

Somerville Renters Forum 2021 - Housing Questionnaire

All candidates were asked the same questions. Questionnaires were submitted to the Somerville Renters Committee and CAAS on 8/6/21. The Ward candidates forum was held 8/11/21 on Zoom.

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Position running for: **City Council Ward 5**

1. What do you view as the greatest challenge facing low income Somerville renters in 2021, and why?

The greatest challenge facing low income renters in Somerville in 2021, is the lack of low-income affordable options in Somerville and in the metro Boston area. We don't need to just build more housing; we need to build more affordable low-income housing particularly 30 percent below median housing. The inclusionary units address the needs of populations with 50/60 percent of median incomes and higher, but not of low-low income residents. A concerted effort needs to be put in place to develop this type of housing. As city councilor I would urge Somerville to come together and develop a vision of what it wants its community to be in the future as lack of affordable housing will not allow us to increase or preserve our diversity.

A strong healthy, sustainable and equitable city needs to be diverse and address the housing needs of ALL of its population. It needs to work with local housing non-profit developers, immigrant groups, state and federal leaders to develop a strategy to increase low-low income housing at a rate that parallels the number of low-low income workers in its workforce. All individual's despite of income level deserve a decent and healthy home to live. I would like to add that any discussions of low-income housing need to include our immigrant populations who due to citizenship status have even less access to affordable housing options.

2. In a city where more than half of the people rent, what housing policies would you focus on to ensure that every resident has safe, stable, and affordable housing? We are particularly concerned that the elderly, people with disabilities, veterans, people of color, immigrants, LGBTQ+, and other people with marginalized identities do not have enough access to housing in Somerville. If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

Because in the US housing is considered an earned right and not a basic human right, government resources and funds to develop affordable housing are very limited and highly competitive. Wages are not increasing at the same rate as housing costs, particularly those who do not own property and rent do not benefit from increasing property costs. Lack of funding and resources for housing, stagnating wages, increasing property costs and increasing construction costs are creating a housing crisis. For those who own property, but who have a fixed income (elderly or populations that depend on subsidies due to a disability etc.) increased taxes and utility/maintenance costs make it challenging to afford a home. To counteract these

inequities, as a City Councilor I would aggressively advocate for Somerville to increase its affordable housing stock by:

- Exploring the potential for affordable development in all vacant properties and for sale properties and identifying potential developers or partnerships for these developments.
- Identifying units whose affordability is due to expire and be prepared to replace these units or preserve these units.
- Increasing CPA funds and prioritizing CPA funds for the development of affordable housing.
- Re-assessing linkage fees for development to insure they are commensurate with the impacts of future development on our city.

It is crucial that as part of these efforts the city determine, if sectors of the populations have limited access to proper housing and live in poor conditions not only because of income level but also because of their immigrant status, discriminatory policies and lack of accessible units. Policies to increase housing stock need to target the needs of these population. For example: Immigrant populations have even more limited access to housing due to their citizenship status. If Federal funds restrict their access to affordable housing, then alternative funding options need to be considered.

Because we have seen price gauging rental increases, as a City Councilor I would explore policies that would help deter these dramatic rental increases. There is a sector of the rental population that has been living in the same home for years (sometimes even multiple decades), the current owners of these properties are long time owners who rent at below market rate rents. There is concern amongst these residents of the potential for displacement if their landlord decides to sell. Even if offered the option to purchase as per the current condo law, they would not be able to due to current property costs. As a City Councilor I would ask the city to determine if these tenants do not qualify for the 100 Homes program. to consider developing incentives for these homeowners to be able to afford the home they live-in to avoid displacement such as a waiver of property taxes. Overall, because the housing crisis is a national and statewide issue, as a City Councilor I would work with our state and federal officials to advocate for policies to increase funds for affordable housing development and subsidy. The COVID pandemic has made evident that poor housing conditions can lead to health risks that can be extremely detrimental to our country and our economy.

