'S OFFICE
REC'D 2025 FEB 18 PM 12:57

Results For "cdbg"

13 results found

1

Public Hearing CDBG Program 03-10-25

Public Hearing City of Everett FY 2025 Massachusetts CDBG Program Monday, March 10, 2025, at 6:00 p.m. Speaker George Keverian Room, 3rd floor, Everett City Hall, 484 Broadway, Everett, MA...

2

Public Hearing CDBG Program

Mar 10, 2025

3

25-18 Grant Administration Services for CDBG

The City of Everett seeks a professional firm to provide Grant Administration Services for the implementation of CDBG program activities funded by a FY 2024 Massachusetts CDBG (MCDBG) grant from...

4

Massachusetts CDBG Program 06-03-2024

CITY OF EVERETT NOTICE OF PUBLIC HEARING FY2022/2023 Massachusetts CDBG Program Monday, June 3, 2024, at 5:00 p.m. Speaker George Keverian Room, 3rd floor, Everett City Hall, 484 Broadway, Everett,...

5

Massachusetts CDBG Program

Jun 03, 2024

6

Public Hearing FY2024 Mass CDBG Program 02-12-24

Public Hearing City of Everett Monday, February 12, 2024, at 8:00 p.m. Speaker George Keverian Room, 3rd floor, Everett City Hall, 484 Broadway, Everett, MA 02149 [Click here to...](#)

7

Public Hearing FY2024 Mass CDBG Program

Feb 12, 2024

8

CDBG Public Social Services RFP FY2024

9

24-36 Grant Administration Services for the CDBG program

The City of Everett, acting through its Department of Planning & Development, seeks a professional firm or team to provide Grant Administration Services for the implementation of CDBG program activities...

10

Notice of submittal CDBG

Mar 6, 2020

Public Hearing
City of Everett
FY 2025 Massachusetts CDBG Program
Grant Application, Review of Current Grant Activities
And
Discussion of Sustainable Development Principles

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The purpose of the meeting is to discuss multiple aspects of the City's Mini-Entitlement program, including:

- Proposed grant application for FY 2025 Community Development Block Grant (CDBG) funding to the Massachusetts Mini-Entitlement Program.
- Report on the progress and status of the FY2020, FY2021, FY2022-2023 and FY2024 Mini-Entitlement grants currently being managed by the City.
- Discussion of Sustainable Development Principles; and
- Review of the City's CDBG Target Area map.

The following types of projects are being considered for inclusion in the City's FY 2025 Mini-Entitlement Program grant application:

- **Public Social Services** - Funding support activities such as: food pantry, elder self-sufficiency, pro-bono legal services/homelessness prevention, rent and utility assistance, immigrant integration services and youth services.
- **Housing Rehabilitation and Other Housing Activities** - Improvement of housing conditions of low to moderate income individuals, correction of State building and sanitary code violations, and abatement of lead paint, radon mitigation and removal of asbestos through a deferred payment loan program.

Other eligible activities not yet identified may also be included if deemed appropriate.

Any activities funded under this application will be administered by the City of Everett's Department of Planning and Development.

The City of Everett plans to target the activities and projects funded by a FY2025 CDBG program to one of its three (3) target areas:

Area one - Central/ Southeast Everett area - includes Census Tracts 3421; 3425; 3426 and is bound by City of Chelsea line to the East, Route 16 (Revere Beach Parkway) to the South, Broadway to the West and Ferry and Elm Street to the North.

Area two – Central West Everett area – includes Census Tracts 3422, 3423 and 3424 and is bound by the Airforce Road to the South, City of Malden to the West, Ferry Street to the North and Broadway to the East.

Area three – Central West Everett area – includes Census Tract 3423 and is bound by Tremont Street to the South; City of Malden to the West; Wyllis Street to the North and Prescott Street to the East.

Central South/East Everett area – includes Census Tract 3424 and is bound by City of Chelsea line to the East; City of Malden to the South; Broadway to the West and Route 16 (Revere Beach Parkway) to the North.

Maps highlighting these target areas will be available at the meeting.

The City encourages a broad spectrum of participation by residents and other interested parties to better understand and serve the needs of the community. The hearing location is accessible to persons with physical disabilities. If you require translation services, accommodations for the hearing impaired, or other accommodations, please contact the Department of Planning and Development at least one week prior to the meeting.

Any person or organization so willing will be afforded an opportunity to be heard. Suggestions for other activities to be included in the grant application may be made at the hearing or before the hearing in writing to the Department of Planning and Development, Room 25, 484 Broadway Everett, MA 02149.

For more information, please contact the Department of Planning and Development at Everett City Hall, Room 25, or by contacting Matt Lattanzi at matt.lattanzi@ci.everett.ma.us or at 617-944-0206.

10/26/25

EVERETT

CITY OF



City of Everett

Department of Planning and Development
484 Broadway, Room 25
Everett, Massachusetts 02149

Public Hearing
City of Everett

**FY 2025 Massachusetts CDBG Mini Entitlement Program Grant Application
Progress Report on Prior CDBG Grant Activities**

March 10, 2025

MCDBG PROGRAM FACTS:

The Massachusetts Community Development Block Grant (MCDBG) Program is a competitive grant program administered by the Executive Offices of Housing and Livable Communities (EOHLC) that utilizes funds received through the U.S. Department of Housing and Urban Development (HUD) to assist local communities with various types of activities that meet specific eligibility requirements. For the Federal Fiscal Year 2025 application cycle, the Executive Offices of Housing and Livable Communities (EOHLC) is making funding available to non-entitlement Massachusetts communities through its Community Development Fund (CDF) program. EOHLC has designated 9 Massachusetts communities as Mini Entitlement communities. Everett is one of those communities and is guaranteed \$850,000 in funding in FY 2025.

The following are examples of activities eligible for funding under the MCDBG Program:

- Planning
- Housing rehabilitation
- Efforts directed toward rehabilitation and stabilization of existing neighborhoods, commercial areas and downtowns
- Infrastructure improvements
- Construction and/or rehabilitation of community facilities
- Public social services

Proposed activities must meet one of the following statutory National Objectives:

1. Provide benefit to low- and moderate-income persons;
2. Aid in the prevention or elimination of slums and blight; or
3. Meet a critical community need.

Proposed activities must be Consistent with the Commonwealth's Sustainable Development Principles: A copy of the Commonwealth's Sustainable Development Principles is included at the end of this handout.

CDBG Current Grant Status

FY2020 Mini-Entitlement Award:

Original Amount: \$ 825,000

Expended to Date: \$ 804,987.04 (98%)

Projects:

4C Rehab. Loans/Grants:

Assist low- and moderate-income Everett homeowners with repairs to their homes. The focus of the program is to correct code violations and create safe and sanitary residential units. There are 5 projects representing 9 units and all projects are complete.

