



EVERETT CITY CLERK'S OFFICE
REC'D 2026 SEP 23 PM4:08

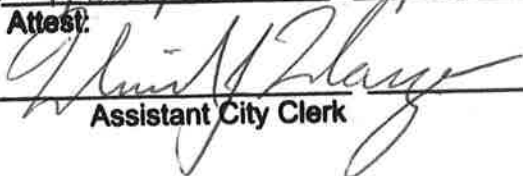
AGENDA PACKET

**CITY COUNCIL'S COMMITTEE ON LEGISLATIVE AFFAIRS & ELECTIONS
MONDAY, SEPTEMBER 28, 2026 6:30 PM**

**EVERETT CITY HALL, 484 BROADWAY, CITY COUNCIL CHAMBERS, 3RD FLOOR
EVERETT, MA 02149**

Posted in accordance with the
provisions of Mass. General Laws
Chapter 30A- Sections 18-25

on 9/23/2026 at 4:08 PM
Attest:


Assistant City Clerk



AGENDA

CITY COUNCIL'S COMMITTEE ON LEGISLATIVE AFFAIRS & ELECTIONS MONDAY, SEPTEMBER 28, 2026 6:30 PM

EVERETT CITY HALL, 484 BROADWAY, CITY COUNCIL CHAMBERS, 3RD FLOOR
EVERETT, MA 02149

ROLL CALL

PLEDGE OF ALLEGIANCE

UNFINISHED BUSINESS

1. **C0199-26** Ordinance/s/ Councilor Stephanie V. Smith, as President

An ordinance establishing a tax title payment agreement in the City of Everett

ADJOURNMENT

www.cityofeverett.com

(All agendas and reports can be obtained on City of Everett Website)

Respectfully submitted:

David R. Flood

Legislative Research / Systems Specialist

Everett City Council Office



City of
Everett
Massachusetts

C0199-26

To: Mayor and City Council

From: Councilor Stephanie V. Smith

Date: September 14, 2026

Agenda Item:

An ordinance establishing a tax title payment agreement in the City of Everett

Background and Explanation:

Attachments:



Office of Mayor
Robert J. Van Campen

Item Number 1

September 9, 2026

TO THE CITY COUNCIL

Dear Council President Smith and Clerk Cornelio:

I transmit herewith for your approval an Order requesting the adoption of the ordinance proposed herein to authorize the City's Treasurer-Collector to enter into payment agreements with Everett taxpayers entitled to redeem parcels in tax title. The proposed ordinance is permitted by a state law that provides a mechanism for taxpayers to enter structured payment plans with the City so that they can keep their homes. The City can take advantage of this state law by adopting the proposed local ordinance, which offers financial predictability to both the City and its taxpayers.

The state law that authorizes these payment plans imposes certain parameters on the structured agreements. First, the agreements can last up to ten (10) years, and the City has the discretion to waive up to one hundred (100) percent (%) of the interest that has accrued on the amount of the tax title account. Next, taxpayers that enter into a payment agreement must pay at least ten (10) percent (%) of the total amount required to redeem the parcel at that time they enter into the payment agreement. Further, the proposed ordinance must establish the parameters of the payment agreements, including the categories of eligible tax titles (e.g., residential or commercial property) and the term and interest waiver that applies to agreements in those categories. The ordinance must treat each class of tax title in a uniform manner to ensure that similarly situated taxpayers are treated the same.

Although this proposed ordinance has numerous benefits, it does present some limitations. For example, although the ordinance prohibits the Treasurer-Collector from initiating a foreclosure action on the delinquent property against the taxpayer during the term of the payment agreement, the proposed ordinance would not be retroactive. This means that any parcels subject to a pending foreclosure action at the time the ordinance is enacted would not be eligible for the payment agreements. However, a foreclosure action during the term of the payment agreement may be pursued if the taxpayer fails to make payments in accordance with any schedule in the payment agreement.

I believe that the proposed ordinance offers a pathway for taxpayers to keep their homes that could otherwise be lost to the tax title process. Permitting the City to enter into payment agreements with these taxpayers is a unique opportunity to offer financial and housing stability while ensuring that the City can collect on delinquent taxes owed to it. I respectfully request that the City Council take favorable action by adopting the proposed ordinance.