3. Far too many residents are still struggling to pay rent due to income loss during the COVID-19 pandemic, especially those who worked in the service sector, gig economy, and undocumented immigrants who might not qualify for traditional types of rental assistance. How would you support the recovery of residents in these situations so that they remain stably housed? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

I would encourage the city to explore rental assistance options for these populations at the municipal level as often issue for undocumented immigrants is access to federal funds, but I also want to point out the need to address providing access to these populations for services that would help them improve their living and working conditions. (English classes, job training etc.) Often undocumented immigrants are not aware of the resources available to them due to communication gaps or simple fear that any access to services might put their immigration status at risk. The lack of access to these resources perpetuates a cycle of poverty. Outreach similar to what is described in question 7 needs to happen.

Finally, A City Councilor I would ask the City to consider options to develop affordable housing for our undocumented immigrant populations. We know now the health consequences of poor housing conditions that our immigrant populations often experience and aggressive measures need to be put in place to eliminate these conditions. I would consider this an investment in our economy as our service workers, undocumented immigrants and gig economy workers provide essential services for our city.

4. Affordable housing funding is critical, but limited. Public subsidy often builds homes that are still too expensive for the people struggling the most, with 1-bedroom rents over \$1500. How would you use zoning and other city-controlled tools for less expensive homes so that affordable housing funding can support the lowest-income residents of Somerville (at or below 30% of Area Median Income)? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

As a professional who has worked in affordable housing development, I understand the challenges to develop low-low income housing due to lack of funding and often decreasing federal and state resources. Addressing this need will require a comprehensive effort that should not be just limited to city-controlled tools and zoning. As a City Councilor I would encourage the City to immediately look at using the potential to use COVID recovery funds for developing low-low income housing. As per the response to Question 2, City needs to make a concerted effort to look at all abandoned and for sale properties as potential for development.

I also urge the city if possible to renegotiate contracts with developers in Assembly and Union to set aside land for low-low income housing, as this could help facilitate the development of this type of housing. (Mosaic Boston by Roxbury Tenants of Harvard is one such example in which land was provided by an outside institution helping lower development costs.) Options for mixed-use and mixed income housing need to be considered. Finally providing variances for increased density when proposing more affordable low-income housing or during plan review including provision of affordable housing as mitigation, need to be part of the tool kit to increase our low-low income affordable housing stock.

5. How would you protect Somerville residents, particularly renters, from displacement due to rising rents, gentrification, and increased development? And how would you ensure that new developments give the allocated number of units to low income residents, as the oversight

seems to be currently lacking? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

To protect our renters from rising rents, gentrification and increased development we need to first understand the root causes and then develop policies to address these causes. At the moment Somerville is a desirable place to live and likely the opening of the Green Line Extension will further increase this demand. This means market factors are causing rising housing costs. New development with higher rental costs and sale costs is triggering rising rental costs. Somerville needs a clear assessment of its affordable housing stock need and needs to prioritize most urgent development for populations at greatest risk of displacement and homelessness. (Resources for housing development are limited therefore establishing priorities is critical.) At the same time it needs to assess what development initiatives are contributing to the rising crisis. For example, the two/three family home was in the past a way to allow homeownership and provide below market rents. With the current market inflation, the conversion of these two-three family homes to condos the cost of housing is exploding as the single price of one condo is often higher than the cost of the home five years ago. As a City Councilor I would ask the City to determine if continued condo conversions of these two and three family homes is contributing to the housing cost increases and explore policies to help slow down these increases.

With regards to oversight, as a City Councilor, I would ask the City to re-evaluate its zoning and building permit review for new construction. I would ask the City to explore the potential of requiring for the building permit applications (if not already in place) certificate of consistency from the Planning Department certifying the work being issued for a building permit complies with all zoning and zoning variances that have been approved. I would also ask the City to consider a policy in which developments should not be allowed to have occupancy until developer/property owner shows proof that work as built complies with original certificate of consistency. No legal transactions (i.e. mortgage approvals.) can happen for occupancy without having the developer/property certify that such compliance is in place. Overall I would urge the City to increase staff to oversee this process if oversight is limited.