6K Design Only:

*Redesign Chelsea Street Neighborhood Playground
This project is awaiting final bid ready docs.*

7 Other Planning:

*Updating Everett's Affordable Housing Production Plan
The City has partnered with MAPC (Metropolitan Area Planning Council) to update the Housing Production Plan (HPP). The HPP funding through CDBG is complete.*

8B Public Social Services

*Assist 5 local Social Service agencies
All five of these programs are complete.*

FY2021 Mini-Entitlement Award:

Original Amount: \$ 825,000 plus \$ \$52,282.29 in Program Income

Expended to Date: \$ 841,778.40 (96%)

Projects:

4C Rehab. Loans/Grants:

Assist low- and moderate-income Everett homeowners with repairs to their homes. The focus of the program is to correct code violations and create safe and sanitary residential units. There are 6 projects representing 11 units and all projects are complete.

8B Public Social Services

*Assist 4 local Social Service agencies
All four of these programs are complete*

FY2022-2023 Mini-Entitlement Award:
Original Amount: \$ 1,650,000 plus \$ 539,993.18 in Program Income
Expended to Date: \$ 464,630.81 (27%)

Projects:

1C Rehab. Loans/Grants:

Assist low- and moderate-income Everett homeowners with repairs to their homes. The focus of the program is to correct code violations and create safe and sanitary residential units. There are 2 projects representing 3 units under construction.

8B Public Social Services

Assist 5 local Social Service agencies

Bread of Life: 92% complete

Housing Families: 58% complete

Mystic Valley Elder Services: 92% complete

For Klds Only: 66% complete

Action for Boston Community Development: 10% complete

FY2024 Mini-Entitlement Award:

Original Amount: \$ 925,000

Expended to Date: \$ 0.00 (0%)

There has been no FY2024 expenditures to date. A contract for Lead Paint Inspection Services has been awarded and executed. Memorandums of Understanding (MOUs) have been executed with four (4) local Public Social Service providers and their programs are underway commencing January 1, 2025, through December 31, 2025.

PROPOSED FY 2025 GRANT ACTIVITIES:

Public input is being sought regarding potential activities to be proposed for funding under a MCDBG FY 2025 grant application. The City of Everett is currently proposing to include the following activities in its grant application:

Proposed Projects:

Public Social Services:

The City of Everett would like to continue supporting social services that support its neediest residents. The City is proposing funding to support activities including food pantry, elder self-sufficiency, pro-bono legal services/homelessness prevention and sustainable housing, youth services, rent and utility assistance and immigrant integration services. These programs will provide benefits to low- and moderate-income Everett residents.

Housing Rehabilitation Program:

The Housing Rehabilitation Program will make long-term, code compliant home repairs that translate into safe and energy efficient living for the occupants and reduce utility costs and maintenance expenses for homeowners. The Program will correct code violations and other deficiencies in accordance with Housing Quality Standards (HQS), Article II of the Massachusetts Sanitary Code, and other applicable codes in residential buildings. Typical repairs include roofing, electrical and plumbing upgrades, weatherization, structural repairs, lead paint, radon mitigation and asbestos remediation and modifications for accessibility. When applicable, rehabilitation work will incorporate EnergyStar-rated materials. The assistance will be provided in the form of a 15 year deferred payment loan. This program will provide

benefits to low-moderate income individuals. The City expects to rehabilitate approximately 7 units under this program.

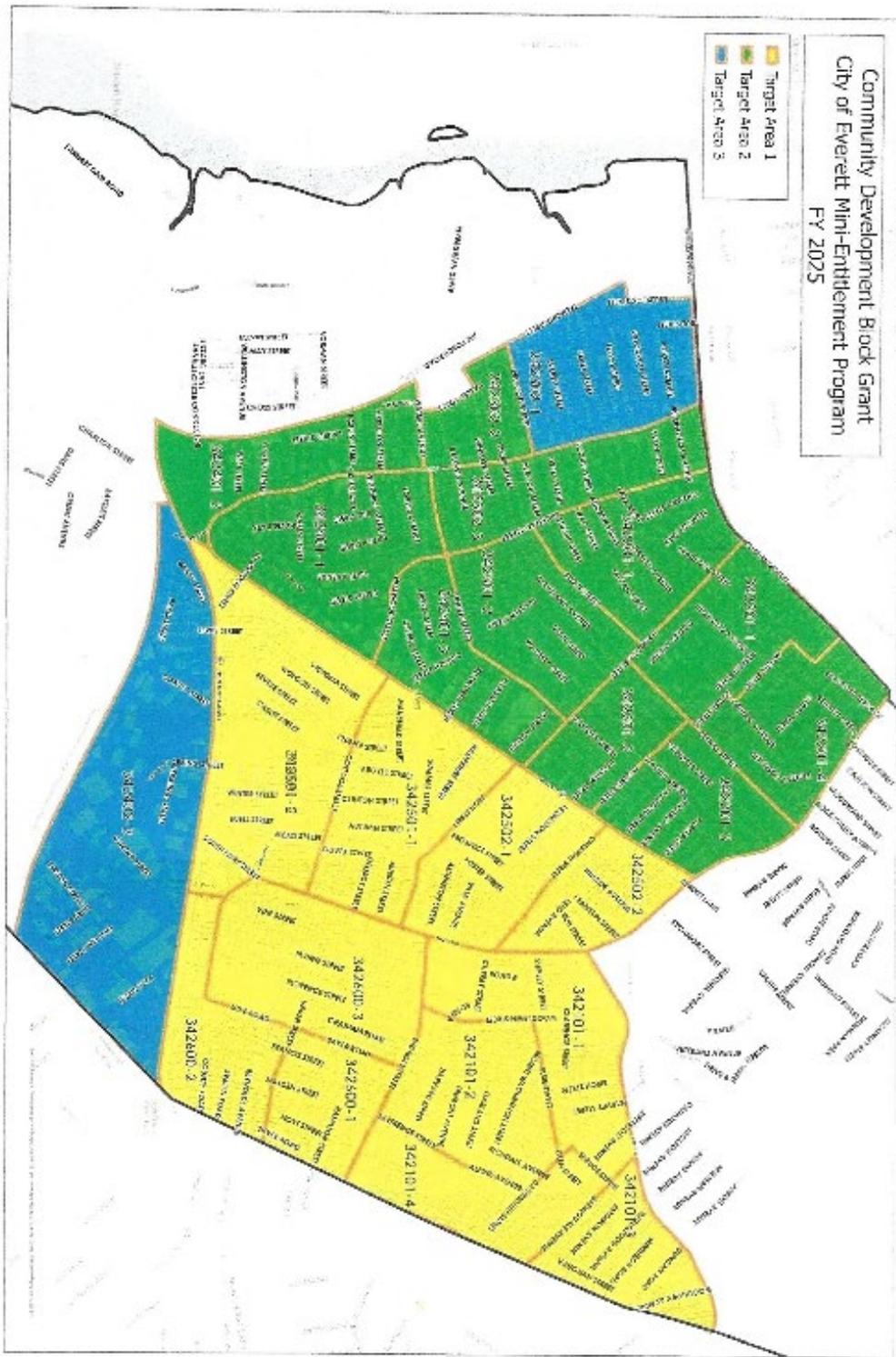
CONSISTENCY WITH MASSACHUSETTS SUSTAINABLE DEVELOPMENT PRINCIPLES:

Any activities proposed for funding as part of the City's FY 2025 MCDBG application must be consistent with these goals and objectives.