Thank you,

Robert J. Van Campen
Mayor of the City of Everett



City of Everett

484 Broadway, Everett, MA 02149 • 617-394-2270 • www.cityofeverett.com



CITY COUNCILNo. C0199-26

IN THE YEAR TWO THOUSAND AND TWENTY-SIX

/s/Councilor Stephanie V. Smith, as President

Division III (Revised General Ordinances), Article IV (City Treasurer), Section 7-118 (currently reserved): Residential Tax Title Payment Agreements

- I. **Purpose.** The purpose of this ordinance is to permit the City to enter into payment agreements with eligible taxpayers in order to promote financial and housing stability.
- II. **Authority.** Pursuant to the provisions of MGL c. 60, § 62A, the Treasurer-Collector shall have the authority to enter into written payment agreements with any person entitled to redeem ownership of parcels in tax title which have been taken by the City as a result of nonpayment of real estate taxes. The payment agreement shall be executed on such terms and conditions for payment of the delinquent taxes, interest and any other costs, fees or charges associated with same, in accordance with MGL c. 60, § 62A, and this ordinance. The Treasurer-Collector shall not refuse to enter into agreements with eligible taxpayers.
- III. **Applicability.** This ordinance shall apply to all taxpayers with parcels in the following assessment categories of tax title in the City:
 - a. Commercial property;
 - b. Residential property;
 - c. Industrial; and
 - d. Open space.
- IV. **Conditions prior to agreement.** The following conditions must be met prior to the City entering into a payment agreement:
 - a. The City has not filed a petition to foreclose the rights of redemption with the Land Court or another court of competent jurisdiction; and
 - b. All real estate taxes and water/sewer user fees due for the current fiscal year assessed against the parcel must be paid to date.
- V. **Minimum requirements.** All payment agreements shall comply with the following minimum requirements:

- a. The payment agreement shall be for a term not to exceed five (5) years; provided, however, that nothing herein shall preclude the taxpayer from completing payments of the amount owed within a shorter period of time;
 - b. The payment agreement shall not include a waiver of the interest that has accrued in the tax title account prior to execution of the agreement but shall include a waiver of one hundred (100) percent (%) of the interest that accrues during the term of the agreement, but only if the taxpayer fully complies with the terms of the agreement (no taxes or collection costs may be waived);
 - c. The payment agreement shall state the amount of the payment due from the taxpayer at the time of execution of the agreement, which shall be ten (10) percent (%) of the amount needed to redeem the parcel at the inception of the agreement. The taxpayer must then agree to pay the remaining balance due to the City in equal monthly installments.
- VI. ***Foreclosure action.*** During the term of the agreement, the Treasurer-Collector may not bring an action to foreclose the tax title unless payments are not made in accordance with the schedule set out in the payment agreement or timely payments are not made on other amounts due to the City that constitute a lien on the same parcel.
- VII. ***Construal of provisions.*** Nothing in this ordinance shall preempt or preclude the authority of the Treasurer-Collector to accept partial payments or to negotiate and enter into payment agreements authorized by M.G.L. c. 60, §§ 22 and 22A, or any other statutory authority.
- VIII. ***Effectiveness.*** This ordinance shall be effective upon passage.



Everett City Council Office

City Hall, 484 Broadway, Third Floor, Room 38
Everett, Massachusetts 02149
Telephone Number (617) 394-2237

MEETING NOTIFICATION/INVITATION TO ATTEND

City Council's Committee on Legislative Affairs & Elections

Subject matter: An ordinance establishing a tax title payment agreement in the City of Everett

Location: City Council Chamber

Date/Time: Monday, September 28th, 2026 at 6:30 PM.

Committee Members and Invited Guests

Michael K. Marchese – Committee Chairperson
Stephanie Martins– Committee Member
Anthony DiPierro – Committee Member
Katy L. Rogers -- Committee Member
Michael K. Marchese – Original Co-Sponsor
Jaclyn Munson – City Solicitor

Topics of Discussion

The City Solicitor will be asked to present her ordinance and answer any related questions.

Committee members should consider formulating any specific questions for this meeting and forwarding them to the City Solicitor prior to the meeting in order for the meeting to proceed as smoothly as possible. A copy of any questions submitted to the City Solicitor should also be forwarded to the City Council's Clerk of Committees and the City Council Office.

If you have any questions or concerns about the meeting or its subject matter, please contact the City Council Office at (617) 394-2237.

John Burley
Clerk of Committees