6. The housing in Somerville that is available for low income residents -- including publicly owned, inclusionary and other types of subsidized, and privately owned -- is often full of bad conditions, and health and safety code violations. What would you do to ensure that all renters can live in safe and dignified housing in our city? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

To address this issue as a City Councilor I would ask the City to study the option of creating a position for a dedicated building inspector to address tenant complaints that would be part of the 311 and 211 system. (Note that awareness of this system needs to use communications strategies described in question 7.) This system would need to be anonymous to protect tenants from eviction or City would need have pertinent regulations in place to avoid retaliation from landlords. As a City Councilor I would ask the city to consider a policy that would require all absentee landlords and large public/low-income developments provide a report every five

years by a third-party licensed engineer/architect that assess at a minimum life safety compliance similar to assessments hospitals have every three years for licensing or condo units have for overall building assessment. This report should be required to be part of any new lease signing or mortgage renewals. (Note this policy needs further exploration in order to determine if it needs a home rule petition.)

I would also create an informational video in English, Spanish, Portuguese, Creole and Nepalese that would highlight common building violations. This is to help educate smaller landlords and to inform tenants of their rights. A zero-cost loan should be made available to those landlords who willingly agree to repairs to comply with code violations to encourage compliance. A training for landlords, particularly smaller landlords, on code compliance should also be created by the city as often code violations can be the result of lack of knowledge or familiarity with codes. The City staff overseeing this compliance process and training should be familiar with Chapter 34 of the Building Code for Existing Buildings, as code compliance varies for existing buildings and is triggered in different ways by new renovations.

7. Low income residents often face unresponsive or hostile landlords and property management. Some tenants who are people of color or immigrants have experienced racism and other forms of discrimination. This means that even if residents can afford to live in Somerville, they do not feel welcome or embraced here. What would you do to ensure that all residents feel like they belong in our city, are empowered to uphold their rights as renters, and are protected from retaliation? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

I would like to focus this question on our immigrant populations who due to immigrant status, language and cultural barriers do not know what options are available to them. Due to their status their displacement goes untracked. Information needs to be provided to these populations in their language, in a culturally sensitive way and in multiple ways that reach out to the community including using school groups such as the PTA's and Padres Latinos de Somerville WhatsApp group. Using the model of Padres Latinos de Somerville information sessions need to be held for our immigrant populations in their own language (Translation can be a barrier), with presentations by their peers on their experiences and at times where attendance will be maximized.

Outreach has to go directly through community leaders and information needs to be delivered directly to their doors or go into the institutions/services they use such as: schools and markets. There needs to be in the communication to these immigrant community the message that they are too part of our community since they live, work and have their children attend our schools. Despite not having citizenship, they are valuable and contributing members of our community. In my experience with Padres Latinos the Somerville, I have found that this messaging is key on building trust which is necessary to have the message go through the community.

8. How would you expand homeownership opportunities for first-time and low income residents in Somerville, especially for people of color, single parents, immigrants, veterans, and people with disabilities? If you are running for re-election, please share what you have already done on this issue and what you intend to prioritize next.

To expand homeownership units for first-time and low-income residents, the city needs to first and foremost work on a program to create this type of housing. Since economic funding for this type of housing is limited, as a City Councilor I would encourage the City to aggressively work with the state on securing such funding particularly now when the state is increasing funding for affordable homeownership. I would also seek ways to increase municipal funding for this type of development (See question 2). In addition to maximize available funding, the City of Somerville should explore if new construction methods, such as pre-fabrication or mixed-use/mixed income units, are a means to make affordable housing development more affordable.

As part of the effort to increase first-time and low-income affordable housing opportunities, the city needs to improve outreach to inform residents of available opportunities for homeownership and provide incentives for these residents to take first-time home buyer classes. These classes should not be limited to the homebuying process, but also walk residents through homeownership building maintenance challenges. This should be followed with an additional training after homeownership approval, as this will ensure a successful transition from renting to owning a home.