Public social services are exempt from this requirement although the activities proposed in this application will **Advance Equity**.

The proposed **Everett Housing Rehabilitation Program** is consistent with the following principles:

- **No. 1 - Concentrate Development and Mix Uses** – The EHRP will support the revitalization of the City by promoting development that is compact, conserves land, protects historic resources, and integrates uses. The program encourages the reuse of existing sites, structures, and infrastructure rather than new construction in undeveloped areas.
- **No. 6 – Expand Housing Opportunities** – The EHRP supports the rehabilitation of homes to meet the needs of all abilities, income levels and household types.



Sustainable Development Principles

The Commonwealth of Massachusetts shall care for the built and natural environment by promoting sustainable development through integrated energy and environment, housing and economic development, transportation and other policies, programs, investments, and regulations. The Commonwealth will encourage the coordination and cooperation of all agencies, invest public funds wisely in smart growth and equitable development, give priority to investments that will deliver good jobs and good wages, transit access, housing, and open space, in accordance with the following sustainable development principles. Furthermore, the Commonwealth shall seek to advance these principles in partnership with regional and municipal governments, non-profit organizations, business and other stakeholders.



1. Concentrate Development and Mix Uses

Support the revitalization of city and town centers and neighborhoods by promoting development that is compact, conserves land, protects historic resources, and integrates uses. Encourage remediation and reuse of existing sites, structures, and infrastructure rather than new construction in undeveloped areas. Create pedestrian friendly districts and neighborhoods that mix commercial, civic, cultural, educational, and recreational activities with open spaces and homes.

2. Advance Equity

Promote equitable sharing of the benefits and burdens of development. Provide technical and strategic support for inclusive community planning and decision making to ensure social, economic, and environmental justice. Ensure that the interests of future generations are not compromised by today's decisions.



3. Make Efficient Decisions

Make regulatory and permitting processes for development clear, predictable, coordinated, and timely in accordance with smart growth and environmental stewardship.



4. Protect Land and Ecosystems

Protect and restore environmentally sensitive lands, natural resources, agricultural lands, critical habitats, wetlands and water resources, and cultural and historic landscapes. Increase the quantity, quality and accessibility of open spaces and recreational opportunities.



5. Use Natural Resources Wisely

Construct and promote developments, buildings, and infrastructure that conserve natural resources by reducing waste and pollution through efficient use of land, energy, water, and materials.



6. Expand Housing Opportunities

Support the construction and rehabilitation of homes to meet the needs of people of all abilities, income levels, and household types. Build homes near jobs, transit, and where services are available. Foster the development of housing, particularly multifamily and smaller single-family homes, in a way that is compatible with a community's character and vision and with providing new housing choices for people of all means.



7. Provide Transportation Choice

Maintain and expand transportation options that maximize mobility, reduce congestion, conserve fuel and improve air quality. Prioritize rail, bus, boat, rapid and surface transit, shared-vehicle and shared-ride services, bicycling, and walking. Invest strategically in existing and new passenger and freight transportation infrastructure that supports sound economic development consistent with smart growth objectives.



8. Increase Job and Business Opportunities

Attract businesses and jobs to locations near housing, infrastructure, and transportation options. Promote economic development in industry clusters. Expand access to education, training, and entrepreneurial opportunities. Support the growth of local businesses, including sustainable natural resource-based businesses, such as agriculture, forestry, clean energy technology, and fisheries.

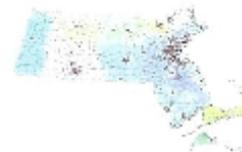


9. Promote Clean Energy

Maximize energy efficiency and renewable energy opportunities. Support energy conservation strategies, local clean power generation, distributed generation technologies, and innovative industries. Reduce greenhouse gas emissions and consumption of fossil fuels.

10. Plan Regionally

Support the development and implementation of local and regional, state and interstate plans that have broad public support and are consistent with these principles. Foster development projects, land and water conservation, transportation and housing that have a regional or multi-community benefit. Consider the long-term costs and benefits to the Commonwealth.



-- LEGAL NOTICE --

CITY OF EVERETT



**PUBLIC HEARING
FY 2025 MASSACHUSETTS CDBG PROGRAM
Grant Application, Review of Current Grant Activities
And
Discussion of Sustainable Development Principles**

Notice is hereby given that the City of Everett, acting through the Department of Planning and Development, will hold a public hearing on Monday, March 10, 2025, at 6:00 p.m. in the Speaker George Keverian Room, 3rd floor, Everett City Hall, 461 Broadway, Everett, MA 02149.

The purpose of the meeting is to discuss multiple aspects of the City's Mini-Financement program, including:

- Proposed grant application for FY 2025 Community Development Block Grant (CDBG) funding to the Massachusetts Mini-Financement Program;
- Report on the progress and status of the FY2020, FY2021, FY2022-2023 and FY2024 Mini-Financement grants currently being managed by the City;
- Discussion of Sustainable Development Principles; and
- Review of the City's CDBG Target Area map.

The following types of projects are being considered for inclusion in the City's FY 2025 Mini-Financement Program grant application:

- **Public Social Services** - Funding support activities such as: food pantry, elder self-sufficiency, pro bono legal services, homelessness prevention, rent and utility assistance, immigrant integration services and youth services.
- **Housing Rehabilitation and Other Housing Activities** - Improvement of housing conditions of low to moderate income individuals, correction of State building and sanitary code violations, and abatement of lead paint, mold mitigation and removal of asbestos through a deferred payment loan program.

Other eligible activities not yet identified may also be included if deemed appropriate.

Any activities funded under this application will be administered by the City of Everett's Department of Planning and Development.

The City of Everett plans to target the activities and projects funded by a FY2025 CDBG program to one of its three (3) target areas. Area one - Central Southeast Everett area - includes Census Tracts 3421, 3425, 3426 and is bound by City of Chelsea line to the East, Route 16 (Revere Beach Parkway) to the South, Broadway to the West and Jerry and Jim Street to the North.

Area two - Central West Everett area - includes Census Tracts 3423, 3424 and 3426 and is bound by the Albee Road to the South, City of Malden to the West, Perry Street to the North and Broadway to the East.

Area three - Central West Everett area - includes Census Tract 3425 and is bound by Tremont Street to the South, City of Malden to the West, Wallis Street to the North and Prescott Street to the East.

Central South/East Everett area - includes Census Tract 3424 and is bound by City of Chelsea line to the East, City of Malden to the South, Broadway to the West and Route 16 (Revere Beach Parkway) to the North.

Maps highlighting these target areas will be available at the meeting.

The City encourages a broad spectrum of participation by residents and other interested parties to better understand and serve the needs of the community. The hearing location is accessible to persons with physical disabilities. If you require translation services, accommodations for the hearing impaired, or other accommodations, please contact the Department of Planning and Development at least one week prior to the meeting.

Any person or organization so willing will be afforded an opportunity to be heard. Suggestions for other activities to be included in the grant application may be made at the hearing or before the hearing in writing to the Department of Planning and Development, Room 25, 461 Broadway, Everett, MA 02149.

For more information, please contact the Department of Planning and Development at Everett City Hall, Room 25, or by contacting Matt Lerman at matt.lerman@ci.everett.ma.us or at 617-946-0236.

February 21, 2025

Minutes of Public Hearing
City of Everett

FY2025 Massachusetts CDBG Mini Entitlement Program Grant Application
Progress Report on Prior CDBG Grant Activities

Location of Meeting: Speaker George Keverian Conference Room, 3rd Floor, Everett City Hall

Date/Time of Meeting: March 10, 2025, 6:00pm

Wayne Darragh, President of Community Opportunities Group, presided over the meeting. There was a total of 7 attendees.

Discussion:

Wayne opened the meeting at 6:04pm and thanked everyone for coming out. He then introduced Matt Lattanzi, Acting Director, Department of Planning and Development and Diane Hansen, COG Program Manager.

He explained that the City of Everett was a Mini-Entitlement community in the past and had just been announced that they are now an Entitlement community. This is due in part to the increase in population to above 50,000. He further explained that the program is in a transition phase and that the Public Hearing was still important to have, and we did not want to cancel it in lieu of new status of the City. He went on to explain that we are not sure of the budget that will be afforded by the City of Everett, but that preliminary numbers point to \$925,000. This represents approximately \$70,000 more than the City would be awarded as a Mini-Entitlement (\$825,000). He also reiterated that there should be continued support for Public Social Service (PSS) organizations in the new grant.

Matt Lattanzi then explained that the City of Everett is working with the consultant, Cloudburst, for creating the City's Consolidated Plan through North Suburban Consortium. The plan is for Community Opportunities Group (COG) to write the One Year Plan which is all due sometime in May, 2025 to HUD. The anticipated start date for the contract coincides with the City's fiscal year date of July 1, 2025.

Wayne then spoke about how this is a new experience for the City of Everett and COG. Although COG has prior experience in developing Consolidated Plans, COG has not had a prior role in administering an Entitlement grant.

The purpose of the Public Hearing today is two-fold: to speak about the FY2025 Entitlement application and provide an update on the current outstanding grants. See handouts for updates to each grant.

While speaking about the FY2022-2023 grant, Diane Hansen mentioned that the \$750,000 for the acquisition of 25 Garvey Street was missing as one of the grant activities. Matt Lattanzi then went into detail about the Housing project and said that there would be 126 units in total, 125 LMI (30-50%). Seventy percent (70%) would be reserved for existing Everett residents and consist of 2-3-bedroom units to accommodate families. He went on to explain that the 5 million that the City was providing was from the following: 2 million from linkage fees, 2.5 million from the North Suburban Consortium and \$750K from the FY2022-2023 CDBG program.

While speaking about the FY2024 grant, Diane Hansen mentioned that all MOU's with the PSS organizations have been executed, and they should have received their original executed copies.

Wayne then spoke about FY2025 and that for Housing Rehabilitation, construction costs (labor and materials) have gone way up. This trend has been seen through waiver requests and Executive Offices of Housing and Livable Communities (EOHLC) are now allowing per unit caps of \$60K without lead abatement and \$70K with lead abatement.

Wayne then spoke about the changes with being an Entitlement community. Specifically, that there is no longer a need for a target area. This essentially opens the ability to assist any homeowner throughout the City of Everett regardless of where their property is located and as long as they qualify.

Wayne then spoke about the Commonwealth of Massachusetts, Sustainable Development Principles which were part of the handout and discussed the principle of rehabbing developed areas and reuse of buildings to repurpose them. This was explained in further detail as part of the handout.

Wayne then reviewed the status of the current open CDBG grants. The grants discussed were FY2019, FY2020 CDBG-CV and FY2020. Further details are included in the handout.

Diane then spoke about the PSS RFP's and emphasized that when they are submitting their proposals, that they listed individual beneficiary estimates as well as households. This is important as EOHLC and CGMS tracks beneficiary data at the individual level.

Then the floor was opened to questions:

Question #1 Emily Nolan, Housing Families: What will be the start date of the FY2025 PSS MOU's?

Answer #1 Wayne Darragh: July 1, 2025, is the anticipated start date, but is not guaranteed at this time. Gabriella Snyder Stelmack of Bread of Life then commented that there will be overlap with the other outstanding grants.

Wayne then mentioned that when the FY2026 Federal Budget comes out, we will know more specifically how much funding the City of Everett will receive as an Entitlement community. He then spoke that we will be learning a new system which replaces CGMS called IDIS. No one knew what the acronym stood for.

Diane asked for the PSS agencies to please be patient with us as we acclimate to a new system and set of rules. There will be lots of growing pains, but the result will be better for the City. Wayne emphasized that working directly with Department of Housing and Development (HUD) should be easier than working through EOHLC.

Gabriella Snyder Stelmack then mentioned that the backpack project in the Everett Public Schools is very successful and that the City of Malden reached out to her to see if they could have a similar program in their city.

Wayne then presented closing remarks, again thanking everyone for attending emphasizing that once the City is moved over to Entitlement status that the process should work more smoothly.

Meeting was adjourned at 6:41pm.



City of Everett

Department of Planning and Development
484 Broadway, Room 25

Public Hearing
City of Everett
FY2025
Mini-Entitlement Program
Community Development Block Grant Application
Sign-in Sheet
Monday, March 10, 2025
6:00pm

NAME	ADDRESS
Diane Hansen	COG
Wayne Darragh	COG
Gabriella Snyder Seltman	Break & Life
Jenny Vanasse	Mystic Valley Elder Services
Emily Nolan	Housing Families
Josh White	ABCD Boston



City of Everett

Department of Planning and Development
484 Broadway, Room 25

Public Hearing
City of Everett
FY2025
Mini-Entitlement Program
Community Development Block Grant Application
Sign-in Sheet
Monday, March 10, 2025
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NAME	ADDRESS
Diane Hansen	COG
Wayne Darnegh	COG
Gabriella Snyder Schmidt	Break & Life
Jenny Vanasse	Mystic Valley Elder Services
Emily Nolan	Housing Families
Josh White	ABCD Boston
Matthew Lattanzi	City of Everett