Having worked directly with first-time low-income affordable housing homeownership applicants, I have found another immediate barrier to homeownership: applications. Communications for applications sometimes do not reach all the right sources due to the use of traditional means. Also complex application documentation can be another deterrent. As a City Councilor I would advocate for the City to use means of communications that are most accessible to target groups including immigrants (WhatsApp, forums in prevalent Non-English languages spoken in Somerville, making sure material are translated etc.). Communications need to be simple and easy to understand. With regards to complex application forms, there needs to be an effort to simplify application forms with a potential initial pre-approval form and services helping individuals fill out final approval forms. The latter is a service I often offered first-time homebuyer applicants which I found to be very effective, as rejections of applications can happen due forms filled out incorrectly. Another barrier to homeownership can be initial savings needed to buy a home particularly for low-income residents, as a City Councilor I would ask the city to explore the possibility of creating a rent to own program or a home savings incentive program in which the City matches the homeowner savings. For both programs City will need to work closely with banks and their lending requirements as they might not be willing or understand how to address any such programs.

To address the needs for people with disabilities City needs to ensure that any new homeownership units provide accessible units as per the Massachusetts Accessibility Code and ADA. The City needs to have staff on board to review plans to confirm compliance. To

address accessibility demand and ensure housing stock is meeting this demand, as City Councilor I would urge the city to do an inventory of existing accessible homeownership units and determine if more need to be developed beyond code requirements. If more are needed, the City should explore options to incentivize such developments. The City should also consider creating a zoning incentive for developments that include “universal design” units or additional accessible units, beyond those required for by Massachusetts Access Code and ADA. In creating such a zoning incentive consideration should be given for aging populations or for populations with unforeseen health conditions that would suddenly need an accessible unit, since these populations will need accessible units to remain living in Somerville.

9. As a City Councilor, how would you collaborate with your colleagues on Council and the new Mayoral administration to enact more housing justice policies?

If you are running for re-election, please share what you have already done to collaborate between both municipal branches and what you intend to prioritize next.

In order to enact more just housing policies, as a City Councilor I would urge the City Council and Mayor to join forces with the community to develop a vision of what it wants its community to be in the future as lack of affordable housing will not allow us to increase or preserve our diversity. I would urge the Council, the Mayor and our community to understand that a strong healthy, sustainable and equitable city needs to be diverse and address the housing needs of ALL of its population. It needs to work with local housing non-profit developers, private developers, immigrant groups, state and federal leaders to develop a strategy to increase affordable housing at a rate that parallels the income levels and projected population growth of Somerville. I would remind our City that individuals of different races, ages, sexual orientation, accessibility needs, and different income status in addition to veterans deserve a decent and healthy home to live. Current economic forces are not allowing wages to increase at the same rate as construction costs and property values, this means our city, Somerville, needs to work on building more affordable housing and preserving existing affordable housing stock.

10. What are the top 3 renter protections you would include in a Tenants’ Bill of Rights and why? If you are running for re-election, please share what you have already done to enhance renter/tenant protections and what you intend to prioritize next.

(This question was inspired by Our Revolution Somerville’s endorsement questionnaire)

Just cause evictions – limits when landlords can remove a tenant.

This is necessary to prevent unjust evictions that for low-income residents can put them at risk for homelessness.

Adequate notice of rent changes and possibly limit rent increases.

Some tenants are experiencing sudden rent increases of \$500/\$600 and more. These are unsustainable rent increases, therefore a limit needs to be set. A discussion needs to take place with regards to increase costs for repairs in homes, particularly aging homes. City needs to continue and expand assistance for landlords of low-income rental property to insure the safe upkeep up these homes and avoid unreasonable rental increases. Another issue that

needs to be addressed is how to limit rent increases as to not to favor homeowners of newer property who due to their mortgage costs, might be able to charge more than a long-time property owner. A careful balance needs to be in place as not incentivize property sales through a rental limitation that could cause further property increases.

Fee limitations. Fees can be a deterrent for rental applications and a financial burden.