Grantee Unique Appendices

PR-10 Parties Consulted for Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
1	BoS CoC	CoC Services-Homeless	Housing Need Assessment Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
2	Housing Families, Inc.	Housing Services— Housing Services—Children Services—Persons with Disabilities Services—Persons with HIV/AIDS Services—Victims of Domestic Violence Services—Homeless	Housing Need Assessment Homelessness Strategy Affordable Housing Barriers	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
3	Just-A-Start Corporation	Housing Services—Housing Services—Elderly Persons Services—Persons with Disabilities Services—Persons with HIV/AIDS Services—Victims of Domestic Violence Services—Homeless Services—Health Service—Fair Housing	Housing Need Assessment Homeless Needs— Families with Children Homelessness Strategy Affordable Housing Barriers	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
4	Asian Community Development Corporation	Housing Services—Housing Services—Children	Housing Need Assessment Market Analysis Affordable Housing Barriers	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
5	Metro North Housing Corporation	Housing Services—Housing	Housing Need Assessment Homeless Needs—Chronically Homeless Homeless Needs—Families with Children Homelessness Needs—Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy Affordable Housing Barriers	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
7	Housing Corporation of Arlington	Housing Services—Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities Services—Homeless Neighborhood Organization	Housing Need Assessment Homeless Needs—Chronically Homeless Homeless Needs—Families with Children Homelessness Needs—Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
8	Arlington Housing Authority	Housing PHA Services—Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities	Public Housing Needs Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Strategy	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan
9	Medford Housing Authority	Housing PHA Services—Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities	Public Housing Needs Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Strategy	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
10	Everett Housing Authority	Housing PHA Services—Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities	Public Housing Needs Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Strategy	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
11	The Malden Housing Authority	Housing PHA Services—Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities	Public Housing Needs Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Strategy	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan
12	Metropolitan Area Planning Council	Other—Housing Studies	Housing Need Assessment Needs Assessment Market Analysis	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
13	Melrose Housing Authority	Housing PHA Services—Housing Services—Children Services—Elderly Persons Services—Persons with Disabilities	Public Housing Needs Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Strategy	Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
14	Melrose Alliance Against Violence	Services—Housing Services—Homeless Services—Education Services—Employment Services—Fair Housing Services—Victims of Domestic Violence	Housing Need Assessment Market Analysis	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan
15	Community Family Inc.	Services—Housing Services—Homeless	Housing Need Assessment Market Analysis	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
16	Medford Council on Aging	Services—Children Services—Elderly Persons Services—Persons with Disabilities Services—Health Service—Fair Housing Services—Victims	Housing Need Assessment Market Analysis	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
17	Medford Diversity Equity and Inclusion Office	Services—Housing Services—Homeless Services—Education Services—Employment Services—Fair Housing Services—Victims	Housing Need Assessment Market Analysis	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
18	Greater Malden Asian American Community Coalition	Services—Homeless Services—Education Services—Employment Services—Fair Housing Services—Victims	Housing Need Assessment Homelessness Strategy Homeless Needs— Chronically homeless	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
19	Medford Chamber of Commerce	Services—Elderly Persons Services—Persons with Disabilities Services—Health Services—Fair Housing Services—Victims	Housing Need Assessment Market Analysis Non-Housing Community Development Strategy	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
20	City of Melrose— Veterans Services	Housing Services Elderly Persons Services—Persons with Disabilities	Homeless Needs— Chronically Homeless Homelessness Needs— Veterans Homelessness Strategy	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
21	Milano Senior Center	Elderly Persons Services—Persons with Disabilities	Needs Assessment Market Analysis	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
22	Medford Veterans Services	Housing Services Elderly Persons Services—Persons with Disabilities	Homeless Needs— Chronically Homeless Homelessness Needs— Veterans Homelessness Strategy	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan
23	Medford Office of Prevention & Outreach	Housing Services Housing Services— Elderly Persons Services—Persons with Disabilities Service—Fair Housing	Housing Need Assessment Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Needs— Unaccompanied Youth Homelessness Strategy	Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
24	Bread of Life	Housing Services Services—Persons with Disabilities	Homeless Needs— Chronically Homeless Homelessness Needs	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan
25	The Neighborhood Developers	Housing Services—Housing	Housing Need Assessment Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Needs— Unaccompanied Youth Homelessness Strategy Affordable Housing Barriers	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
26	Medford Community Housing	Housing Services—Housing	Housing Need Assessment Homeless Needs—Chronically Homeless Homeless Needs—Families with Children Homelessness Needs—Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy Affordable Housing Barriers	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
27	Caribbean Integration Community Development	Housing Services—Housing	Housing Need Assessment Homeless Needs—Chronically Homeless Homeless Needs—Families with Children Homelessness Needs—Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy Affordable Housing Barriers	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
28	Melrose Affordable Housing Corporation	Housing Services—Housing	Housing Need Assessment Homeless Needs—Chronically Homeless Homeless Needs—Families with Children Homelessness Needs—Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy Affordable Housing Barriers	Consultation	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
29	Caritas Communities	Housing Services—Housing	Housing Need Assessment Homeless Needs—Chronically Homeless Homeless Needs—Families with Children Homelessness Needs—Veterans Homelessness Needs—Unaccompanied Youth Homelessness Strategy Affordable Housing Barriers	Consultation Survey	Provided input into the development of the 2025–2029 Consolidated Plan
30	SCM Transportation		Market Analysis Non-Housing Community Development Strategy	Survey	Provided input into the development of the 2025–2029 Consolidated Plan
31	The Welcome Project	Other: Services—Immigrants	Housing Need Assessment	Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
32	Cambridge and Somerville Legal Services	Services—Fair Housing	Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Needs— Unaccompanied Youth Homelessness Strategy	Survey	Provided input into the development of the 2025–2029 Consolidated Plan
33	Veterans' Services District	Other Services— Veterans	Affordable Housing Barriers	Survey	Provided input into the development of the 2025–2029 Consolidated Plan
34	City of Revere	Other Government— Local	Housing Need Assessment	Survey	Provided input into the development of the 2025–2029 Consolidated Plan
35	North Suffolk Community Services	Services—Children Services—Health	Homeless Needs— Chronically Homeless Homeless Needs— Families with Children Homelessness Needs— Veterans Homelessness Needs— Unaccompanied Youth Homelessness Strategy	Survey	Provided input into the development of the 2025–2029 Consolidated Plan

#	Agency/Group/ Organization	Agency/Group/ Organization Type	What section of the Plan was addressed by Consultation?	Method of Consultation	What are the anticipated outcomes of the consultation or areas for improved coordination?
36	Chelsea Community Services	Services—Children Services—Health Housing	Affordable Housing Barriers	Survey	Provided input into the development of the 2025–2029 Consolidated Plan
37	Bay Cove Human Services	Services—Children Services—Health Housing	Housing Need Assessment	Survey	Provided input into the development of the 2025–2029 Consolidated Plan
38	MGH Chelsea	Health Agency	Housing Need Assessment	Survey	Provided input into the development of the 2025–2029 Consolidated Plan

Grantee SF-424's and Certification(s)

OMB Number: 4040-0004
Expiration Date: 11/30/2025

Application for Federal Assistance SF-424		
<p>* 1. Type of Submission:</p> <input type="checkbox"/> Preapplication <input checked="" type="checkbox"/> Application <input type="checkbox"/> Changed/Corrected Application	<p>* 2. Type of Application:</p> <input checked="" type="checkbox"/> New <input type="checkbox"/> Continuation <input type="checkbox"/> Revision	<p>* If Revision, select appropriate letter(s):</p> <input type="text"/> <p>* Other (Specify):</p> <input type="text"/>
<p>* 3. Date Received:</p> <input type="text" value="7/29/2025"/>	<p>4. Applicant Identifier:</p> <input type="text"/>	
<p>5a. Federal Entity Identifier:</p> <input type="text"/>	<p>5b. Federal Award Identifier:</p> <input type="text"/>	
<p>State Use Only:</p>		
<p>6. Date Received by State:</p> <input type="text"/>	<p>7. State Application Identifier:</p> <input type="text"/>	
<p>8. APPLICANT INFORMATION:</p>		
<p>* a. Legal Name: <input type="text" value="City of Everett"/></p>		
<p>* b. Employer/Taxpayer Identification Number (EIN/TIN):</p> <input type="text" value="04-6001386"/>	<p>* c. UEI:</p> <input type="text" value="LZHQWPQTPNY3"/>	
<p>d. Address:</p>		
<p>* Street1:</p> <input type="text" value="484 Broadway"/>	<p>Street2:</p> <input type="text"/>	
<p>* City:</p> <input type="text" value="Everett"/>	<p>County/Parish:</p> <input type="text"/>	
<p>* State:</p> <input type="text" value="MA"/>	<p>Province:</p> <input type="text"/>	
<p>* Country:</p> <input type="text" value="USA: UNITED STATES"/>	<p>* Zip / Postal Code:</p> <input type="text" value="02149-3694"/>	
<p>e. Organizational Unit:</p>		
<p>Department Name:</p> <input type="text" value="Department of Planning & Development"/>	<p>Division Name:</p> <input type="text"/>	
<p>f. Name and contact information of person to be contacted on matters involving this application:</p>		
<p>Prefix:</p> <input type="text" value="Mr."/>	<p>* First Name:</p> <input type="text" value="Matt"/>	
<p>Middle Name:</p> <input type="text"/>	<p>* Last Name:</p> <input type="text" value="Lattanzi"/>	
<p>Suffix:</p> <input type="text"/>	<p>Title:</p> <input type="text" value="Director, Department of Planning & Development"/>	
<p>Organizational Affiliation:</p> <input type="text"/>		
<p>* Telephone Number:</p> <input type="text" value="617-394-2334"/>	<p>Fax Number:</p> <input type="text"/>	
<p>* Email:</p> <input type="text" value="matt.lattanzi@ci.everett.ma.us"/>		

Application for Federal Assistance SF-424	
* 9. Type of Applicant 1: Select Applicant Type:	
C, City or Township Government	
Type of Applicant 2: Select Applicant Type:	
Type of Applicant 3: Select Applicant Type:	
* Other (specify):	
* 10. Name of Federal Agency:	
US Department of Housing and Urban Development (HUD)	
11. Catalog of Federal Domestic Assistance Number:	
14.218	
CFDA Title:	
Community Development Block Grants/Entitlement Grants	
* 12. Funding Opportunity Number:	
* Title:	
13. Competition Identification Number:	
Title:	
14. Areas Affected by Project (Cities, Counties, States, etc.):	
City of Everett, MA (city-wide)	<input type="button" value="Add Attachment"/> <input type="button" value="Delete Attachment"/> <input type="button" value="View Attachment"/>
* 15. Descriptive Title of Applicant's Project:	
Everett Housing Rehabilitation Program Everett Public Social Services supporting food security, homelessness prevention, after-school programs, and elderly services.	
Attach supporting documents as specified in agency instructions.	
<input type="button" value="Add Attachments"/> <input type="button" value="Delete Attachments"/> <input type="button" value="View Attachments"/>	

Application for Federal Assistance SF-424

16. Congressional Districts Of:
 * a. Applicant **MA-007** * b. Program/Project **MA-007**

Attach an additional list of Program/Project Congressional Districts if needed.

17. Proposed Project:
 * a. Start Date: **7/1/2025** * b. End Date: **6/30/2026**

18. Estimated Funding (\$):

* a. Federal	\$1,048,571.00
* b. Applicant	
* c. State	
* d. Local	
* e. Other	
* f. Program Income	
* g. TOTAL	\$1,048,571.00

* 19. Is Application Subject to Review By State Under Executive Order 12372 Process?
 a. This application was made available to the State under the Executive Order 12372 Process for review on
 b. Program is subject to E.O. 12372 but has not been selected by the State for review.
 c. Program is not covered by E.O. 12372.

* 20. Is the Applicant Delinquent On Any Federal Debt? (If "Yes," provide explanation in attachment.)
 Yes No
 If "Yes", provide explanation and attach

21. *By signing this application, I certify (1) to the statements contained in the list of certifications** and (2) that the statements herein are true, complete and accurate to the best of my knowledge. I also provide the required assurances** and agree to comply with any resulting terms if I accept an award. I am aware that any false, fictitious, or fraudulent statements or claims may subject me to criminal, civil, or administrative penalties. (U.S. Code, Title 18, Section 1001)

** I AGREE

** The list of certifications and assurances, or an internet site where you may obtain this list, is contained in the announcement or agency specific instructions.

Authorized Representative:

Prefix: **Mr.** * First Name: **Carlo**
 Middle Name:
 * Last Name: **DeMaria**
 Suffix:

* Title: **Mayor**

* Telephone Number: **617-394-2270** Fax Number:

* Email: **mayor@ci.everett.ma.us**

* Signature of Authorized Representative: * Date Signed:

Carlo DeMaria

7-31-25

Applicant and Recipient Assurances and Certifications

U.S. Department of Housing and Urban Development

OMB Number: 2501-0044
Expiration Date: 02/28/2027

Instructions for the HUD-424-B Assurances and Certifications

As part of your application for HUD funding, you, as the official authorized to sign on behalf of your organization or as an individual, must provide the following assurances and certifications, which replace any requirement to submit an SF-424-B or SF-424-D. The Responsible Civil Rights Official has specified this form for use for purposes of general compliance with 24 CFR §§ 1.6, 3.116, 8.53, and 146.26, as applicable. The Responsible Civil Rights Official may require specific civil rights assurances to be furnished consistent with those authorities and will specify the form on which such assurances must be made. A failure to furnish or comply with the civil rights assurances contained in this form may result in the procedures to effect compliance at 24 CFR §§ 1.6, 3.116, 8.57, or 146.26.

By submitting this form, you are stating that all assertions made in this form are true, accurate, and correct.

As the duly representative of the applicant, I certify that the applicant:

***Authorized Representative Name:**

Prefix: First Name:
 Middle Name:
 Last Name:
 Suffix:
 Title:
 Applicant Organization:

- Has the legal authority to apply for Federal assistance, has the institutional, managerial and financial capability (including funds to pay the non-Federal share of program costs) to plan, manage and complete the program as described in the application and the governing body has duly authorized the submission of the application, including these assurances and certifications, and authorized me as the official representative of the application to act in connection with the application and to provide any additional information as may be required.
- Will administer the grant in compliance with Title VI of the Civil Rights Act of 1964 (42 U.S.C. 2003(d)) and implementing regulations (24 CFR part 1), which provide that no person in the United States shall, on the grounds of race, color or national origin, be excluded from participation in, be denied the benefits of, or otherwise be subject to discrimination under any program or activity that receives Federal financial assistance OR if the applicant is a Federally recognized Indian tribe or its tribal designated housing entity, is subject to the Indian Civil Rights Act (25 U.S.C. 1301-1303).
- Will administer the grant in compliance with Section 504 of the Rehabilitation Act of 1973 (28 U.S.C. 794), as amended, and implementing regulations at 24 CFR part 8, the American Disabilities Act (42 U.S.C. §§ 12101 et seq.) and implementing regulations at 28 CFR part 35 or 36, as applicable, and the Age Discrimination Act of 1975 (42 U.S.C. 6101-07) as amended, and implementing regulations at 24 CFR part 146 which together provide that no person in the United States shall, on the grounds of disability or age, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity that receives Federal financial assistance, except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.
- Will comply with the Fair Housing Act (42 U.S.C. 3601-19), as amended, and the implementing regulations at 24 CFR part 133, which prohibit discrimination in housing on the basis of race, color, religion, sex, disability, familial status, or national origin and will affirmatively further fair housing, except an applicant which is an Indian tribe or its instrumentally which

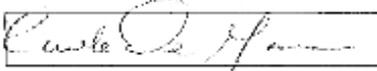
is excluded by statute from coverage does not make this certification; and further except if the grant program authorizes or limits participation to designated populations, then the applicant will comply with the nondiscrimination requirements within the designated population.

- Will comply with all applicable Federal nondiscrimination requirements, including those listed at 24 CFR §§ 5.105(a) and 5.106 as applicable.
- Will not use Federal funding to promote diversity, equity, and inclusion (DEI) mandates, policies, programs, or activities that violate any applicable Federal anti-discrimination laws.
- Will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended (42 U.S.C. 4901) and implementing regulations at 49 CFR part 24 and, as applicable, Section 104(d) of the Housing and Community Development Act of 1974 (42 U.S.C. 6304(d)) and implementing regulations at 24 CFR part 42, subpart A.
- Will comply with the environmental requirements of the National Environmental Policy Act (42 U.S.C. 4321 et seq.) and related Federal authorities prior to the commitment or expenditure of funds for property.
- That no Federal appropriated funds have been paid, or will be paid, by or on behalf of the applicant, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, and officer or employee of Congress, or an employee of a Member of Congress, in connection with the awarding of this Federal grant or its extension, renewal, amendment or modification. If funds other than Federal appropriation funds have or will be paid for influencing or attempting to influence the persons listed above, I shall complete and submit Standard Form-LLL, Disclosure Form to Report Lobbying. I certify that I shall require all subawards at all levels (including sub-grants and contracts) to similarly certify and disclose accordingly. Federally recognized Indian Tribes and tribal designated housing entities (TDHEs) established by Federally-recognized (tribe) tribes as a result of the exercise of the tribe's sovereign power are excluded from coverage by the Byrd Amendment, but State recognized Indian tribes and TDHEs established under State law are not excluded from the statute's coverage.

We, the undersigned, certify under penalty of perjury that the information provided above is true, accurate, and correct.

WARNING: Anyone who knowingly submits a false claim or makes a false statement is subject to criminal and/or civil penalties, including confinement for up to 5 years, fines, and civil and administrative penalties. (18 U.S.C. 55287, 1001, 1010, 1012, 1514; 31 U.S.C. 53728, 3802; 24 CFR 528.10(b)(1)(iii)).

*Signature:



*Date:

7/29/2025

Form HUD-424-D (05/23)

CERTIFICATIONS

In accordance with the applicable statutes and the regulations governing the consolidated plan regulations, the jurisdiction certifies that:

Affirmatively Further Fair Housing --The jurisdiction will affirmatively further fair housing.

Uniform Relocation Act and Anti-displacement and Relocation Plan -- It will comply with the acquisition and relocation requirements of the Uniform Relocation Assistance and Real Property Acquisition Policies Act of 1970, as amended, (42 U.S.C. 4601-4655) and implementing regulations at 49 CFR Part 24. It has in effect and is following a residential anti-displacement and relocation assistance plan required under 24 CFR Part 42 in connection with any activity assisted with funding under the Community Development Block Grant or HOME programs.

Anti-Lobbying --To the best of the jurisdiction's knowledge and belief:

1. No Federal appropriated funds have been paid or will be paid, by or on behalf of it, to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with the awarding of any Federal contract, the making of any Federal grant, the making of any Federal loan, the entering into of any cooperative agreement, and the extension, continuation, renewal, amendment, or modification of any Federal contract, grant, loan, or cooperative agreement;
2. If any funds other than Federal appropriated funds have been paid or will be paid to any person for influencing or attempting to influence an officer or employee of any agency, a Member of Congress, an officer or employee of Congress, or an employee of a Member of Congress in connection with this Federal contract, grant, loan, or cooperative agreement, it will complete and submit Standard Form-111, "Disclosure Form to Report Lobbying," in accordance with its instructions; and
3. It will require that the language of paragraph 1 and 2 of this anti-lobbying certification be included in the award documents for all subawards at all tiers (including subcontracts, subgrants, and contracts under grants, loans, and cooperative agreements) and that all subrecipients shall certify and disclose accordingly.

Authority of Jurisdiction --The consolidated plan is authorized under State and local law (as applicable) and the jurisdiction possesses the legal authority to carry out the programs for which it is seeking funding, in accordance with applicable HUD regulations.

Consistency with plan --The housing activities to be undertaken with Community Development Block Grant, HOME, Emergency Solutions Grant, and Housing Opportunities for Persons With AIDS funds are consistent with the strategic plan in the jurisdiction's consolidated plan.

Section 3 -- It will comply with section 3 of the Housing and Urban Development Act of 1968 (12 U.S.C. 1701u) and implementing regulations at 24 CFR Part 75.


Signature of Authorized Official

7/30/2025
Date

Mayor, City of Everett
Title

Specific Community Development Block Grant Certifications

The Entitlement Community certifies that:

Citizen Participation – It is in full compliance and following a detailed citizen participation plan that satisfies the requirements of 24 CFR 91.105.

Community Development Plan -- Its consolidated plan identifies community development and housing needs and specifies both short-term and long-term community development objectives that have been developed in accordance with the primary objective of the CDBG program (i.e., the development of viable urban communities, by providing decent housing and expanding economic opportunities, primarily for persons of low and moderate income) and requirements of 24 CFR Parts 91 and 570.

Following a Plan -- It is following a current consolidated plan that has been approved by HUD.

Use of Funds -- It has complied with the following criteria:

1. Maximum Feasible Priority. With respect to activities expected to be assisted with CDBG funds, it has developed its Action Plan so as to give maximum feasible priority to activities which benefit low- and moderate-income families or aid in the prevention or elimination of slums or blight. The Action Plan may also include CDBG-assisted activities which the grantee certifies are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community, and other financial resources are not available (see Optional CDBG Certification).

2. Overall Benefit. The aggregate use of CDBG funds, including Section 108 guaranteed loans, during program year(s) FY 2025 [a period specified by the grantee of one, two, or three specific consecutive program years], shall principally benefit persons of low and moderate income in a manner that ensures that at least 70 percent of the amount is expended for activities that benefit such persons during the designated period.

3. Special Assessments. It will not attempt to recover any capital costs of public improvements assisted with CDBG funds, including Section 108 loan guaranteed funds, by assessing any amount against properties owned and occupied by persons of low and moderate income, including any fee charged or assessment made as a condition of obtaining access to such public improvements.

However, if CDBG funds are used to pay the proportion of a fee or assessment that relates to the capital costs of public improvements (assisted in part with CDBG funds) financed from other revenue sources, an assessment or charge may be made against the property with respect to the public improvements financed by a source other than CDBG funds.

In addition, in the case of properties owned and occupied by moderate-income (not low-income) families, an assessment or charge may be made against the property for public improvements financed by a source other than CDBG funds if the jurisdiction certifies that it lacks CDBG funds to cover the assessment.

Excessive Force -- It has adopted and is enforcing:

1. A policy prohibiting the use of excessive force by law enforcement agencies within its jurisdiction against any individuals engaged in non-violent civil rights demonstrations; and
2. A policy of enforcing applicable State and local laws against physically barring entrance to or exit from a facility or location which is the subject of such non-violent civil rights demonstrations within its jurisdiction.

Compliance with Anti-discrimination laws -- The grant will be conducted and administered in conformity with title VI of the Civil Rights Act of 1964 (42 U.S.C. 2000d) and the Fair Housing Act (42 U.S.C. 3601-3619) and implementing regulations.

Lead-Based Paint -- Its activities concerning lead-based paint will comply with the requirements of 24 CFR Part 35, Subparts A, D, J, K and R.

Compliance with Laws -- It will comply with applicable laws.


Signature of Authorized Official

7/30/2025
Date

Mayor, City of Everett
Title

OPTIONAL Community Development Block Grant Certification

Submit the following certification only when one or more of the activities in the action plan are designed to meet other community development needs having particular urgency as specified in 24 CFR 570.208(c):

The grantee hereby certifies that the Annual Plan includes one or more specifically identified CDBG-assisted activities which are designed to meet other community development needs having particular urgency because existing conditions pose a serious and immediate threat to the health or welfare of the community and other financial resources are not available to meet such needs.

Cal D. Maria 7/30/2025
Signature of Authorized Official Date

Mayor, City of Everett
Title

Specific HOME Certifications

The HOME participating jurisdiction certifies that:

Tenant Based Rental Assistance -- If it plans to provide tenant-based rental assistance, the tenant-based rental assistance is an essential element of its consolidated plan.

Eligible Activities and Costs -- It is using and will use HOME funds for eligible activities and costs, as described in 24 CFR §§92.205 through 92.209 and that it is not using and will not use HOME funds for prohibited activities, as described in §92.214.

Subsidy layering -- Before committing any funds to a project, it will evaluate the project in accordance with the guidelines that it adopts for this purpose and will not invest any more HOME funds in combination with other Federal assistance than is necessary to provide affordable housing;


Signature of Authorized Official

7/30/2025
Date

Mayor, City of Everett
Title

Emergency Solutions Grants Certifications

The Emergency Solutions Grants Program recipient certifies that:

Major rehabilitation/conversion/renovation – If an emergency shelter’s rehabilitation costs exceed 75 percent of the value of the building before rehabilitation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed rehabilitation.

If the cost to convert a building into an emergency shelter exceeds 75 percent of the value of the building after conversion, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 10 years after the date the building is first occupied by a homeless individual or family after the completed conversion.

In all other cases where ESG funds are used for renovation, the recipient will maintain the building as a shelter for homeless individuals and families for a minimum of 3 years after the date the building is first occupied by a homeless individual or family after the completed renovation.

Essential Services and Operating Costs – In the case of assistance involving shelter operations or essential services related to street outreach or emergency shelter, the recipient will provide services or shelter to homeless individuals and families for the period during which the ESG assistance is provided, without regard to a particular site or structure, so long the recipient serves the same type of persons (e.g., families with children, unaccompanied youth, disabled individuals, or victims of domestic violence) or persons in the same geographic area.

Renovation – Any renovation carried out with ESG assistance shall be sufficient to ensure that the building involved is safe and sanitary.

Supportive Services – The recipient will assist homeless individuals in obtaining permanent housing, appropriate supportive services (including medical and mental health treatment, victim services, counseling, supervision, and other services essential for achieving independent living), and other Federal, State, local, and private assistance available for these individuals.

Matching Funds – The recipient will obtain matching amounts required under 24 CFR 576.201.

Confidentiality – The recipient has established and is implementing procedures to ensure the confidentiality of records pertaining to any individual provided family violence prevention or treatment services under any project assisted under the ESG program, including protection against the release of the address or location of any family violence shelter project, except with the written authorization of the person responsible for the operation of that shelter.

Homeless Persons Involvement – To the maximum extent practicable, the recipient will involve, through employment, volunteer services, or otherwise, homeless individuals and families in constructing, renovating, maintaining, and operating facilities assisted under the ESG program, in providing services assisted under the ESG program, and in providing services for occupants of facilities assisted under the program.

Consolidated Plan – All activities the recipient undertakes with assistance under ESG are consistent with its consolidated plan.

Discharge Policy — The recipient will establish and implement, to the maximum extent practicable and where appropriate, policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, mental health facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent this discharge from immediately resulting in homelessness for these persons.

Cal D. Maria

7/30/2025

Signature of Authorized Official

Date

Mayor, City of Everett

Title

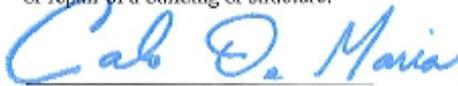
Housing Opportunities for Persons With AIDS Certifications

The IOPWA grantee certifies that:

Activities -- Activities funded under the program will meet urgent needs that are not being met by available public and private sources.

Building -- Any building or structure assisted under that program shall be operated for the purpose specified in the consolidated plan:

1. For a period of not less than 10 years in the case of assistance involving new construction, substantial rehabilitation, or acquisition of a facility,
2. For a period of not less than 3 years in the case of assistance involving non-substantial rehabilitation or repair of a building or structure.



Signature of Authorized Official

7/30/2025
Date

Mayor, City of Everett
Title

APPENDIX TO CERTIFICATIONS

INSTRUCTIONS CONCERNING LOBBYING CERTIFICATION:

Lobbying Certification

This certification is a material representation of fact upon which reliance was placed when this transaction was made or entered into. Submission of this certification is a prerequisite for making or entering into this transaction imposed by section 1352, title 31, U.S. Code. Any person who fails to file the required certification shall be subject to a civil penalty of not less than \$10,000 and not more than \$100,000 for each such failure.

Appendix - Alternate/Local Data Sources

Sort order	Type	Data Source Name	List the name of the organization or individual who originated the data set.	Provide a brief summary of the data set.	What was the purpose for developing this data set?	Provide the year (and optionally month, or month and day) for when the data was collected.	Briefly describe the methodology for the data collection.	Describe the total population from which the sample was taken.	Describe the demographics of the respondents or characteristics of the unit of measure, and the number of respondents or units surveyed.	How comprehensive is the coverage of this administrative data? Is data concentrated in one geographic area or among a certain population?	What time period (provide the year, and optionally month and day) is covered by this data set?	What is the status of the data set (complete, in progress, or planned)?
<TYPE=[pivot_table] VERSION=[2] REPORT_GUID=[884DC1E44796F035A521FE96F1A3ABF2]>												